

# **MAKING AFRICAN INFRASTRUCTURE RESILIENT TO CLIMATE CHANGE**

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**ACP ICRF**

**GENDER & SOCIAL INCLUSION  
ASSESSMENT AND ACTION PLAN**





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## I. EXECUTIVE SUMMARY

Current and future infrastructures in Africa face risks associated with climate change which is often not a key consideration in infrastructure planning, design, financing, commissioning, and construction. Climate-resilient infrastructure would help provide the quantity, quality, and accessibility to infrastructure and the associated services to connect people and enhance the quality of life.

The Africa Finance Corporation (AFC) wholly-own Capital Partners is establishing the Infrastructure Climate Resilient Fund (ICRF) to offer tailored financial products (concessional equity and parametric insurance) to finance climate-resilient infrastructure and reduce the impact of climate hazards on the physical infrastructures in the selected African nations. The ICRF will be supported by targeted technical assistance and policy interventions to ensure a long-term and systematic approach towards infrastructure financing in Africa. This analysis is prepared to assess potential Gender and Social inclusion Risks that might be associated to the implementation of the ICRF in the targeted countries, with the view to propose an action plan to ensure a gender-responsive implementation of the ICRF.

The proposal targets 19 countries in Africa and is structured around three (3) components.

- Component 1 – Financial instruments to reduce market failure and attract investment in Climate Resilience;
- Component 2 – Strengthening capacity, systems, and networks to improve understanding of current and future risks; and
- Component 3 – Policy interventions to support investments in Climate Resilient Infrastructure.

This Gender and Social Inclusion Assessment and Action plan has been developed using a participatory approach to complement intensive documentation review to understand the national and regional considerations that affects gender considerations in infrastructure in Africa in general and takes into consideration the potential for additional risks associated to climate change and specific gender considerations.

This report is structured in seven (7) parts

1. General presentation of the ICRF
2. Connection between climate-resilient infrastructure and Gender considerations
3. Analysis of gender and socioeconomic indicators at country-level
4. Gender disparities to infrastructural access and services, resulting from the survey in ICRF countries
5. Considerations of other social inclusion dimensions in infrastructure
6. Considerations of gender and social inclusion entry points in the program implementation
7. Gender and Social Inclusion Action Plan



## II. ACP INFRASTRUCTURE CLIMATE RESILIENT FUND (ICRF)

### 2.1 Investment Objective

The principal objective of the ICRF is to deploy capital to support the development and financing of climate-resilient infrastructure projects in Africa and to achieve medium to long-term returns for investors. The fund will focus on investments in high-quality sustainable infrastructure (i.e., roads, ports, bridges, rail, telecommunication, clean energy, and logistics projects) with the objective of making these assets more resilient to the impacts of climate change while being in accordance with the Paris agreement.

### 2.2 Investment Themes

ICRF will focus on infrastructure core sectors including:

- i. Climate-resilient Transport and Logistics including ports, roads, bridges, airports, etc.
- ii. Climate-resilient Energy Systems<sup>1</sup>
- iii. Climate-resilient Economic zones
- iv. Climate-resilient Telecommunication and Digital Infrastructures

### 2.3 Investment Strategy

ICRF will invest in greenfield and brownfield infrastructure, acquisition, and growth equity financing combined with concessional capital from international and multilateral sources like the Green Climate Fund (GCF) that have committed significant pools of capital to climate resilience financing for emerging market countries, including Africa. The Fund will co-invest alongside AFC in opportunities that fit its climate mandate and investment criteria, hence benefitting from AFC's strong track record through this co-investment approach. CP will analyse investment-specific climate risks along with related resilience and adaptation considerations to incorporate ICRF investment decision-making processes.

ICRF will hold a significant or majority interest in the Project's Companies in which it invests and will seek to exit its investments after approximately seven to ten years of the respective Project Company's lifecycle. ICRF will invest up to 20% of its committed capital in project development. ICRF will target projects that exhibit the following characteristics:

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<sup>1</sup> The Fund will not invest into fossil fuel-based energy solutions, and this covenant will be included in the exclusion list

- i.** Ability to generate sustainable positive cash flows and offer returns commensurate with the risk associated with the investment.
- ii.** Strong sponsors with deep pockets, solid experience, and track record, as well as technical expertise in the relevant sector and region.
- iii.** Credible, experienced, and independent EPC and O&M contractors.
- iv.** Offer a strategic competitive advantage: Projects with manageable or predictable market dynamics, as well as proven and stable or growing demand from credible off-takers or a broad and deep marketplace.
- v.** Demonstrate alignment with Paris Agreement Goals (commitment for emissions reduction and alignment of financial flows to low emissions and climate resilience) as well as a commitment to best practice ESG standards.
- vi.** Projects that have all relevant permits/licenses/concessions and authorizations or have a clear and realistic plan to secure all relevant permits and authorizations in a timely manner.
- vii.** Sound and transparent governance.
- viii.** Predominantly exhibit equity characteristics.





### III. CONNECTION BETWEEN CLIMATE-RESILIENT INFRASTRUCTURE AND GENDER CONSIDERATIONS

The impact of climate change on infrastructure is experienced across the globe. However, in Africa, the level of exposure of critical infrastructure to climate change is dire as the continent records some of the most extreme climatic conditions. Unfortunately, several existing and upcoming infrastructures are not built with climate resilience features.

In addition, there is a strong relationship between climate change and environment-based livelihoods, which relates to gender. Climate change also affects the allocation of tasks, resources, and time in various ways for men and women, especially in Africa. For example, climate change increases the labor burdens connected to the provision of food, water, and energy at the household level and caring for children and other vulnerable people. Women mainly undertake these tasks, thus limiting their time for other economic and social activities. In addition to others borne out of the sociocultural context, fragile environmental setting, and women's dependence on less sophisticated technology, these factors make women especially vulnerable to climate change. When infrastructure alleviates these burdens, women usually remain at risk of extra labor time when such infrastructure endures climate hazards that impact its performance.

There is a strong relationship between the climate, the resilient-climate infrastructure and gender considerations.

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For example, it increases the labor burdens connected to the provision of food, water, and energy which affects households and leads to fretting for children and other vulnerable people. Women mainly undertake these tasks, thus limiting their time for other economic and social activities. In addition to others borne out of the sociocultural context, fragile environmental setting, and women's dependence on less sophisticated technology, these factors make women especially vulnerable to climate change. When infrastructure alleviates these burdens, women usually remain at risk of extra labor time when such infrastructure endures climate hazards that impact its performance.

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Climate change disproportionately impacts people across the board. Generally, marginalized population groups, including women, suffer more of the negative impact of climate change. It is noteworthy that women and girls are "14 times more likely than men to die during a disaster", as "natural disasters exacerbate previously existing patterns of discrimination that render females more vulnerable to their fatal impact." A World Bank report, *Shockwaves*, notes that women are most vulnerable during disasters. This increases their hardships during floods and their risk of contracting waterborne diseases.

Furthermore, the disproportion in household activities translates to a disproportion in income-generating labor hours. As a result, women are more likely to experience loss of housing and lack

access to services and relief. In addition, the female population is at far greater risk of physical and sexual violence during and after disasters.

Women are more vulnerable than men to job losses in times of crisis. Women only account for 39 percent of global employment and about 54 percent of overall job losses during the COVID-19 pandemic<sup>2</sup>. As workplaces closed, the earnings of many self-employed and hourly wage female workers decreased. The risk of job losses for women due to COVID-19 is higher than for men partly because the pandemic affected sectors where female employment is high<sup>3</sup>. Women's loss of income often has long-lasting effects and compounds the vulnerability of children as well. Women's loss of income often has long-lasting effects and compounds the vulnerability of children as well.

The social and cultural norms in the program countries impose several constraints on women. The division of labor in the households is gendered. This responsibility on women limits them from engaging in income-generating activities or pursuing further education. In a context where energy and transport infrastructure are heavily impacted by climate change, women would require even more time to provide these infrastructural services using conservative means that are less efficient and time-consuming.

Women lack access to knowledge and climate information generated by climate information and early warning systems (CIEWS) relevant for preparedness, adaptation, risk reduction, and transfer (part of the climate market-related risks through climate-resilient insurance scheme). This is partly due to women's low access to media and telecommunication infrastructure through which climate information is conveyed. In areas where such communication infrastructure exists, women still have the least access compared to men, and such infrastructure is also exposed to various climate stressors.

Although most countries today have a national gender policy or strategy, gender is often considered an after-thought, and gender policies are usually limited in their application. Patriarchy and lack of political will, religious roadblocks, coupled with scarce resources impede the effective implementation of the gender-responsive legal and regulatory framework. Through communication and advocacy actions by civil society organisations, various project programs succeeded in implementing activities that consider gender equality and equity. This program will draw lessons from the success of the past to sail through the social, political, religious, and cultural obstacles to ensure that women have full access to resilient infrastructure and infrastructural services.

To ensure that the program reduces the gender disparities in the implementation area, the output in establishing new infrastructure or strengthening existing ones to be more resilient to climate change should translate to fewer burdens and more economic and social access for women.

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2 MADGAVKAR, A., O. WHITE, M. KRISHNAN, D. MAHAJAN, AND X. AZCUE. 2020. "COVID-19 AND GENDER EQUALITY." MCKINSEY GLOBAL INSTITUTE. [HTTPS://WWW.MCKINSEY.COM/FEATURED-INSIGHTS/FUTURE-OF-WORK/COVID-19-AND-GENDER-EQUALITY-COUNTERING-THE-REGRESSIVE-EFFECTS](https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects).

3 ABAY, K. A., K. TAFERE, AND A. WOLDEMICHAEL. 2020. "WINNERS AND LOSERS FROM COVID-19: GLOBAL EVIDENCE FROM GOOGLE SEARCH." POLICY RESEARCH WORKING PAPER 9268, WORLD BANK, WASHINGTON, DC.

The 2020 Human Development data (see **Error! Reference source not found.**) shows that the gender inequality index in the program countries is among the lowest globally. However, gender disproportion is observed in critical sectors such as employment, politics, and education. This stresses the need to ensure a conscious gender plan in the program activities in response to gender disparity.



Table 1: Gender Inequality Index

HDI rank	Country	Gender Inequality Index		Maternal mortality ratio	Adolescent birth rate	Share of seats in Parliament	Population with at least some secondary education		Labour force participation rate	
		Value	Rank	(Deaths per 100,000 births)	(Births per 1,000 women ages 15–19)	(% Held by women)	(% ages 25 and older)		(% ages 15 and older)	
							Female	Male	Female	Male
		2019	2019	2017	2015–2020	2019	2015–2019	2015–2019	2019	2019
119	Gabon	0,525	128	252	96,2	17,9	66,2	50,6	43,5	61,8
130	Namibia	0,440	106	195	63,6	37,0	56,1	63,3	56,1	63,3
138	Ghana	0,538	135	308	66,6	13,1	55,7	71,6	63,6	71,9
143	Kenya	0,518	126	342	75,1	23,3	29,8	37,3	72,1	77,3
146	Zambia	0,539	137	213	120,1	18,0	38,5 <sup>h</sup>	54,1 <sup>h</sup>	70,4	79,1
153	Cameroon	0,560	141	529	105,8	29,3	32,7	41,3	71,1	81,1
157	Mauritania	0,634	151	766	71,0	20,3	12,7	25,0	28,9	63,1
158	Benin	0,612	148	397	86,1	7,2	18,3	33,9	68,8	73
160	Rwanda	0,402	92	248	39,1	55,7	10,9	15,8	83,9	83,4
161	Nigeria	..	..	917	107,3	4,1	..	..	47,9	57,9
162	Côte d'Ivoire	0,638	153	617	117,6	13,3	17,9	34,4	48,2	65,5
166	Djibouti	..	.	248	18,8	26,2	..	..	50,7	68,8
167	Togo	0,573	145	396	89,1	16,5	27,6	54,4	76,3	78,9

172	The Gambia	0,612	148	597	78,2	10,3	31,5	44,4	51,2	68,0
175	Congo (the Democratic Republic of the)	0,617	150	473	124,2	12,0	36,7	65,8	60,7	66,3
178	Guinea	..	..	576	135,3	22,8	..	..	62,7	60,2
182	Sierra Leone	0,644	155	1 120	112,8	12,3	20,1	33,0	57,3	58,5
184	Mali	0,671	158	562	169,1	9,5	7,3	16,4	61,2	80,6
187	Chad	0,710	160	1 140	161,1	14,9	1,7	10,5	63,9	77,5
<b>Human development groups</b>										
	Very high human development	0,173	—	14	17,2	28,3	86,5	88,6	52,3	69,1
	High human development	0,340	—	62	33,6	24,5	69,8	75,1	54,2	75,4
	Medium human development	0,501	—	161	34,6	20,4	30,1	46,3	28,3	77,1
	Low human development	0,592	—	572	102,8	22,2	17,2	30,1	57,7	72,3

Source: Human Development Report, 2020 (UNDP)

The ranking of the gender inequality in the program countries shown in the first column of Table 1 highlights the level of gender disproportion. It is thus vital that this program purposefully designed gender-centered activities and actions, which will contribute to bridging the gender gap in the program intervention areas.

## IV. IN-DEPTH ANALYSIS OF GENDER AND SOCIOECONOMIC INDICATORS AT COUNTRY-LEVEL

### 4.1 Benin

#### Demographics and human development

With an area of 114,736km<sup>2</sup> and an estimated population in 2020 of 12,220,528 people of whom 50.75%<sup>4</sup> are females, Benin is a west African country bordered by Togo (West), Burkina Faso and Niger (North) Nigeria (East) and the Atlantic Ocean (South). The country's population age structure is very young: 77.84% of the population is under 35 years of age and 46% under 15 years of age<sup>5</sup>. The population growth rate is high (3.5%) and the pace of urbanization rapid (11.9% per year). The majority of Benin's population is rural (55.4%)<sup>6</sup> and cotton is the main export product contributing 13% to GDP.

Benin has adopted a national gender policy and action plan to combat gender-based violence and also several laws protecting and promoting the rights of women and girls, but women's status has barely improved, according to national statistics. In 2019, the Africa Gender Equality Index shows a generally high level of gender inequality with a score of 0.433 indicating a gender gap of almost 57%. Despite this overall score, scores in the social and economic areas are close to parity (0.776 and 0.728 respectively) but low in the areas of representation and empowerment. (0.145)<sup>7</sup>. Benin's HDI value for 2019 is 0.545, which puts the country in the low human development category, positioning it at 158 out of 189 countries and territories and a Gender Inequality Index (GII) value of 0.612, ranking it 148 out of 162 countries in the 2019 index

#### Education

Education is highly important in Benin and central government is redoubling its efforts to make education for all a reality in this sector in Benin<sup>8</sup>. It was observed that, in Benin, 59.4% of women have no level of education, 24.9% of women have had primary education, 14.2% secondary education and only 1.5% have completed higher education. Considerable efforts have been made nationally to ensure enrolment for all in primary education and in the first cycle of secondary education where the 1st cycle gender parity index score was 0.84 in 2019<sup>9</sup>. In higher education, the parity index score for students was 0.39 in 2019. The gender inequalities observed in secondary, technical, vocational and higher education have impacted negatively on women's participation in employment and, as a result, on their incomes.

#### Employment

<sup>4</sup> The World Population Prospects 2020

<sup>5</sup> INSD 2016 Key Socio-Demographic and Economic Indicators (RGPH-4, 2013)

<sup>6</sup> ibid

<sup>7</sup> African Development Bank (2020). Gender Fact Sheet for Benin

<sup>8</sup> African Development Bank (2021), Gender country profile

<sup>9</sup> INSD Benin, ERI-ESI 2018

Women in Benin are more vulnerable (91.1%) in the employment area than men (71.9%)<sup>10</sup>. The employee rate in the non-agricultural sector is 34.3% for men compared to only 9.7% for women. In 2019, 69.3% of the female population was participating in the labour market compared to 73.3% of the male population<sup>11</sup>. Despite this fairly high female labour force participation rate, this rate has a strong gender bias and women's work usually involves poorly paid jobs.

## Health

It was noted from the recent Demographic and health survey (2017-2018) in Benin that antenatal health care coverage for women was higher in urban than in rural areas (90% compared to 79 %). The contraceptive prevalence rate was 11% for women with no level of education, 15% for those at primary education level and 24% for those at the higher education level. The use of contraceptive methods is higher in urban (34.2%) than in rural (30.9%) areas. The fertility rate was less than 5 children per woman over the 2007 – 2017 period. Access to health establishments is more difficult in rural areas than in urban areas because of distances, inaccessibility and lack of appropriate facilities<sup>12</sup>.

## Energy, transport, and telecommunications

The production and reproductive roles assigned to women expose them to the negative impacts of climate change. It is important to factor into the climate change impact adaptation and mitigation measures, the different needs of women and men to provide an appropriate and sustainable response to the impacts of climate change. In the energy sector, this fact generated an unequal access to energy source. In terms of access to employment and entrepreneurship in this sector, men dominate, which sustains gender inequalities despite the existence of a legal and institutional framework for gender mainstreaming.

Women are the most concerned regarding energy for cooking, unlike men who are more interested in other uses (lighting, comfort, ICT, productive energy, etc.). Energy used for cooking and preserving food in Benin is dominated by biomass, which has negative effects on people's health – exposure to respiratory diseases (as a result of air pollution in houses due to cooking with traditional biomass). According to ERI-ESI 2018, 63.4% of households use charcoal compared to 22% for gas and 12.2% for wood. There are different combinations of energy types for cooking: wood and charcoal (23.5%) and charcoal-gas (23.5%). The butane gas access rate is very low (6.9 kg/yr./household) and the proportion of households using improved stoves is also very low (17.64%).

Energy demand is growing rapidly, with a national electrification rate that is still low, but has increased from 13.10% in 1996 to 33.18% in 2015 with an average annual increase of 7.7%. In urban areas, the rate rose from 28.78% in 1996 to 61.19% in 2015, while in rural areas it rose from 0,64 % à 8,15 %. The demand for electrical energy has increased by 10.4% annually, from 105 MW in 2006 to 192 MW in 2014. In terms of coverage, few localities in the country are electrified. The national development plan (NDP 2018-2025) indicates that in 2015, 1,654 localities were electrified out of the 3755 localities in Benin, a coverage rate of 45%.

However, Benin has a relatively large hydroelectric potential capacity of at least 400 MW, for the main sites identified and evaluated in the NDP (2018-2025) namely Adjarala 147 MW on the Mono River, Kétou

<sup>10</sup> African Development Bank (2021), Gender country profile

<sup>11</sup> EMICoV (2015) Benin Integrated Modular Survey on Household Living Conditions

<sup>12</sup>Demographic and Health Survey V (2017-2018)



Dogo 108 MW, Vossa 79.2 MW, Bethel 42.4 MW, Bétérou 30 MW and Olougbe 29.4 MW on the Ouémé River. In the context of climate change, where previsions indicate a probable increase or decrease in renewable water resources, the hydroelectric production could be affected.

Since 2015, successive governments in Benin have, in general, implemented a policy of seasonal repairs to rural feeder roads, first for the transportation of cash crops (male-dominated) and second, for other agricultural products<sup>13</sup>. In 2016, 45% of the national road network was considered to be in poor condition whereas the road is the most frequently used means of transport (93% of people and 73% of goods)<sup>14</sup>. The current government has crafted an ambitious program for strengthening the country's transport infrastructure to open up access to national and regional markets. Its objectives include the opening up of production basins, reduction of transport costs to increase economic growth and reduce poverty<sup>15</sup>.

Concerning ICT, data showed that 51.1% of Benin's women have a mobile telephone compared to 79.5% of men but only 26.9% of them use it for financial transactions<sup>16</sup>. In the country's 2018-2025 National Development Plan, there is an 'entrepreneurship promotion program for women involved in growth sectors and for young men and women in certain sectors of the digital economy and green economy.' However, it does not contain any specific measures to encourage women, in particular, those living in semi-urban and rural areas, to invest in this sector. The sector's inclusive development should entail specific measures to take this aspect into account.

### Sociocultural

Patriarchy is the most widespread form of social organisation in almost all of Benin's ethnic groups. The continuation of cultural practices that are degrading to women appears to be linked to the banalisation of gender-based violence by this system. The need for women to obtain authorisation from men (father and/or spouse) for important decisions in their lives prevent their full empowerment. Despite the Code of Persons and Family which states that monogamous marriage is the only type of marriage recognised, polygamy remains very widespread. According to Benin-V Demographic and Health Survey, about two out of five women aged between 15 and 49 years old and in a relationship (38%) said they were living in a polygamous union and about one out of five men (22%) said they were polygamous.

### Policy and Legal framework

Various legal and regulatory texts have been promulgated to promote and protect women's rights and gender equality among whom:

- The United Nations Charter adopted in 1945 enshrined the principle of gender equality
- The Universal Declaration of Human Rights which enshrines the legal recognition of rights 10 December 1948
- The Convention on the Elimination of All Forms of Discrimination against Women (Optional Protocol, Articles 2 and 16)- 3 September 1981
- The Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment- 26 June 1987
- The Convention on the Rights of the Child -2 September 1990

<sup>13</sup> African Development Bank (2021), Gender country profile

<sup>14</sup> Republic of Benin, Ministry of Infrastructure and Transport, Statistical Yearbook 2013- 2016

<sup>15</sup> African Development Bank (2021), Gender country profile

<sup>16</sup> African Development Bank (2021), Gender country profile

- The Convention on the Elimination of All Forms of Discrimination against Women
- The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women

Benin has also ratified almost all the international instruments promoting women and gender. Despite a legal framework that is increasingly favourable to gender equality in Benin, effective ownership and application of these texts by the different actors remain a challenge because of habits and resistance from socio-cultural models.

On the policy front, several guidance documents have been prepared for women's promotion and gender, including the National Gender Promotion Policy, the National Policy for the Promotion of Women in Agriculture and the National Action Plan to combat Gender-Based violence.

#### Gender based violence

Statistics show that 76% of violence against women aged between 15 and 49 years of age is physical, 44% sexual, 86% verbal or psychological and 7.3% concerns genital mutilation<sup>17</sup>. Benin has established a legal and institutional framework to end violence against women throughout the country. 84 social advancement center at 3 Integrated Center for GBV Survivors are available to support and care for GBV victims<sup>18</sup>. In order to achieve an effective change in mentalities and behavior, the law must be further strengthened in this area and efforts must be made to raise awareness among the population.

#### Access to Finances

The financial inclusion index has generally improved in the West African Economic and Monetary Union (UEMOA), standing at 0.520 in 2020 against 0.501 in 2019, on a scale of 0 to 1, according to the annual report devoted to the subject by the Central Bank of West African States (BCEAO). This index stood at 0.647 in 2020 in Benin, against only 0.170 in 2010 and puts Benin ahead of all other countries in the sub-region. Account ownership in Benin increased overall, from 38 percent in 2017 to 49 percent in 2021. According the Global Findex report financial inclusion (2021), the growth in account ownership since 2011 has not benefited all groups equally. There has been some progress, though women, the poor, and the less educated, remain less likely than men, the rich, and the educated to have an account. This gender gap in Sub-Saharan African country like Benin is evaluated to an average of 12 or 13 percent. The spread of mobile money accounts has created new opportunities to better serve women, poor people, and other groups who traditionally have been excluded from the formal financial system. Though there are some early signs that mobile money accounts may be helping to close the gender gap, in country like Benin there is a statistically significant gender gap for account ownership overall, including both financial institution and mobile money accounts.<sup>19</sup>

#### Poverty

Monetary poverty has slightly declined from 40.1% in 2015 to 38.5% in 2019 (INSD, Note on Poverty 2019). In 2018, it was noted that men's average monthly income was one and a half times higher (CFAF 31,495) than women's (CFAF 18,203) and that they spent more time than women on remunerated activities resulting in higher hourly incomes<sup>20</sup>. Monetary poverty is highest in rural areas (44.2%). It was also noted

<sup>17</sup> Demographic and Health Survey V (2017-2018)

<sup>18</sup> African Development Bank (2021), Gender country profile

<sup>19</sup> World Bank, the Global 2021 Findex Database

<sup>20</sup> INSD, Synthesis report on the Integrated Regional Survey on Employment and the Informal Sector (ERI-ESI), 2018, p. 44

that there had been an improvement in the living conditions of poor households, reflected in a 13-point drop in monetary poverty between 2015 (29.41%) and 2019 (26.1). Although the improvement in monetary poverty is more pronounced in urban areas, rural households also experienced an improvement in their living conditions in 2019. The place of residence, gender, level of education of the household head are the determining factors on the level of household poverty<sup>21</sup>. Therefore, poverty affects rural households (44.2%) more than urban households (31.4%) with large country-wide disparities. In 2015, monetary poverty affected almost as many male-headed households (40%) as female-headed households (39.7%). On the other hand, the incidence of non-monetary poverty is higher in female-headed households (36.3%) than in those headed by men (28%). The incidence of monetary poverty in 2015 in households where the head had no education was 17 points higher than in those where the household head had completed secondary education and 30 points higher than those whose heads had completed higher education. The trend is even more pronounced in terms of non-monetary poverty where the differences are between 22 and 27 points higher between household heads with no education and those with secondary or higher levels of education.

#### Unequal Participation in decision taking

Benin has a very low level of women's participation in political affairs. From 1991 to date, women's presence in elective bodies (legislative and municipal) has never exceeded 10% (5th legislature 2007). Following the most recent legislative elections (April 2019) only 6% of the National Assembly members were women. At the latest municipal elections in May 2020, despite the signing of an Equality Charter on Politics by all the political parties only 4.3% of women were elected as councilors and there were only 4 women mayors out of 77 elected mayors<sup>22</sup>. As regards executive power, women's participation in government was low (varying from 9% to 24%) between 1996 and 2019, according to data from the Government's General Secretariat. The latest government, formed in April 2021, has 5 women out of 23 ministers, i.e. 18%. However, it was observed that, since 2011, women have occupied an increasing number of key positions in successive governments, namely: Ministry of Economy and Finance, Ministries of the Civil Service and Labour, Trade and Industry, and the digital economy. This is a major development since, historically, they were mainly responsible for the social sectors such as education, social affairs and health.

According to the 2021 annual report on gender statistics in public administration in Benin published by the Ministry of the Civil Service and Administrative Reform, the proportion of women in positions of responsibility in public administration is still low. Out of a total of 1,658 positions of responsibility in the administration, barely 154 are held by women, a percentage of 9.3%<sup>23</sup>. The majority of these women occupy positions related to Statutory Jobs, 130 (84%). However, 98% of the women who hold positions of responsibility have a university degree of at least BAC+3. Also, in the energy sector, only 10% of positions of responsibility are held by women.

<sup>21</sup> INSD, 2020. Note on Poverty in Benin, page 8

<sup>22</sup> African Development Bank (2021), Gender country profile

<sup>23</sup> UNDP. Republic of Benin: progress to be made for the equitable representation of women in decision-making positions in Benin. Online Available: <https://www.undp.org/fr/benin/actualites/des-progres-faire-pour-la-representation-equitable-des-femmes-aux-postes-de-prise-de-decision-au-benin>

## 4.2 Cameroon

### Demographics and human development

According to world development indicator's database, Cameroon's population is estimated above 26 million of inhabitant which 49.98% percent is women. This current population is expected to increase to 50 million by 2050 and then 89.62 million by 2099<sup>24</sup>. Despite negative net migration, Cameroon's population growth rate is 2.59%, adding over 600,000 people to the population every year. Cameroon has a young population with a median age of 18.7 years and 41.25% of the population being between zero to 14 years old. Cameroon's Human Development Index value for 2019 is 0.563— which put the country in the medium human development category—positioning it at 153 out of 189 countries and territories. Between 1990 and 2019, Cameroon's life expectancy at birth increased by 5.9 years, mean years of schooling increased by 2.8 years and expected years of schooling increased by 4.1 years.

In Cameroon, 29.3 percent of parliamentary seats are held by women, and 32.7 percent of adult women have reached at least a secondary level of education compared to 41.3 percent of their male counterparts. For every 100,000 live births, 529.0 women die from pregnancy related causes; and the adolescent birth rate is 105.8 births per 1,000 women of ages 15-19.

### Education

The disparity between women and men in education has declined in general, but the gender gap is wider in the higher levels of education. According to the World Bank data, the primary net enrolment was 97% for boys and 88.7% for girls (2017); primary completion rate was 68.5% for boys and 62.3% for girls (2019). There is a gender gap in literacy rate (adult men 82.6%, adult women 71.5%: data in 2018). The National Gender Policy Document explains the reasons for the gender gaps: some families do not value girls' education as women's roles and jobs would not create much income; poor families might prioritize boys' education to girls' (the primary education is free of charge since 1999, but the cost of clothes and learning materials still incur); parents allocate domestic and agricultural work to girls; some girls do not go to school due to early marriage and pregnancy; some families are reluctant to send girls to school fearing violence at school or on the way between home and school; and the toilets for girls are not appropriate at school.

The enrolment rate increased after making the primary education free of charge. However, according to the World Bank's Country Assistance Strategy, quality of education is still low as the number of teachers is insufficient compared to the number of pupils and adequate learning materials are not available<sup>25</sup>. The government took several measures to improve the situation such as construction of classrooms to reduce the number of pupils per class, increase of salary of teachers to motivate them, increase the number of new teachers, and distribution of basic teaching materials to schools.

The National Gender Policy Document explains that in the vocational training schools, men accounted for 55% and women were 45%, and the drop-out rate was 11% for men and 14% for women (in 2009). Women are concentrated in the traditional female skills such as homemaking, dressmaking and secretary.

<sup>24</sup> 2015 COUNTRY REPORT OF GENDER PROFILE, JICA, [HTTPS://OPENJICAREPORT.JICA.GO.JP/PDF/1000026850.PDF](https://openjicareport.jica.go.jp/pdf/1000026850.pdf)

<sup>25</sup> IBID



## Employment

According to the Human development report 2020, female participation in the labour market is 71.1 percent compared to 81.1 for men in Cameroon. According to the National Gender Policy Document, people in formal employment are 53% of the population of Cameroon, and it is 61% for men and 45% for women. The public institutions aim to make women's share at least 30%. The higher are the positions, the smaller is the women's share. Women account for 44% of the lowest job rank (category D: non-skilled or assistant jobs) in the public institutions, but only 17% in the highest rank (category A2: directors). In the private sector, 1.6% of male workers and 0.7% of female workers are in managerial positions. It is estimated that women account for 55% of workers in the informal sector. According to the World Bank data, Cameroon's estimated annual Gross National Income per capita was 3,341 dollars for men and 2,266 dollars for women (about 68% of men) in 2014. Regarding child labour, 8.6% of children (8.0% of boys and 9.1% of girls) between six to 14 years old are working. The percentage of children in labour is 12.6% in the rural areas and 2.4% in the cities.

## Health

The latest World Bank data shows that, maternal mortality ratio slightly declined from 564 in 2014 to 529 in 2017. The proportion of pregnant women receiving prenatal care increased from 82.8% in 2014 to 87% in 2018, and delivery attended by skilled health workers increased from 63% to 64% during the same period. The reasons for the high maternal mortality ratio include late decisions of the patients to seek medical care; late arrival of the patients to the health facilities; the low quality of first diagnosis at the health facilities; and physical damage to young pregnant women and young mothers (National Gender Policy Document). The national average of contraceptive prevalence rate in 2018 was 19.3%. It is reported that the higher are the women's educational attainment or income level, the higher is the contraceptive prevalence rate, and that women with lower educational attainment or income level tend to be reluctant to negotiate with the husband or partner for the use of contraceptives.

Child health improved during the period between 2012 and 2020 as the infant mortality rate reduced from 64 to 48.3, under-five mortality rate reduced from 101.3 to 72.2.

## Energy, transport, and telecommunications

According to the National gender policy document 2011-2020, there is a great need of resilient infrastructure in Cameroon. The rural areas generally lack good roads or have none at all. Motorcars and cycles are obsolete, inadequate or even nonexistent in some areas with high transportation costs. The flow of agricultural produce from rural to urban areas is thus hampered and women are unable to market their produce. They are compelled to carry their crops over long distances or cram them onto vehicles in poor conditions endangering their lives. In so doing, they record heavy post-harvest losses and the country's food security is undermined.

World bank data (2019) showed that 63.4% of the population have access to electricity. Despite the efforts made, there is disparity between residential areas: in rural areas, only 24% of households have electricity, against 93% in urban areas.

In the Information and Communication Technology (ICT) sector, It can be noted that in urban areas, women have taken ownership of ICTs through such social programs as Operation 100 000 women by

2012 (National Gender Policy Document 2011-2020). The establishment of multipurpose community e-centers and media centers across the country helps to reduce the digital divide.

### Sociocultural

According to the "National Gender Policy Document 2011-2020" by the Ministry of Women's Empowerment and Family (Ministère de la Promotion de la Femme et de la Famille: MINPROFF), while gender situations in Cameroon vary by regions, ethnic groups or religions, there is a persistent value of gender division of labour in which men take the productive and public roles and women take reproductive and domestic roles. Traditionally, women's life is mainly in the domestic sphere and they are not present much in the public sphere. According to the data in 2018, women headed 26% of the households in the country. Women marry early: about 50% of women get married for the first time by the age of 17 or 18. Bearing children is considered as the most important role of women, and it leads to the high fertility rate: it was 4.5 in 2019 (World Bank data).

The National Gender Policy Document explains that the perceptions about the roles, attitudes and behaviors of men and women in Cameroon have evolved with the change of the times. At the same time, it points out differences between women in the cities and those in the rural areas, and between those with high educational attainment and only with basic education. Women in the rural areas and those with only basic education tend to keep traditional values. Women and men are on more equal terms in the cities than in rural areas, but the perception of gender division of labour, in which a man is the main breadwinner and the woman takes domestic responsibilities, exists like in the rural areas. Women's labour force participation rate is high and they contribute to household income. However, women's work tends to be undervalued as it is perceived as supplementing the income of the husband, regardless of the actual content of the task or income.

### Policy and Legal framework

The National Population Policy Declaration in 2002 aims at universal primary education, improvement of literacy of men and women, and reduction of gender disparities in all areas in the economic and social development. The Poverty Reduction Strategy Paper (PRSP) in 2003 is engaged in the promotion of gender equality. The DSCE (employment strategy document) in 2009 also commits to the promotion of gender equality in all areas. The National Gender Policy Document 2011-2020 was developed based on the country's long-term development plan called "Cameroon's long-term vision by 2035". The Vision declares that its principles are unity in the diversity, as well as equal rights and equal participation of women and men in development.

There is an Inter-ministerial Committee of gender at the central level of the country, which is headed by the Prime Minister. The Committee is responsible for overall coordination and supervision of implementation of the National Gender Policy. It holds an annual meeting. Under this Committee, there is a Technical Committee which is headed by MINPROFF. It is responsible for the implementation of the National Gender Policy. In collaboration with the gender focal points of the ministries, civil organizations and development organizations, the Technical Committee has discussions with the stakeholders in the quarterly meetings, assists the ministries to secure budget, and carry out monitoring and evaluation of the implementation of the National Gender Policy. The gender focal points are responsible for gender mainstreaming of each ministry's policies and project. Cameroon adopted several international legal instruments in order to enable women to fully enjoy their rights. Among the relevant ones we have:

- The Declaration on the Protection of Women and Children in Emergency and Armed Conflict adopted

in December 1974, which outlaws all forms of repression and cruel and inhuman treatment of women and children, including imprisonment, torture, shootings, mass arrests, collective punishments;

- The Declaration on the Elimination of Violence against Women of 20 December 1993, which commits countries or State Parties to take all suitable measures to eliminate violence against women;
- ILO Convention No. 3 adopted in 1919 and ratified by Cameroon on 25 May 1970 on maternity protection; - ILO Convention No. 89 on Night Work of Women, revised on 9 June 1948;
- The Convention on the Political Rights of Women adopted by the UN General Assembly on 7 July 1954, which guarantees women the right to vote and to be eligible in all elections without discrimination;
- The 1957 Convention on Nationality of Married Women, which grants the latter the power to take her husband's nationality without losing her own;
- The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), adopted on 18 December 1979 and its Additional Protocol of 6 October 1999. The Convention obliges States to promote women in all domains: political, legal, economic, social and cultural development;
- Resolution 1325 of the UN Security Council which provides an opportunity for women to participate in the preservation of peace and conflict resolution. This Resolution was supplemented by Resolution 1820 of 19 June 2008 which recognizes rape as a crime against humanity, whose perpetrators are prosecuted at the International Criminal Court.

#### Gender based violence

Since the adoption in 2011 of the national gender policy (2011-2020), the Cameroon's government has focused on promoting a fair and equal society between men and women with a view of ensuring sustainable development. Moreover, the National Strategy to Combat Gender-Based Violence (2017-2020) aims at contributing to the reduction by half, the prevalence of various forms of gender-based violence by 2020. Overall, gender-based violence, whether physical, sexual or emotional, is still frequently observed in Cameroon, despite the drop observed over the period 2004-2018<sup>26</sup>. They affect women much more than men, and are more witnessed in the Centre region (excluding Yaounde). Specifically, physical violence against pregnant women remains a concern, especially in urban areas and in the Centre (without Yaounde), East and South regions<sup>27</sup>. According to the 2018 Cameroon's Demographic and Health Survey, 13% of women were victims of sexual violence at any moment of their life, and 5% in the past 12 months before the survey and the current or former spouse/partner is the main perpetrators of this violence among both women and men. The percentage of girls who get married early stood at 12% in 2018. There still efforts to be made to promote gender norms and educate young people, women and men on GBV and Harmful Cultural Practices (HCPs), notably through community-based programs aimed at preventing and fighting against these practices.

#### Access to Finances

According to data collected by world bank Doing Business report 2018<sup>28</sup>, starting a business for men in Cameroon requires 5 procedures, takes 15 days, and costs 32 percent of income per capita. For

<sup>26</sup> Gender based violence in Cameroon, magnitude and challenges, August 2020, <https://ins-cameroun.cm/statistique/english-gender-based-violence-in-cameroon-magnitude-and-challenges/>

<sup>27</sup> Ibid

<sup>28</sup> <http://www.doingbusiness.org/data/exploreeconomies/cameroon>

women, it requires 6 procedures, takes 16 days, and costs 32.4 percent of income per capita. Registering property in the country requires 5 procedures, takes 86 days and costs 18.8 percent of the property value. For women, there is an extra requirement to provide a marriage certificate to obtain a national identification card, according to the decree N° 2007/254 of September 4, 2007. This increases the bureaucracy that married women face in fulfilling financial institution Know Your Customer (KYC) requirements in comparison to men and single women. The World Bank Global Financial Inclusion Database (2017)<sup>29</sup> and FinMark Trust's Finscope Survey from 2017<sup>30</sup> indicate that 20.7% of the adult population have an account at a formal and financial institution. These data have also shown that 37% of the female population are excluded from financial services compared to 34% for male.

#### Poverty

The country's general poverty rate is estimated at 39%. Poverty has a strong regional dimension concentrated in the Far North, North, Adamaoua and East regions. Cameroon's northern regions are situated in the Sahelian band, where communities are the most deprived as a result of years of successive natural disasters and below average agricultural harvests with little means to resist the continuous cycle of shocks and stresses. Cameroon has a Gender Inequality Index value of 0.560, ranking it 141 out of 162 countries in the 2019 index. Indeed, women spend on average 8.2 hours more per week than men on unpaid domestic work. As these tasks require a significant investment of time each day, they are particularly affected by the lack of access to income-generating activities. This unpaid workload for women, combined with the fact that they have extremely limited access to and control over household resources, partly explains why women are more affected by poverty. As a result, nearly 83.2% of these women cannot access credit for any purpose.

#### Unequal Participation in decision taking

It is generally observed that when women contribute to household income that they often participate in decision-making as regards to its management. The empowerment and participation in decision making of women in union remained considerable in recent decades, and there is reportedly more consensus between spouses on the management of household resources and on decisions regarding women's health care<sup>31</sup>. According to the 2018 DHS result's, women in Cameroon are less autonomous as regards to the use of the money they earn (54% in 2018 compared to 2011 where it stood at 68%). The use of this money is increasingly consensual between spouses. The percentage of those who jointly decide with their husband/partner on how to use the money they earn increased by 13 points in 2018 compared to 2011 (25%). Moreover, the proportion of 15-49 year olds who own and use a bank account increases with the level of education. This proportion rises from 1 percent among women with no education to 43 percent among those with higher education. For men, the proportion increases from 2% to 54%<sup>32</sup>.

<sup>29</sup> 2018 World Bank, the Little Data Book on Financial Inclusion

<sup>30</sup> <http://finmark.org.za/finscope-consumer-survey-cameroon-2017-pocket-guide/>

<sup>31</sup> Ibid

<sup>32</sup> Republic of Cameroon, (2018). Demographic and Health Survey. <https://dhsprogram.com/pubs/pdf/FR360/FR360.pdf>



In fact, the installation or extension of the electrical network in the country will allow access to rural areas favorable to the development of basic infrastructure including education and health. This will increase access to financial services for the entire population, especially those living in rural areas.

At the local and community level, traditional gender ideologies assume that if women are disempowered (through lack of capacity and capability), they will not challenge male dominance. As at the administrative and political levels, women's participation in household decision-making is very low. Also, women living in urban areas are more likely to participate in household decision making than women in rural areas because of the mobilization of certain actors in the fight against gender inequality. Nevertheless, several key and strategic positions are held by women in the telecommunications sector. These are the posts of: Minister of Posts and Telecommunications of Cameroon; Managing Director of CAMTEL (Cameroonian Telecommunications Company) and Orange's Zone Director and Spokesperson for the Middle East and Africa zone.

## 4.3 Chad

### Demographics and human development

According to the World Development indicators data, in 2020 Chad's population was estimated at 16.42 million inhabitants, of which 50.1 percent were women; 76.5 percent live in rural areas, and 46.5 percent are youth under 15 years of age. However, there are still significant gender disparities: it ranked 160th out of 162 on the Gender Inequality Index in 2019. Chad is also affected by internal and external population displacements driven primarily by insecurity in the region. The country hosts 450,000 refugees, of whom 55.5 percent are female, and 24.3 percent are of school-age (WFP, Chad country strategic plan 2019-2023).

### Education

According to data from the 2019-2020 School Statistical Yearbook of the Ministry of National Education and Civic Promotion (MENPC), many provinces of the Sahel Belt have the lowest girls' education rates in Chad. These include Borkou (18.8 per cent), Ennedi Ouest (24.6 per cent), Ennedi Est (46.6 per cent), Bahr-El-Ghazal (30.2 per cent), Hadjer-Lamis (32.7 per cent), Batha (34 per cent) and Wadi-Fira (40 per cent).

The highest enrollment rates for girls are recorded in the provinces of the city of N'Djamena (131.6 per cent), Logone Occidental (126.1 per cent), Mandoul (118.4 per cent), Mayo-Kebbi Ouest (114.7 per cent), Moyen-Chari (112.2 per cent), Logone Oriental (104.8 per cent), Tandjilé (99.1 per cent) and Tibesti (75.8 per cent). According to the School Statistical Yearbook, the rate above 100 per cent means that, in theory, the system has the capacity to accommodate, under current conditions, all six-year-old students in the primary 1st level.

Thus, according to the 2019-2020 Statistical Yearbook, out of 100 girls enrolled in primary school, barely 37 will finish the cycle. In 15 provinces, the primary school completion rate for girls varies between eight and 24 per cent, which is a particularly worrying situation. Only the provinces of the city of N'Djamena (92.1 per cent), Mayo-Kebbi Ouest (77.3 per cent) and Logone Occidental (51.3 per cent) stand out.

### Employment

According to the World Bank, Female participation in Chad labour market is 63.9 percent compared to 77.5 for men. Women have restricted access to productive assets, credit, land ownership, and the opportunity to rent land. Land inheritance customs often discriminate against women, and men decide to use harvested crops and income. Only 22.3 percent of women take part in decision-making about income-generating activities, 22.6 percent have access to credit, and 26 percent have a bank account. Unemployment is higher among women – 24.7 percent compared to 18.7 percent for men – and among people with a university diploma or higher qualification. The female labour force participation rate is 65 percent, remaining largely stable even during the economic crisis, while the male rate steadily decreased from 80.5 percent in 2002 to 77.4 percent in 2016.

### Health

According to the results of the Human Development report the maternal mortality is estimated at 1140 maternal deaths per 100,000 live births in 2019 and only 24% of births were attended by health personnel whose 58.6% in urban areas and 15.9% in rural areas. Life expectancy at birth in Chad in 2019 was 55.7 years for women and 52.8 years for men and. Women are found to be at risk lower mortality than men with a difference of 1.8 years in favor of women (INSEED, 2014b:77).The prevalence rate of HIV/AIDS in the general population aged 15-49 rose from 3.3% in 2005 (national seroprevalence survey of 2005) to 3.4% in 2010 (survey of measurement of seroprevalence in the female population attending sentinel sites UNFPA) and 1.1% in 2020 (World development Indicators,2020).

### Energy, transport, and telecommunications

The Food Security and Structural Vulnerability Survey Report in Chad (EVST 2009) report demonstrated that wood is still the primary fuel source for cooking for over 90 percent of households. This proportion is slightly higher in rural areas (93 percent) than 75 percent for urban areas. In rural areas, the burden of ensuring the household supply of wood for energy falls on the shoulders of women and girls. Natural resource degradation increases the distance women have to walk to find wood and, thus, their time on this chore. In addition, using wood for cooking exposes women to risks of injury and respiratory and other health problems (République de Tchad, Document de Politique Nationale Genre de Tchad).

Chad has a road network of approximately 40,000 km. Due to its size, the density road traffic is low and highly variable depending on the region. It varies from 6.4 km per thousand km squares in the Saharan zone to more than 40 km in the Sudanian zone. During the season rainy weather, part of the road network becomes impassable, which increases the cost of transport and further isolates certain regions.

In Chad, only 1.3% of Chadian women are in science, innovation and technology, according to a survey by Internet Society Chad (2017)

### Sociocultural

The division of household responsibility is still highly gender-biased: women are expected to take care of children and domestic chores (including those needed to ensure their family's water supply). Furthermore, in terms of access to land and property, customary practices are still rife and male-oriented. These realities mean that women have fewer opportunities to participate in income-generating activities. For instance, while they participate in agricultural activities and often farm plots (owned by their families), their yield is usually subsistence rather than commercial. This situation is evident in rural areas where women constitute up to 40 percent of the country's population. This leaves a large portion of the population underserved and underrepresented.(

### Policy and Legal framework

The Ministry of Social Affairs, National Solidarity, and Family oversee the implementation of gender policies at the national level. The main policies in this area are:

- Constitution of 1996, revised in 2005: recognises gender equality
- 1996 Labour Code
- National Population Policy and the 1995 Policy for the Integration of Women in Development
- Law n° 38/PR/98 recognises that men and women should be granted equal employment opportunities.
- Law N°16/PR/2006 promotes the education of girls
- National Gender Policy (PNG) 2007

The national development plan for 2017–2021 emphasises social protection, gender-based violence prevention, economic empowerment and livelihood, capacity strengthening, and formulating a national gender strategy (WFP, Chad country strategic plan).

The 2007 National Gender Policy outlines the Government's strategy to ensure that gender inequality and violence will be eradicated by 2030. Women are included in decision-making processes and natural resource management. The strategic orientations of this policy are:

- systematically integrate the gender dimension at all levels: planning, budgeting, implementation, monitoring, and evaluation of development strategies, policies, and programs;
- develop a communication strategy for changing mentalities and behaviours;
- promote equal and equitable access to essential social services and decision-making spheres.

### Gender based violence

Gender-based violence and sexual violence are pervasive and are aggravated by conflict and displacement. According to the UN Women Global database on violence against women the lifetime physical and/or sexual intimate partner violence is estimated at 29% (DHS-MICS 2014-2015), the child marriage proportion stood at 67% and the female genital mutilation is estimated at 38%. In Chad, a large number of women and men support the practice of female genital mutilation<sup>33</sup>. Three out of ten women aged 15 to 49 are still convinced that female genital mutilation is a requirement of their religion. This proportion decreases with the level of education of the woman, i.e. 36% for women with no education compared to 18% for women with a higher level of education. At the same time, almost 3 out of 10 women (29%) believe that the practice of female genital mutilation should be maintained. This proportion is almost ten times higher among women with no education (39%) than among women who have reached the highest level of education (4%).

### Access to Finances

Chad has implemented three national strategies to promote access and usage of formal finance by the poor and women specifically in remote areas. These are the SNMF (Stratégie Nationale de la Microfinance) in 2009, the PAFIT (Program d'Appui à la Finance Inclusive au Tchad) for the period 2010-2014, and the PADLFIT (Program National d'Appui au Développement Local et à la Finance Inclusive au Tchad) for the period 2017-2021. However, the financial system in Chad remains one of the least inclusive in the region. The Global Findex report indicates that only 22% of Chadians had access to formal financial services in 2017 and 15% of women aged of 15 and over have a financial account. According to the world Bank, only 11 percent and 5 percent of women over 15, have an account mobile banking and a bank account, compared to 20 percent and 13 percent of men, respectively in 2021<sup>34</sup>.

### Poverty

In Chad women do not have access to the same work opportunities as men, or when they do, are more likely to work part-time. As a result, women are less productive and earn less than men. All this leads to substantial gender gaps in earnings and productivity, which decreases women's bargaining power and voice and their ability to negotiate their productive work. Twenty-three percent of Chad's households are headed by women

<sup>33</sup>World Bank (2020), Chad: The Economic Benefits of a Post COVID 19 Gender Equitable Society

<sup>34</sup>World Bank, (2021) Investing in rural income growth, human capital, and resilience to support sustainable poverty reduction. Online available: <https://documents1.worldbank.org/curated/en/623761633424786706/pdf/Chad-Poverty-Assessment-Investing-in-Rural-Income-Growth-Human-Capital-and-Resilience-to-Support-Sustainable-Poverty-Reduction.pdf>

and 54% of these live on less than US \$1 a day. Most women lack access to fertile land and live off minor food-processing activities, the sale of firewood, and informal sector jobs. Land and housing in urban areas require rent payments, which women usually cannot afford. (Landlinks, USAID)

#### Unequal Participation in decision taking

In Chad, the lack of a legal framework establishing parity or quotas makes it difficult for women to gain access to political office. Most political parties agree on the need to involve women in politics, but it is rare to find women in decision-making positions such as the President or Secretary General of a party. With some exceptions, women are generally present to garner support for political parties during political rallies. In some cases, they are in charge of social affairs or the mobilization of members. It should be noted that women are more active in civil society organizations. The Association of Women Lawyers of Chad in cooperation with the Female caucus of the National Assembly of Chad, have undertaken initiatives to improve the representation of women in politics.<sup>35</sup>

According to the National gender policy (2011), in Chadian communities, the perception of male and female roles is basis of the unequal participation in decision making. Men take on roles of decision-makers in public affairs, as for women, they are rather involved in the establishment and strengthening of social relations (baptisms, weddings, funerals, visits to parents and patients).

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<sup>35</sup> <https://tsep.africa.ufl.edu/gender-quotas-and-representation/chad/>



## 4.4 Côte d'Ivoire

### Demographics and human development

Côte d'Ivoire has an estimated population of 25.8 million in 2019,<sup>2</sup> 51.7% being male and 48.3% female, and therefore a sex ratio of 107 men per 100 women. 75.5% of the population live in forest areas and 49.7% in rural areas. In terms of electricity, 4,500 localities were electrified in 2017 compared to 2,800 in 2011, representing a growth rate of 57%. Concerning access to water, 80.7% of households are connected to drinking water.<sup>3</sup> The population is also relatively young, with 36.2% between 15 and 34. In 2016, the fertility rate remained high with an average of 4.6 children per woman, with differences between rural (6.0 children) and urban (3.4 children) areas.

Côte d'Ivoire remains classified as a low human development country with a ranking of 162th out of 189 countries in the world; poverty is declining sharply, from 46.3% in 2015 to 39.4% in 2020<sup>36,37</sup>. Life expectancy in the country is, on average, around 54.1 years and higher for women (55.7 years) than for men (52.7 years).<sup>10</sup> Maternal mortality rate is 614 per 100,000 live births, while the birth rate for adolescent girls (15-19 years) is estimated at 132.7 per 1,000 live births over 2015- 2020.

### Education

Although the government effort, the country strategy document (CSP 2018-2020), combined with the review country portfolio performance 2018 (AfDB, September 2018), highlight that significant disparities remain between men and women in terms of access to education, almost one woman for two (51%) and just over one for three men (36%) have no level of education and regardless of the level reached. Men are also more educated than women: 33% of men have at least completed primary education, compared to 21% of women. Concerning enrolment rate, girls represent 49.3% in preschool, 44.8% in primary, 38.4% in secondary, and 29% in higher education. The average length of schooling in 2019 was 4.2 years for women compared to 6.2 years for men.

According to World Bank, in Cote d'Ivoire, the illiteracy rate for people over 15 years of age is 56.1%. The proportion of women concerned is 63% and that of men 49%. Only women hold 13.3 percent of parliamentary seats.

### Employment

According to the World Bank, women's participation in labour is 48.2 percent compared to 65.5 for men in 2019. Women, who have long been victims of the country's conflicts, find it especially challenging to re-launch their economic activities. This gives rise to the need to give greater power to local institutions while at the same time building their managerial capacity to launch viable projects and to speed up the access of people at the local level to quality services. Côte d'Ivoire's diverse regions bring important assets.

### Health

According to the health systems assessment for Côte d'Ivoire report (May 2020), communicable, maternal, neonatal, and nutritional diseases are the leading causes of disability and death in Côte d'Ivoire, representing 63 percent of the disease burden, down from 72 percent in 1990. Côte d'Ivoire's rising urbanization and the

36 UNDP 2019. HUMAN DEVELOPMENT REPORTS. [https://hdr.undp.org/en/content/latest-human-development-index-ranking?utm\\_source=en&utm\\_medium=gSR&utm\\_content=us\\_undp\\_paidsearch\\_brand\\_english&utm\\_campaign=central&c\\_src=central&c\\_src2=gSR&gclid=CJWKAJW0A-SBHBKEIWAPLJU0L0PPSAK7DPL\\_AZQAJEFVYVW0NLEVSDAJGT1FN7ESJ1SJLEFB-YW1TXOCGWQQAVD\\_BWE](https://hdr.undp.org/en/content/latest-human-development-index-ranking?utm_source=en&utm_medium=gSR&utm_content=us_undp_paidsearch_brand_english&utm_campaign=central&c_src=central&c_src2=gSR&gclid=CJWKAJW0A-SBHBKEIWAPLJU0L0PPSAK7DPL_AZQAJEFVYVW0NLEVSDAJGT1FN7ESJ1SJLEFB-YW1TXOCGWQQAVD_BWE)

37 <https://www.banquemondiale.org/fr/country/cotedivoire/overview#1>

introduction of unhealthy lifestyles has also led to a rise in the burden of noncommunicable diseases, resulting in a dual burden of disease taxing an already fragile health system. Neonatal disorders, HIV/AIDS, and lower respiratory infections are the top three causes of death according to the IHME disease burden data from 2017, and neonatal disorders, malaria, and HIV/AIDS were the top three causes of disability-adjusted life years (DALYs) in 2017. Even though the disease burden has been transitioning toward more noncommunicable diseases, the majority of the drivers of the disease burden remain to be communicable disease-related conditions, such as neonatal disorders, HIV, lower respiratory infections, and malaria. HIV, TB, and malaria continue to constitute a significant burden of disease, combined constituting over 24 percent of annual deaths. While life expectancy has been increasing, it still remains the lowest in West Africa, at 55 years. Similarly, infant and under-five mortality rates have been declining, but remain high at almost 100/1,000 for under-five mortality. It is significantly below average for life expectancy, and above average for maternal mortality and infant mortality, compared to other Lower-middle-income countries and West African countries.

## Energy, transport and telecommunications

Côte d'Ivoire has four primary sources of energy: hydroelectricity, oil; natural gas; and biomass. Provision of primary energy in Côte d'Ivoire amounted to 11.6 million tons of oil equivalent (ToE), of which biomass (58%), crude oil (29%), natural gas (12%), and hydroelectricity (1%). Côte d'Ivoire has 6 hydro units ("plants") with a total installed capacity of 604 MW and 4 thermal power plants with an installed capacity of 1,320 MW, for a total of 1,924 MW of installed capacity. In 2015, Côte d'Ivoire produced 8,607.9 GWh of electricity, of which 872.3 GWh were exported, representing 10% of total production. Available data indicate that 77% of the Ivorian population lives in electrified areas (2014). However, only an estimated 25% of households have effective access to electricity. Connection costs are high, one of the main obstacles to improving access. The biomass subsector is the principal source of energy consumed, amounting to 70% of total energy consumption in the country. Households have recourse to traditional stoves for cooking which are not energy efficient. Access to energy for productive uses remains limited.

According to Oxford 2019 and 2020 reports Business Group, the road network is made up of 86,400 km of roads including 244 km of motorways, 6,543 km of interurban roads and 4,314 km of urban roads. Several projects extension of motorways and rehabilitation are underway to ensure better quality of roads and facilitate the transport of goods with neighboring countries. In terms of Port Infrastructure, the Autonomous Port of Abidjan (PAA) is one of the leaders regional, in particular ranked 2<sup>nd</sup> West African transshipment port behind that of Lomé. Since 2012, 1.7 billion Euros have been invested in the development port. The overall traffic of the port of Abidjan was up 7% in 2019, from 24,177,261 tonnes in 2018 to 25,738,345 tonnes in 2019. The imports represent 66% of the total traffic of 2019, i.e. 16,991,505 tons and exports 34% i.e. 8,746,840 tons. A second container terminal (TC2), of 1,100 linear meters (length of platforms) and 18 meters draft (depth), is currently under construction to increase the capacity of transshipment and overall traffic volume. The port of San Pedro is the 2nd port of the country, located not far from the border with Liberia. He is the first world cocoa exporting port in 2018 (more than 800,000 tonnes of cocoa exported) and diversifies its activities with the export of other materials raw materials such as rubber, cotton or oil of palm.

## Policy and Legal framework

In The international level, Côte d'Ivoire has ratified most international conventions, including

- The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1995 has also participated in all the major meetings leading up to the Beijing conference. I
- the resolution 1325 on women, peace, and security in Africa.
- the Solemn Declaration of African Heads of State and Government on Gender Equality in Africa was adopted in July 2004.13
- the country has committed to implement the recommendations of international and African conferences, including those of Mexico City (1975), Copenhagen (1980), Nairobi (1985), Cairo (International Conference on Population and Development, ICPD, 1994), Beijing+5 (2000), the African Women's Decade Program 2010-

2020 and the Sustainable Development Goals (SDGs), the voluntary report of which was made in July 2019 at UN Headquarters in New York.

At the national level, the formal framework for gender equality is established by the Constitution of 8 the of November 2016, which enshrines the principles of gender parity in the labor market and equal opportunities in employment and elected assemblies in articles 36 and 37.14 Under this new Constitution, the country has embarked on a process of implementing specific measures to promote gender equality in access to elected office.

This process took the form of the adoption by Parliament on 02 August 2019 of a law requiring political parties to present a quota of at least 30% women on the lists of candidates for single-member and multi-member elections. The National Policy on Equal Opportunities, Equity, and Gender was updated in 2018 but has not yet been adopted. A national strategy for the empowerment of women is being finalized. It should be noted that the National Development Plan addresses the gender issue with a dedicated budget. In the process of domesticating the country's international gender commitments, the Ivorian legal system has been enriched by new laws that are more favorable to gender issues, in particular, the Marriage Act, which maintains the abolition of the notion of the head of family and forces spouses to jointly manage their household, the Compulsory School Act for all children (girls and boys) from 6 to 16 years of age.

### Gender based violence

According to the Ivorian Ministry of women, children and family, 5,405 cases of GBV were declared in 2020 including 822 rapes, 152 sexual assaults excluding female genital mutilation, 13 female genital mutilation, 1,286 physical assaults, 96 marriages forced, 2,119 denials of resources, opportunities or services and 917 psychological or emotional abuse. Of these declared cases, 81.98% of the victims are women and 46.79% of sexual violence is exercised against children.

### Access to Finances

The Government of Ivory Coast adopted, in February 2020, a National Financial Education Program (PNEF). This program is centered around building the skills of low-income populations, in order to prepare them to access financial services and use them wisely. According to the financial inclusion insights (2018), women have markedly lower rates of access and use of financial services. They are 50% more likely to have never used a formal financial institution and 2.5 times more likely to use an informal non-bank financial institution than men.

### Poverty

The National Development Plan 2016-2020 in its strategic diagnosis indicates that in Côte d'Ivoire, poverty affects both women (47.4% of them are poor) and men (45.5% of men are poor) even if the latter contributes slightly more to this poverty (50.6 of the poor are men) and especially in Abidjan where 53.1% of the poor are men. Individuals living in extended families are more likely to be poor because the poverty rate for this type of household is 52.6%. Poverty affects both households headed by a man (46.4%) and by a woman (45.9%) even if in Abidjan the households headed by women are much poorer (28.4%) than those headed by a man (21.1%). Data from the National Institute of Statistics shows that the average income of women in Côte d'Ivoire is 59% lower than that of men.

### Unequal Participation in decision taking

In Côte d'Ivoire, only 12% of parliamentary seats are held by women, following the March 2021 legislative elections. Elsewhere, the female activity rate is 48.3% against 66% for men. Several initiatives are taken by the Ivorian government and partners for the establishment of gender-sensitive socio-economic infrastructure and the participation of women in grassroots decision-making bodies and the establishment of lines of credit dedicated to entrepreneurship. within the framework of the Initiative to promote access to finance for women in Africa (AFAWA).

In households, Ivorian women report that decisions within the household are made by the husband alone, whether it be in the purchase of food or the choice of economic activity and other important tasks. As a result, women's decision-making in community and sub-regional settings is also weak. Indeed, women are in the minority in regional and city councils with 3.2% and 4.6% of positions respectively (Ministry of Planning and Development, 2019). According to the 2016 report based on the Gender Issues and Key Indicators in relation to the sectors of intervention of the French development agency (AFD), rural women face difficulties in selling their product in neighboring towns and villages due to the poor state of transport infrastructure while very few women participate in decision-making processes related to the construction of transport infrastructure.

## 4.5 Djibouti

### Demographics and human development

The Republic of Djibouti's population was estimated to 988,000 inhabitants in 2020, of whom 47.5% were women<sup>38</sup>. The total fertility index dropped from 4.5 in 2000 to 2.6 in 2020 with an estimated population growth rate of 1.4%<sup>39</sup>. The population is highly urbanised and very young. Djibouti City is home to 75% of the total population making Djibouti the second most densely urbanised country in Africa after Libya. 32% of the total population is under 15 years of age (48.45% of whom are girls) and 67.27% under 35 years old (47.38% of whom are women), while 8.97% is aged 55 years old and older (45.21% of whom are women). The median age is about 20 years old<sup>40</sup>. Therefore, there is a high dependency ratio with 51% of households containing eight people.

The country is characterized by a high scale of internal migration and immigration as a result of climatic changes resulting in recurrent flooding and droughts. This causes the nomadic or semi-nomadic population, living off pastoralism, to move to cities in order to settle. Immigrants from bordering countries also leave their countries for economic, political or insecurity reasons due to conflicts or wars to settle in Djibouti or are passing through before travelling on to other countries. As a result, net migration in the country dropped from 1.9 in 2015 to 1.2 in 2020<sup>41</sup>.

According to the UNDP report the Human Development Index (HDI) score for Djibouti in 2019 was 0.524, which also placed the country in the low human development category and ranked it 166th out of 189 countries and territories. Life expectancy at birth was 62.6 years for men and 64 for women. Between 1995 and 2019, Djibouti's HDI increased from 0.351 to 0.524, an increase of 49.3%. The average length of schooling increased by 1.2 years and the expected length of schooling increased by 3.7 years. Over the same period, gross national income (GNI) per capita increased by about 87.6%. Despite this progress, Djibouti's HDI score in 2019 remained below the average of the Sub-Saharan region countries at 0.547 and also below the average of the Arab States at 0.705. In 2017, women-headed households represented 18.8%, 21.1% of which were in urban areas and 18.0% in rural areas (Human Development Report 2020).

### Education

In recent years, the Djibouti's national education is seeing the number of students in general and technical education growing but the proportion of girls is stagnating, if not declining, which could perpetuate women's impoverishment<sup>42</sup>. Though the literacy rate has raised slowly from 43.7 % in 2011 to 48.2% in 2017 there is a noticeable decline in primary education gender parity index (from 0.98 in 2009 to 0.86 in 2017). This drop is due to the slowly rising enrolment (net enrolment rate (NER) from 65.7% in 2011 to 68.7% in 2017) and retention (GER from 68.8% in 2011 to 78.9% in 2017) rates. The impact of awareness-raising on girls, of gender-sensitive infrastructure and school canteens is more tangible on the retention of rural girls (GER from 21.9% in 2011 to 58.7% in 2017), but this has not sufficiently affected girls' dropout rates. The failure to achieve parity in primary education has a side effect on the

<sup>38</sup> African Development Bank, Africa Information Highway Portal

<sup>39</sup> Ibid

<sup>40</sup> African Development Bank, Africa Information Highway Portal

<sup>41</sup> AFDB (2020), Country gender profile-Djibouti

<sup>42</sup> Ibid



achievement of parity in the middle (0.82), secondary (0.83), technical (0.72) and higher (0.61) levels of education.

## Employment

The steadily growing number of young people entering the labor market toughens competition in a context where the resources and assets of women/ girls are unevenly distributed from the start. This situation is reflected in the male unemployment rate which dropped three times faster (from 54.6% to 38.7%) than the rate for women (from 68.6% to 63.4%), between 2002 and 2017. The public administration recruited twice as many men from 2009 to 2017. The major capital-intensive infrastructure projects and other initiatives that create jobs or promote technical training seem to have concerned women less. The formal private sector employs 33% of women, mostly in trading and household services. Fewer than 15% of businesses employ women in senior managerial positions. In the informal sector, 74.3% of jobs are filled by women. The female employment rate/total population remains at 15.6%, despite a labour market participation rate of 30%.

According to Djibouti's Chamber of Commerce, there are 175 women CEOs for 1140 businesses (15.35%) registered in the directory<sup>43</sup>. According to the AfDB country gender profile 2020, e-commerce, tourism and handicrafts are growth sectors in which women are encouraged to participate. But many obstacles are impeding the development of entrepreneurial activities: social standards and family obligations, cumbersome administrative procedures, failure to connect with the networks (international trade fairs, markets, regional and international business networks). Other constraints include (i) access to credit which affects young people of both genders and women established in the formal and informal sectors, and (ii) access to transport making it impossible for women to travel physically to markets to sell their products. This issue is being resolved as a result of large-scale infrastructure projects implemented or ongoing. The latter creates new jobs for nationals, e.g. 25,000 jobs during the construction of the electrified railway, 250,000 jobs planned for the new industrial free trade zone, 150 to 200 direct and indirect jobs for the construction of the new solar power plant.<sup>44</sup>

## Health

Djibouti's health outcomes have improved in recent years. For example, between 1990 and 2019, Djibouti's life expectancy at birth increased by 10.4 years according to the human development report in 2020. But some underlying challenges remain and have been exacerbated by recent pandemic situation. According to the world development Indicators, between 2000 and 2017, the maternal mortality rate (MMR) dropped by 259 points from 507 to 248/100,000 live births but remains very high (regional average: 78/100,000). Stunting in children is a major concern, at 20.9 % in 2019 (down from 29.7 % in 2013), with no difference in incidence between girls and boys<sup>45</sup>. The lack of access to basic water, sanitation, and hygiene (WASH) services is another concern<sup>46</sup>. Only 47 % of the rural population has access to basic drinking water (versus 83 % in urban areas), and only 19 % has access to safely managed sanitation (versus 41 % in urban areas)<sup>47</sup>. Only 23 of pregnant women receive four or more antenatal care visits, and only 54 % receive any form of postnatal care. Reducing

<sup>43</sup> AFDB (2020), Country gender profile-Djibouti

<sup>44</sup> Ibid

<sup>45</sup> World Bank (2021), Djibouti country partnership framework for the period 2022 -2026

<sup>46</sup> Ibid

<sup>47</sup>Ibid

gender gaps is critical. WASH access is low in health centers and schools (68 % of schools have access to basic drinking water, 62 % to basic sanitation, and 58 % to basic hygiene facilities).

### Energy, transport, and telecommunications

In the energy sector, data from the Djibouti Household Survey (EDAM 4-IS) shows that, in 2017, 57% of households had access to electricity. Depending on the gender of the household head, the difference between households headed by women (54%) and those headed by men (58%) seems relatively small but inequality in access to energy affecting women increases whenever it is combined with area of residence and socioeconomic status. The high cost of electricity automatically deprives poor rural households headed by women of this source of energy. As a result, over 8 out of 10 households (86%) use solid fuel (wood and charcoal) for cooking – an exclusively female task – compared to 6.5% in urban households 60% of households use electricity as their main source of lighting, with wide disparities between urban (70%) and rural (6%) households in 2017. Fewer women headed households have access to it (58% compared to 61% for men). 5% of urban households have no access to lighting compared to 27% of rural households. On the other hand, 25% of urban households and 49% of rural households use alternative sources of lighting including the use of solar panels (4% in urban areas and 10% in rural areas). The remaining households have no other option than to use harmful sources of energy (wood, petroleum lamps and candles), practices that have negative environmental impacts.

In terms of transport infrastructure, although there are no available data on the impacts of new ports and roads projects on women and men in terms of jobs and/or business opportunities, it is obvious that they provide fresh impetus to trade relations with the countries of the Arabian Peninsula and they are designed to strengthen the national economic integration. EDAM4-IS data provide an overview of the means of transport used by households to access basic social services. Almost half of households (44%) access them on foot. One-third of households (33%) cover 5 to 10 kilometers to reach them. Under a third (30%) cover over 10 kilometers. To do so, only 17% of households use public transport. It is worth noting that, for the whole population, only 3.4% have at least one means of transport, only 1% of whom are women (Afdp 2020, country gender profile).

As a landing site for eight major submarine fiber optic cables, Djibouti has a unique opportunity to transform its economy to support more innovative and sustainable growth. According to the World Bank, only 1 % of the population used fixed internet in 2020, and the digital gap remains large. Among the richest 20 % of the population, 89 % of households own at least one mobile phone, compared to 41 % among the bottom 20 %<sup>48</sup>. The cost of prepaid mobile broadband for low consumption of data represents over 12 % of per capita gross national income. As a result, Djibouti ranks 158th of 175 countries in the ICT Development Index published by the International Telecommunications Union<sup>49</sup>. Household inequalities to the detriment of those headed by women were identified in the area's internet access (20% compared to 25% for those headed by men), mobile phones (67% to 78%), and at least one NICT item (68% compared to 79%). Similarly, women headed rural and urban households do not have the same opportunities for internet access (2% compared to 25%), mobile phones (20% compared to 80%) and at least one NICT device (22% compared to 80%)<sup>50</sup>. Despite the 'No woman without a mobile phone' campaign in 2014 in rural areas, the digital divide is still marked by gender and area of residence-related inequalities.

<sup>48</sup> World Bank (2021), Djibouti country partnership framework for the period 2022 -2026

<sup>49</sup> Ibid

<sup>50</sup> Enquête Djiboutienne Auprès des Ménages / Indicateurs Sociaux (EDAM4-IS 2017)

## sociocultural

Men play a predominant role in traditional Djiboutian society which is patrilineal, patrilocal and virilocal. Men provide household resources by breeding cattle and camelids, which requires large transhumance areas, they give orders and take decisions within the household and are community leaders, if necessary. Women, on the other hand, tend to the sheep, goats, perform domestic chores and care for the children. They await the return of the men to the settlements or migrate to the towns. Many discriminations against women exist and have their source in the Family Code for example, a guardian's consent is required for women to validate the marriage (Art. 7), the regulation granting male heirs twice the share of a female heir (Art.115 to 118, 120, 130, 142 and 158).

## Legal framework

Djibouti's Constitution of 1992 enshrines the principle of non-discrimination based in particular on gender (Art.1), by guaranteeing the equality of all before the law. Djibouti has ratified most of the international treaties on human rights and gender equality (GE). Unlike other Arab countries, it unreservedly ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (1998). However, it expressed reservations regarding abortion in the case of rape and incest (art.4, Par.2.c) in the Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (2005). The country has not ratified Convention 189 concerning decent work for domestic workers nor the 1999 CEDAW Optional Protocol. On the other hand, it subscribed to the post-2015 Global Agendas on gender equality.

The Djibouti Vision 2035 retains the National Gender Policy (PNG 2011-2021) as the policy framework for gender. The PNG aims to 'contribute to the achievement of gender equity and equality in favour of girls and boys, men and women in all areas of economic and social life.' Its two overall objectives are the establishment of a favorable environment for achieving gender equity and equality and the effective mainstreaming of gender in all sectors – focusing on gender-sensitive budgeting.

## Gender based violence

In Djibouti, the most common forms of GBV include domestic violence, female genital mutilation (FGM)/cutting and, to a lesser extent, rape. Although government action has FGM, the practice remains widespread in Djibouti with a prevalence rate among women aged 15 to 49 of 78.4%<sup>51</sup>.

## Access to Finance

Women represent 70% of microcredit recipients in Djibouti, however, access to financial services is a common concern of entrepreneurs in the formal and informal sectors. From 2010 to 2015, the number of women benefiting from the services of microfinance institutions (MFI) increased 15-fold (from 800 to 12,500) and the amount awarded nine-fold (DJF 57 million to DJF 500 million)<sup>52</sup>. Available documentation suggests that women use credits to purchase food and then to finance their income-generating activities. On the other hand, their main reproaches to MFIs are their low penetration and rate and harsh credit-granting conditions: limited amount, short-term and without any grace period, in solidarity groups

<sup>51</sup> UN Women (2020), Review of health, justice and police, and social essential services for women and girls' survivors of violence in the Arab states

<sup>52</sup> AFDB (2020), Country gender profile-Djibouti

and ineligibility of the agricultural, fisheries and handicraft sectors. The country also has a low banking rate (20% in 2018)<sup>53</sup>.

## Poverty

According to the 2019 Poverty Assessment, using data from the 2017 Household Survey, 17 % of the population lived in extreme poverty, with less than US\$1.90 per day (in 2011 purchasing power parity terms). Disaggregated data by sex showed that, from 2013 to 2017, a six-point reduction was observed for women (from 18.2% to 12.3%) and a three-point reduction for men (from 17.1% to 14.1%). In rural areas, the increase in the extreme poverty rate in households headed by men is 5 points (from 73.1% to 78.5%) while the rate for women-headed households is two points (from 76.4% to 78.4% ).

## Unequal Participation in decision taking

In Djibouti, the overall women's representation rate in the decision-making spheres was 15%<sup>54</sup> over the 2006-2011 period compared to 26% in 2012-2019<sup>55</sup> representing an 11-percentage point increase with small differences for elected and appointed positions. For the National Assembly, the 2018 Law establishing a minimum quota of 25% women for eligible positions following the legislative elections produced tangible results. Women have filled 26% of the seats since February 2018 compared to a rate of 11% during the last parliament (2013). In the Administration from 2011 to 2018 the representation of women officials rose from 20% to 32%. On the other hand, the proportion of women at Director level remained at 27%, though their number increased (46/169)<sup>56</sup>.

Inequalities are present at all levels and in all sectors. Since 2013, with eleven (11) municipal councillors and nine (9) regional councillors, women represent 9% of regional councils and 10.67% of elected municipal officials. Indeed, in the Republic of Djibouti, women are absent from the negotiation tables at all levels, whether local, communal, regional institutional, or national; or sometimes their numbers when they are present are much lower than those of men. As in all essential sectors such as infrastructure, women face several obstacles to accessing positions of responsibility that give them access to decision-making. Efforts to integrate women into the energy and transport sector through infrastructure rehabilitation or installation projects are empowering women affected by energy and transport decisions.

The report of the study on the evolution of the situation of women in Djibouti 2000 TO 2018 mentions that women are increasingly independent, and that they are solicited to settle conflicts within their neighborhoods, localities, communities and even within couples<sup>57</sup>. They are increasingly involved in the development of their regions and their country. However, their access to strategic positions and key sectors remains very limited compared to men.

<sup>53</sup> AFDB, African Economic Outlook 2018

<sup>54</sup> MPFPF, National Gender Policy 2011-2021, 2011

<sup>55</sup> MFF, Evolution of Women's Status, 2017; Gender Profile in the Public Administration, 2018; Djibouti City Council 2019

<sup>56</sup>AFDB (2020), Country gender profile-Djibouti

<sup>57</sup> Republic of Djibouti, (2018). Study on the evolution of the situation of women in Djibouti 2000 to 2018 <https://famille.gouv.dj/uploads/publications/113b43e1476ef467385dd83c71f5d766.pdf>.

## 4.6 Democratic Republic of Congo (DRC)

### Demographics and human development

The Democratic Republic of Congo's (DRC) population is estimated at around 80 million people, the biggest and fourth most populated African country. Women represent 52% of the people, and 33% of the female population is under 15 years old. The DRC has a population growth rate of 3.2%, an HDI ranking of 175 out of 189 (in 2019), and a Gender Inequality Index valued at 0.875. A Social Institution and Gender Index (SIGI) Value of 0.4276 denotes high gender inequality reflecting a discriminatory family code, inequality in physical integrity, limited access to resources and assets, and lack of freedom as a citizen. The Gender Development Index for the DRC is 0.833, placing women's human development at about 83% of that of men. (Green Mini-Grid Program, AfDB 2019).

### Education

The DRC's constitution stipulates free obligatory education and the eradication of illiteracy in Articles 43 and 44. However, the country faces a gender gap in education due to early marriage and pregnancy, which leads to a 44% of school age children start primary education later than the official age of six. The gender gap in education is especially pronounced in secondary education. The reasons for girls not going to school include early marriage, forced marriage, and adolescent pregnancy. The double shift faced by many girls in rural areas whereby they have to perform household tasks such as searching for water and firewood further adds an increased burden. Especially since such household tasks are sometimes performed in the dark due to limited lighting at home and in public spaces –putting girls at risk of harassment and attack. Sexual harassment from teachers and early marriage are further burdens because schools bar pregnant students from attending classes, and most girls in such situations end up dropping out of school.

### Employment

Women's labour force participation stands at 50%; however, women face more challenges than men. Women have less access to skilled jobs than men (8% in paid employment against 12% of men), and they tend to be marginalised in the labour market outside the agricultural sector. In 2014, women's unemployment rate was 6.7% compared to 9.4% for men, and only 45.3% of the population aged between 15 and 24 years is economically active. Among 15–24 years old, the female-male unemployment ratio is 104.8% - young women are more affected by unemployment than young men. Women's labour is mainly concentrated in subsistence agriculture (70%) and small business in the informal sector (60%), and they participate in economic activities as much as men. Only 2.8% of salaried workers are women. The rural population accounts for 70% of the country's total population, 60% of whom work in the agriculture sector – the majority at the subsistence level (70%).

The World Bank's recent report on women's economic empowerment in the DRC shows that significant gender gaps in the labor market undermine the country's efforts to achieve inclusive economic growth. Indeed, the proportion of women in the active population represents about 62%, while only 6.4% of them are in paid employment, compared to 23.9% of their male counterparts. Moreover, improving the level of education and skills of girls and women through the availability of basic infrastructure will improve their access to capital, their physical security and their autonomy.

### Health

In 2019, the maternal mortality rate was 473 per 100 000 live births. Around 20% of women die for reasons related to childbirth, this can be attributed to: lack of access to medical treatment; poor health facilities; lack of lighting in existing health facilities; early marriage; and high birth rates. On average, women give birth to their first child at the age of 19.9 years; of women aged 20-24 years, 25% were younger than 18 years old when they had their first



child. Abortion is only legal in cases where the mother's mental or physical health is in danger. The contraceptive prevalence rate is 23.1%, and the total fertility rate per woman is 5.8 children.

## Energy, transport, and telecommunications

Limited access to resources and assets increases women's energy poverty – and women as both consumers and suppliers of energy remain invisible in the sector. Women's energy access rates tend to be lower than men's due to disproportionate access and consumption levels. The country's 9% electrification rate is one of the lowest globally. Urban electrification is at 27%, while rural areas remain at less than 1%.

Infrastructure is one of the priorities of the Government of the Democratic Republic of Congo. Considerable efforts are being made for the rehabilitation and modernization of the country's basic infrastructure in order to consolidate the country's economic integration. The DRC has several assets in the infrastructure sector including:

- 238,935 km of roads;
- 5,033 km of railway lines;
- 500 landing strips, 270 airfields, including 101 open to public traffic, 164 private airfields and 5 international airports;
- 25 with paved runways;
- 16,238 km of waterways;
- 2,513 linear km of bridges (1,965 bridges);
- 89 hydroelectric plants and other renewable resources.

In term of ICT infrastructure, the Hootsuite and We Are Social's Digital 2020 Report, reveal that the DRC had an internet penetration rate of 19% for a population of 88.18 million people. That is 16.35 million Internet users.

## Sociocultural

In DRC, women's access to resources and assets are restricted by gender norms– for example, assets obtained within marriage are registered under the husband's name and regarded as assets of the husband, his parents, and brothers. Legally, the husband administers the marital property, and women and men do not have equal ownership rights to immovable property. Women can inherit according to the law, but they cannot own a house due to prevailing social norms. Women are not legally recognised as heads of households, and there is no prohibition on discrimination based on marital status in access to credit. Women, especially those who are married, thus have minimal access to land, and even though women make up the majority of the agricultural labour force – the best land is still in the hands of men. Women also lack access to new technology – thereby relegating them to subsistence agriculture. Due to gender norms, women hand over their incomes from agriculture to their husbands and cannot make productive investments for productive assets, such as improved inputs, technologies, seeds, and fertilisers, which keeps their productivity low. The gender role many girls and women face in rural areas where they have to perform household tasks such as searching for water and firewood further adds an increased burden. These household tasks are sometimes performed in the dark due to limited lighting at home and in public spaces – putting girls at risk of harassment and attack.

## Legal framework

The key gender-related policies and the other sub-regional and international legal instruments on gender and human rights in the country are:

- National Gender Policy (2017-2021),
- SADC Memorandum of Understanding on Gender and Development;

- Convention on the Elimination of All Forms of Discrimination Against Women;
- Maputo Protocol (The Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa);
- UN Convention on the Rights of the Child;
- Universal Declaration of Human Rights;
- UN Security Council Resolution on Women, Peace, and Security (UNSCR1325).

### Gender based violence

Over the past 20 years, the DRC has experienced multiple crises, including wars and intercommunity conflicts. In addition to the ancestral practices from which women and minors suffered, the war situation has accentuated violence against women. In fact, GBV and serious violations against children's rights also remain major issues. In just nine months (January to September 2021), 74,275 cases of GBV were reported, 94 percent of which were women and girls, an increase of 73 percent compared to the same period in 2020<sup>58</sup>. Children are particularly vulnerable because, during the conflict period in 2021, 1,540 children were victims of physical and sexual violence. In the DRC, the fight against GBV appears to be difficult, as some provinces face limited access to funding to combat GBV, which undermines the implementation of strategies that have been adopted to combat these forms of violence. However, several NGOs and agencies have been set up throughout the country to fight against GBV and to provide care for victims of such violence. These include the following: the Strategic Studies and Planning Unit for the Promotion of Women, the Family and Child Protection (CEPFE); the National Fund for the Advancement of Women and Child Protection (FONAFEN); the National Center for Documentation and Information on the Family (CENADIF); the National Agency for the Fight against Violence against Women, Youth and Girls (AVIFEM); the Regional Center for Research and Documentation on Gender, Women and Peacebuilding in the Great Lakes.

### Access to Finances

In the DRC, the "informal" sector is the main source of subsistence for the population, especially women, since "formal" employment is dominated by men, particularly in the public sector. According to the 2016 report by the French Development Agency, 97% of women in South Kivu work in the informal sector, compared to 85% of men. Women work in precarious conditions with meager wages. Indeed, 2.4% of women have regular salaries, compared to 18.4% of men<sup>59</sup>.

### Poverty

Heavily impacted by the war, the DRC remains a country greatly affected by poverty, particularly in rural areas. According to 2012 data from the World Bank, more than 77.2% of the population live below the poverty line, with 40% living on less than \$1 a day<sup>60</sup>. According to World Bank estimates in 2019, 73% of its population, or 60 million

<sup>58</sup> OCHA, (2021). Democratic Republic of the Congo: overview of humanitarian needs. [https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/hno\\_2022\\_drc\\_20211224vf.pdf](https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/hno_2022_drc_20211224vf.pdf)

<sup>59</sup> AFD, (2016). Gender Profile Democratic Republic of Congo. <https://plateforme-elsa.org/wp-content/uploads/2014/02/Profil-Genre-RDC.pdf>

<sup>60</sup> The world Bank. Ratio of poor population living on less than \$1.90 per day (2011 PPP) (% of population). Online available: <https://donnees.banquemondiale.org/theme/pauvrete?locations=CD>

people, lived on less than \$1.90 a day in 2018 (the level set as the international poverty line). Thus, nearly one in six people in extreme poverty in sub-Saharan Africa live in the DRC.<sup>61</sup>

### Unequal Participation in decision taking

According to the Human Development Report 2020, In Congo (Democratic Republic of the), 12.0 percent of parliamentary seats are held by women. The issue of women's political participation is complex given the obstacles involved. In provincial elections, 10.6% of the positions were filled by women in 2018 compared to 6.8% in 2016. In senatorial elections in 2018, the proportion of women elected was 19% compared to 4.6% in 2006. In the Government, there are 18% of women in 2018 with the Ministry of Gender transformed into a Ministry of State. Despite the positive dynamics observed in terms of the election of women in these different institutions, their representation remains at least five times below that of men.

In the DRC, women's participation in management and decision-making at the local level depends on the village or region of the country. Within CSOs, women were an integral part of civil society but sometimes remain frustrated in their work because the leadership was entirely made up of men who did not understand or take into consideration women's actions. Many women participate in the country's economic development activities and processes. Despite the fact that the participation rate of women in the labor force is about 96.5% of the participation rate of men, they hold fewer positions in decision-making bodies appointed in the transportation, energy, telecommunications and heavy industry sectors.

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<sup>61</sup> The World Bank, (2019) <https://www.banquemonddiale.org/fr/country/drc/overview>

## 4.7 Gabon

### Demographics and human development

Gabon is a small Central African country with a low population density and a youthful population, with an area of 270,000 km<sup>2</sup> and an estimated population of 2.2 million<sup>62</sup>. At 8 inhabitants per km<sup>2</sup>, it is one of the least dense countries in the world. More than 40 percent of Gabonese are under the age of 15, and with an urban fertility rate of 4 children per woman and a rural rate of 6, the population is growing. Though the youthful population can be an asset for the country's development, the benefits will materialize only if the economy can absorb them productively.

### Education

In Gabon, Law No. 21/2011 of 14 February 2012, on General Orientation of Education, Training, and Research stipulates, in its article 2, that Education and Training are mandatory in Gabon. Access is guaranteed to any young person, Gabonese or foreigner residing in Gabon, aged 3 to 16. Significant efforts have been made in education regarding access, particularly at the primary level with a rate of net schooling, which increased from 88.3% in 2013 to 92% in 2015<sup>63,64</sup>. But the completion rate in primary seems to have decreased, from 62.08% in 2007 to 41% in 2015. Literacy among young people in 15 to 24 has also made remarkable progress reaching a rate of 88.4% in 2012, including 92.4% for women and 84.4% for men.

According to the latest Demographic and Health Survey (EDS) of 2012, the net enrolment rate is 95.5% among boys and 97.2% among girls, translating to a gender ratio of around 98.3 boys for 100 girls in the primary. Gender disparities remain practically non-existent in terms of access to primary education. However, Gabon is among the African countries with a high level of schooling: 95.5% for boys and 97.2% for girls (UNDP, 2021). The explanatory reasons for non-attendance at school, perceptible through the net enrolment rates, are probably: the poverty of the parents, a lack of sectorization, unwanted pregnancies, and School failure.

According to the 2017 Gabonese Survey on Poverty Evaluation and Monitoring, 24.1 percent of women aged 15 years and older had no education at all and 21 percent of those who have some education did not go beyond primary, compared with, respectively, 19.7 and 15 percent of men. About 19 percent of women are unemployed, compared to 11 percent of men. Also, around 62 percent of employed women work in low profile jobs, such as household worker or self-accountant, compared to 46 percent of working men. Around 50 percent of women aged 15–49 agreed that a husband has the right to beat his wife for some reasons. The rate reaches 59 percent among women with primary education or lower and 63 percent among those in the lowest welfare quintile, compared to 40 percent and less among women with secondary education and those in the richest quintile.

### Employment

Women are very vulnerable in the labor market job. First of all, 39.1% work for their own account, mainly in informal agricultural and trade jobs or in unpaid jobs, compared to 27.6% for men. Then, unemployed women are about twice that of men, and it is among them, discouraged unemployed is more observed. As a result, they are less present on the market work with an activity rate estimated at 34.5%, i.e., more than 15 points difference with that of men, which amounts to 49.6% According to ILO data, in 2019, women's labor force participation in Gabon

<sup>62</sup> World Development Indicators, 2019

<sup>63</sup> UNESCO (2019) <https://fr.unesco.org/fieldoffice/libreville/acces-educational-system-gabon>

<sup>64</sup> The world Bank (2015). Gabon's unemployment Conundrum: Why Economic Growth is not Leading to More Jobs. Gabon's Unemployment Conundrum: Why Economic Growth is not Leading to More Jobs ([worldbank.org](http://worldbank.org))

stood at 45%, as opposed to 64% for men, with even lower employment in industry, at 2.72% for women against 14.1% for men. Unemployment was 28% for women compared to 14.1% for men..

Women's vulnerability in the labor market is mainly the consequence of the differences observed in secondary and higher education levels. So that the girl/boy ratio is close to 1 at the primary level, the significant differences in education to the disadvantaged women are observed in the upper secondary and higher levels with respectively 21% against 16%, and 8% versus 6%. 23% of young girls who have stopped going to school say it is because of early pregnancy and marriage (23%), and 42% answer that it is due to the financial incapacity of the parents. Due to the above, as in most African countries, women receive less income than men.

## Health

Gabon's health sector is plagued by malaria, premature birth, acute respiratory infections, HIV and diarrheal diseases, which are the leading causes of death among children under the age of five. The country has seen an increase in the prevalence of noncommunicable diseases, in particular cardiovascular diseases, diabetes, renal failure and cancers. Gabon bears a double burden of communicable and noncommunicable disease, each with high mortality rates. Through a 2008 health financing reform, Gabon instituted a system of mandatory health insurance and established a national mandatory health insurance and social security fund; currently this fund covers 60% of the population<sup>65</sup>.

## Energy, transport and telecommunications

According to the World development indicators, 90.6% of the Gabon population has access to electricity. This proportion is 98.2 in the urban area and 24.1 in the rural. Gabon is one of the top five oil producers in sub-Saharan Africa and one of the leading countries in its oil exploration and production, however the country has been facing declining output for more than a decade. The economy and energy sector remain highly dependent upon the country's oil production, with oil revenues accounting for 45% of total government revenue and crude export accounting for nearly 74% of total export revenue in 2019.<sup>58</sup> Gabon's electricity supply is through seven hydroelectric facilities. A heavy fuel station was commissioned in 2000 to meet the increasing demands of Libreville, however new studies are underway to find more economical and efficient power generation facilities.<sup>59</sup> Still, the World Bank estimates that only 60% of Gabon's population has access to electricity. According to the US Energy Information Administration (EIA), nearly 50% of energy consumption is from biomass and waste (wood, crop residues, manure, and charcoal), the rural population's primary method of meeting household cooking and heating needs. Amidst rising electricity demand among both residential and industrial consumers and frequent electricity shortages, Gabon is currently working to expand the electricity supply and meet increasing demand, primarily by building hydropower plants and extending transmission lines. However, expansion of hydropower does not erase concerns regarding electricity reliability, as key business hubs in the country have previously experienced blackouts during periods of low rainfall.

The recent progress in the coverage of telecommunication services, concentrated around large cities Libreville, Port-Gentil and Franceville and resource sites This created a "digital divide" between the urban population and the remote rural areas, where it is typically not economically viable for telecommunications operators to deploy and maintain telecommunications infrastructure: around 15 percent of the population still had no access to mobile telecommunications networks as of October 2017<sup>66</sup>. Such a "digital divide" requires public intervention to bring ICT services (e.g. mobile banking, e-learning, e-health, etc.) to these underserved areas as the economic and social benefits could massively compensate for the lack of physical infrastructures. The 2016 Global Information Technology Report shows that Gabon has yet to reap the benefits of emerging technologies and to

<sup>65</sup> Sango, N.A. and Yaya, S. (2019). Wealth Status, Health Insurance, and Maternal Health Care Utilization in Africa: Evidence from Gabon. *BioMed Research International*. Research Article. DOI: <https://doi.org/10.1155/2020/4036830>

<sup>66</sup> ANPI-Gabon. (2017). [www.anpigabon.ga](http://www.anpigabon.ga).



capitalize on the opportunities presented by the digital technologies. The country ranks 125th out of 139 countries in the Networked Readiness Index (NRI), trailing behind its structural and aspirational peers.

## Socio cultural

In September 2021, Gabon adopted new laws designed to reduce the risk of violence against women and prohibit discrimination in the economy, in particular by amending legislation to promote women's financial inclusion and access to more employment. Revisions to the country's 1972 Civil Code allow women to be the official head of household, choose where they live, and own and manage property in the same way as men. They can also open a bank account independently of their husbands and apply to a broader range of jobs. Married women should no longer be legally bound to the duty of wifely obedience. Amendments to the Criminal Code protect women from discrimination based on gender in accessing credit.

## Policy and legal Framework

The Gabon's National Strategy for Equality, Equity and Gender (SNEEG); adopted by the government in 2010. The development of the strategy was supported by UNDP and UNFPA. The SNEEG is articulated around six fundamental axes constituting challenges for equity and equality between men and women from a development perspective. These axes are:

- The adherence of all actors to the vision and objectives of gender equality and equity;
- Empowerment through improved productivity in the main sectors in which women are found, for an increase in their income;
- Improving access to production support services;
- Improving access to social services;
- The promotion of equitable participation in the management of power, respect for rights and the suppression of violence;
- The redefinition of the new role of the ministry in charge of gender mainstreaming with regard to strategy issues. »

Gabon also has several legal instruments among whom:

- the Convention on the Elimination of All Forms of Discrimination against Women in 1982 of the CEDAW
- the Protocol on the Rights of Women in Africa of the African Charter of Human Rights of Man and Peoples in 2011.
- • The Gabonese constitution guarantees "freedom of conscience, thought, opinion, expression, communication, free practice of religion, (...) to all, subject to respect for public order" (article 1). Article 2 states "the equality of all citizens before the law, without distinction of origin, race, sex, opinion or religion".

## Gender based violence

The official statistics on gender-based violence available in Gabon comes from the DHS-2012. The data showed that just over half of women (52%) in Gabon said they had been subjected to acts of physical violence since the age of 15 at some point in their life and 22% in the 12 months preceding the survey. In 45% of cases, the perpetrator of the acts of physical violence is the current husband or partner. About one in five women (21%) have been victims of sexual violence during her life and 8% during the 12 months preceding the survey. Slightly more than

one in ten women (11%) said they had suffered acts of physical violence during pregnancy. Among women aged 15-49, who had suffered physically or only 43% sought help.

### Access to Finances

In terms of financial services, Gabon gives all persons – male or female – equal legal right to access bank loans. Nevertheless, certain discriminatory practices persist in preventing women from equally accessing credit. Some banks require wives to obtain permission from their husbands before opening an account, and the law itself requires that husbands be notified.<sup>67</sup> According to the latest data from the World Bank, 54% of women had a bank account at a financial institution in 2017 compared to 64% of men. Mobile money is helping women to accelerate their access to the formal financial system.

### Poverty

In Gabon, poverty is more prevalent among women. According to the world Bank systematic country diagnostic report (2020), the poverty rate for women-headed households is 36 percent, compared to 32 percent for men-headed households. This is due to a higher incidence of poverty among urban women-headed households (33.7 percent) than urban male-headed households (27.6 percent). In both areas, widows are poorer than widowers by about 10 pp. Women-headed households have less adult members, less education and work less in qualified jobs and productive sectors than men headed-households. The gender gaps are particularly important among poor households.

### Unequal Participation in decision taking

The Gabonese political landscape is marked by the presence of women in certain key positions (such as the presidency of the Senate, or the Prime minister's office and previously the Libreville' City hall) but the latter remain largely under-represented among the elected representatives of the Republic within the government. Indeed, at the national level, in the two chambers which make up the parliament, less than 20% of the seats of elected officials are occupied by women and at the local level, only 13% of town halls are controlled by female mayors. While current legislation provides for quotas for women for elections and for the highest positions, these are not respected in the absence of implementing decrees.

Globally, at least 50% of women have access to administrative, political and community decision-making positions. As a result of the country's efforts to implement its gender policy, at least 80% of women and girls have benefited from adequate protection of their human rights and have increased access to legal services. In fact, the economic power of women and girls throughout the country has increased by at least 30%.<sup>68</sup>

<sup>67</sup> Civil Code, article 257

<sup>68</sup> Republic of Gabon, (2015). Decennial plan for the empowerment of gabonese women 2015-2021. <https://gabon.unfpa.org/sites/default/files/pub-pdf/Brochure%20Auto%20femme%20Gab%20-%20FINALISATION.pdf>

## 4.8 Gambia

### Demographics and human development

The population of The Gambia is estimated at 2,416,664 million, with an annual growth rate of 2.94% between 2015 and 2020 and an average household size of 8.3. About 37 percent of the population lives in rural areas, and women constitute 51 percent<sup>69</sup>. One in five households is headed by a female, mainly because of the migration of males to urban areas and overseas. Women's poverty is closely linked to their high illiteracy level (73 percent), the absence of economic opportunities, inadequate access to economic resources, including credit, land ownership, skills, and support services. About 67 percent of the population is aged below 25 years (2009 National Youth Policy). The factors that make women vulnerable, such as poverty, power relations, lack of economic power, low level of education, and lack of or limited technical knowledge, are also vital issues affecting youths.

In 2018, Gambia's value on the Human Development Index was 0.466, positioning it at 174 out of 189 countries and territories. Gambia had a GII value of 0.620 and thus ranked 150th out of 162 countries in the 2018 index. In the Gambia, 10.3 percent of parliamentary seats are held by women.

### Education

Gambian young women lag the young men with an illiteracy rate of around 30 percent. According to the Human Development Report 2019, 30.7 percent of adult women have reached at least a secondary level of education compared to 43.6 percent of their male counterparts.

Education in The Gambia is less inclusive as children with disabilities have limited access to education due to social norms and structural limitations. At the community and family levels, social norms and values set limits on the education of boys and girls. Already from secondary school onward, girls' education is compromised in large part because of the higher value placed on marriage over education and career development. In 2017, the upper secondary completion rate disaggregated by sex and age is in favour of men (31%) with a gap of 3%. Moreover, in 2019, women teachers represent only 21% of the staff in secondary education<sup>70</sup>. In recent years, efforts have been made to promote gender equality, education for all, and reduce gender disparities in schooling. The proportion of Gambian women with access to paid employment is very low compared to their male counterparts.

### Employment

Women make up 78 percent of the economically active population who work in agriculture compared to 57 percent of men. The majority of women farmers are unskilled agrarian wage earners and are responsible for about 40 percent of the total agricultural production in the country. Female participation in the labour market is 51.7 percent compared to 67.7 for men (Human Development Report, 2019). Even though there are more women in agricultural production than men, and they make a massive contribution, it does not award them the improved social status they desire. Most engage in the production of non-cash crops for subsistence and thus operate at low levels of productivity owing to limited control and ownership of productive resources such as land, inputs, credit and technology, and markets. While women are active in horticultural production, which generates relatively good revenues, this income is often invested in sustaining the household. Their limited capacity and skills to embark on viable agro-based and entrepreneurial activities, lack of ownership and control over resources such as land and modern agricultural equipment, coupled with the triple roles of women, impede all efforts for rural

<sup>69</sup> Gambia, the. The World Bank. <https://data.worldbank.org/country/gambia-the>

<sup>70</sup> UNESCO, Institute for Statistics as reported by World Bank data.

women to graduate into the mainstream livelihood economy (FAO, National gender profile of agriculture and rural livelihoods – The Gambia).

The proportion of Gambian women with access to paid employment is very low compared to their male counterparts. Moreover, up to 74%<sup>71</sup> of them work in the informal sector or in sectors and jobs that require unskilled labor. Despite the fact that women's economic empowerment was often mentioned as a priority during consultations with civil society, the lack of women in decision-making positions is an obstacle to the implementation of decisions taken in favor of women's empowerment. Involving more women and youth in all stages of the life cycle of resilient infrastructure would be an excellent way to involve them in local, regional and national decision-making.

## Health

In Gambia, for every 100,000 live births, 706.0 women die from pregnancy related causes; and the adolescent birth rate is 78.2 births per 1,000 women of ages 15. Mortality is slightly lower among women (2.72 deaths per 1,000 population) than among men (3.13 deaths per 1,000 population). Among both women and men, mortality rates generally increase with increasing age. Rates are lowest among those age 15-19 and highest among those age 40-44 and 45-49. Mortality rates are higher for men than for women in all age groups until age 40 (Gambia Demographic and Health Survey 2019-2020). The rate of mortality associated with pregnancy and childbearing in The Gambia is 0.43 maternal deaths per 1,000 woman-years of exposure.

## Energy, transport and telecommunications

In 2018, 76 percent of the urban population had access to electricity, whereas only 35.4 percent of the rural population had such access. This means that rural households rely on other energy sources, such as fuelwood. Rural women still spend a significant amount of time gathering fodder.

The Gambia Demographic and Health Survey 2019-2020 results showed that, among all women and men age 15-49, 62% and 73% have used the internet in the last 12 months, respectively. Of those who have accessed the internet in the past 12 months, a greater percentage of men (65%) than women (60%) use the internet on a daily basis. The Strategy for Youth and Women Development & Empowerment Through ICTs 2021-2024 revealed that there is limited sex-disaggregated official data and geographic coverage of most ICT indicators but consultations showed that there are gender gaps observable in ICT access, skills and leadership. A number of the barriers to gender digital equality generally relate to the state of availability of infrastructure, financial constraints, the ICT ability and aptitude of the women, the interest and perceived relevance of ICTs, issues of safety and security and the socio-cultural and institutional contexts. The strategic actions for addressing some of these findings relate to measures for addressing affordability, education on digital skills and online safety measures. The Gambia has produced a National Science, Technology and Innovation Policy (NSTIP) under the theme "Harnessing Science, Technology and Innovation for A More Vibrant and Sustainable Socio-economic Growth and Development" through the Ministry of Higher Education, Research, Science and Technology. It is a strong indication of the country's intention of ensuring that STI drives the national development.

## Sociocultural

The Gambia Demographic and Health Survey 2019-2020 highlighted some key sociocultural facts: 85% of currently married women age 15-49 who receive cash earnings for their employment mainly decide how their earnings are used. The ownership of both a house and land among women and men is higher in rural areas than in urban areas. Concerning women's participation in decision making, only 27% of currently married women age 15-49 make decisions regarding their own health care, major household purchases, and visits to their family and relatives

<sup>71</sup> Ibid

either alone or jointly with their partner. A greater percentage of women (55%) than men (40%) agree that a husband is justified in hitting or beating his wife under one or more specified circumstances. More women (63%) than men (60%) believe that a woman is justified in refusing to have sexual intercourse with her husband if she knows he has sex with other women.

The Gambian National Agricultural Investment Plan (GNAIP), the Gambia Sustainable Land Management Investment Framework 2016-2020 (GAMSIF), and the National Rice Development Strategy (NRDS) all acknowledged that "feminization" of poverty is underway, exemplified by higher levels of poverty among female-headed households. It is estimated that such households represent 18 percent of those in rural areas; 63 percent of them fall below the poverty line, compared to 48 percent of male-headed households.

### Legal and Policy framework

The Government has taken concrete policy decisions and actions related to gender and women in the past two decades. To better manage the affairs of women and gender, the Government established the Women's Bureau and NWC in 1980, established the Ministry of Women's Affairs in 1996, and created the Federation of Gambian Women in 2010. The Government also ratified several international conventions and developed and implemented many national policies to address gender issues. It endorsed the CEDAW in 1992. The country developed its first national policy on women, the 1999–2009 National Women's Policy (NPAGW). The 2010–2020 Gender and Women Empowerment Policy (GWEP) is implemented with the Gender Mainstreaming and Women Empowerment Strategic Plan (2010–2015). The GWEP was developed through a consultative process informed by consultations at national, provincial, and district levels spearheaded by the National Women's Bureau. Furthermore, to put gender equality and women empowerment on a sound legal footing, the Government enacted the Sexual Offences Act 2013, Domestic Violence Act of 2013, and Women's Amendment Act 2012. These laws have domesticated international best practices instruments such as the CEDAW (FAO, National Gender Profile).

### Gender based violence

Sexual and gender-based violence is a deeply rooted evil in Gambian society and is fueled by a culture of silence. Indeed, approximately one in three women (33%) experiences sexual or physical violence in her lifetime, which is similar to the global prevalence rate. Girls in particular are the most vulnerable groups, as the forms of violence experienced by them are in the form of rape and other forms of sexual abuse, early marriages. To curb this phenomenon, which undermines the lives of women and children and other vulnerable groups, the government has passed laws against sexual and gender-based violence. However, there is a form of impunity due to the silence, stigmatization and fear of both the victims and those around them.

According to the Gambia Demographic Health Survey 2019-2020, it is noted that 46% of women aged 15-49 have experienced physical violence, while 9% of the same age group have experienced sexual violence. In The Gambia, domestic violence is one of the forms of violence suffered by women and is an important public health issue that transcends geographic and cultural barriers. Between 2019-2020, 39% of married women experienced domestic violence, either physical, sexual, or emotional, from their partners<sup>72</sup>.

On the legal front, measures have been taken to combat these forms of violence. These include the Sexual Offences Act 2013, the Domestic Violence Act 2013, the women's Act 2010, the Trafficking in Persons Act 2007, the Children Act 2005, etc. Women are not represented in the management and decision-making bodies of most of the country's higher education and research institutions<sup>73</sup>.

<sup>72</sup> Republic of Gambia, (2020). Demographic and Health Survey 2019-2020. <https://dhsprogram.com/pubs/pdf/FR369/FR369.pdf>

<sup>73</sup> Republic of the Gambia, (2018). Stem & Gender Advancement (saga); the Gambia country report. <https://www.moherst.gov.gm/sites/default/files/2021-12/Gambia-SAGA%20Country%20Report-DRAFT02.pdf>

## Access to Finances

For all countries, financial inclusion is seen as a key indicator of development and citizen well-being. Its effective implementation is even more crucial for women, who remain largely excluded from financial services due to poverty, gender inequality, and low literacy rates. By 2021, 49% of the total population, or more than 1.2 million people, will be living below the poverty line. Implementing the financial inclusion strategy is therefore a crucial tool to serve the disadvantaged, most of whom are unbanked, especially since about 37% of the Gambian population lives in rural areas.

As of 2019, the country's first National Financial Inclusion Strategy (NFIS) has been formulated by the Central Bank of The Gambia (CBG) with technical support from UN Capital Development Fund (UNCDF). The strategy received financial support from the Alliance for Financial Inclusion (AFI) and the European Union<sup>74</sup>. However, according to Finscope's 2019 report, financial inclusion in The Gambia has remained very low, with 69% of the adult population lacking access to formal or informal financial services. Banking products and services are used by about 5% of the population; 14% access other formal non-bank services and 12% use informal financial services<sup>75</sup>. According to the final report of the PoWER survey on Assessing Women's Economic Empowerment in The Gambia, women and youth have limited access to formal banks. The majority of the surveyed population relies primarily on informal channels to access financial services. Indeed, the average rate of account ownership among women aged 26-55 is 15% compared to 51% among men in this age group. Women living in rural areas are the most disadvantaged by this financial inclusion program where only 9% have access to financial services compared to 20% for women living in urban areas<sup>76</sup>. To access financial services and develop their economic activities, this disadvantaged population uses informal channels such as savings groups, cooperative associations, etc. However, steps have been taken by the Gambian government to provide financial access to the population with a target of reaching 70 percent of adults by 2025.

## Poverty

The Gambia is a country that relies heavily on agriculture, yet the country is subject to extreme weather events that make the population very vulnerable. The agriculture sector employs about 46% of the working population and is the main source of food for the majority of Gambians, especially in rural areas. However, the climate, EBOLA, and COVID-19 crises are continually affecting the availability and price of food, leaving more and more families hungry. The long periods of drought in 2017, caused agricultural production to drop by 26% at the same time, fluctuating market prices have adversely affected vulnerable households, who spend the majority of their income on food<sup>77</sup>. As a result, populations that depend primarily on agriculture are the most affected by hunger.

In 2015, the incidence of extreme poverty in The Gambia, as measured by the international poverty line of US\$1.9 per day (2011 PPP), was 10.3 percent, and 2.5 percent of the population lived below the poverty line. Poverty rates were higher in rural areas, where the population represented more than 41% of the total population

<sup>74</sup>UN Capital Development Fund. Online Available: <https://mm4p.uncdf.org/article/7460/launching-gambias-nfis>. [Accessed: 23-06-2022]

<sup>75</sup> Republic of the Gambia, (2019). Finscope's: Consumer Survey Highlight. [https://finmark.org.za/system/documents/files/000/000/147/original/FinScope-Gambia\\_Pocket-guide-28-11-2019\\_Final.pdf?1594135120](https://finmark.org.za/system/documents/files/000/000/147/original/FinScope-Gambia_Pocket-guide-28-11-2019_Final.pdf?1594135120)

<sup>76</sup> Republic of the Gambia, (Juin 2019). PoWER assessment of Women's Economic Empowerment in The Gambia. <https://www.uncdf.org/Download/AdminFileWithFilename?id=9423&cultureId=127&filename=091019-wee-thegambia-powerpdf>

<sup>77</sup> UN World Food Program, Gambia. Online Available: <https://www.wfpusa.org/countries/gambia/>



in 2015. In rural areas, the poverty rate was 70 percent compared with 41 percent in other urban areas and 17 percent in the capital city of Banjul<sup>78</sup>.

Unfortunately, women and minor children are the most affected by poverty. Indeed, 8.2% of Gambian women aged 15 and over live below the international poverty line compared to 7.6% of men. In 2021, unemployment will affect more than 12.4% of women, while men are less affected by unemployment with a rate of 8.9%. However, several organizations are working in The Gambia to help the population, including social justice, gender equality, and poverty eradication.

### Unequal Participation in decision taking

In The Gambia, women have experienced limited access to participation and representation in the country's national governance. They have always been poorly represented in positions of power and decision making in the country. However, the country adopted the Women's Law in 2010, which provides for the adoption of temporary special measures by any body, agency, public institution, authority or private enterprise to accelerate "de facto" equality between men and women. In fact, a 50% quota for women at all decision-making levels in government as well as in private institutions. As early as 2012, the African Center for Democracy and Human Rights Studies (ACDHRS) implemented a project to promote gender equality through the participation and representation of women in national governance. Women make up more than half of the population of The Gambia, yet they represent only 9% of parliamentarians in 2021<sup>79</sup>.

Women's access to certain decision-making positions is limited in all sectors and areas of infrastructure in The Gambia. According to a study on the analysis of the energy and gender situation in ECOWAS member states, some decision-making positions are implicitly inaccessible to women, even when they have the necessary qualifications<sup>80</sup>. This is because most people believe that women's roles as wives and mothers may interfere with their ability to perform work and hold key positions within structures, institutions and businesses. Sometimes these positions require long working hours or long trips to the field.

<sup>78</sup> Republic of the Gambia, (2019). Poverty & Equity Brief; Africa Western & Central. [https://databank.worldbank.org/data/download/poverty/987B9C90-CB9F-4D93-AE8C-750588BF00QA/AM2021/Global\\_POVEQ\\_GMB.pdf](https://databank.worldbank.org/data/download/poverty/987B9C90-CB9F-4D93-AE8C-750588BF00QA/AM2021/Global_POVEQ_GMB.pdf)

<sup>79</sup> The World Bank, (2021). Proportion of seats held by women in national parliaments (%) – the Gambia, The. Online Available. <https://data.worldbank.org/indicator/SG.GEN.PARL.ZS?locations=GM>

<sup>80</sup>ECOWAS Centre for Renewable Energy and Energy Efficiency (ECREEE), (2015). Situation Analysis of Energy and Gender Issues in ECOWAS Member States. Efficiency.

## 4.9 Ghana

### Demographics and human development

Located on the coast of the Gulf of Guinea, Ghana's landscape consists mainly of plains and lowlands covered by tropical rainforests in the west and Lake Volta in the east. With a total population of over 31 million by 2021, Ghana has an annual population growth rate of 2.10%. In addition, the urban population represents more than 58% of the total population with an annual growth rate of 3.2% in 2021. Ghana's population is very young with over 60% of the population under the age of 30. However, the ratio of the inactive population to the active population is very low compared to the average for sub-Saharan Africa. Indeed, the proportion of the population of working age in Ghana in 2021 is only 67%, whereas in Sub-Saharan Africa this rate is about 82% (World Bank, 2021). On the other hand, Ghana's HDI is higher than the average human development index for sub-Saharan Africa. With a score of 0.611 in 2019, the country is ranked 138 out of 189 countries<sup>81</sup>. Ghana is among the lower middle-income countries with a population, which is heavily dependent on cocoa and coffee export revenues, ranking among the top 2 cocoa exporters in the world. In addition, the mining sector, dominated by gold mining, remains one of Ghana's economic lungs, ranking as the top gold-producing country in Africa since 2019, accounting for about 95%<sup>82</sup> of the country's mining revenues. In 2020, gold mining contributed about US\$1.3 billion to the country's gross domestic product (GDP). In addition, the industry sector is very important to the country's economy as it contributes 28.3% to the GDP and provides employment to over 21% of Ghana's population.

### Education

Ghana has made impressive strides in economic growth, poverty reduction, and educational improvement. Indeed, in recent years, the country has adopted approaches to make quality education accessible to more children. According to the World Bank's 2019 data, Ghana's elementary school enrollment rate (% net) was 86.16% and slightly lower in 2021 with 82.4%<sup>83</sup>. However, the country's education indicators reflect a gender gap and disparities between rural and urban areas and between the southern and northern regions of Ghana. First in 2018, the adult literacy rate was 79.04%, with 78.3% for males and 65.3% for females. Between the ages of 15 and 19, 85% of women and 90% of men are literate, compared to 47% of women and 76% of men between the ages of 45 and 49. At all levels, the literacy rate for boys is systematically higher than for girls. However, Ghana is doing well in terms of access to education for girls compared to other sub-Saharan African countries. In Ghana, the gross enrollment rate of women in primary education is 106% in 2018. For this indicator, the country is in the 72nd percentile compared to all countries, meaning that 72% of countries have a lower gross

<sup>81</sup> UNDP, (2020). Human Development Report 2020. <https://hdr.undp.org/sites/default/files/Country-Profiles/GHA.pdf>

<sup>82</sup> International Trade Administration, (2022). Ghana – Mining Industry Equipment. Online Available: <https://www.trade.gov/country-commercial-guides/ghana-mining-industry-equipment#:~:text=Ghana%20is%20Africa's%20largest%20gold,of%20the%20country's%20mineral%20revenue>. accessed on [26/07/2022]

<sup>83</sup> UNESCO Institute for statistics, (2022). BROWSE BY COUNTRY Ghana. <http://uis.unesco.org/en/country/gh?theme=education-and-literacy>

enrollment rate than Ghana<sup>84</sup>. In addition, Ghana scored 1 on UNESCO's Gender Parity Index (GPI) for primary and secondary education levels in 2020<sup>85</sup>. On the other hand, per pupil expenditure (PPE) in primary education as a percentage of GDP per capita is 8 percent, which is lower than the median PPE in primary education for lower-middle income countries, which is 13 percent. Overall, Ghana's spending on education has accounted for about 25% of its annual budget over the past decade.

## Employment

Although Ghana's female enrollment rate is higher than that of some Sub-Saharan African countries, and also has enormous economic potential, the country has large gender disparities in economic participation and income. First, the female labor force (% of total labor force) in Ghana was 46.71% in 2021 (World Bank, 2021). According to 2019 International Labor Organization (ILO) estimate data, only 65% of working age women were employed in Ghana, compared to 73% of men. The low participation rate of women in the labor market is rooted in societal norms and also prevalent cultural factors that view women as complementary to men whose role was limited to the Home.

The average "working poor" poverty rate for all employed women in Ghana was estimated at 67.1 percent, compared to 63.7 percent for men. For non-agricultural employment, the rates for women and men were 54.8 percent and 49.3 percent,

## Health

With five levels of providers, Ghana's health system includes health posts, the first level of primary care in rural areas; health centers and clinics; district hospitals; regional hospitals; and tertiary hospitals. On average, Ghana spends about 6 percent of its GDP on health infrastructure. . Ghana has long placed special emphasis on the country's health sector. In 2019, this sector received more than \$202,230,000 USD, which represents 8.2% of Ghana's gross domestic product, an increase of 1.1% over the 2018 budget. Ghana has one government agency: the Ghana Health Service (GHS) established in 1996 as part of Ghana's health sector reform. Despite the efficiency of the country's health service, Ghana's health system is still not comparable to that of developed nations (ranked 135 out of 191 for overall health system performance by the WHO). This means that private medical insurance is essential for expatriates to have access to better quality private facilities and/or treatment by air.

A 2019 study found that 81.4% of the population had access to primary health care in Ghana, while 61.4% had access to secondary level care and 14.3% to tertiary care. This while the number of specialists per capita remains low. Despite these relatively high accessibility rates, about 30% of the population has to travel long distances to access primary facilities or consult a specialist. The gender situation with regard to access to health care remains uncritical<sup>86</sup>. However, according to a study conducted in 2021, the majority of women aged 15 to 19 (59%) encountered at least one barrier to

<sup>84</sup> FHI360, (2018). National Education Profile 2018 Update. [https://www.epdc.org/sites/default/files/documents/EPDC\\_NEP\\_2018\\_Ghana.pdf](https://www.epdc.org/sites/default/files/documents/EPDC_NEP_2018_Ghana.pdf)

<sup>85</sup> World Bank, (2022). Female to male secondary enrollment ratio (%) – Ghana. Online Available: <https://donnees.banquemondiale.org/indicateur/SE.ENR.SECO.FM.ZS?locations=GH>

<sup>86</sup> eidu, AA., Darteh, E.K.M., Agbaglo, E. *et al.* Barriers to accessing healthcare among women in Ghana: a multilevel modelling. *BMC Public Health* **20**, 1916 (2020). <https://doi.org/10.1186/s12889-020-10017-8>

accessing health care, compared to the other age groups in the study. In terms of marital status, 61.6% of widowed women reported facing at least one barrier to accessing care.

### Energy, transport, and telecommunications

Thanks to these hydroelectric dams and solar and thermal power plants, Ghana has one of the highest electrification rates in Sub-Saharan Africa (84%)<sup>87</sup>. However, access to energy sources remains low. Ghana's energy mix has historically been dominated by hydro (1,365 MW or 29%) and thermal power (3,300 MW or 67.9%) with a total installed capacity of 4,700 MW considered reliable.

With a population of 31.7 million, spread over a geographically heterogeneous territory, Ghana has long focused on the construction and expansion of its transport infrastructure (roads, railroads, airport and port) to facilitate better mobility of goods and people but also to serve the remote rural areas. Ghana's transport infrastructure plays a major role in the country's economic growth, especially since the country has made significant investments in this sector. Road transport remains the predominant mode of transport throughout the country, with an estimated market share of over 95% of passenger traffic and 90% of freight traffic<sup>88</sup>. The rail network is less developed due to years of underfunding and lack of maintenance. However, the rail sector is becoming increasingly important due to key investments made between 2015 and 2016 in the rehabilitation and modernization of western and suburban rail lines<sup>89</sup>. The western rail line dedicated to manganese transport offers its services as does the eastern line, which focuses on passenger traffic between Accra-Nsawam and Accra-Tema.

The air and maritime transport sectors remain the country's key sectors in terms of the quality and safety of passenger and freight transport and their contribution to the country's economy. With its two major ports (Tema port focused on imports and Takoradi port focused on exports) and two international airports, Ghana's transport sector has contributed significantly to the country's economic growth over the past decades. Thus, the contribution of the transport and storage sector to the economy in 2017 is estimated at about 5.3 billion dollars or 12.8% of Ghana's GDP<sup>90</sup>. Nevertheless, the sector is male-dominated and inequalities exist in access between rural and urban areas.

With an advanced infrastructure platform, especially compared to other low-income countries in Africa, Ghana has adopted institutional reforms in all key infrastructure sectors of the country. The ICT sector is no exception. Indeed, the country has created an organization to promote the ICT sector, namely the National Communications Authority (NCA)<sup>91</sup>. The ICT sector plays a key role in the overall

<sup>87</sup> The electricity sector in Ghana. <https://www.tresor.economie.gouv.fr/Articles/2018/08/22/le-secteur-de-l-electricite-au-ghana-en-2018>

<sup>88</sup> Republic of Ghana, (2020). National transport policy <https://www.bcp.gov.gh/acc/registry/docs/NATIONAL%20TRANSPORT%20POLICY.pdf>

<sup>89</sup> Africa Community Access Partnership, (2017). Scaling up Gender Mainstreaming in Rural Transport: Analysis of Policies, Practices, Impacts and Monitoring Processes. <https://assets.publishing.service.gov.uk/media/5ac47f3240f0b60a4be86d44/AmoakoSakyi-IFRTD-2017-ScalingUpGMAnalysisPoliciesPractiesImpactsMonitoringProcesses-GhanaCS-AfCAP-RAF2044J-171208-redacted.pdf>

<sup>90</sup> OXFORD BUSINESS GROUP. Ghana's renewed commitment to transport infrastructure provides opportunity for the private sector. Online available: <https://oxfordbusinessgroup.com/overview/opportunities-private-engagement-abound-government-renews-its-commitment-infrastructure-investment> . [Acceded on 07/09/22]

<sup>91</sup> Republic of Ghana, (2008). Annual Report. [https://www.researchictafrica.net/countries/ghana/NCA\\_Annual\\_Report\\_2008.pdf](https://www.researchictafrica.net/countries/ghana/NCA_Annual_Report_2008.pdf)

economic growth of the country and according to the International Trade Administration's analysis of Information and Communication Technology (ICT), the ICT sector in Ghana is valued in the first half of 2022 at about \$1 billion<sup>92</sup>.

## Sociocultural

Transportation in Ghana is by road, rail, air and water. Ghana's transport and communication networks are dominated by road transport and concentrated mostly in the south. The country seeks to improve the mobility of goods and passengers throughout the country by reducing travel time and vehicle operating costs.

## Policy and Legal framework

In Ghana, the 1992 constitution provides for a multiparty republic with a president as head of state and a vice president. There is a broad-based Council of State with deliberative and advisory functions and a unicameral Parliament, whose members are directly elected for a four-year term. The country's political system is hybrid. Indeed, since colonial times, chieftaincy and traditional political authorities have tended to operate in parallel with the central government. Over the years, this tendency has persisted and even expanded, and the institution of chieftaincy has become increasingly divorced from the exercise of real political power at all levels of government, while its role is now largely ceremonial. At the same time, Ghana operates a legal system based on English common law. The constitution; statutes enacted by Parliament; ordinances, rules and regulations made by any person or authority vested with power under the constitution; existing law; and the common law are the laws that make up the legal system of Ghana. Ghana experienced political and economic stability during the period of the COVID-19 pandemic, yet the country was affected by the pandemic.

Ghana has passed laws and established policy guidelines to encourage foreign investment in the country. These include the Ghana Investment Promotion Centre (GIPC) Act 2013 (Act 865)<sup>93</sup>; the Free Trade Zone Act 1995 (Act 504)<sup>94</sup>. These laws promote economic development and regulate the activities of investors throughout the country. In addition, the GIPC Act regulates both public and private enterprises in all sectors of the economy with a focus on infrastructure. Better yet, industries are governed by sectoral legislation. The country's political and legal system also emphasizes non-discrimination of rights and obligations under the Investment Act. To strengthen the investment framework in the country and protect foreign investment in the country, the Ghanaian government relies on the application of the framework of bilateral or multilateral investment protection agreements.

In April 2017, the Board of Directors approved the Ghana Infrastructure Investment Fund's Investment Policy Statement marking the country's openness to both achieving the Sustainable Development Goals and also addressing climate change through investments in resilient infrastructure<sup>95</sup>.

## Gender based violence

<sup>92</sup> International Trade Administration, (2022). Ghana – Country Commercial Guide. <https://www.trade.gov/country-commercial-guides/ghana-information-and-communications-technology-ict>

<sup>93</sup> Republic of Ghana, (2013). Ghana Investment Promotion centre ACT, 2013. <https://www.gis.gov.gh/PDFs/GIPC%20Act%202013.pdf>

<sup>94</sup> Republic of Ghana, (1995). The five hundred and fourth act of the parliament of the republic of Ghana entitled the free zone act, 1995. <http://images.mofcom.gov.cn/gh/accessory/201212/1354895042040.pdf>

<sup>95</sup> Republic of Ghana,(2017). Ghana Infrastructure Investment Fund Investment Policy Statement. [https://mofep.gov.gh/sites/default/files/reports/economic/GIIF%20Investment%20Policy%20Statement\\_April62\\_017.pdf](https://mofep.gov.gh/sites/default/files/reports/economic/GIIF%20Investment%20Policy%20Statement_April62_017.pdf)

Ghana has strong policies and laws and is also a signatory to international and regional human rights frameworks that aim to prevent and respond to SGBV and protect the vulnerable. In Ghana, forms of violence against women and vulnerable persons include: social violence, physical violence, psychological violence, economic violence. In addition to these forms of violence, women and girl minors are also exposed to sexual violence. In fact, one in three women in Ghana is likely to be a victim of gender-based violence, although it is more prevalent in rural areas of the country. As of August 2020, 31.9% of Ghanaian women have experienced at least one form of domestic violence - physical, economic, psychological, social or sexual.

For several years, key civil society and women's rights organizations have been struggling to pass laws that not only protect women from all these forms of violence, but also punish the perpetrators. Indeed, in 2007 the government of Ghana enacted the Domestic Violence Act (Act 732). This law was followed by the formulation of the National Policy and Plan of Action (NPPOA) developed by the former Ministry of Women and Children's Affairs in 2008. Thus, the Ministry of Gender, Children and Social Welfare continues to lead the implementation of this policy. Since then, Ghana has slightly improved the framework for women to access labor opportunities on par with men. Selon le rapport 2020 du Forum économique mondial sur l'écart entre les sexes (GGG), le Ghana se place à la 107e place (sur 153 pays). Already in 2019, the Human Development Report (HDR) ranks Ghana 142nd (out of 189 countries), with an HDI of 0.59616 while at the same time, the HDR's Gender Inequality Index (GII), ranks Ghana 133rd globally, with a GI of 0.541<sup>96</sup>. Despite some progress in the fight against gender-based violence, civil society associations and NGOs still record cases of violence. However, the government has now directed gender actions towards the promotion of women through investment in resilience infrastructure. It is a matter of bringing men and women together around the issue of climate change by involving them at all stages of the infrastructure life cycle. To this end, the Ministry of Energy has allocated a budget for gender mainstreaming activities, although addressing the specific energy needs of women and children in the implementation of sectoral programs and projects remains a challenge<sup>97</sup>.

## Access to Finances

Ghana has a low level of retail financial inclusion and access to finance for businesses remains a major challenge. The main problems facing Ghana's financial sector are low account ownership and usage, predominance of cash, limited access points for transactions Ghana's small and medium enterprises (SMEs) are functioning well and remain a fundamental part of the country's economic fabric as they play a crucial role in contributing to GDP growth by reducing unemployment and promoting innovation and social welfare. However, these SMEs are severely limited in their access to capital to increase their production. Likewise, women and women-led enterprises have difficulty accessing finance. Ghana has a low level of retail financial inclusion and access to finance for businesses remains a major challenge. The main problems facing Ghana's financial sector are low account ownership and usage, predominance of cash, limited access points for transactions Ghana's small and medium enterprises (SMEs) are functioning well and remain a fundamental part of the countries economic fabric as they play a crucial role in contributing to GDP growth by reducing unemployment and promoting innovation and social welfare. However, these SMEs are severely limited in their access to capital to increase their production.

Likewise, women and women-led enterprises have difficulty accessing finance. In 2015, only 57% of women had access to formal financial services compared to 62% of men. Ghana's financial inclusion remains largely unfinished. While more than 73% of adults lived on incomes above the poverty line, Ghana's population still had a low utilization of financial services. However, access to financial services in Ghana is still higher than average levels in Sub-Saharan Africa over the same period. In 2015, 58 percent of the population had access to a bank account in Ghana compared to 43 percent on average in sub-Saharan Africa and 39 percent had access to a mobile banking account compared to 21 percent on average on the continent.

<sup>96</sup> World Economic Forum, (2020). Global Gender Gap Report 2020. [WEF GGGR 2020.pdf \(weforum.org\)](#)

<sup>97</sup> Adshead, D., Thacker, S., Fuldauer, L.I., Gall, S.S., Chow, N., Pant, R., Russell, T., Bajpai, A., Morgan, G., Bhikhoo, N., Boroto, D., Palmer, R., Cançado, D., Jain, N., Klöttschen, V., Lawal, H., Dery, P., Twum, E., Mohammed, G., Hall, J.W., and Agbesi, L. 2022. Ghana: Roadmap for resilient infrastructure in a changing climate. Ministry of Environment, Science, Technology & Innovation, Accra, Ghana.



## Poverty

Ghana has long achieved significant economic growth and poverty reduction. With an economy based largely on the agricultural sector including coffee and cocoa exports, many Ghanaian families are farmers and work tirelessly to improve their crop yields and provide for their families. In 2018, the country was one of the ten fastest-growing countries in the world, and by 2021 it will be the second largest economy in West Africa. This economic growth based on significant investment in the renewable energy sector, transportation and industrial infrastructure has enabled the country to make considerable progress in reducing poverty over the past 10 years. However, important inequalities remain, especially between the South and the North, as well as gender inequalities.

## Unequal Participation in decision taking

Ghana has adopted affirmative action measures reserving 40% of seats in decision-making bodies for women, even though women make up nearly 50% of the country's population. In the national parliament, women represent only 13.8% of parliamentarians. In rural areas, estimates are still low. Very few women participate in decision-making in Ghana. Of 275 seats in the lower and single houses after the 2020 parliamentary renewals, only 40 seats are held by women, representing 14.5% of women.

Ghanaian women are increasingly able to strive for rewarding positions in the industry, but they are underrepresented in the sector, especially in key or strategic positions. Through the development of the Gender and Social Inclusion Policy approved in February 2020 for the energy sector, women are encouraged to participate in the various activities in this sector. Indeed, this policy commits to having a workforce composed of 24.4% to 40% women by 2035. Currently only 11% of women hold management positions in companies in the sector, while the objective of this policy is to reach 40% of women in management positions by 2035.<sup>98</sup>

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<sup>98</sup> Millennium Challenge Corporation, (2020). Working Towards Gender Inclusiveness in Ghana's Energy Sector. Online Available: <https://www.mcc.gov/blog/entry/blog-062220-towards-gender-inclusiveness-ghana-energy-sector>

## 4.10 Guinea

### Demographics and human development

The Guinea population is estimated to be 10 523 261 inhabitants according to the Third General Population and Housing Census (RGPH3) of 2014. According to World development indicators, it should be above 13 million in 2019. Made up of a majority of women (52%), its demography is characterized by a high rate of growth (2.9), and more than three-quarters of the population is under 35 (77.4%). Furthermore, over a third of the population is aged 15-35 (34.5%). According to the EHCVM (2018-2019) survey, 79% of Guinean households are men, and 21% are women. From the point of view of natural resources, Guinea has more than half of the reserves of bauxite (2/3 before the recent discoveries of large deposits in South East Asia), large deposits of iron (9 billion tonnes), nickel, copper, gold, diamond, and titanium. What makes Guinean soil and subsoil a "geological scandal.

Despite these natural resources and although having experienced a slight increase in its HDI, which is dropped from 0.341 in 2011 to 0.457 in 2015 and 0.477 in 2019 — which put the country in the low human development category— positioning it at 178 out of 189 countries and territories, (Human Development Report, 2020). At birth, the life expectancy is estimated to be 61.6 in 2019 compared to 61.4 in sub-Saharan Africa. The mean years of schooling to 2.8. According to the results of the EHCVM-2018/2019, the proportion of the population living below the national poverty line, i.e., with an annual per capita income of less than 5006,533 GNF, is 43.7% and higher in female-headed households than those led by men, respectively 44.9% and 43.5%. The results show the high vulnerability of households headed by women due to their low educational level. Many female heads of households are divorced/separated or widowed by others. On the individual scale, the EHCVM-2018/2019 report also showed that more than half of the poor in Guinea are women (53.6%).

### Education

Guinea has the lowest literacy rate, with 23% for women and 38% for men. Although significant progress has been made in education, especially in primary school and in technical and vocational education, much remains to be done. In Guinea, education is compulsory only at the primary school level, with primary school enrolment in 2015 being 81% for boys and 69% for girls. Secondary and higher school enrolment is much lower, especially for women, with percentages of 23% in secondary and 6% in higher secondary schools compared to 37% and 14% for men. Girls account for 46.21c/o of the total number of learners in technical education and public and private vocational training. However, there is strong segregation by sector of activity: men are the majority in secondary sector training and women in tertiary sector training. Women account for 67% of learners in tertiary sector training, and men account for 80% of learners in secondary education.

Moreover, in 2012, public IES had only 22.11% female students compared to 37.09% in private IES. Much remains to be done in education to develop skills for the country's socioeconomic transformation. The gross primary school enrolment rate rose from 81% in 2012 to 88.6% in 2017. However, this rate fell significantly in 2015 (79.8%) due to the Ebola epidemic before gradually improving to 88.6% in 2017. The primary completion rate fell from 59.4% in 2016 to 52.2% in 2017. As for secondary school, the enrolment rate increased from 38% in 2016 to 42.5% in 2017. With a Gross Primary Education Rate (GST) of 75.6% for girls and a still worrying dropout rate (9.0% for the whole, 10.1% for girls, and 8.2% for boys), Guinea is facing low enrolment among women/girls. As the training curriculum progresses, there has

been a decrease in the number of girls. In secondary school, women's GER is 28% compared to 49% for boys. During the 2014-2015 academic year, the proportion of female researchers was 6.2%, with an even lower proportion in the scientific and technical streams (2.36%).

## Employment

According to the National Gender Policy Document 2017, the working-age population in Guinea is 2,306,244, of whom 54% are men and 46% are women. In this workforce, 49% of men and 72% of women work for themselves. Despite their demographic weight (51.7%), Guinean women make up only 9.7% of the formal labour force (public and private). Overall, women make up less than 30% of the public service workforce. However, Guinean women are economically very active, even though most work in the informal sector.

Salaried jobs generally occupy a small share of jobs in African countries. However, these jobs are the least precarious, and when they are regular, they are the best remunerated and provide those who hold them with social security. According to EHCVM 2017 In Guinea, the proportion of employed persons classified in the category of salaried jobs, jobs for which the holders receive wages, or can also be paid by commission on sales, or by other means remains very low, 13.5%. Data by sex show that the proportion of men who receive a salary among employment remains far superior to that of women (20.8% and 5.5%).

The unemployment rate is higher among women (2.5%) than men (2%). It is the same trend in urban areas (5.4% against 4.4%) as in rural areas (0.8% and 0.5%).

## Health

The Guinea DHS 2018 revealed that between 2012 and 2018 there is a 10% drop in the level of infant and child mortality. But this drop is mainly due to child mortality (1 to 4 years) which decreased by 20% during the same period. The two components of infant mortality (neonatal and postneonatal) remained almost constant during this period. Approximately 81% of women aged 15-49 who have had a live birth in the 5 years before the survey received antenatal care, provided by a qualified staff. In nearly half of the cases, these are nurses or midwives who provided this prenatal care (49%), physicians provided care in 17% of cases and technical health workers (ATS) in 15% of cases. One in seven women (14%) received no prenatal care. According to the results of the test carried out during DHS V, 2018, the HIV prevalence in the whole Guinean population aged 15-49 is estimated at 1.5%. This prevalence ranges from 1.6% among women to 1.3% among men aged 15-49. The percentages of women and HIV-positive men increase with age. Very low at ages 15-19 and 20-24 years, the seroprevalence increases and reaches a maximum of 2.5% at 30-34 years in women and 2.6% at ages 40-44 years in men, then decreases by continues with age. The peak of prevalence is therefore reached earlier in women than in men.

## Energy, transport and telecommunications

The access rate to electricity is 44% (including many illegal connections). The access rate is 20% in rural areas compared to 87% in urban areas. According to Doing Business, the country fell in terms of electricity connection from 119th in 2012 to 159th in 2018 with a score of zero in terms of reliability of supply and transparency of tariffs. The electricity tariff does not cover operating expenses. Electricity

is sold at a maximum price of 800 GNF (less than \$0.1) per kWh, while the average cost is 2,700 GNF per kWh (\$0.3).

Guinea is developing both the SE4ALL Action Agenda and the Investment Prospectus in the framework of the SE4ALL implementation in the ECOWAS region, coordinated by ECREEE. Before that, the main objectives of the Government in terms of access were fixed by a 2012 Energy Policy document that envisaged an increase of the access rate to 50% in 2020, as well as improvements in energy efficiency, an increase in the share of renewables and a reduction in the local electricity tariffs. A 50% access to clean cooking by 2025 was also foreseen. These objectives are being revised in the Action Agenda.

Guinea has considerable renewable energy resources, particularly for hydroelectricity, for which around 4740 MW of potential has been detected. The energy demand in Guinea is projected to rise considerably, and – according to government forecast – additional capacity between 535 and 1838 MW would be necessary by 2025.

Overall, there is a low per capita energy consumption level by any gender, about 500 kep (kilo oil equivalent). The specific situation of women is characterized by a decline in the connection to electricity, low access to electricity, and a quasi-dominant use of coal as an energy source. In rural areas, women and men are affected differently by the challenges of accessing modern energy sources. Indeed, in the absence of accessible alternative energy sources and innovative practices, firewood and charcoal remain predominant, affecting women more in their cooking meals (as mothers or caregivers), exposing them to the harmful smoke of burning wood.

Concerning the ICT use, the DHS 5 data showed that during the 12 months that preceded the survey, 15% of women and 32% of men said they had used the internet. Among these women and men, respectively 42% and 49% have used it almost every day. The Guinean's government has made the strategic choice to "make ICT a locomotive of the economic and social development of Guinea". The authorities thus consider the telecommunications and the digital economy as essential factors of development and a transversal sector with a direct multiplier effect on all the other sectors of economic activity. The PNDES falls within this perspective by relying on the six main levers for the development of telecommunications in Guinea<sup>99</sup>:(i) the development of broadband networks; (ii) improving the energy supply; (iii) sharing infrastructures; (iv) the strengthening of regulations, through a "regulatory authority» strong and effective regulation"; (v) building the capacities of executives in the sector of telecoms/ICT; and (vi) the emergence of a telecommunications/ICT ecosystem.

## Socio cultural

The Guinean population remains strongly influenced by ancestral customs that not only place the man at the head of the household but also grant the man dominance over the woman<sup>100</sup>. Indeed, in most communities in Guinea, there are rules and customary practices that establish the distribution of roles and tasks according to gender and that are in disfavor of women. As a result, women are used by their husbands, brothers or fathers as available "labor". Due to the persistence of social and cultural factors and the inequalities they engender, women remain vulnerable and 65% of them are illiterate but also face violence of all kinds.

<sup>99</sup> Ministry of Posts, Telecommunications and Digital Economy, August 2016

<sup>100</sup> Canada: Immigration and Refugee Board of Canada, Guinea: Domestic violence, including legislation, protection provided to victims, and support services (2012 September 2015). Online available: <https://www.refworld.org/docid/563c5fb14.html>

Although the country's customary laws favor men as the head of the household, women have for some time gained some autonomy from their spouses. Indeed, according to DHS 2018 results, more than 73% of women in unions who were paid money for their work said they primarily decide how to use the money they earn. In 14% of cases, this decision is made jointly with the husband/partner. In contrast, 14% of women said it was mainly the spouse who decides on the use of the money they earn. Concerning the participation in making important decisions of the household: Overall, 30% of women have participated in making the 3 decisions and 37% were not involved in any decision making. It's also reported that 67% of women aged 15-49 think it is justified for a man to beat his wife/partner for one of the reasons given. At the men, the percentage who share this opinion is 55%. FGC is widely practiced in most regions of the country, with 95% of women aged 15-49 having been cut. However, this practice is declining, as the proportion of girls who have been cut between the ages of 0-14 is 39% nationwide<sup>101</sup>.

### Policy and Legal framework

In 1997, the Ministry for the Promotion of Women, Children and the Family (MPFEF) was created as the main government institution responsible for women's empowerment and gender equality. It is responsible for monitoring the implementation of the National Policy for Gender Equality, adopted in 2010. This national policy sets the country's Vision, strategy, and priorities for strengthening gender equality and equity. It promotes equal rights for men and women, active and participatory citizenship, and equitable access to resources. One important component is to improve women's access to appropriate technologies that are less costly and less reliant on wood energy use. The "Gender and Development Thematic Group" (GT/GED) was established to facilitate dialogue between the Government, development agencies, and civil society to support the policy's implementation. 49. In 2009, the Government attempted to adopt a new Family Code to introduce improvements for women's rights (inheritance, property, and marriage, among others). However, opposition from conservative groups forced the Government to withdraw the code. Two years later, a new code was introduced, resulting in several setbacks in terms of women's rights (World Bank, Mali Gender Assessment).

### Gender based violence

Gender-based violence (GBV) is a major international health problem that constitutes a threat to sustainable peace and human dignity. As in many countries, the issue of gender-based violence is a major concern in Guinea. In fact, the phenomenon is becoming more and more recurrent, despite the efforts of women's rights organizations and human rights organizations. According to a report by the French development agency, "Between January 2012 and December 2015, the OHCHR office in Guinea and civil society organizations documented at least 3,021 cases of gender-based violence (GBV), including 1,001 cases of rape and sexual assault<sup>102</sup>."

As mentioned in the sectoral document for social action, violence against women and children has increased in recent years in certain regions of the country. The most widespread and recurrent cases are rape of minors, early marriages, physical abuse, and female circumcision. This violence against

<sup>101</sup> Republic of Guinea, (2018). Demographic and Health Survey 2018: Summary Report. <https://dhsprogram.com/pubs/pdf/SR262/SR262.pdf>

<sup>102</sup> Agence Française de Développement, (2016). Gender Profile Guinea. <https://plateforme-elsa.org/wp-content/uploads/2014/02/Profil-Genre-Guinee.pdf>

women and vulnerable persons is as widespread in urban areas as in rural areas (although the prevalence rates of violence vary slightly according to ethnicity). In most parts of the country, the prevalence of early marriage is among the highest in the world. Some regions have an early marriage prevalence rate of more than 70%, while the average for sub-Saharan Africa is 37%<sup>103</sup>. However, the country has made significant progress in the fight against gender-based violence and all forms of inequality and inequity against vulnerable people. As a result, the National Economic and Social Development Plan for the period 2016-2020 has been developed, including the reduction of social and gender inequality with a particular focus on the promotion of employment for women and girls.

By taking the commitment to eradicate all forms of violence against vulnerable people, the country has adopted policies, plans and strategies to serve as a reference guide and achieve the objectives set. Thus, the country has developed the National Strategy to fight against gender-based violence; the National Strategic Plan for the abandonment of female genital mutilation 2012-2016 (PSN); the Poverty Reduction Strategy II III. The objective of the latter is to give special attention to the issue of "gender and equity" and in particular to promote the participation of women in political life and in decision-making bodies in order to correct inequalities between men and women<sup>104,105</sup>.

### Access to Finances

The financial inclusion of vulnerable people and women is a major issue in most countries. This situation is also of concern in Guinea Conakry, where only 23% of the population is banked. Nevertheless, access to credit and financing is essential to enable vulnerable people and women to launch an income-generating activity and escape poverty. To promote the financial inclusion of women and youth some studies and strategic plan on the promotion of financial inclusion of women and youth for entrepreneurship and job creation have been conducted at the National Level.

To promote the financial inclusion of women and youth, studies and strategic plan on the promotion of financial inclusion of women and youth for entrepreneurship and job creation have been conducted at the National Level. This is the case of the study conducted by the country in collaboration with the African Center for Economic Transformation (ACET); the Ministry of Youth, the Ministry of Social Action and Women's Promotion, banks, microfinance institutions, NGOs and other related associations where a responsive development-oriented financial system was proposed to meet the needs of the Guinean population, especially women and youth, who are mainly farmers.

However, already in 2011, the country had created a decree "ANAMIF" with the mandate to design, implement and evaluate the government policy on microfinance with the main objective of improving access to finance for women and youth. To implement this decree, an \$18.6 million microfinance fund for women and youth was created, with 80 percent of the resources dedicated to microcredit and 20 percent to financing support activities (SA, capacity building, etc.)<sup>106</sup>. Following

<sup>103</sup> Agence Française de Développement, (2016). Gender Profile Guinea. <https://plateforme-elsa.org/wp-content/uploads/2014/02/Profil-Genre-Guinee.pdf>

<sup>104</sup> Republic of Guinea, (2011). Second National Poverty Reduction Strategy Paper for Poverty Reduction-DENARP II 2011-2015. [https://www.cabri-sbo.org/uploads/bia/guinea-bissau\\_2011\\_planning\\_external\\_national\\_plan\\_author\\_region\\_portuguese\\_.pdf](https://www.cabri-sbo.org/uploads/bia/guinea-bissau_2011_planning_external_national_plan_author_region_portuguese_.pdf)

<sup>105</sup> Republic of Guinea, (2013). Poverty Reduction Strategy Paper III (2013-2015). <https://scorecard.prb.org/wp-content/uploads/2018/05/Document-de-Strategie-de-Reduction-de-la-Pauvrete-DSRP-III-2013-2015.-Guinee.pdf>

<sup>106</sup> Republic of Guinea; The world bank, (2018). Diagnosis and preparation of a national financial inclusion strategy. <https://documents1.worldbank.org/curated/pt/577621548998046677/pdf/Guinea-Financial-Inclusion-Diagnostic.pdf>



the experience of ANAMIF and the government's commitment to private sector reform, Guinea has created a Private Investment Promotion Agency (APIP) whose mission is to implement the government's national private investment policy. In this regard, one of the agency's major objectives is that "all men and women, especially the poor and vulnerable, have equal rights to economic resources and access to new technologies and adequate financial services, including microfinance.

Nevertheless, these various actions taken by the Guinean state reveal important challenges. The main challenge is to close the urban-rural gap, the youth gap, the gender gap, and to ensure that excluded groups have the digital and financial capacity to benefit from the advantages of digital finance.

## Poverty

The Republic of Guinea, despite its enormous natural and human potential, remains one of the poorest countries in the world, with a Human Development Index of 0.477 in 2019, ranking 178th out of 189. According to the results of the Harmonized Household Living Conditions Survey, the number of poor people is estimated at 5,264,038 in 2019. While the rural population represents more than 64% of the population in 2019, 55.4% of the rural population (nearly 4.5 million) lives below the poverty line. With a poverty rate of 44.6%, women remain the most vulnerable group in Guinea, compared to 42.8% for men. Although the difference is small, women remain the poorest segment of the population and account for more than half of the country's poor (53.6%). The incidence of poverty is 44.9% among female-headed households, compared with 43.5% among their male counterparts<sup>107</sup>. More than 77% of the poor are young people under the age of 35. Although the depth and severity of poverty has improved since 2012 in the population as a whole, female-headed households remain the most affected. Women thus remain the poorest, most vulnerable, and least endowed with the capacities and resources to assert their rights and interests in the arbitrations in which they are involved alongside men.

## Unequal Participation in decision taking

In recent years, Guinean populations have been affected by the negative impacts of climate change such as drought and flooding<sup>108</sup>. However, because of the different roles and responsibilities assigned to men and women, they feel the impacts of climate change differently. Guinean culture relegates women to the background, which limits their access to decision making in the household, the workplace and in politics. According to the 2013 report by the Ministry of State for the Economy and Finance, 52.4% of women are not considered on the same level as men in agricultural water management and remain marginalized in the decision-making process. Thus, women's interests and needs are masked by their low participation in decision-making in this sector (agricultural sector) where they are satisfied only with market gardening as their source of income. And when, under the effect of climate change, populations are confronted with drought problems, this lack of consideration for women farmers becomes critical while their participation in the policy and decision-

<sup>107</sup> République de Guinée; National Institute of Statistics (NIS), (2019). Harmonized Survey on Living Conditions of Households, EHCVM-2018/2019: Final report. [https://www.stat-guinee.org/images/Documents/Publications/INS/rapports\\_enquetes/INS\\_Rapport\\_Final\\_EHCVM%20GUINEE\\_01\\_03\\_2021.pdf](https://www.stat-guinee.org/images/Documents/Publications/INS/rapports_enquetes/INS_Rapport_Final_EHCVM%20GUINEE_01_03_2021.pdf)

<sup>108</sup> République de Guinée, (2019) Plan d'Actions de la Guinée 2019 – 2023 pour la mise en place du Cadre National Pour les Services Climatiques (CNSC). [https://gfcs.wmo.int/sites/default/files/GUINEE\\_PLAN\\_CORRIGE\\_11\\_2018\\_reducedsize.pdf](https://gfcs.wmo.int/sites/default/files/GUINEE_PLAN_CORRIGE_11_2018_reducedsize.pdf)

making process remains insignificant<sup>109</sup>. However, provisions for decision-making on the sharing of land and the choice of areas to be developed have been included in the country's land and property code. Nevertheless, customary law deprives women of their rights.

In the energy sector, the lack of equal numbers of women and men in the energy ministries and parastatals appears to be the primary barrier to equal participation. Among the 33 senior executives in the ministry of energy, only 2 are women. Within Guinea's renewable energy division, there are 11 women and 50 men.<sup>110</sup>

At the political level and in the management of the country's administrative positions, very few women are represented. However, the country has made progress in the representation of women in parliament, increasing from 7% in 1995 to 22.8% in 2020<sup>111</sup>. In May 2019 Guinea passed the Parity Law, ensuring equal representation for women on electoral lists from 30% to 50%<sup>112</sup>.

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<sup>109</sup> Ministry of Planning and International Cooperation. (2017b, January). Guinea's Accelerated Food and Nutrition Security and Sustainable Agricultural Development Program, 2016-2020. Republic of Guinea. <http://extwprlegs1.fao.org/docs/pdf/gui172926.pdf>

<sup>110</sup> ECREEE (2015), Situation Analysis of Energy and Gender Issues in ECOWAS Member States: [https://www.greengrowthknowledge.org/sites/default/files/downloads/resource/situation\\_analysis\\_of\\_energy\\_and\\_gender\\_issues\\_in\\_ecowas\\_ECREEE.pdf](https://www.greengrowthknowledge.org/sites/default/files/downloads/resource/situation_analysis_of_energy_and_gender_issues_in_ecowas_ECREEE.pdf)

<sup>111</sup> Inter-parliamentary Union (UIP), (2020). Women in Parliament: 1995-2020. <https://www.ipu.org/fr/file/8938/download>

<sup>112</sup> ONU Femmes: <https://www.unwomen.org/fr/news/stories/2019/5/news-guinea-adopts-law-on-parity>

## 4.11 Kenya

### Demographics and human development

Kenya is a multi-cultural and multi-ethnic country with a population of 54,985,702, of which women make up over 53% of the population. The country is diverse in terms of geography and ethnic population. Indeed, many different groups make up the country's population. The following ethnic groups are found throughout the country: Kikuyu; Luhya; Luo; Kalenjin; Kamba; Kisii; Meru; Other Africans and Non-Africans. On the Human Development Index (HDI), Kenya scores 0.671 and is ranked 109th out of 153 countries on the Global Gender Gap Index 2020. Thus, the drops 33 places from the 2018 ranking. Similarly, in the Global Gender Gap Index ranking, the country is ranked 114th with a score of 0.598. This low score shows that Kenyans face a challenge in participating in economic opportunities in the country. Kenya's main economic sectors remain Agriculture (54.3%) Industry (6.2%) Services (39.4%). These three sectors contribute 35.2%, 16.2% and 42.2% respectively to GDP<sup>113</sup>. With the economic growth in recent years, Kenya's population has increased considerably, thanks to a decline in the mortality rate at birth from 39 in 2010 to 31 in 2020. Life expectancy at birth has increased since 2000 from 51 to 67 by 2020 (World Bank, 2022).

### Education

In Kenya the national education system consists of three levels: compulsory primary education (starting at age six), secondary education, and higher education. Thanks to free schooling at the primary and secondary levels, the country has seen an increase in the national enrollment rate. In 2020, nearly 1.77 million women were enrolled in secondary schools in Kenya. Although primary education is now free in Kenya, families sometimes face barriers to sending their children to school. In rural Kenya, one in two girls is married before the age of 19. The legal age of marriage is 16. The percentage of girls who marry before age 18 is 30.5 percent. This situation prevents women from reaching higher education. In addition, housework was often left to girls. However, the development of girls through infrastructure projects, particularly electricity and telecommunications, will reduce the time spent looking for wood. The latter will be able to turn to new technologies to learn and strengthen their skills.

### Employment

According to the country's national statistics, in 2020, about 17.4 million people were employed in Kenya, compared to 18.1 million people in 2019. The majority of employees were in the informal sector. About 14.5 million worked in informal conditions, while 2.9 million were employed in the formal sector. Although the unemployment rate in 2021 for the population aged 15-64 increased from 5.4 percent in 2020 to 6.6 percent, it remains low. To produce more quality jobs, investments in resilient infrastructure are needed.

### Health

<sup>113</sup> Republic of Kenya, (2022). Country profile Kenya. Online Available: [Les indicateurs économiques du Kenya : Croissance - Objectif Import Export \(objectif-import-export.fr\)](https://www.croissance.fr/fr/indicateurs/indicateurs-économiques/kenya)

The Kenyan health care system is divided into three categories: public providers, private non-profit organizations (including faith-based hospitals, mission hospitals, and local and international NGOs), and private for-profit providers. In recent years, the country's health care system. The goal is to Stay the Course on Universal Health Coverage in Kenya.

## Energy, transport, and telecommunications

Kenya has a relatively well-developed physical infrastructure. Among other things, the country has four international airports, an extensive road and rail network, a modern deepwater port in Mombasa capable of handling bulk and other containerized cargo, an expanding liberalized energy sector, and digital telecommunications. Moreover, Vision 2030 emphasizes the development of key infrastructure sectors, including energy and roads. Despite a low population density (54.99 million inhabitants for a surface area of 580,370 km<sup>2</sup>) and a human development index of 0.671, which places it 109th in the world, Kenya has made rapid progress in electrification over the past 10 years. To achieve its Vision 2030, Kenya has made significant investments in roads, railroads, ports, airports, water and sanitation facilities, and telecommunications.

Nationally, the rate of access to electricity is 71.4% while over 62.7% of the rural population has access to electricity. Thanks to these investments in renewable energy, emissions from the Kenyan electricity sector are particularly low. In addition, the installation of power plants has enabled the development of communities, especially those living in rural areas, by enhancing the agricultural sector. Ultimately, the Kenyan energy sector is guided by various constitutional, policy and legal frameworks. The government has pronounced its commitment to gender equality through various statutory instruments and national international protocols and declarations that include. These are:

- The Constitution of Kenya 2010;
- The Energy Act, 2019
- The National Energy Policy, 2019;
- Kenya National Electrification Strategy
- Kenya's Vision 2030
- National Gender and Equality Commission Act, 2011.
- The National Policy on Gender and Development, 2000

In the transport sector, although the Logistics Performance Index (LPI), which measures the quality of trade and transport infrastructure, remains average, the country has taken a step backwards, from 3.2 in 2016 to 2.55 in 2018. In the telecommunications sector, Kenya's Vision 2030 proposes an intensified application of STI to increase output and efficiency levels across the three pillars.

## Sociocultural

A multi-ethnic country, Kenya's cultural heritage is dominated by handicrafts. The gestures and methods of work are transmitted from generation to generation. The culture of Ghana is based on ancestral traditions. Each town and village in Ghana has a "royal family" descended from the first family to settle there. In fact, queen mothers are chosen from these families, and are the guardians of the cultural traditions. The current governmental situation has not integrated the status of queen mothers into the institutions representing the regions, and their role has been reduced to an essentially honorary title. However, as they become better educated and, more importantly, connected, Ghanaian queen mothers are beginning to reclaim their traditional role by modernizing it. They are

acquiring new skills and collaborating with their counterparts in other African countries. As a result, they are playing an increasingly important role in the fight for girls' education and against female genital mutilation, early marriage, poverty and other societal problems. Their involvement in community development projects will further fight against gender inequality.

### Policy and Legal framework

A unitary state divided into 47 counties, the Republic of Kenya is governed by the national government and 47 county governments. The Parliament of Kenya is a bicameral chamber consisting of the National Assembly and the Senate. The National Assembly of Kenya has a total of 349 members plus the Speaker who is an ex-officio member. Kenya's political framework incorporates a strong focus on youth and the vulnerable, including the disabled, who are represented in the Senate<sup>114</sup>.

For better management and enforcement of legal texts at the national level, Kenya has adopted a specific legal framework for each sector of activity allowing the country to relax the conditions and criteria for investment in the country. Since 1998, the country has adopted the Kenya Information and Communications Act. Indeed, the main legislation governing the telecommunications sector in Kenya is the Kenya Information and Communications Act (KICA). This Act sets out the general legal framework for telecommunications in Kenya. This Act has enabled the country to attract a lot of foreign investment through PPPs in telecommunications / information and communication technologies.

In general, the Kenyan government has relied on PPPs for the implementation of strategic infrastructure projects since 2013. Adopted in 2013, this law made Kenya the first country in East Africa to have legislation governing PPPs. With the new investment, through PPP programs and projects Kenya has advanced the level of infrastructure development while reducing poverty and promoting gender equality and women's empowerment in the long term. To improve these relationships in terms of resilient infrastructure investment, Kenya has passed several pieces of legislation to promote gender equality, protection of the vulnerable and women's empowerment. The Access to Government Procurement Opportunities (AGPO) Act ensures that men and women participate fully in public procurement.

### Gender based violence

Gender-based violence takes many forms, including female genital mutilation, rape, domestic violence, and forced and early marriage, sometimes to older men. According to a recent study in Kenya, gender-based violence affects 32% of young women between the ages of 18 and 24, compared to 18% of their male counterparts. For several years, Kenya has been experiencing the effects of climate change, particularly drought and floods. When the drought crisis intensifies, the population especially those in rural areas are heavily impacted. These impacts range from crop failure to loss of livestock and sometimes difficulty in finding wood for cooking. Due to the impact of the drought, dowries in cash, food, and livestock decrease, sometimes forcing families to marry off more girls (UNICEF, 2022). In northeastern Kenya, early marriage and genital mutilation are increasingly common, with more than four out of ten women being given in marriage before the

<sup>114</sup> Republic of Kenya,(2022). The Government and the Political System. Online Available: <http://www.kenyarep-jp.com/en/kenya/government/>

legal age of 18, while 80% of women. While girls face increased risks of child marriage, with prevalence rates already reaching 98%.

In pursuit of achieving these goals for the SDGs, one of which is to end all forms of gender-based violence by 2030, Kenya has put in place policies and strategies to prevent and respond to gender-based violence. For example, the National Policy on Prevention and Response to Gender-Based Violence was launched in 2014. The country has also ratified the Convention on the Elimination of All Forms of Discrimination against Women. In addition, for the country, including women in the planning, implementation and management of resilient infrastructure projects that affect their daily lives can help reduce gender inequalities and respect women's rights and needs. While women are an important source of quality labor to boost and accelerate progress towards the 2030 Agenda for Sustainable Development, at the same time, their contribution will help eradicate poverty in the country.

## Access to Finances

With the opening up to investment in the country, Kenya has made significant progress in financial inclusion, tripling its financial sector in 13 years. In Kenya, several surveys have been conducted including in 2006, 2009 and 2013 to measure the country's financial inclusion landscape. The reports from these surveys showed that Kenya has made significant progress in promoting financial inclusion among its population. In addition, two more FinACCESS surveys were conducted in 2016 and 2021. According to the 2016 report, nearly 7 out of 10 Kenyan adults held a registered account with a formal financial institution<sup>115</sup>. According to the 2019 Financial Access Household Survey, financial access is available to over 83 percent of the Kenyan population. However, gaps still exist by wealth, gender and geography. The gender gap in financial inclusion in Kenya remains significant. Another household survey conducted in 2021 by Finaccess reveals that eight out of ten Kenyans (83.7%) have access to formal financial services. This time, the gender gap in access to financial services has improved from 8.5 percent in 2016, to 5.2 percent in 2019, to 4.2 percent in 2021<sup>116</sup>

To further involve women in the country's economic development process, the Kenya SDF has undertaken work on gender and women's economic empowerment through a number of actions. These include the Women's Economic Empowerment Project (completed in Marsabit), a survey of gender-sensitive financial products and services among urban women traders, and a gender review of financial laws in Kenya. Notwithstanding the multiple initiatives undertaken to facilitate improved access to financial services for the entire Rwandan population, people in rural areas largely do not benefit from these changes due to lack of essential infrastructure such as electricity. Moreover, energy is essential to charge phones and other digital equipment necessary for mobile money transactions. The project to extend the electricity network, especially renewable energy in Kenya, will indeed increase economic activity in rural areas and, in the medium term, the multiplication of mobile money services and, in the long term, the implementation of banking services.

## Poverty

<sup>115</sup> Financial Sector Deepening (FSD) Kenya, (2016). FinAccess

Household Survey. <https://fsdkenya.org/wp-content/uploads/2020/06/The-2016-FinAccess-household-survey-report4.pdf>

<sup>116</sup> FSD Kenya, (2022). Online Available: <https://www.fsdkenya.org/blogs-publications/blog/putting-women-at-the-centre-of-inclusive-finance/#:~:text=Kenya's%20financial%20inclusion%20gender%20gap,then%20to%204.2%25%20in%202021.>



As the largest economy in the East African Community (EAC), with a GDP of USD 100 billion in 2019, or USD 1,998 per capita, Kenya is the only middle-income country in the EAC. To increase its growth, Kenya has long embarked on the process of modernizing all sectors of economic activity. As a result, the country's national poverty rate fell from 46.8 percent in 2005/06 to 36.1 percent in 2015/16. In rural areas, the poverty rate has dropped significantly from 50% in 2005/06 to 38.8% ten years later due to the industrialization of the agricultural sector and the electrification of rural areas<sup>117</sup>. The impact of climate change, particularly drought, has had a major impact on the population, especially the rural population. The weakness of rural infrastructure, especially irrigation, has limited the growth of agriculture. In addition, strong demographic growth, increased income of the population and urbanization have created increased pressure on the environment. Poverty and food insecurity have also increased pressure on natural resources. Also, opportunities for access to arable land are limited by disasters. Thus, the country is once again plagued by poverty, especially among the vulnerable and women. New investments in resilient infrastructure are an opportunity for the country to ensure continued economic growth while reducing the risks associated with climate shocks. The installation of power plants such as solar thermal or wind energy will allow Kenya to reduce greenhouse gases and also increase the country's energy security. According to the Government of Kenya's 2013 report, electricity generation from renewable sources including wind power could enable the country to reduce up to 2.5 metric tons of CO<sub>2</sub> by 2030 (Government of Kenya, 2013.)

#### Unequal Participation in decision taking

After a series of reforms in the country, including the revision of the constitution in 2010, equality for all and non-discrimination are among the important national values and principles of governance set out in Article 10 of the constitution. These national values and principles should guide the country in its process of economic development, modernization and effective gender mainstreaming in decision-making. In sum, the 2010 constitution promulgated in Kenya requires that the number of male MPs not exceed two-thirds of the members of parliament, i.e. at least 33% of the seats should be held by women. However, three years later, only 68 women were elected to the 349-seat National Assembly in 2013, representing less than 20% of the seats. This is because Kenya does not have a specific law on equality and non-discrimination, while the government has chosen simply to incorporate these principles into various pieces of legislation, policies and other interventions to provide protection to the vulnerable. Still, the country has achieved an all-time high in the number of women in high decision-making bodies, ranking 76th among the top 100 countries in the world ranking of women in national parliaments<sup>118</sup>.

In 2017, women were elected as governors and senators. In addition, the number of women in the country's decision-making bodies has increased globally. Now, women now hold 172 of Kenya's 1,883 elected seats, up from 145 after the 2013 elections. However, more work needs to be done as significant barriers remain for women seeking elected office. Now to further engage women in decision-making, new investments in resilient infrastructure can help Kenya achieve these goals. In fact, the project must involve companies at any stage of the infrastructure lifecycle that have more than 30 percent women in management, or more than 30 percent women on their boards, considering equity in the workplace.

<sup>117</sup> World Bank, (2020). Poverty & Equity Brief; Sub-Saharan Africa; Kenya. [https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global\\_POVEQ\\_KEN.pdf](https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global_POVEQ_KEN.pdf)

<sup>118</sup> Republic of Kenya. [https://ke.boell.org/sites/default/files/86\\_and\\_counting\\_bookweb\\_09\\_03\\_15.pdf](https://ke.boell.org/sites/default/files/86_and_counting_bookweb_09_03_15.pdf)

In Kenya, gender mainstreaming in the planning and delivery of transport and energy infrastructure and services is very important because women's and men's transport and energy access needs and patterns are different. In Kenya's local communities, women are generally not represented in decision-making roles or are sometimes very poorly represented. At the household level, there is a form of inequitable gender relations that limit women's decision-making power, as well as their access to public space. Women in communities hold positions as chiefs or leaders of villages or communities. However, they are poorly represented at the national level. At the chief's level, only 4.9% of women hold this position compared to 95.1% of men, and 8.3% of women participate in decision-making positions as assistant chiefs.

## 4.12 Mali

### Demographics and human development

Mali's population is about 15.8 million inhabitants, of which 51 percent are women. The vast majority of the population (80 percent) lives in rural areas, where the national electrification rate in 2016 was 19.39 percent (39 percent national, 86 percent in urban areas).

Mali's HDI value for 2018 is 0.427, positioning it at 184 out of 189 countries and territories. The 2018 female HDI value is 0.380, significantly lower than the 0.471 for males, resulting in a Gender Development Index (GDI) value of 0.807. In terms of gender inequality, it is one of the unequal countries in the world: Mali has a GII value of 0.676, ranking it 158 out of 162 countries in the 2018 index. For every 100,000 live births, 587.0 women die from pregnancy-related causes; and the adolescent birth rate is 169.1 births per 1,000 women of ages 15-19. (Human Development Report, 2019).

### Education

Similar to other countries in the region, women and girls in Mali have less access to education than men and boys. The adult literacy rate for women is 25.7 percent, whereas the rate for men is 46.2 percent. The proportion of adult women who have reached at least a secondary level of education (7.3 percent) is less than half the percentage of their male counterparts (16.4 percent). In comparison, 78.2 percent of school-age boys and 66.1 percent of girls are enrolled in primary schools, only 48.3 percent complete the primary school cycle. In some areas of the country, less than 36 percent of enrolled children are girls, one of the widest gender gaps in the world. This is unlikely to improve in the short term, as insecurity has resulted in the closure of many schools, particularly in Central Mali (WFP, Draft Mali country strategic plan 2020-2024).

### Employment

World Bank data show that In Mali, Female participation in the labour market is 61.2 percent compared to 80.6 for men and As elsewhere in Sub-Saharan Africa, females are under-represented in political decision-making in business and employment. Females are also under-represented amongst owners and managers of formal enterprises in Mali – although according to estimates, the informal economy accounts for up to 70 percent. In 2010, females in the formal economy represented 13.1 percent of all managers, while in 2007, females were 16.3 percent of owners. Similarly, other Sub-Sahara African countries show that female-controlled firms differ from their male-controlled counterparts.

### Health

Despite the interest given to maternal health in recent decades in Mali, in particular through the policies of free caesarean section (2005), free means of prevention and treatment of malaria in pregnant women (2010) and the institutionalization of notification of maternal deaths, peri and neonatal (2017), pregnancy and childbirth remain associated with high risks for mothers.

The results of the recent Demographic health survey indicate a maternal mortality rate among women aged 15-49 of 0.70 deaths per 1,000 woman-years of exposure. The highest rates are in the age groups 30-34 and 35-39 years (respectively 0.97 per 1,000 and 1.41 per 1,000). The overall percentage of female deaths that are related to motherhood is 21%. This percentage increases with the age of the mother up to the 35-39 age group, beyond which a decline is observed. Thus, the percentage of female deaths related to maternal causes is lower among women in the 40-44 age group (9%) and among those aged 45-49 (6%). The pregnancy-related mortality ratio decreased overall between 2001 and 2018, from 582 per 100,000 live births in the 7 years before 2001 to 465 per 100,000 live births in the 7 years before 2006, then to 368 per 100,000 live births in the 7 years before 2012-2013 and 373 per 100,000 live births in the 7 years before 2018.

## Energy, transport and telecommunications

The national access to electricity in Mali is 41% (17% in rural areas), and the electrification rate remains low, with around 19% of households connected to the electricity network. The country has enormous potential for renewable energy sources. Still, these are poorly exploited, which accentuates the energy deficit as the country is dependent on imported petroleum products and wood combustible from its natural forests. This situation has a considerable impact on the country's environmental situation. Indeed, Mali's energy sector remains very vulnerable to climate change due to its high dependence on hydropower. The entire energy system is under the threat of climate change. This situation requires prioritization and more rapid deployment of renewable energy technologies such as solar energy and biomass. The burden of securing the household's energy supply falls disproportionately on women. Statistics on total energy consumption in the country in 2016 show that women account for 77 percent of all biomass use.

Mali faces significant environmental problems such as desertification, floods, and rapid deforestation. Women are more victims of the adverse effects of climate change. Still, certain women's activities, such as the artisanal transformations of agricultural products the sale of wood and coal, negatively impact the environment. So, concrete measures should accompany the ongoing awareness-raising campaigns, such as the development of collection pits for processing dyeing wastewater, development of soaps workshops, etc. The national priority is to strengthen efforts to promote the adoption of appropriate technologies that are less costly and less energy-consuming for all men and women in rural areas.

Mali has a vast classified road network, consisting of 89,024 km, of which approximately 24,000 km are developed, ranging from rural tracks (cotton and pastoral) to international road corridors, coated either with bituminous concrete or surface dressing. The paved network, consisting mainly of national roads, has a length of 5,700 km. The road density is 1.80km/100km<sup>2</sup>, one of the lowest in Africa. This weakness is even more accentuated in the northern regions<sup>119</sup>.

In terms of communication infrastructure, Mali's telephone network is at a very low level of development. The development of its telecommunication infrastructure is mostly in the urban areas with 69.9% of all lines in the biggest cities. Its telephone density (telephones per hundred people) in urban areas is 1.78, compared to 0.08 for the rest of the country.

<sup>119</sup> Note on the sector transport in MALI, AfDB 2014  
<https://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/AfDB - Mali - Note sur le secteur des transports.pdf>

## Socio-cultural

As in most African countries, the social and professional situation of Malian women is often inferior to that of men for various reasons, all related to education. Certain ancestral practices are a hindrance to the education of girls. These practices range from child rape to early marriage. The large amount of time spent on certain activities such as the search for wood and household chores is a hindrance to the education of girls. Young girls who have been forced into marriage do not benefit from a pre-marital period that would allow them to gain space for expression as adults, to make those choices in education and to develop personal projects. Excision and infibulations are practices that affect the bodily integrity of Malian women in certain regions of the country even though they are denounced in the country.

In Mali, there is a gender division of labor based on a patriarchal organization that still keeps women in reproductive functions in society. This situation creates a disparity between men and women in their economic occupations. In these patriarchal social systems, the man is the authority in the household, and his wife owes him respect and obedience. He makes all important decisions and is responsible for providing for the family. Women have remained on the margins of literacy activities because of their multiple occupations, the reluctance of their husbands, socio-cultural constraints and the extreme poverty of the populations, especially in rural areas.

## Policy and Legal framework

In 1997, the Ministry for the Promotion of Women, Children and the Family (MPFEF) was created as the main government institution responsible for women's empowerment and gender equality. It is responsible for monitoring the implementation of the National Policy for Gender Equality, adopted in 2010. This national policy sets the country's Vision, strategy, and priorities for strengthening gender equality and equity. It promotes equal rights for men and women, active and participatory citizenship, and equitable access to resources. One important component is to improve women's access to appropriate technologies that are less costly and less reliant on wood energy use. The "Gender and Development Thematic Group" (GT/GED) was established to facilitate dialogue between the Government, development agencies, and civil society to support the policy's implementation. 49. In 2009, the Government attempted to adopt a new Family Code to introduce improvements for women's rights (inheritance, property, and marriage, among others). However, opposition from conservative groups forced the Government to withdraw the code. Two years later, a new code was introduced, resulting in several setbacks regarding women's rights (World Bank, Mali Gender Assessment).

## Gender based violence

Mali has few national legal instruments working for gender equality. With respect to violence against women, domestic violence, or sexual harassment, the country has no specific law; only rape is punishable under criminal law. Indeed, Mali has not yet brought its national system into line with the international instruments that have been ratified. In 2014, more than 40% of women and girls aged 15 or older were victims of domestic violence<sup>120</sup>. According to the latest Mali Demographic Health Survey (EDSM) of 2018, 45% of women aged 15 - 49 have experienced physical or sexual sexual violence in the Kaye region. Approximately 89% of women aged 15-49 have been cut, three-quarters

<sup>120</sup>LUX DEV, (2019). Gender equality in MALI [https://luxdev.lu/files/documents/Genre\\_MLI\\_vF2.pdf](https://luxdev.lu/files/documents/Genre_MLI_vF2.pdf)

of them before the age of five, while 18% of women aged 25-49 are in union before the age of 15 and this proportion reaches 53% before the age of 18.<sup>121</sup> Among children aged 0-14, 73% of girls have been excision. Despite the efforts made by the Malian government with the support of its partners, the indicators related to gender-based violence are very alarming. The main factors that contribute to GBV are, among others, the social and cultural constraints and the persistence of harmful practices such as female circumcision, levirate, sororate and child marriage.)

According to statistics from the Malian Association for the Monitoring and Guidance of Harmful Practices (AMSOPT), more than 200 cases of gender-based violence were recorded between 2019-2020 in the regions of Yélimané, Diéma and Kayes. In 2021, the number of GBV cases increased in Mali. Between January and October 2021, more than 7,900 new cases of GBV were recorded according to the GBV information and management system (MINUSMA, 2021). Approximately 49% of Malian women between the ages of 15 and 49 report having experienced emotional, physical and/or sexual violence at least once in their lives. In order to fight against GBV and promote gender equality and women's empowerment, several Malian civil society organizations and local NGOs have benefited from the technical and financial support of MINUSMA and international NGOs with expertise in GBV.

### Access to Finances

Since 2020, the combined effect of the pandemic and poor agricultural performance has impacted the Malian economy, which is experiencing a slowdown in its growth rate (World Bank, 2020). This situation has an impact on the population, particularly women, who suffer from financial exclusion. With a rural population that represents more than 56%<sup>122</sup> of the total population, the country's economic activities are dominated by the informal sector. This situation limits the population's access to basic financial services offered by the country's traditional financial institutions. A 2016 UNDP report shows that the net per capita income for women is US\$1,349 while for men it is US\$3,071 and 49.3% of the population lives on less than US\$1.90 per day. Four out of five Malians residing in rural communities do not have access to the financial capital needed to develop economic activities (FAO, 2020).

However, to improve the living conditions of its population, the Government of Mali has developed, with the support of its partners, strategies for the financial inclusion of its population, particularly women and the disadvantaged social strata. This includes the Inclusive Financial Services in the Agricultural Sector Project (INCLUSIF), co-financed by IFAD and the Kingdom of Denmark, to improve the financial inclusion of small farmers and small and medium-sized agribusinesses in Mali. A financial inclusion program in place since 2011 supports income-generating activities and community savings groups in the country. Finally, in order to better integrate Malian women, particularly those living in rural areas, the Malian government has adopted a law on agricultural orientation which provides for equitable access to agricultural land resources and the possibility of taking positive discriminatory measures for vulnerable groups.

### Poverty

<sup>121</sup> Republic of Mali,(2018). Demographic and Health Survey 2018: Summary Report . <https://dhsprogram.com/pubs/pdf/SR261/SR261.pdf>

<sup>122</sup> The world Bank,(2020). Population rural (% de la population totale) – Mali. Online available : <https://donnees.banquemondiale.org/indicateur/SP.RUR.TOTL.ZS?locations=ML>



With a GDP per capita of \$862.5<sup>123</sup>, and growing insecurity since 2012, most of the Malian population is experiencing food insecurity. Mali's population is growing at a rate of 3.6% per year, while more than three-quarters of its population lives in rural areas. In recent years, Mali has been faced with numerous security and environmental challenges. The impacts of climate change such as drought and floods have left thousands of Malians facing hunger. In fact, recurrent droughts and floods entrench poverty and undermine people's resilience. In 2017, 115,000 pregnant or breastfeeding women in need of nutritional assistance and 620,000 children<sup>124</sup> in a situation of acute malnutrition were counted across the country. This problem specifically impacts women since they tend, in the event of a lack of sufficient food, to deprive themselves of their ration in favor of their children. Between 2011 and 2013, the monetary poverty rate rose from 45.4% to 47.1%, an increase of 1.7%. However, in 2013 more than 54% of the rural population dominated by women, lived below the poverty line. In 2014, the highest poverty rates were recorded in the regions of Sikasso (65.8%) and Mopti (60.4%). At the national level, about 43.6% of the population lived below the national poverty line, 88% of whom (mainly women and children) live in rural areas over the 2018-2019 period.<sup>125</sup>

### Unequal Participation in decision taking

In Mali, women's decision-making capacity in reproductive health, financial empowerment, and politics is low. However, they play a very important financial role in nutrition and health expenditures within their households. Women are also marginalized politically and in terms of decision-making. Indeed, there are obstacles to Malian women's access to decision-making positions at the community, communal and parliamentary levels. Consequently, very few women are represented in decision-making bodies. In 2015, only 8 women were elected as mayors out of 703 available positions and 927 communal councillors out of 10,774, i.e., a representation rate of 8.6% for women versus 91.4% for men<sup>126</sup>. There are also 6 women national councilors out of 75. In 2013, less than 10% of women were represented in the national assembly. Despite the strategies adopted and the laws that have been passed, the rate of women's representation and participation in decision-making in the governance of the country remains low. The low level of education and the weight of socio-cultural roles are two important blocking factors.

In December 2015, a law was passed to include women in decision-making bodies and at the forefront of the Malian political scene. This law calls for a 30% quota for women in nominative and elective positions in Mali. In fact, after the legislative elections of 2020, nearly 28% of women will be sitting in the Malian parliament. Since the beginning of the political crisis in Mali, the proportion of women parliamentarians has dropped considerably. In February 2021, only 8% of women sit in parliament; 17.4% of women hold leadership positions. However, senior and middle management positions are where women are better represented with a rate of 33.7%<sup>127</sup>.

<sup>123</sup> The World Bank, (2020). GDP per capita (current US\$) - Mali <https://donnees.banquemondiale.org/indicateur/NY.GDP.PCAP.CD?locations=ML&view=chart>

<sup>124</sup> Republic of Mali, (2022). MALI: Nutrition Overview. Online Available. <https://www.instat-mali.org/laravel-filemanager/files/shares/eq/analyse-ipc-malnutrition-oct2021.pdf>

<sup>125</sup> Xun Yan, Boulel Toure, Aly Sanoh, (2020). Note on the state of the economy and Poverty in the Time of COVID-19. <https://documents1.worldbank.org/curated/en/193171601535830644/pdf/Mali-Economic-and-Poverty-Update-during-COVID-19.pdf>

<sup>126</sup> EISA, (2015). Appui à La Mobilisation et à la Participation Effective des Femmes au Processus De la Gouvernance Locale au MALLI. <https://www.eisa.org/pdf/mali2015women.pdf>

<sup>127</sup> UN Women, (2021). Online Available: <https://data.unwomen.org/country/gambia>

Women and youth are poorly represented in the decision-making bodies of civil society organizations (CSOs) and in municipal bodies. On this basis, women's intervention mechanisms capable of influencing decisions are lacking and their opinion in community projects (installation or rehabilitation of infrastructures) counts for very little. However, efforts have been made through the government and particularly through organizations that defend the rights of women and vulnerable people to ensure their effective and successful involvement in positions of responsibility. In addition, women constitute an important workforce in Mali's economic sectors. However, their proportion in decision-making bodies is much lower than that of men. In recent years, members of decision-making bodies in various infrastructure fields and women themselves have become aware of the need for their involvement in the management of public affairs at all levels: institutional, parliamentary, community and also at all stages of the infrastructure life cycle. At the local level, the presence and participation of women in the management of CSOs and community affairs are improved through the existence of parallel action mechanisms and the number of places for them in the bodies and instances of public life management.

## 4.13 Mauritania

### Demographics and human development

According to the National Agency of statistics the Mauritius' population is estimated to 4.3 million of inhabitant which 50.7% are women. the Mauritius' HDI value for 2019 is 0.804, which put the country in the very high human development category—positioning it at 66 out of 189 countries and territories. Between 1990 and 2019, Mauritius' HDI value increased from 0.624 to 0.804, an increase of 28.8 percent. The 2019 female HDI value for Mauritius is 0.791 in contrast with 0.811 for males, resulting in a Gender Development Index value of 0.976, placing it into Group of countries with high equality in HDI achievements between women and men. The Gender Inequality Index (GII) is estimated to a value of 0.347, ranking it 78 out of 162 countries in the 2019 index.

### Education

Significant progress has been made in the education sector. The HDR 2020 shows that the mean years of schooling increased by 3.8 years between 1990 and 2019 and the expected years of schooling increased by 4.6 years in the same period. But some gender disparities remain concerning the level of literacy. The National Demographic and health survey (2019-2021) results showed an improvement in the literacy rate from the older generations to the younger but the gender gap remains. Among women, the literacy rate raises from 40% among those aged 45-49 to 68% at 15-19 and it goes from 67% to 75% respectively among men. The proportion of adult women who have reached at least a secondary level of education is estimated at and 65.8 percent compared to 68.5 percent of their male counterparts. The World Bank strategic country diagnostic in January 2022 revealed that the more pressing gender gaps in education are around sex segregation by subject, with women less likely to follow science, technology, engineering and math (STEM) streams at school, less likely to be in vocational education and, among those in tertiary education, less likely to be on doctorate (PhD) and master of business administration (MBA) programs. This segregation, informed by gender norms around the types of subject that are suitable for women and girls, feed into gender gaps in employment

### Employment

According to the world Bank, in Mauritius, women stop working at an early age to marry and raise their children. So, their rate of participation in the labor market is particularly low 45.2 percent compared to 72.0 for men. The unemployment rate is certainly much higher among women than among men and this difference seems to be particularly accentuated among 24- to 33-year-old which is the right age to give birth. In 2012, female unemployment stood at 12.6%, i.e. 46% higher than that of men (8.6%) In Mauritania, the labor market participation rate for young women was only 18.5%. Indeed, the combination of several factors has shown that women have often have less access than men to productive resources, education, skills development and the labor market. They still remain confined to their vast majority in the exercise of domestic work, work in the informal sector (crafts and trade) and often work in lower paid jobs than men. This situation confirms their underrepresentation in several sectors of public or private life, especially in level of scientific and technical branches (for example in the transport and communication sector, 7.6% of employees are women against 92.4 for men). A recent Enterprise Survey conducted jointly by the Mauritian National Productivity and Competitiveness Council (NPCC) and the World Bank found that women account for only 13 percent of top managers

and only nine percent of businesses are majority female owned. However, having female management is associated with fewer skill shortages and increased support mechanisms for female employees<sup>128</sup>.

## Health

Even if there is room for improvement, Mauritius has a free and high-quality universal healthcare system and close to 100 percent of births are attended by skilled health staff, only a third of pregnant women initiate prenatal care in the first trimester and the maternal mortality rate (61 deaths per 100,000 live births) is high compared to the average for middle and high-income countries (43 and 11, respectively). The adolescent birth rate is 25.7 births per 1,000 women of ages 15-19. The number of infant deaths, that is deaths among children aged under one year, registered in 2019 was 173, corresponding to an infant mortality rate (IMR) of 14.3 per thousand live births compared to 13.8 in 2018 and to 15.3 in 2007. Although there are many encouraging results, the impacts of climate changes will have with a more detrimental impact on women, if gender equality is not addressed on time.

## Energy, transport and telecommunications

In Mauritania, the transport sector is under increasing pressure from more congestion. Much of the primary and secondary road network, and virtually the entirety of the tertiary network, are not engineered roads and have been constructed by paving of the former tracks across sugar cane production areas, leaving them highly exposed to the impacts of climate change. The lack of Resilient Infrastructure and quality transport infrastructure remains a major obstacle to the growth of the Mauritanian economy, in general and in particular, the empowerment economy of women, especially in rural areas. Indeed, rural women still continue to suffer great problems for the sale of their products derived from crafts, market gardening and picking. Given the vastness of the country and the configuration of its reliefs, the development of transport infrastructure is an essential issue to promote the exchanges, reduce production costs, strengthen the competitiveness of the national economy and reach rural or remote areas which are areas where the poor are concentrated (including the majority are women), which, moreover, contain a significant potential for production and economic growth.

According to the world bank systematic country diagnostic report (2022), earlier efforts in the liberalization of the telecommunications sector in Mauritius allowed for new players to join the industry and provide competitive connectivity rates. Consequently, Mauritius is doing well in terms of access to telecommunications and broadband services, boasting high penetration rates such as 151 percent for mobile penetration and 87 percent for broadband penetration respectively. Much progress has also been done on the cornerstones for the digital governance. Recent years have been marked by the significant push of the Government of Mauritius to advance a digital strategy for services and the country's adoption of digital transformation is thus expected to achieve greater maturity in the coming years.

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<sup>128</sup> World Bank (2021). Investing in Foundational Skills in Mauritius. Input to the World Bank's 2021 Systematic Country Diagnostic Report, March. Washington D.C.

Access to energy is a major problem in Mauritania, as the energy needs of the Mauritanian population are not covered. Indeed, only 47.3%<sup>129</sup> of the population has access to electricity in 2020. In addition, there are significant inequalities between urban and rural areas. The rate of access to electricity in 2020 in the urban area is 88.4% while in the rural area it is less than 10%. In 2020, the country adopted a national strategy for the transformation of its energy sector and aims to increase the access rate of the national population by turning more towards renewable energy. The country's goal is to increase the share of renewable energy to 60% by 2030.

### Socio-cultural

Mauritania is a multicultural and multiethnic country, made up with different Arab and black African communities who all share the same religion, Islam. The Islamic rites are the cement that unites the people of the country despite the sociological and political differences that sometimes create inter-community tensions. Within Mauritanian society, the status of men and women is strongly influenced by religion but also by the customs and traditions of different social groups that make it up. As a result, the status of women differs from one community to another and from one social class to the other. Despite the strong political commitment of the Mauritanian Government, materialized by the adoption of several strategies and texts in favor of the advancement of women and gender equality.

### Policy and Legal framework

The Ministry of Gender Equality, Child Development and Family Welfare is the government entity in charge of policies and programs for women's empowerment and the promotion of gender equality in Mauritius. For the Legal Framework the Government has taken the following actions towards gender quality:

- Mauritius has ratified the Convention for the Elimination of All Forms of Discriminations Against Women (CEDAW);
- Mauritius is party to the 1997 SADC Declaration on Gender;
- Mauritius is party to the 1998 Addendum on the Prevention and Eradication of Violence against Women and Children;
- Mauritius is party to the 1998 Addendum on the Prevention and Eradication of Violence against Women and Children;
- Mauritius has signed the African Union Declaration on Gender Equality in 2004;
- Mauritius has signed the Commonwealth Plan of Action on Gender Equality 2005-2015;

Mauritius has signed and ratified the Protocol on the Rights of Women of the African Charter on Human and People's Rights in 2005.

### Gender based violence

The Demographic health survey 2019-2021 data revealed that in Mauritania, the percentage of women aged 15-49 who declared having already suffered violence since the age of 15 is 10% and this situation vary with the level of education of the women. Women with a higher level of education suffered acts of physical violence less frequently than the others (7% against 10% among those with primary education and 15% among those with no level of education). They were also more likely to report having been

<sup>129</sup> The World Bank. Access to electricity (% of population) – Mauritania  
<https://donnees.banquemondiale.org/indicateur/EG.ELC.ACCS.ZS?locations=MR>

victims of sexual violence (13%) than those with primary education (6%) and those with secondary or higher (5%).

### Access to Finances

According to Global Findex 2017 data, Mauritius has the highest financial inclusion rate on the African continent: 89.8%, more than double the average for sub-Saharan Africa (42.6%) and well above the average for high-income countries (73.1%). The financial inclusion rates were 80.1% and 82.2% respectively in 2011 and 2017. Gender disparities regarding access to financial services are minimal: 87.1% of women have access to the domestic financial system. In 2017, a Mauritian had an average of at least two bank accounts. Just under one in two (42%) bank accounts registered in the country benefited from a line of credit in the same year. In addition, more than two-thirds (68.5%) of the adult population made electronic payments in 2017, a level well above the sub-Saharan African average (34.4%) and slightly above the average for high-income countries (62.3%). The quality of the technological and financial infrastructure has also facilitated the rapid development of mobile money in the country: over 90% of the adult population has a mobile money account, while only 50% had one in 2013.

### Poverty

Climate change affects men and women differently - which in turn affects exposure to poverty - depending on their roles and responsibilities in the household and community. In many communities, climate change has a disproportionately greater effect on women. The national official statistics showed that women are more likely to be in relative poverty<sup>130</sup>. The proportion of female in relative poverty was 11.0% against 9.6% for male. Out of 130,500 persons in relative poverty, 70,300 were females and 60,200 were males. In 2017, 15.9% of female-headed households were in relative poverty as compared to 7.6% of male-headed households.

### Unequal Participation in decision taking

In July 2006, the adoption of the ordinance relating to the promotion of the involvement of women in the political decision-making process which imposed a minimum quota of 20% for the representation of women on every municipal and legislative list has boosted their presence in municipal and parliamentary decision-making spheres. The 2020 human development report data showed that 20% of parliament seat are held by women and according to the 2021 UNDP annual report, 30.2% of managerial position are occupied by women in the country. Women also hold 20% of positions ministries, five of the 25 ministries being headed today by women.

A study on the gender country profile conducted in the Islamic Republic of Mauritania by the African Development Bank, shows that there is a low participation of women in decision-making positions in the Mauritanian administration. Within the civil service, key positions are mostly held by men and women are mainly administrative officers (25.2%) and secretaries (83.7%) and represent only 5.9% of the directors of the administration<sup>131</sup>. The country's energy sector, particularly the oil and gas sector, is a male-dominated industry. As a result, women are largely underrepresented in these sectors in decision-making positions.

<sup>130</sup> Republic of Mauritius (2020), statistics in Mauritius A Gender Approach Year 2018

<sup>131</sup> [AFDB, \(2015\). Profil genre pays republique islamique de la Mauritanie. https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/PROFIL\\_GENRE\\_MAUROITANIE-2015.pdf](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/PROFIL_GENRE_MAUROITANIE-2015.pdf)



## 4.14 Namibia

### Demographics and human development

According to World Bank data the total population of Namibia is about 2.5 million, of which 52% reside in rural areas and 51.5% (WDI, 2020) are women. Namibia's 2019 HDI of 0.646 is above the average of 0.631 for countries in the medium human development group and above the average of 0.547 for countries in Sub-Saharan Africa. Between 1990 and 2019, Namibia's HDI value increased from 0.581 to 0.646, an increase of 11.2 %. The life expectancy at birth also increased by 2.1 years. The mean years of schooling increased by 1.4 years and expected years of schooling increased by 1.5 years. Namibia's GNI per capita increased by about 57.0 percent between 1990 and 2019.

Namibia performs relatively well on gender equality; however, further efforts are needed. In the 2018 Global Gender Gap Report, Namibia ranked 10th out of 149 countries, a significant improvement from 40th out of 142 countries in 2015. The gains have largely been driven by improvement 37.0 % of parliamentary seats are held by women and achievement of gender parity at all education levels. Despite the progress, gender inequality persist in many domains: the proportion of female population, for instance with at least secondary education in Namibia (39.9%) is lower than the average for medium Human Development Index (HDI) countries (42.9%), and employment rates for females (69.1%) are lower than their male counterparts (73.5%) according to the 2018 Labour Force Survey. This is despite the parity observed in primary and secondary education levels. Gender inequity also exists in access to finance and titled land. Furthermore, Gender Based Violence remains a challenge in Namibia. About 32% of all women aged 15-49 have experienced physical violence since the age of fifteen years.

### Education

According to the UNDP, Namibia National Human Development Report 2019, Namibia has made progress in making education accessible to all boys and girls in primary and secondary schools. The differences in education literacy levels are visible between rural and urban areas. The level of education in Namibia is high, with only 5 percent of women and 8 percent of men having no formal education. Women are more likely to reach higher levels of education than men. In most regions in Namibia, women tend to complete more years of schooling than men, and 40.6 percent of adult women have reached at least a secondary level of education compared to 42.0 percent of their male counterparts. The World Bank data's show that the youth female literacy rate was 96.2% and 94.1 for their male counterpart in 2018. The most recent data (2018) on primary school completion rate is also high for women (96.9%) than men(91.2%).

### Employment

According to the 2018 Labour Force Survey, there were 876,908 youth aged 15 to 34 in Namibia, of whom 310,854 (35.4%) were employed, and 265,770 (30.3%) were unemployed. This means that the labour force in these age groups totals 576,624 persons, giving a Labour Force Participation Rate (LFPR) of 65.8%. Sex disaggregated data show a labour force participation of 65.0% for women and 66.5 % for men. The statistics also show that the overall youth unemployment rate is 46.1% which is an increase of 2.7% compared to the youth unemployment rate of 43.4% reported in the year 2016. Female youth

experience a higher unemployment rate of 48.5% compared to their male counterparts 43.7%. In Namibia, women hold approximately 44% of leadership positions.

### Energy, transport and telecommunications

According to the African Development Bank (AfdB country strategy paper, 2020-2024), Namibia's energy installed generation capacity currently stands at 611 MW, of which 521 MW is available against a peak power demand of 672 MW in 2018. Lack of access to energy remains a critical barrier to poverty alleviation and Namibia's industrialisation efforts. In 2019, only 35% of the rural population had access to electricity compared to 74.6% for the urban population. The current national electrification rate stands at 55.2%, compared to 87.4% in South Africa. Rising urbanisation and rapid growth in mining have exacerbated the electricity supply gap. The shortfall in domestic supply is met through imports from South Africa and the Southern African Power Pool (SAPP). However, supply is at risk as the region faces generation and transmission bottlenecks. Namibia is well endowed with renewable energy resources, including hydro, and natural gas, which have not been fully exploited. The Government's energy sector goal NDP5 is to have a sustainable mix of locally generated capacity of 755 MW by 2023 to support households and industry, reduce reliance on imports, and increase the national electricity access rate from 49% in 2018 to 67.5% by 2023. To this end, Government of Republic of Namibia (GRN) is encouraging investments by Independent Power Producers (IPPs) in the renewable energy space, while promoting off-grid solutions to ensure rural communities and peri-urban areas are supplied with electricity in a cost-effective manner in support of inclusive growth.

According to the Living Standards Survey 2016, when it comes to cooking activities, households headed by women are more likely to go without electricity than those headed by men (64% versus 58%); the same goes for lighting (66% versus 57%). The trend in energy consumption shows that female-headed households are in rural areas/slums where access to electricity is low. These areas either have low incomes or have different spending priorities. In addition, the heavy dependence on wood in the same areas for energy means that women will constitute the majority of people likely to suffer from deforestation, in the sense that they will have to walk long distances and spend more time looking for wood.

The AFDB country strategy paper also showed that Namibia has a relatively well-developed road network covering 45,380 km, of which 14% is paved. About 93% is either in good or fair condition. The rail network comprises 2,382 km of Cape gauge configuration like the rest of the region. The railway network plays an important role in the movement of bulk freight. Namibia's largest port, Walvis Bay, has recently undergone expansion and modernisation. The expansion of the port container terminal, which was commissioned in August 2019, is part of long-term plans to position the country as a logistics and distribution hub for the SADC region. The port is linked to the region through four transport corridors, the promotion of which is key to the sustainability of the port.

Namibia has achieved significant progress in the expansion of access to ICT services. The mobile phone population coverage and subscription rates have increased significantly, standing at 95% and 103%, respectively. However, in comparison with peer MIC countries, Namibia still lags behind in use of internet (31%) and fixed broadband subscription rate (2.2%). In the 2019 Global Competitiveness Report, Namibia is ranked 91st out of 141 countries on the ICT Adoption Pillar with a score of 48.1. This highlights the need for the country to make further progress in the ICT space to build a foundation for a knowledge-based economy.

In Namibia, culture has been integrated into key documents such as the 2001 Arts and Culture Policy and the National Development Plan 3 (2007-2012). However, in recent years, its role in the development process has been less important, especially since it is not integrated into the National Development Plan 4 (2013-2017)<sup>132</sup>. The country, therefore, faces the complex challenges of redressing socio-cultural imbalances. Addressing women's inequalities in Namibia remains complex as the country is divided into thirteen regions containing eleven ethnic groups with a wide range of tribes among them and ancient traditions.

It should be noted that for a long time women were considered the property of men until the country's independence. After independence, many changes to improve gender equality, as well as equality for all, were incorporated into the country's new constitution<sup>133</sup>. As a result, women have the right to sign contracts, register property in their own names and be directors of companies.

### Policy and Legal framework

The Namibian Constitution provides the foundation for principles of gender equality in Namibia. Those principles were highlighted in Article 10, Article 95(a). These constitutional provisions form the basis of the commitment of the Namibian Government to the improvement of the status of women in society and the eradication of the injustices of the past. Towards this end, measures have been implemented to promote economic and social justice for women.

The National Gender Policy conforms to the provisions of several national, regional, and international legal instruments, which the Namibian Government has adopted, signed, and/or ratified to promote gender equality. These include:

- The SADC Declaration on Gender and Development and its Addendum on the Prevention and Eradication of Violence against Women and Children
- The SADC Protocol on Gender and development
- The Beijing Declaration and Platform for Action (BPFA)
- The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1997) and its Optional Protocol
- The Convention on the Rights of the Child (1990)
- The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (2003)
- The UN Convention against Transnational Crime, 2000 (UNTOC) and the Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children, known as the Palermo Protocol
- The UN Security Council Resolution 1325 on Women, Peace, and Security (2000)
- The International Conference on Population and Development (1994)
- The Universal Declaration on Human Rights (UDHR)

<sup>132</sup> Republic of Namibia Namibia's, (2012). Fourth National Development Plan <http://www.npc.gov.na/wp-content/uploads/2021/11/NDP4.pdf>

<sup>133</sup> The Borgen Project. Online Available: <https://borgenproject.org/gender-wage-gap-in-namibia/>. consulted on [06/20/2022]

- The International Covenant on Civil and Political Rights (ICCPR)
- The International Covenant on Economic, Social and Cultural Rights (ICESCR)

The Government adopted the National Policy Frameworks for promoting gender mainstreaming in Namibia, including the National Development Plans (NDPs) and Vision 2030, which recognizes the NDPs as the main instruments to implement policies and programs to achieve the Vision. The Third National Development Plan (NDP3) represents the first systematic attempt to translate the Vision 2030 objectives into concrete policies and actions. NDP3 identified five core areas to be mainstreamed through sector programs and programming processes. They include Gender, HIV and AIDS, Poverty, the environment, information, communication, and technology. The Gender Policy seeks to create an enabling environment for institutions and sectors to mainstream gender perspectives according to the NDP directives.

### Gender based violence

As an equitable and gender-sensitive nation, the majority of Namibia's population, and women in particular, enjoy a safe environment, largely free from violence, including gender-based violence and crime. The country is prepared to face and respond to any man-made or natural calamity. According to the 2013 Namibia Demographic and Health Survey, 33 percent of women aged 15 to 49 have experienced some form of physical or sexual violence. Orphans in rural areas are particularly vulnerable to exploitation through trafficking and other forms of forced labor. In 2015, the first human trafficking case was successfully prosecuted in Namibia. As a result, the country has seen a significant decrease in the number of GBV. As a result, the country has set a target to lower the GBV prevalence rate from 3% (2013) to 20% by 2022<sup>134</sup>.

### Access to Finances

Financial inclusion plays a central role in fighting poverty and contributing to Namibia's inclusive economic growth. Indeed, the Namibian government has long viewed financial inclusion as a key driver of inclusive economic growth and prosperity for its people. In fact, the government has made it an overarching national program integrated into Namibia's financial sector strategy.

### Poverty

With a population of over 2.5 million in 2020, 20% of the population lives on less than US\$1.9 per day and unemployment remains high. Women and people living in rural areas are among the most affected populations<sup>135</sup>. The country ranks 8th in sub-Saharan Africa on the Human Development Index (HDI) and 130th out of 188 countries in the world. With the COVID-19 crisis and the effects of climate change impacts such as drought, the poverty situation especially in low-income communities has worsened.

Indeed, the Namibia Multidimensional Poverty Index (MPI) report (2021) shows that the incidence of multidimensional poverty (H) is 43.3%, which means that 43.3% of the Namibian population is

<sup>134</sup> Republic of Namibia, (2017). Namibia's 5th National Development Plan (NDP5). [https://www.ecb.org.na/images/docs/Investor\\_Portal/NDP5.pdf](https://www.ecb.org.na/images/docs/Investor_Portal/NDP5.pdf)

<sup>135</sup> Republic of Namibia, (2021). Country sheet. Online available: <https://www.tresor.economie.gouv.fr/Pays/NA/situation-economique-et-financiere-de-la-namibie-avril-2018#:~:text=Sur%20le%20plan%20social%2C%20le,peu%20plus%20de%2020%25%20fin>

multidimensionally poor. The report also highlights the fact that the incidence of multidimensional poverty is higher among female-headed households (with a rate of 46%), than among male-headed households (with a rate of 41%).

### Unequal Participation in decision taking

Namibia is one of the countries with a high rate of women's participation in decision-making positions. In fact, since 2013, the 50/50 gender policy that requires "equal representation of men and women" in parliament has been implemented by the South West Africa People's Organization (SWAPO) party. After the implementation of this policy, women's positions in parliament increased from 25% to 44%. Thus, an inclusive environment, in political and urban settings, has been created for women in Namibia. As a result, the number of women in politics and decision making has increased significantly. The percentage of women in politics and decision making has increased from 44% to 47% (2015) with a target of 50% for the years 2021-2022<sup>136</sup>.

For several years now, communities in the North have been working towards women's empowerment with many stakeholders dedicated to increasing the role of women in the justice system. The main actors are the International Development Law Organization (IDLO), which has been leading the project, and Women's Action for Development (WAD), an inclusiveness group with community members from every constituency in northern Namibia. In addition, women are increasingly participating in decision-making at the local level, as traditional gender norms have evolved and become more inclusive. Women chiefs are already working in the customary courts.

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<sup>136</sup> Republic of Namibia, (2017). Namibia's 5th National Development Plan (NDP5). [https://www.ecb.org.na/images/docs/Investor\\_Portal/NDP5.pdf](https://www.ecb.org.na/images/docs/Investor_Portal/NDP5.pdf)

## 4.15 Federal Republic of Nigeria

### Demographics and human development

The population of Nigeria is estimated above 184.6 million inhabitants, of which 49.3137 percent are women. Nigeria also has the fastest-growing demographics, about the average population growth rate for West Africa, i.e., 2.7% per year. The ratio between the urban and rural populations is 48.3 percent to 51.7 percent. According to UNDP (2020), Nigeria's Human Development Index (HDI) value for 2020 was 0.539, placing the country in the low human development category, ranking it at 161st out of 188 countries.

Nigeria is ranked 139 out of 156 on the 2021 Gender Gap Index countries, with a score of 0.627. On the AfDB Gender Equality Index 2015, Nigeria is ranked 23rd out of 52 countries. The AfDB Index reflects women's status in three dimensions of equality: economic opportunity, social development and law, and institutions. The ranking is 0-100, with 100 representing perfect gender equality. Nigeria's overall score is 54.7%; it ranks 18th in economic opportunities, an unsatisfactory 32nd in human and social development, and 30th in-laws and institutions.

### Education

Data from the Demographic and Health Survey 2018 showed that men are better educated than women. Thirty-five percent of women and 22% of men age 15-49 have no formal education, while 11% of women and 17% of men have more than a secondary education. The percentage of women with no education has decreased since 2003, from 42% to 35%. The median number of years of schooling completed has increased from 5.0 to 6.5 years during the same period. Among men age 15-59, the median number of years of schooling has increased from 6.6 to 10.5 years. Results also revealed that the percentage of women who have a secondary education or more is highest in Lagos (68%) and lowest in Sokoto (5%).

### Employment

According to World Development Indicators the female labour force participation rate is 44.2 % in 2021. The latest Demographic and Health Survey (2018) showed that seventy-four percent of currently married women age 15-49 were employed in the 12 months before the survey, as compared with 99% of currently married men (Table 15.1). Among those employed, women are less likely than men to be paid in cash only (73% versus 80%). Fifteen percent of women and 8% of men do not receive any payment for their work. Trends: The percentage of currently married women employed in the 12 months before the survey has increased slightly over time, from 71% in both 2008 and 2013 to 74% in 2018. After increasing from 81% in 2008 to 93% in 2013, the percentage of employed married women who receive cash earnings (including cash and in-kind) declined to 85% in 2018. The percentage of employed married women not paid for their work declined from 17% to 6% between 2008 and 2013 before rising to 15% in 2018.



## Health

The health profile of Nigeria has improved in recent years, but it remains worrisome overall. The under-5 mortality rate has been enhanced from more than 191 per 1,000 live births in 1990 to 89 per 1,000 live births in 2014. However, it remains higher than the regional and global averages. The most frequent causes of child mortality are malaria (20%), pneumonia (17%), other diseases (14%), prematurity (12%), and diarrhea (11%). Child malnourishment is widespread. The rate of children under five with stunted growth has stagnated above 40 % since 2000. For the population, the most frequent causes of death are infectious diseases (81%), non-communicable diseases (14%), and injuries (5%). Nigeria is one of the few countries worldwide where polio persists. However, it is limited to the northeastern states. Fertility is at six children per woman, above the regional average (5 children) and the world average (2.5 children). Maternal mortality was 243 per 100,000 live births in 2014, which was higher than the world average (200 deaths per 100,000 live births) (see figure 12). Life expectancy at birth was 49 years in 2005 and has increased to 52.3 years in 2012 (53.4 years for women and 51.7 years for men).

## Energy, transport and telecommunications

Although Nigeria is rich in energy resources and the largest oil-producing country in Africa, access to modern energy such as electricity, liquid and gaseous fuels, modern cooking options, and mechanical power remains a major challenge for its citizens'. With 55.4%<sup>138</sup> access, nearly half the population is unelectrified, and most households, especially in the rural areas (only 25.5% access), use mainly biomass to cook.

While access to modern energy services is documented as necessary for economic growth and development, Nigeria's energy sector has struggled with low investment, inadequate, and ailing infrastructure, which resulted in shortages and consequent rise in costs, access, and affordability to the vast majority of people. This situation is severe among more vulnerable women. In Nigeria, as within the ECOWAS region and most Sub-Saharan African countries, there is heavy dependence on traditional biomass, with 85% of people still cooking with charcoal and firewood. Biomass represents 57% of the final energy consumed<sup>139</sup>.

The primary energy source for most rural people in Nigeria is biomass, which may be sourced in some cases more than five kilometres away. This harms women in traveling long distances on foot, but women usually carry heavy loads of firewood on their heads, compromising physical health and wellbeing.

On energy (electrification) access: i) there is differential access by men and women to electrification, possibly because of socioeconomic status; ii) women and men have different preferences for off-grid lighting products and appliances; iv) in patriarchal societies of which Nigeria is one, men usually make buying decisions within the household with men going for 'luxury' type goods (i.e., television) rather than domestic appliances that can help lessen the domestic chores of women. Also, men and women use electricity differently.

Concerning access to ICT, according to a youth survey report issued by the National Bureau of Statistics, in Nigeria young men are almost twice as likely to have a career in computer science and technology-related fields as women. Also, no access to Information and Communications Technology

138 WORD BANK: WORD DEVELOPMENT INDICATORS

139 SITUATION ANALYSIS OF ENERGY AND GENDER ISSUES IN THE ECOWAS MEMBER STATES, 2015

(ICT) infrastructure or to the internet for municipal use is not the only evidence of digital gender divide, education, lack of electrical infrastructure, income, and urban drift, and a variety of other social and political factors also contribute to Nigeria's growing digital gender divide. The Nigeria's DHS 2018 report showed that, internet has gradually become an important means of transacting business and sharing information through social media. Other forms of media organisations have also adopted the internet as a means of reaching people. There are currently online shopping platforms through which business is transacted on a daily basis in Nigeria. Also, some e-health platforms have started operating in the country. The internet has become a very important tool through which information is accessed. Overall, 30% of women and 31% of men age 15-49 use the internet at least once a week

### Socio-cultural

The culture of Nigeria, is one of the oldest in West Africa, with several cultural practices from the many civilizations that have followed. However, some of the socio-cultural factors in the country pose a threat to the health and well-being of Nigerian women. These factors limit: the access of the girl child to education in some settings, women's access to decision making and their participation in the socio-economic and political activities of the country.

Similarly, the Nigerian society is traditionally patriarchal which places the man at the head of the family and dominates over the woman. This situation has a negative impact on women's participation in formal and informal decision making. Discrimination against women is one of the factors that limit their full capacity. While the economic value of women is estimated to represent in 2015 about 30% of the gross national product (UNDP, 2015), the majority of them are paid less than men. In several regions of the country, especially in rural areas, women face cultural practices that oppress them (early marriage, female genital mutilation, widowhood practices, etc.).

To date, several women's and vulnerable people's rights organizations are advocating for women-friendly constitutions and legal frameworks and financial inclusion of women for their development.

### Policy and Legal framework

Nigeria has developed a national gender policy (NGP) to replace an erstwhile National Policy on women, to actually;

- Eliminate all bearers
- Advance gender equality and reduce poverty levels
- Not only economically empowering women through income earnings, but also consciously empowering them to own production assets.

Various international instruments on the protection of the reproductive health rights of women has been signed and ratified by Nigeria:

- Universal Declaration of Human Rights (UDHR) 1948
- International Covenant on Economic, Social and Cultural Rights (ICESCR) 1966
- Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) 1979
- The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, 2005

### Gender based violence

Gender-based violence remains one of the most persistent human rights violations in Nigeria, particularly in rural areas. These cases of violence are observed in homes, schools, health facilities, and administrative settings. Indeed, with the insurgent activities of armed groups in some parts of Nigeria, gender-based violence (GBV) is increasing astronomically. This violence ranges from forced and early marriages to physical, mental, and sexual assaults on women and minor female children. According to a 2013 Nigeria Demographic and Health Survey study, nearly 30% of Nigerian women experienced physical violence before the age of 15 (NDHS 2013). According to the 2018 Nigeria Demographic and Health Survey, the proportions of women aged 15-49 who are victims of emotional, physical and sexual violence are 31%; 9% and 6% respectively. While the country is taking steps to protect women, girls and vulnerable persons from violence in all its forms, it is clear that these cases of violence have increased in recent years. Indeed, there has been an increase in cases of violence against women since 2008. In fact, the prevalence of one or more of these forms of domestic violence was higher in 2018 than in 2008 (31%) and 2013 (25%)<sup>140</sup>. However, civil society organizations, women's rights and vulnerable persons' organizations, and the country's international partners have stepped up efforts to combat gender-based violence. This was the case with the project "Strengthening the Response to Sexual and Gender-Based Violence (SGBV) in Nine Nigerian States" funded by the United States Agency for International Development. Communities in these states were sensitized on SGBV<sup>141</sup>.

### Access to Finances

In Nigeria, there is a large and growing gender gap in financial inclusion. In fact, there is a problem of difficult access for my women and especially those living in rural areas. In the late 2000s, Nigeria saw financial inclusion as a driver of economic development. As a result, in 2010, the exclusion rate fell to 46.3 percent due to improved efforts to facilitate access to credit and loans for women and populations, down from 53 percent in 2008. According to the results of the 2018 Improving Financial Innovation and Access study, financial inclusion nationwide stood at 59.1% for women versus 67.5% for men, a gender gap of 8.4%<sup>142</sup>.

As in some African countries, there is a gender gap in access to financial services in Nigeria. However, the gender gap in Nigeria is relatively smaller and has been steadily decreasing over the past 10 years. In fact, the gender gap in access to financial services is 8.4% in 2022, while in 2016 it was 9.7%. Since 2009, several surveys have been conducted in Nigeria by EFINA on access to financial services. The 2018 results reveal that 39.7 million (39.7% of the adult population) have access to a bank account. Compared to 2016 (36.9 million), this represents an increase of 2.6 million adults<sup>143</sup>.

<sup>140</sup> Federal Republic of Nigeria, (2018). Demographic and Health Survey. <https://www.dhsprogram.com/pubs/pdf/FR359/FR359.pdf>

<sup>141</sup> Federal Republic of Nigeria, (2017). Strengthening the Response to Sexual and Gender-Based Violence (SGBV) in Nigeria. Online available: <https://www.pathfinder.org/projects/strengthenig-the-response-to-sexual-and-gender-based-violence-in-nigeria/>

<sup>142</sup> Federal Republic of Nigeria, Alliance for Financial Inclusion (AFI) ,(2020). Nigeria's central bank advances women's access to finance Online available: <https://www.afi-global.org/newsroom/blogs/nigerias-central-bank-advances-womens-access-to-finance/#:~:text=According%20to%20a%202018%20survey,9.8%20percent%20recorded%20in%202016.>

<sup>143</sup> Enhancing Financial Innovation & Access (EFInA), (2018). EFInA Access to Financial Services in Nigeria 2018 Survey. [https://www.efina.org.ng/wp-content/uploads/2019/01/A2F-2018-Key-Findings-11\\_01\\_19.pdf](https://www.efina.org.ng/wp-content/uploads/2019/01/A2F-2018-Key-Findings-11_01_19.pdf)

Despite this increase in access to financial services, the goal of closing the gender gap in financial inclusion is far from being achieved. Thus, the country has developed a National Financial Inclusion Strategy (NFIS) to address the specific gaps and challenges that hinder Nigerian women's access to financial services and, at the same time, close the gender gap and reduce inequality. A 2019 study on assessing women's financial inclusion in Nigeria<sup>144</sup> reveals that the majority of women excluded from the financial system have financial needs and ambitions. However, their low income limits their perceived need for financial services.

### Poverty

In 2014, 53% of the Nigerian population lived in rural areas where poverty was particularly acute at 44.9%<sup>145</sup>. The recession crisis (induced by the fall in oil prices) that the country experienced in 2016 and the strong demographic growth exceeding the growth of the real GDP have plunged again some bangs of the population, especially those living in rural areas, into poverty. With the rise of local companies producing bananas, maize, cassava, cocoa, groundnuts, and the installation of large industries in petrochemicals, Nigeria observed a strong growth of its GDP (in purchasing power parity) in 2018. Thus, with the economic recovery, the ratio of poor people living on less than \$1.90 a day was 39.1%.

However, women remain the most affected by poverty. According to the study "Poverty among Women in Nigeria - Psychological and Economic Perspective" conducted in southwestern Nigeria, women account for over 60% of the poorest people in the country<sup>146</sup>. With over 87 million people in extreme poverty, Nigeria has about 52 million women struggling with extreme poverty (IMF, 2018).

Furthermore, according to World Bank data, about 4 out of 10 Nigerians were living below the poverty line in 2019, or about 80 million people, while Nigeria aspires to lift all its people out of poverty by 2030. However, achieving this goal remains difficult because the country has gone through more or less complicated periods in recent years. Indeed, climatic and conflict shocks are phenomena that disproportionately affect the poor in Nigeria. A difficult situation for women with difficult access to the financial system and to this is added the COVID-19 crisis.

### Unequal Participation in decision taking

In recent years, Nigeria has made significant progress in human development indicators. Nigeria has long been a patriarchal society, where social and legal organization is based on men holding authority to the explicit exclusion of women. This constitutes a major social and economic challenge to eliminate gender inequalities that hinder women's participation in the country's economic activities. At times, women are simply relegated to the background, with reduced power to act and decide in all areas - economic, social, security. According to the results of the Promoting Women's

<sup>144</sup>Enhancing Financial Innovation and Access (EFInA), (2019). Assessment of Women's Financial Inclusion In Nigeria. <https://www.cbn.gov.ng/out/2020/dfd/assessment%20of%20womens%20financial%20inclusion%20-%20exec%20summary.pdf>

<sup>145</sup> FIDA, Federal Republic of Nigeria. Country Documents: Country strategic opportunities programme,. Online Available: <https://www.ifad.org/fr/web/operations/w/pays/nigeria>

<sup>146</sup> Onwuka Ifeanyi, Nwadiubu Anthony & Isiwu Prisca,(2018). Poverty among Women in Nigeria–Psychological and Economic Perspective: A Study Based On South West, Nigeria. <https://ccsenet.org/journal/index.php/ijbm/article/download/0/0/41007/42365>

Decision Making and Empowerment Study in Ibadan, only 44% of Nigerian women participate in decisions about their own health care, compared to 82% of men<sup>147</sup>.

On the national political scene, very few women are making their way into the country. Indeed, since 2019 there are only 6.2% of women in both the Senate and the House of Representatives compared to 93.8% of men<sup>148</sup>.

In infrastructure sectors such as transport, energy and industry, very few women hold positions of responsibility. In addition, the prohibition or lack of opportunity for women to work at night in an electricity company or gas plant, and the transportation of goods is a legal barrier to women's employment in these different sectors, which reduces their access to positions of responsibility and decision making.

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<sup>147</sup> Sebany, M., OlaOlorun, F. and John, N. (2020). Toward gender equity in the household: promoting women's decision-making and empowerment in Ibadan, Nigeria. Washington, DC: International Center for Research on Women. [https://www.icrw.org/wp-content/uploads/2020/07/Promoting-womens-decision-making-and-empowerment-in-Ibadan-Nigeria\\_June2020\\_ICRW.pdf](https://www.icrw.org/wp-content/uploads/2020/07/Promoting-womens-decision-making-and-empowerment-in-Ibadan-Nigeria_June2020_ICRW.pdf)

<sup>148</sup>PLAC (Policy and Legal Advocacy Centre), (2019). Legislative Bills on Improved Women's Representation and Issues: A Review. <https://placng.org/i/wp-content/uploads/2019/12/Legislative-Bills-on-Improved-Womens-Representation-and-Issues-A-Review-1.pdf>

## 4.16 Rwanda

### Demographics and human development

Rwanda is a landlocked country in East Africa with an estimated population of 13,276,517 of which over 50% are women. Covering an area of only 26,338 km<sup>2</sup>, the country has one of the highest population densities in Africa at 538 inhabitants per km<sup>2</sup> and an annual population growth rate of 2.5% (World Bank, 2021).

In terms of human development, the country has made excellent progress as between 1990 and 2019, Rwanda's HDI value increased from 0.248 to 0.543, an increase of 119.0%<sup>149</sup>. Despite this progress, the country is classified in the low human development category, ranking 160 out of 189 countries and territories.

### Education

Rwanda has long linked the modernization of the education system to the country's development process. In fact, over the years, the education budget has been increasing while the budget for other sectors such as social protection, health, public financial management, water and electricity also contributes to education. In the fiscal year 2021-2022, the Rwandan government has allocated 42.4 billion FRW to various public institutions that indirectly contribute to education.

### Employment

Considered one of the fastest growing economies in the world in recent years, Rwanda has clearly demonstrated its quality in socio-economic development. Already in 2007, the country adopted the National Employment Policy a long-term strategic vision "vision 2020" with key development pillars that would help Rwanda move from a very poor country to a middle-income country with employment as one of the fundamental pillars. The working population represents more than 50% (or 6,643,949) of the total population. Within this category, the proportion of women is approximately 51.6% of the active population, although this rate is down from 51.8% in 2019.

According to the International Labor Organization's 2019 country report, less than 50% of the Rwandan working age population is currently employed, as the Employment to Working Age Population Ratio is only 43.77%. In addition, unemployment in 2019 affects more than 15% of the population. The three sectors that will employ the most people in Rwanda in 2020 are Agriculture (40%); Trade, restaurants and hotels (16%); and Construction (13%)<sup>150</sup>. The infrastructure sector such as transport, telecommunication, energy (electricity, gas, water) and manufacturing, together employ only 10.7% of the working population<sup>151</sup>.

<sup>149</sup> UNDP, (2020). Human Development Report: Rwanda <https://hdr.undp.org/sites/default/files/Country-Profiles/RWA.pdf>

<sup>150</sup> Danish Trade Union Development Agency, (2022). Labour Market Profile Rwanda – 2021/2022 <https://www.ulandssekretariatet.dk/wp-content/uploads/2021/05/LMP-Rwanda-2021-Final.pdf>

<sup>151</sup> Ibid



Despite the orientation of investments in these infrastructures, they are for the moment less job creators compared to the other sectors. The vulnerability of some sectors, such as transport and industry, to the impacts of the climate could explain their low capacity to generate sustainable employment. However, further investment in resilient infrastructure is needed to address both the urgency of climate change and the country's economic development.

Rwanda is a country vulnerable to the impacts of climate change, while some sectors essential to economic development, notably the transport sector and the manufacturing industry, are often affected and sometimes stopped. This situation naturally impacts the employment sector, which is reflected in the low contribution of these sectors to the employment of the active population. On the other hand, taking adaptation into account in projects to make infrastructure resilient could contribute to the creation of sustainable employment.

## Health

In the aftermath of the political crises that Rwanda experienced, several works to rebuild the country's infrastructure were undertaken. In the health sector, considerable investments have been made to improve the health infrastructure, particularly in the country's major cities. As a result, maternal and child health has improved considerably over the past two decades and has exceeded the MDG targets. In addition, maternal mortality decreased by 80% between 2000 and 2014 while infant and child mortality decreased by over 70% over the same period<sup>152</sup>. Thanks to its rapid economic growth and strong development potential, Rwanda has improved the livelihoods of its people at all levels. Life expectancy has increased from 49 years in 2000 to 66.6 years in 2017

## Energy, transport, and telecommunications

Despite the rapid growth of the Rwandan economy in recent years, the population's access to electricity remains low. Indeed, according to World Bank data, only 46.6% of the Rwandan population has access to electricity in 2020. Thanks to the improvement of the Nyirabuhombohombombo micro-hydro plant, as well as the commissioning of Giciye III, the total installed capacity of the country's electricity production has increased from 228.418 MW to 238.37 MW between 2020 and 2021.

In the transport sector, Rwanda has about 44,671 km of national road network, of which 1,973 km are paved. However, national roads account for 72% of the total. Similarly, the country has at least 97% of its paved national road network in good condition<sup>153</sup>. As of 2018, Rwanda has three airfields (Ruhengeri, Butare and Nemba), one national airport (Gisenyi) and two international airports (Kigali and Kamembe).

<sup>152</sup> Republic of Rwanda, (2020). 7 Years Government Programme: National Strategy for Transformation (NST1) 2017-2024. [https://www.nirda.gov.rw/uploads/tx\\_dce/National\\_Strategy\\_For\\_Transformation-NST1-min.pdf](https://www.nirda.gov.rw/uploads/tx_dce/National_Strategy_For_Transformation-NST1-min.pdf)

<sup>153</sup> Republic of Rwanda; Ministry of infrastructure, (2021). national transport policy and strategy for Rwanda [https://www.mininfra.gov.rw/fileadmin/user\\_upload/Mininfra/Publications/Policies/Transport/NATIONAL\\_TRANSPORT\\_POLICY\\_AND\\_STRATEGY\\_APRIL\\_2021.pdf](https://www.mininfra.gov.rw/fileadmin/user_upload/Mininfra/Publications/Policies/Transport/NATIONAL_TRANSPORT_POLICY_AND_STRATEGY_APRIL_2021.pdf)

Through its partnership with the private sector, Rwanda has strengthened its telecommunications infrastructure, including the installation of 7,000 km of fiber optics and 4G LTE coverage of 95% of the territory<sup>154</sup>.

Overall, Rwanda has modernized its economic system, from production to marketing to industrial processing. Rwanda is admitted to Alibaba's Electronic World trading platform. Efficient transport/mobility solutions such as carpooling, electric mobility and assembly have been adopted. In addition, the country is one of the first countries in the world to offer drone delivery services for medical items. As the first smartphone manufacturing plant in Africa, currently operational in the Kigali Special Economic Zone with nearly 20,000 devices produced, Rwanda has been able to leverage these investments<sup>155</sup>.

## Sociocultural

Rwandan society is characterized by a patriarchal social structure that underlies unequal social power relations between men and women, boys and girls. In fact, men have naturally assumed a form of domination and women a position of subordination. According to social and cultural rules, gender inequalities were not considered unjust, but as a social normality that especially women had to respect. However, women have long played a largely dominant role in Rwandan society, and certain positive trends existed within Rwandan culture that reinforced women's social role and ensured their autonomy. Indeed, women played a central role in the management of household resources and participated in decision making at various levels.

## Legal framework

Rwanda has long been committed to promoting equality and equity among all Rwandans by ensuring that the vulnerable, socially and historically disadvantaged, especially women and children, are given the same opportunities as the rest of the population. According to Article 16 of the Constitution of the Republic of Rwanda of 2003 amended in 2015, "All Rwandans are born and remain equal in rights and freedoms", discrimination based on ethnic origin, skin color or race, gender, economic categories, economic status, physical or mental disability are prohibited and punishable by law.

to achieve its objective in implementing the 2010 National Gender Policy, Rwanda has also put in place an enabling legal framework to strengthen GEWE, including among others<sup>156</sup>:

- Organic Budget Law N° 12/2013, instituting gender responsive budgeting: This law applies accountability measures for gender responsive resource allocation in all sectors;

<sup>154</sup> The World Bank Group, (2021) Rwanda Economic Update <https://documents1.worldbank.org/curated/en/992631626808031540/pdf/Rwanda-Economic-Update-The-Role-of-the-Private-Sector-in-Closing-the-Infrastructure-Gap.pdf>

<sup>155</sup> Ibid

<sup>156</sup> Republic of Rwanda, (2021). Accelerating the Effectiveness of Gender Mainstreaming and Accountability for National Transformation. [https://www.migeprof.gov.rw/fileadmin/user\\_upload/Migeprof/Publications/Guidelines/Revised\\_National\\_Gender\\_Policy-2021.pdf](https://www.migeprof.gov.rw/fileadmin/user_upload/Migeprof/Publications/Guidelines/Revised_National_Gender_Policy-2021.pdf)

- Law No. 22/99 of 12/11/1999 on matrimonial regimes, gifts and inheritance, granting women the same inheritance rights as men;
- Organic Law on Land N°08/2005: Equal access to land for men and women;
- The Labor Law was published in the Official Gazette in 2009;
- Strategic Plan for Women's Employment;
- Guarantee and fund for women;

In its commitment to ensure effective promotion of gender equality and women's empowerment, the Rwandan government has put in place a strong institutional framework known as the National Gender Machinery composed of the following four institutions:

- Ministry of Gender and Family Promotion (MIGEPROF)
- Gender Monitoring Office (GMO).
- National Women's Council (NWC) is a forum whose mission is to build women's
- Rwandan Forum for Women Parliamentarians (FFRP)

List of regional instruments on women's and children's rights to which Rwanda is party (in chronological order):

1. African Charter on Human and Peoples' Rights (1981);
2. The African Charter on the Rights and Welfare of the Child (1990);
3. The New Partnership for Africa's Development (2001);
4. The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (2003);
5. The Solemn Declaration on Gender Equality in Africa (2004);
6. The African Youth Charter (2006);
7. International Conference for the Great Lakes Region, Protocol on the Prevention and Suppression of Sexual Violence against Women and Children (2006);
8. The Nairobi Declaration on Women's and Girls' Right to a Remedy and Reparation (2007);
9. The Treaty for the Establishment of the East African Community as amended on 14/12/2006 and 20/08/2007;
10. The Gender Policy of the African Union (2008)

## Gender based violence

In Rwanda, gender-based violence (GBV) is widespread throughout the country and remains one of the problems that hinders not only the well-being of the population, but also the development of the country. The most frequent forms of violence are sexual violence and early marriage of young girls. According to a UN study conducted in 2019, 25% of girls and 10% of boys are victims of sexual violence before the age of 18. According to the Rwanda Bureau of Investigation's analysis report, the number of GBV cases increased by 19.6% during the 2019-2020 fiscal year compared to 2018-2019. In addition, 10,842 GBV-related crimes were recorded in 2019 and 12,657 in 2020, the most cited being child defilement, assault and domestic violence.

## Access to Finances

Despite the country's openness to large-scale investment, Rwanda has a low rate of bank penetration. However, up to 93% of the Rwandan population now has access to financial products and services to meet their needs for insurance, credit, savings, or financial transactions. Compared to 2012 (72%) and 2016 (89%)<sup>157</sup>, financial inclusion is on the rise in the country. The country has taken advantage of the digital revolution to allow cell phone subscribers to perform financial transactions and money transfers from their phones. The population now has a secure solution for storing cash, even for those working in the informal economy. On the other hand, the rate of formal financial inclusion and the rate of banking remain low, and are below the objective that the country has set through several initiative, programs and policies. Considered an indispensable tool for achieving its development and poverty reduction objectives, the country aims to reach 90% formal financial inclusion by 2024<sup>158</sup>. In Rwanda, there is a gender gap in financial inclusion. Despite the high rate of mobile money account ownership in Rwanda, it should be noted that the proportion of men is significantly higher than women (46% of men vs. 33% of women). In addition, women use informal mechanisms much more to conduct banking transactions; 24% for women versus 17% for men.

In summary, the gender gap in financial inclusion in Rwanda narrowed from 14 percent in 2014 to 11 percent in 2017, according to the Global Findex database.

## Poverty

Thanks to its growing economies, Rwanda has been able to reduce inequality and poverty, supported by numerous investments in several areas including infrastructure and some changes in the employment structure. Indeed, the country adopted in 2001 the National Poverty Reduction Program in addition to vision 2020 allowing the country to contribute to economic development at all levels and social welfare of the population. According to World Bank data, the multidimensional poverty rate has been declining since 2010, from 44.4% to 28.7% in 2016<sup>159</sup>. However, the country is still in the low-income category.

Despite the reduction in gender inequality, inequality according to place of residence is still significant. Indeed, poverty affects about 27% of the urban population, while in rural areas, the impact is much greater, with up to 63% of the rural population living in poverty<sup>160</sup>. In addition, the country is having difficulty achieving the objective of the National Poverty Reduction Program, while the weakness of the minimum wage system has slowed the pace of poverty reduction. In fact, based on the Sustainable Development Goals in Rwanda labor market issues, up to 44% of workers are living

<sup>157</sup> European Investment Bank, (2016). Le secteur bancaire en Afrique subsaharienne : tendances récentes et inclusion financière numérique.

[https://www.eib.org/attachments/efs/economic\\_report\\_banking\\_africa\\_digital\\_financial\\_inclusion\\_fr.pdf](https://www.eib.org/attachments/efs/economic_report_banking_africa_digital_financial_inclusion_fr.pdf)

<sup>158</sup> National Bank of Rwanda, (2022). Financial Inclusion. Online Available: <https://www.bnr.rw/financial-inclusion/> [Accessed on: 02/09/2022]

<sup>159</sup> World Bank Group. Multidimensional poverty headcount ratio. Online Available: <https://donnees.banquemondiale.org/indicateur/SI.POV.MDIM?locations=RW>. [Accessed on: 31/08/2022]

<sup>160</sup> World Bank Group, (2020) Poverty & Equity Brief Rwanda [https://databankfiles.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global\\_POVEQ\\_SSA.pdf](https://databankfiles.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global_POVEQ_SSA.pdf)

below the poverty line in 2019 (population of workers living on less than \$1.9/day)<sup>161</sup>. In addition, only 3.2% of the population is effectively covered by a social protection system in 2016, including social protection floors.

### Unequal Participation in decision taking

In spite of the numerous laws and strategies in favor of women, they face enormous difficulties regarding their participation in the decision-making bodies of local and institutional governments. The exclusion of women from institutional power also prevents them from finding their place in informal networks. These networks support and reproduce the social systems that local governments use.

Nevertheless, the constitution guarantees representation in Parliament for particular categories of Rwandans, including youth, women, people with disabilities and<sup>162</sup> historically marginalized people. Clearly, the country's constitution confers at least 30%<sup>163</sup> of positions to women in all decision-making bodies. Although women represent more than 50% of the population, they are less represented than men in decision-making bodies. In Rwanda, women represent more than 50% of the population, they are part of the decision-making bodies. With more than 61% in 2015 and 63% in 2019 of women in the Chamber of Deputies, the country leads the world.

Rwanda recognizes the role of women in the country's development and promotes women's participation and leadership in decision making. However, efforts still need to be made to ensure that women hold positions of responsibility at the local and community levels. According to the report of the study on women's representation in local decision making bodies, women are very little included in decision making positions. According to this report, the gap between men and women who represent their villages in the Cell Council is 24.8%<sup>164</sup> in favor of men. Similarly, men are more represented in the positions of Executive Secretary and youth representatives. Despite the efforts of the Rwandan government to promote gender equality at all levels of the country's socio-political and economic life, the gap between women and men in rural areas remains significant. Indeed, only 17% of women own or run businesses in rural areas, compared to 83% of their male counterparts<sup>165</sup>. In the telecommunications sector, a woman was appointed in 2022 to head the pan-African telecommunications group MTN as managing director for its Rwanda subsidiary.

<sup>161</sup> Danish Trade Union Development Agency, (2022). Labour Market Profile Rwanda – 2021/2022 <https://www.ulandssekretariatet.dk/wp-content/uploads/2021/05/LMP-Rwanda-2021-Final.pdf>

<sup>162</sup> Republic of Rwanda, (2021). Accelerating the Effectiveness of Gender Mainstreaming and Accountability for National Transformation [https://www.migeprof.gov.rw/fileadmin/user\\_upload/Migeprof/Publications/Guidelines/Revised\\_National\\_Gender\\_Policy-2021.pdf](https://www.migeprof.gov.rw/fileadmin/user_upload/Migeprof/Publications/Guidelines/Revised_National_Gender_Policy-2021.pdf).

<sup>163</sup> Ibid

<sup>164</sup> Republic of Rwanda, (2016). Study on the representation of women in local decision-making bodies at the local level. [https://profemmes.org/IMG/pdf/low\\_female\\_representation\\_study\\_3\\_jan\\_2017\\_francais\\_-\\_whole\\_.pdf](https://profemmes.org/IMG/pdf/low_female_representation_study_3_jan_2017_francais_-_whole_.pdf).

<sup>165</sup> Gihana, D., Kooijman, A. (2020), Fiches thématiques par pays sur le genre et l'énergie — Rwanda, ENERGIA

## 4.17 Sierra Leone

### Demographics and human development

Sierra Leone's HDI value for 2019 is 0.452— which puts the country in the low human development category—positioning it at 182 out of 189 countries and territories. The rank is shared with Burkina Faso. Between 1990 and 2019, Sierra Leone's HDI value increased from 0.287 to 0.452, increasing 57.5 percent. Sierra Leone's life expectancy at birth increased by 16.1 years, mean years of schooling increased by 2.1 years, and expected years of schooling increased by 5.2 years. Sierra Leone's GNI per capita decreased by about 6.0 percent between 1990 and 2019.

Sierra Leone's 2019 HDI of 0.452 is below the average of 0.513 for countries in the low human development group and below 0.547 for countries in Sub-Saharan Africa. From Sub-Saharan Africa, Sierra Leone is compared with Burundi and Guinea, with HDIs ranked 185 and 178. The 2019 female HDI value for Sierra Leone is 0.423 compared to 0.479 for males.

Sierra Leone has a GII value of 0.644, ranking it 155 out of 162 countries in the 2019 index. In Sierra Leone, 12.3 percent of parliamentary seats are held by women, and 20.1 percent of adult women have reached at least a secondary level of education compared to 33.0 percent of their male counterparts. Women of ages 15-19. Female participation in the labour market is 57.3 percent compared to 58.5 for men.

### Education

The Government of Sierra Leone considers the issue of narrowing the gender gap as a key priority in its development programming activities. The Government introduced free education for girls in public primary schools to achieve gender parity at the primary level of education. Its Vision is that 'by 2035', 90 percent of Sierra Leoneans should read and write its development programming activities. The Statistics Sierra Leone, 2015 Population and Housing Census results show that just over half of all people (51 percent) in Sierra Leone are literate but that men make up a much higher proportion of that number (59 percent) than women (44 percent). Data also shows the gender disparity of male and female enrolment from primary to senior secondary levels of education. At the primary level, more females are enrolled (Net Enrolment Rates (NER) for Primary Level of 67.1 for women and 63.5 for men). Still, there is a change as they move from the primary level to the junior secondary (21.2 for males and 20.7 for females) and senior secondary levels (14.9 for men and 13.6 for women) of education. There is a drop for both sexes from primary level to junior secondary school. The drop is even sharper when pupils move from junior secondary to senior secondary. These findings highlight the challenges young girls in Sierra Leone face in their education. Young girls' education is shrouded in challenges related to early marriage, teenage pregnancy, and parents not being ready to support girls in their educational pursuits.

### Employment

The 2015 census results showed that there is a slightly higher proportion of women in the working population of Sierra Leone (ages 15-64 years), with 56.4 percent female compared to 54.8 percent male. However, there is a slightly higher proportion of males in the under 14 years age-dependent population but slightly more women in the 65 years plus age-dependent population.



## Health

For every 100,000 live births, 1120.0 women die from pregnancy-related causes; and the adolescent birth rate is 112.8 births per 1,000. Overall, the sanitation situation is more or less critical compared to some countries in the sub-region. According to statistics, more than 67% of households have access to an improved source of drinking water. This situation is much more critical in rural areas, where more than 51% of the population does not have access to drinking water, compared to only 8% in urban areas.

Moreover, climatic phenomena such as floods and tornadoes threaten the health of the population and particularly those living in rural areas. In 2017, for example, heavy rains, a mudslide and flash floods destroyed hundreds of homes and left many dead, injured and missing, particularly in the Western Area, Western Area Rural and Western Area Urban districts, as well as thirteen low-lying communities. In some areas, health centers were affected, which further aggravated the health situation of these populations, especially those of nursing and pregnant women.

All in all, the country has the highest maternal mortality rate in the world and one of the highest under-five mortality rates. For every 1,000 live births, more than 13 mothers and 111 children under the age of five die. In addition, the Centers for Disease Control and Prevention (CDC) and other partners, including the Bill & Melinda Gates Foundation, have provided technical and financial support to help the country achieve health security for its population<sup>166</sup>. This support will also help establish a national public health institute that will serve as the central structure for public health functions.

## Energy, transport, and telecommunications

Less than 10% of the population has access to electricity. About 87% of energy usage in the country is biomass, firewood, and charcoal. More than 80% of the population uses fuelwood or charcoal for cooking. Women and girls are responsible for collecting wood and fuel for domestic consumption. They have to walk long distances, which leads to fatigue and endangers their physical security and health.

In Sierra Leone, only 13.0 percent of persons 10 years and older have access to the Internet. The proportion of males (16%) with access is higher than females (10%). The results clearly show that most women and men have no access to the Internet. The ICT policy launched in January 2011 focuses on, among other matters, how to include women in the country's ICT agenda. The policy aims to create awareness about the use and benefits of ICT for women, create resource centres nationwide to train and encourage greater access to ICT for women, set up Internet access points throughout the country targeting women, use the capabilities of the Internet and e-commerce to facilitate women's access to business and entrepreneurial opportunities and finally, disseminate national, regional and international policies, conventions and activities on gender equality and women's empowerment.

## Socio cultural

Sierra Leone is a highly patriarchal society where power is held solely by men. In fact, the country has strong institutional gender inequalities, which are the result of discriminatory customary practices with

<sup>166</sup> Centers for Disease Control and Prevention, (2021). Global Health – Sierra Leone. [https://www.cdc.gov/globalhealth/countries/sierra-leone/pdf/CGH\\_CountryFS\\_SierraLeone.pdf](https://www.cdc.gov/globalhealth/countries/sierra-leone/pdf/CGH_CountryFS_SierraLeone.pdf)

respect to marriage, property rights, inheritance, civil action, and sexual offenses. Sierra Leone has "one of the highest rates of female genital mutilation" in the world, with 90 percent of girls and women between the ages of 15 and 49 undergoing the violent procedure. There are discrete societies in the country that present themselves as important "cultural institutions" and which the population believes represent a form of protection for the community. Genital mutilation procedures "without anesthesia" are often performed by female community members using knives, razors, and even shards of glass.

### Policy and Legal framework

The GoSL's approach and response to gender equality are informed and influenced by local and international commitments and frameworks. At the local level, the Truth and Reconciliation Commission, established in 2000 as one of the structures for national reconciliation, recommended the repeal of all statutory and customary laws that discriminate against women. At the international level, Sierra Leone ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1988 and its optional Protocol in 2004. Sierra Leone is a signatory to the International Convention on Civil and Political Rights (ICCPR), Child Rights Convention (CRC), International Covenant on Civil and Political Rights (ICCPR), the Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa, the Solemn Declaration on Gender Equality in Africa and the Beijing Platform for Action, among others.

Sierra Leone's policy framework for promoting gender equality and women's empowerment is guided mainly by its two national policies, the Gender Mainstreaming Policy and the National Policy on the Advancement of Women, both adopted by Parliament in 2000. The National Policy on the Advancement of Women aims to create an enabling environment to improve women's status and participation in the development process. The Gender Mainstreaming Policy reinforces the overall development objectives in the country. It emphasizes Government's commitment to gender-responsive development and seeks to strengthen and provide a legal basis for gender-oriented sectoral policies.

### Gender based violence

Gender-based violence (GBV) is a major and urgent concern in Sierra Leone. Sierra Leone is a country that has experienced periods of violent conflict resulting in forced displacement and family separation. This has influenced the nature and extent of gender-based violence in the post-conflict phase of the country. However, the state's support and consideration for women is insignificant in addressing the health, psychosocial, and economic consequences of sexual violence experienced during the war and the persistent discrimination they face.

According to the 2019 Sierra Leone Demographic and Health Survey, 62 percent of women aged 15-49 report having experienced physical or sexual/emotional violence<sup>167</sup>, while in 2018 this percentage was 19.8 percent<sup>168</sup>, suggesting an increase in the incidence of gender-based violence. The absence of a law, legal text, or mechanism to prosecute perpetrators of violence against women has contributed to a culture of impunity for crimes committed against women.

<sup>167</sup> Republic of Sierra Leone; Ministry of Health and Sanitation, (2020). Demographic and Health Survey. [https://sierraleone.unfpa.org/sites/default/files/pub-pdf/sldhs\\_2019.pdf](https://sierraleone.unfpa.org/sites/default/files/pub-pdf/sldhs_2019.pdf)

<sup>168</sup> UN Women, Sierra Leone. Online available: <https://data.unwomen.org/country/sierra-leone>

## Access to Finances

Gender mainstreaming and women's empowerment are important objectives of Sierra Leone's national plan. Indeed, Sierra Leone is among the first countries in Africa to include a stand-alone pillar on gender equality in its national development plan. Despite the fact that over 52% of the Sierra Leonean population is dominated by women, women's access to economic assets remains low. Sierra Leone's private sector is characterized by a large number of micro-enterprises. In fact, at the private sector level, about 84 percent of rural women and 63 percent of urban women are involved in microenterprises such as small-scale agriculture, table trade, artisanal mining, and small-scale fishing<sup>169</sup>. However, women often face a number of challenges including: lack of development of the essential financial services they need; lack of business skills. However, financial inclusion of women and people living in rural areas is increasing according to a survey conducted by the World Bank (Global Findex 2017).

## Poverty

Poverty is widespread in Sierra Leone. The country's first Poverty Reduction Strategy Paper (PRSP1) 2005-2007 stated that 70% of the population is poor and 26% is food poor, i.e., they cannot afford a basic diet. Additionally, poverty was identified as a rural phenomenon, with the rural areas accounting for almost 73% of the country's poor, exceeding their population share of 66%.<sup>2</sup> Urban poverty was more acute in the provincial centres at 64.9%, while in Freetown, the capital city, it was 22.2% (AfDB, 2009). Although the GoSL has concentrated its development efforts since the end of the civil war on alleviating poverty, the current poverty level of 60% noted in its 2010 MDG Progress Report is still very high. While the report noted that some progress had been made in reducing poverty. The country's poverty profile shows that the main poverty indicators are inadequate food, poor housing, poor health, high infant and maternal mortality, high illiteracy, limited access to clean water, and lack of money.

## Unequal Participation in decision taking

In Sierra Leone, girls and women have limited access to educational opportunities, decision-making, and government compared to boys and men. Indeed, women hold only 12.3 percent of parliamentary seats in 2021<sup>170</sup>. Societal barriers are among the obstacles that prevent women from entering politics and governance at the local, regional, and national levels. According to the report, promoting women's participation in decision-making, governance and politics, 70% of women said that their religion disapproved of their participation in politics<sup>171</sup>. Women make up 52 percent of the total population of Sierra Leone, but hold less than 20 percent of elected positions (USAID, 2022). Their visibility, active participation, decision-making, and representation in elected and appointed positions remain very low compared to men. In addition to these challenges, there is also a lack of

<sup>169</sup> Republic of Sierra Leone, (2014). National Study on Women's Access to Financing in Sierra Leone. <https://cherieblairfoundation.org/wp-content/uploads/2021/11/National-Study-on-Womens-Access-to-Financing-in-Sierra-Leone.pdf>

<sup>170</sup> UN Women, Sierra Leone. Online available : <https://data.unwomen.org/country/sierra-leone>

<sup>171</sup> Republic of Sierra Leone, (2020). Promoting women's participation in decision-making, governance, and politics. <https://www.sendsierraleone.com/Assets/documents/Cost%20of%20womens%20participation%20in%20politics%20Report.pdf>

economic independence, high illiteracy, and entrenched customs and traditions in social and sometimes administrative practices.

In the majority of Sierra Leonean communities, women were not allowed in some community meetings and were excluded from decision making. This is the case in Grima where the notion of women as leaders was not part of the culture of this community. When in 2015, the community began working with One Village Partners, women held only two leadership positions. as a result, women rarely attended community meetings or development activities and were confined to household chores<sup>172</sup>. However, a new model of leadership that includes women, youth, and community members outside of the ruling families is beginning to emerge in some communities across the country, where women leaders are becoming more vocal in decision-making bodies

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<sup>172</sup> OneVillage Partner. Women's Leadership is Born in Grima  
<https://www.onevillagepartners.org/news/womens-leadership>  
<https://www.onevillagepartners.org/news/womens-leadership> Online Available:

## 4.18Togo

### Demographics and human development

According to the last survey on the Togolese household's livelihood (EHCVM-TOGO, 2018- 2019) data, Togo's population is estimated to be 7 635 896 inhabitants, of which 52.3 percent are women. This population is very young, with those under 15 years representing 43.5 percent of the total population and those over 64 are 3.4 percent. With an annual growth rate of 2.67 percent in 2021, this population will increase to more than 8.5 million (UNFPA, 2021), of which more than 70 percent are under 25 years old. Togo's HDI value for 2019 is 0.515— which puts the country in the low human development category— positioning it at 167 out of 189 countries and territories. Between 1990 and 2019, Togo's HDI value increased from 0.406 to 0.515, increasing 26.8 percent. Between 1990 and 2019, Togo's life expectancy at birth increased by 5.2 years, mean years of schooling increased by 2.0 years, and expected years of schooling increased by 5.1 years. Togo's GNI per capita increased by about 21.7 percent between 1990 and 2019.

Gender Inequality Index value of 0.573, ranking Togo 145 out of 162 countries in the 2019 index. In Togo, 16.5 percent of parliamentary seats are held by women, and 27.6 percent of adult women have reached a secondary level of education compared to 54.4 percent of their male counterparts. For every 100,000 live births, 396.0 women die from pregnancy-related causes; and the adolescent birth rate is 89.1 birth per 1,000 women of ages 15-19.

### Education

The Integrated Regional Survey on Employment and the Informal Sector (ERI-ESI, Togo 2017) shows a literacy rate of 60.4 percent at the national level and highlights a big gender gap between men and women regardless of age group. Men are more literate than women at the national level, with 73.5 percent of men and 49.2 percent of women literate. While most women and men went to primary school, differences in education are significant for secondary and tertiary education. More than 50% of men visited a secondary school. This is true for only 28% of women. Women are much less represented in tertiary education, accounting for only 40% of male persons benefitting from tertiary education.

### Employment

According to the ERI-ESI, Togo 2017 survey report, the majority of Togolese (95.6 women find themselves in informal sector People and more employment vulnerability (87.4%)- i.e., workers for own account and family- than men (60.6%). Female participation in the labour market is 76.3 percent compared to 78.9 for men. (Human Development Report, 2019). The Togolese salary rate is 22.5 percent. It is higher among men (36.0 percent) with the law prohibiting discrimination in employment and occupation based on gender. In the light of the law only covers workers in the formal sector, but in the informal sector where the Government did not effectively enforce the law, it confronts many challenges for women. For example, the salary rate below the minimum wage affects women (17.6%) more than men (9.8%).

Under traditional law, which applies to most women, a husband legally may restrict his wife's freedom to work and control her earnings. Gender discrimination in employment and occupation existed even though the country had laws prohibiting it. In Togo, the formal labor market is dominated by the public sector, which is rigid and uncompetitive and employs only about 9.7 percent of the workforce. In

addition, there are three main areas of employment in Togo. These are the agricultural sector, the informal sector and the modern sector (public and private).

### Energy, transport, and telecommunications

The rate of access to electricity in Togo is in progression (from 17 percent in 2000 to 35 percent in 2016) but with huge disparities between urban areas (access rate = 87 percent) and rural (access rate = 7 percent). Renewable energies (solar, wind, etc.) are present in the country's electricity generation capacity. In the energy sector, women are less represented than men. Indeed, 2015 statistics show that, within the Compagnie Energie Electrique du Togo (CEET), only 140 of 818 employees (17%) are women<sup>173</sup>.

According to the National Development Plan 2018-2022, The ICT is confronted with the inadequacy of communication infrastructures and equipment in relation to new conditions based, among other things, on the economy, business and social well-being: the administrative and technical buildings of the State infrastructure are in a state of advanced deterioration as well as equipment are obsolete and dilapidated resulting in unequal geographical coverage by ICT infrastructure. The establishment of a logistics hub of excellence and a first-class business center in the Sub Saharan-region, in particular through the improvement of existing infrastructure and multimodal connectivity and ICT is one of the first pillar of this agenda.

### Sociocultural

According to The National Equity and Equality Policy (PNEEG), Togolese society is characterized by a patriarchal social structure based on unequal social and power relations between the sexes. Traditional values grant privileges to men, resulting in women's subordination in society. The man, head of the family, embodies the authority within the household. He establishes the rules, ensures the control and management of family assets, decides on the distribution of land assets family, and plans its use. It makes the capital decisions ensures the supply of livelihoods to household members. The woman owes him respect and obedience. The woman, mother, and wife remain the first educator responsible for transmitting moral and spiritual values. It has the social charge of the functioning of life domesticated. It also has the role of supporting man in his social mission at the family level, taking charge of everything that contributes to accomplishing this mission, including executing these decisions. It is the same when the man is in the situation of incapacity (absence, illness), where she will have to replace him in the realization exercise of its prerogatives. She becomes de facto "head of the family" without benefiting from the social recognition and the resulting privileges. Those sociocultural factors weigh heavily on women's status in the family and society, restricting their education chances limiting their ability to make decisions and participate in the management of public and private affairs of the community with the same opportunities as men.

### Policy and Legal framework

In Togo, the principle according to which "men and women are equal before the law" enshrined in Article 11 of the Constitution is achieved through various actions combining the strengthening the

<sup>173</sup> ECOWAS Centre for Renewable Energy and Energy Efficiency (ECREEE), (2015). Situation Analysis of Energy and Gender Issues in ECOWAS Member States.



legal and institutional framework and implementing strategies aimed at reducing gender inequalities and empowering women to all levels among which we have:

- The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) in 1983 and, after the Beijing World Conference about women
- The National Equity and Equality Policy (PNEEG) was adopted in 2011 to strengthen the integration of gender in the management of the development.
- The double revision of the Personal and Family Code in 2012 and then in 2014 has made it possible, among other advances, to define the same marriage age for both sexes and to restore equality between the spouses by allowing them to jointly assume the moral and material responsibility in the common interest of the household and the children (section 99). This provision abolishes the status of the husband's reserved head of the family for a long time, resulting in an equal right to civil servants' men and women to tax benefits. In addition, the new code establishes the custom as an exception rule in matters of succession when it complies with human rights and the fundamental principles of the Constitution (article 403), thus improving women's social and cultural status.
- The Penal Code revised by Law No. 2015-10 of 24 November 2015 considers the provisions of the Children's Code strengthens the legal protection of women and girls by including specific provisions on genital mutilation, rape, pedophilia, and violence against women in all their forms.

### Gender based violence

In Togo, violence against women and girls is multiform. They include domestic violence, sexual harassment, rape, forced marriage, levirate, female genital mutilation, food prohibitions, widowhood rites, internment in convents, etc. The study conducted on gender-based violence (GBV) in 2019 reveals that out of 1,357 child victims of violence, abuse and exploitation, 862 (63.5 percent) are girls and 495 (36.5 percent) are boys<sup>174</sup>. In order to combat violence against vulnerable people, particularly women and children, the Togolese government has taken several initiatives to promote gender equality and has modernized several of the country's laws. Even though despite these efforts, the number of gender-based violence cases decreased in 2020 compared to 2019, women and female minors are still the most affected. In fact, of the 589 cases of violence recorded in 2020, 65.5 percent were committed against women and minor children.

Since 2015, Togo has put in place gender equity and equality coordination mechanisms, community justice structures and gender-based violence management structures for the implementation of the national gender policy. Thus, new codes and strategies have been adopted. These include a more egalitarian penal code; a land code that sweeps away the ambivalence of customary and modern texts that penalize women; a national strategy for integrating gender into development policies and programs; and a revised strategy to combat gender-based violence<sup>175</sup>. To reinforce these actions, the country has put in place various sectoral programs that encourage women to report cases of

<sup>174</sup> Republic of Togo, (2022). Gender Responsive Budget Document 2022 <https://finances.gouv.tg/wp-content/uploads/2021/11/Document-budgetaire-sensible-au-genre-DBSG-2022-Togo-VF-publiee.pdf>

<sup>175</sup> Hervé Akinochi (Janvier 2019). Gender equality in Togo: Progress and dark spots. [https://www.afrobarometer.org/wp-content/uploads/migrated/files/publications/Documents%20de%20politiques/ab\\_r7\\_policypaperno53\\_egalite\\_genre\\_au\\_togo\\_1.pdf](https://www.afrobarometer.org/wp-content/uploads/migrated/files/publications/Documents%20de%20politiques/ab_r7_policypaperno53_egalite_genre_au_togo_1.pdf)

violence and denounce their aggressors. Finally, in terms of prevention, Togo has put in place provisions and mechanisms to prevent and punish all forms of discrimination against women.

### Access to Finances

According to 2015 World Bank statistics on Togo, women represent more than half of the country's total population. However, women's access to the labor market and to bank financing for their development remains limited. The Togolese banking sector has since developed considerably and the country has progressively improved access to financing and credit for women and thus contributed to their financial inclusion. Thus, since 2014, Togo has implemented some social development instruments including the National Fund for Inclusive Finance (FNFI) which is currently deploying about ten projects in favor of youth; vulnerable women and farmers and artisans. These include Access to Financial Services for Youth (AJSEF), Access to Financial Services for Farmers (AGRISEF), Financial Inclusion Support Project for Vulnerable Women (PAIFF), Access to Financial Services for the Poor (APSEF), Seasonal Product (SP), Special Support Product (SSP), Formalization Support Product (FSP). Indeed, within the framework of the PAIFFV, the country benefited from a financing of about 1,532,846 dollars from the African Development Bank<sup>176</sup>.

### Poverty

The incidence of poverty is lower in male-headed households than in female-headed households; it is 54.6 percent in the former group and 57.5 percent in the latter. On the other hand, poverty among male-headed households decreased between 2011 and 2015 (from 59.6 percent to 54.6 percent), while female-headed households increased over the same period, from 54.3 percent to 57.5 percent. However, the World Bank believes that poverty remains far too high in the country. In rural areas, more than 69 percent of households lived below the poverty line in 2015. Moreover, women are the most vulnerable, as they have less access to economic opportunities.

In Togo, as in some countries in the sub-region, the level of poverty is twice as high in rural areas (58.8%) as in urban areas (26.5%)<sup>177</sup>. Recurrent droughts sometimes cause water shortages for agriculture. At the same time, periods of heavy rainfall create flooding phenomena that ravage fields or damage the harvest season, which affects rural areas much more during the dry and rainy seasons. These factors aggravate the already difficult situation of rural populations, especially women.

### Unequal Participation in decision taking

In Togo, women represent more than 50.2% of the population in 2020, however, they are less represented in decision-making bodies. Due to their status, the socio-cultural environment and the development mechanisms put in place by the country, women encounter difficulties, which not only limit their access to certain activities and slow down their promotion in the field of employment, but also accelerate their marginalization in the economic context of the country. Women have long been poorly represented in the country's decision-making bodies, although there have been gradual improvements in recent years. Indeed, the proportion of women .

<sup>176</sup> African Development Bank Group, (2016). Online available: <https://www.afdb.org/pt/news-and-events/la-bad-octroie-950-millions-de-francs-cfa-au-togo-en-contribution-a-lautonomisation-economique-des-femmes-16268>

<sup>177</sup> The World Bank (2022). The World Bank in Togo. Online Available: <https://www.banquemonde.org/fr/country/togo/overview>

The proportion has risen from 1.2% in 1995 to 18.7% in 2020<sup>178</sup>. Better still, based on data from the World Bank, the proportion of women in the workforce will represent 48.8% in 2020, whereas it was less than 47% in 1995.

Since 2011, Togo has developed a document on the National Policy for Gender Equity and Equality whose objective is to promote in the medium and long term, gender equity and equality, women's empowerment, and their full participation in decision-making at all levels of the country's development process. Despite the adoption of this policy at the national level, results have not followed. According to Togo's MDG monitoring report, women are poorly represented in decision-making bodies. Moreover, 39.4% of wage earners in the non-agricultural sector are women<sup>179</sup>.

The proportion of seats held by women in parliament increased from 15.4% in 2014 to 18.7% in 2015<sup>180</sup>. These proportions are far from the MDG target of 50%, but the country has made remarkable progress. In 2015, 17.4% of women held the office of minister. In 2018, the office of the National Assembly has three women in addition to the President. Key ministerial positions traditionally held by men are now headed by women.

In Togo, women play a leading role in the development of port activities, where they are promoted accordingly. However, their participation in decision-making positions is very low. In 2017, the Togolese port platform employed 783 agents, 67 of whom were women, or about 9% of the staff<sup>181</sup>. Of this workforce, (9%), 49 women occupied positions of responsibility (i.e. 75%), including Human Resources, the Port Community (Alliance for the Promotion of the Port of Lomé), the Medical-Social Center and the General Administration. The head of the Study and Development Department is a woman engineer in Civil Engineering<sup>182</sup>.

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<sup>178</sup> UIP (International Parliamentary Union), (2020). Women in Parliament: 1995-2020. <https://www.ipu.org/file/8994/download>

<sup>179</sup> Republic of Togo, (2019). Review of the implementation of the Beijing declaration and program of action commitments between 2014 and 2019. <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/CSW/64/National-reviews/Togo.pdf>

<sup>180</sup> Inter-Parliamentary Union for Democracy for All, (2020). Women in parliament: 1995-2020 [https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKEwj4sfj74L6AhUASvEDHd9WBEoQFnoECBEQAQ&url=https%3A%2F%2Fwww.ipu.org%2Ffile%2F8994%2Fdownload&usq=AOvVaw1p4BpjQiu2tGL\\_GseMlar](https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKEwj4sfj74L6AhUASvEDHd9WBEoQFnoECBEQAQ&url=https%3A%2F%2Fwww.ipu.org%2Ffile%2F8994%2Fdownload&usq=AOvVaw1p4BpjQiu2tGL_GseMlar)

<sup>181</sup> Republic of Togo. The promotion of women in the maritime sector in Togo. Online available: <https://www.togo-port.net/la-femme-dans-le-secteur-maritime-au-togo/>

<sup>182</sup> Ibid

## 4.19 Zambia

### Demographics and human development

Zambia, a southern African state, and a member of the Commonwealth shares its borders with 8 countries including the Democratic Republic of Congo, Tanzania, Malawi, Mozambique, Zimbabwe, Botswana, Namibia and Angola. In 2021, the Zambian population is estimated at 18,920,657 inhabitants of which nearly 51% are women (or 9,550,918 women). to World Bank population data, about 55 of Zambia's population lives in rural areas. According to World Bank population data, about 55 of Zambia's population lives in rural areas.

In terms of gender inequality, the country is making considerable progress in promoting the rights of girls and women. However, much remains to be done to promote gender equality and achieve gender equity. Indeed, after a regression in the Gender Inequality Index (GII) where Zambia went from 0.517 in 2017 to 0.540 in 2018, the report records a slight decrease in 2019 in its gender inequality index which places it in 146th place out of 178 countries according to the Gender Inequality Index.

When it comes to health, women and girls are at a disadvantage compared to their male counterparts. Indeed, in some parts of the country, particularly in rural areas, many women in pregnancy or childbirth suffer from the lack of health infrastructure, the lack of qualified and specialized personnel, the lack of operating equipment, etc. Over the period 2015-2016, the maternal mortality ratio (MMR) increased from 111 deaths per 100,000 live births to 252 deaths per 100,000 live births in 2018, while the pregnancy-related mortality rate (PRMR) was 278 deaths per 100,000 women.

### Education

Zambia has made considerable progress in education, as enrolment and completion of primary schooling are almost universal. However, the country faces some challenges, particularly in terms of relevance, efficiency, equity and the shortage of qualified teachers. Clearly, women are disadvantaged compared to men in terms of education. From the quality of school infrastructure, to gender equity in schooling, to the quality of school and post training, Zambia has embarked on the modernization of its entire education system. Indeed; the country has developed professional standards for its teachers, with the aim of improving the efficiency and performance of schools.

According to the 2018 Demographic and Health Survey report, the majority of Zambians have no formal education or only some primary education. Indeed, 60 percent of women and 54 percent of men aged 6 years and older have no or only some primary education. In 2017, the net secondary school enrollment rate increased by 25.4 percent in to 42.9 percent. At the same time the net enrollment rate in primary school decreased from 90.4 percent in 2016 to 87.9 percent in 2017.

### Employment

The statics of the Gender Inequality Index report show that there is an increase in inequalities that exist in women's participation in the labour market. In Zambia, the employment sector is dominated by men, while women make up about 50.5 per cent of the country's population. In 2019, women's participation in the labour market declined from 77.7% to 35.3% in 2019. In 2021, only 26.7% of women participate in the labour market, compared to 44.8% of men. Women's participation in traditionally male-dominated industries remains remarkably low, at 20 per cent. While there has been progress in gender equality, inequalities persist in some areas. Women's labor force participation rate is 78.3 percent, compared to 95.0 percent for men.

Renewable energy and transport infrastructure projects, including roads and rail voices, will increase the involvement of women, girls and vulnerable people in the country's workforce.

### Energy, transport, and telecommunications

Zambia has extensive energy, transportation, industrial, and telecommunications infrastructure. However, Zambia's economic infrastructure is dominated by the industrial sector, particularly the extractive industry. Abundant energy resources, including hydropower, biomass, coal, and renewable energy (solar and wind) are available in Zambia. However, only 31% of the country's population has access to electricity. In Zambia, the majority rural population is particularly energy poor. Indeed, in rural areas, the rate of access to electricity is less than 11%. In recent years, Zambia has begun mainstreaming and monitoring gender in its development policies, particularly across key sectors such as infrastructure. Through a gender assessment of the energy sector conducted in 2018, Zambia through the Ministry of Energy has developed a gender mainstreaming strategy and action plan, which will inform the Integrated Resource Plan (IRP) process.

In Zambia, as in most African countries, women make up more than half of all road users. However, they are less involved in transport infrastructure construction and redevelopment projects. Gender mainstreaming in transport infrastructure in Zambia is a critical issue in the country. However, the impact of improved rural transport on women is significant. In recent years, Zambia has faced significant challenges including the impact of climate, economic conditions, and poorly maintained transport infrastructure. In this situation, the country requires additional investment to address these challenges.

### Sociocultural

A predominantly patriarchal society whose customs and traditions often prohibit women's empowerment, in Zambia, gender inequalities are perceived at all levels, and at all levels of the country's population.

In Zambia, there are certain socio-cultural beliefs that limit women's access to certain socio-economic activities and are the root causes of gender-based violence. In the majority of the country's customs, women generally submit to marital demands in accordance with societal norms, regardless of their personal health and choice.

### Policy and Legal framework

To promote gender equality and empowerment of women and girls and the vulnerable, Zambia has strengthened its policy and legal frameworks. Indeed, Zambia has been working with the United Nations for several years to incorporate international instruments into the country's national legislation. As regards the legal framework, the Constitutional (Amendment) Act No. 2 of 2016 confirms the equal value of women and men. Indeed, the country signed a new constitution in February 2016 that sets out an affirmative new framework for a 30 per cent gender equality rule for elected and appointed positions, while recognizing equal rights and establishing a Gender Equality Commission.

A number of other progressive laws exist in the country and are among others:

- The Gender Equity and Equality Act (GEEA) of 2015, which aims to incorporate into domestic law certain provisions relating to women's rights and gender equality contained in regional, continental and international instruments to which Zambia is a party.

- The National Gender Policy formulated in 2014 is the main framework for the implementation of gender equality commitments. The policy also provides for equal opportunities for women and men to participate in and contribute actively to national development.
- In 2005, the penal code was revised, making penalties for (sexual) violence against women and children more severe.

However, effective implementation of these laws and policies has been slow and an acceleration of their implementation is desired.

### Gender based violence

Gender-based violence is used by all social strata of the Zambian population and all age groups. According to police nation's 2021 annual report on gender-based violence, disaggregated annual data shows that 5,301 child victims of abuse across the country, accounting for 25.8% of all victims of gender-based violence. Of these 5,301 child victims of serious abuse, girls accounted for more than 77.6 per cent. In total, more than 25,000 cases of GBV were recorded in 2021. More than one-third (36%) of women age 15-49 have experienced physical violence at least once since age 15 and 14% have experienced sexual violence 183. In short, women and girls are more vulnerable to the growing trend of "sextortion" in exchange for services and opportunities.

In addition, to improve access to justice for victims of GBV and to ensure prompt resolution of cases, Zambia has established expedited courts for gender-based violence cases.

### Access to Finances

Since the 1990s, Zambia has undergone extensive financial sector reforms. However, the expected benefits of a market-based banking system have not materialized. Indeed, more than 40 percent of Zambian adults do not have access to quality financial products, and at the same time, about 60 percent of adults who do have access do not use them, according to Zambia's 2017-2022 National Financial Inclusion Strategy document.

Also, the population in rural areas is disadvantaged. People in remote rural areas still rely on cash or barter, or use unregulated and unsecured channels, to make payments and store savings. Just like globally, women's financial inclusion is a top priority for Zambia. Indeed, women's access to banking services contributes to economic growth, economically empowers women and supports several Sustainable Development Goals in the country.

In 2015, women's financial inclusion in Zambia was 30%. Through the use of mobile money, the gender gap in access to financial services has been reduced and up to 58% of women are financially included.

### Poverty

The impacts of climate change are strongly felt among the Zambian population, especially in rural areas. In addition, human action such as deforestation combined with the negative effects of

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183 European Union, Zambia, (2021). EU GENDER ACTION PLAN III, 2021-2025 ZAMBIA COUNTRY LEVEL IMPLEMENTATION PLAN (CLIP).

<https://www.eeas.europa.eu/sites/default/files/documents/Zambia%20Gender%20Country%20Level%20Implementation%20Plan%20%28CLIP%29.pdf>



climate change such as drought increase the distances to collect firewood used for domestic energy, which has an impact on women and children who are usually responsible for collection.

According to the European Union's report on the National Level Implementation Plan for Zambia, about 55.8% of the country's population is poor, and of these, 40.8% are extremely poor. According to World Bank data, poverty rates among Zambia's rural population were stubbornly high, reaching 78 percent of the population and disproportionately affecting adolescent girls and women.

### Unequal Participation in decision taking

The statistics of the Gender Inequality Index report show that there is an increase in the inequalities that exist in the number of women parliamentarians. Only 14.9% of parliamentary seats are held by women and even fewer women hold Cabinet positions at approximately 7%<sup>184</sup>. While women make up more than half of the population in Zambia, they are poorly represented in decision-making and accountability bodies in public office. In 2016, the country signed a new constitution in February 2016 that establishes a new positive framework for a 30% gender equality rule for elected and appointed positions, while recognizing equal rights and establishing a Gender Equality Commission.

In Zambia, many ethnic groups follow a matrilineal system, where women own the land and pass it on to the maternal line. However, ownership does not necessarily mean access, use and control of land. This remains a consequence of the failure to take women into account in decision-making facilities within local communities. Women are very limited in their participation in the energy and industrial value chain in the country, especially as entrepreneurs or business owners in renewable energy or heavy industries. Many Zambian women have better qualifications, however, they are not considered for higher positions in higher institutions and strategic positions

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<sup>184</sup> European Union, Zambia, (2021). EU GENDER ACTION PLAN III, 2021-2025 ZAMBIA COUNTRY LEVEL IMPLEMENTATION PLAN (CLIP).

<https://www.eeas.europa.eu/sites/default/files/documents/Zambia%20Gender%20Country%20Level%20Implementation%20Plan%20%28CLIP%29.pdf>

## V. GENDER DISPARITIES TO INFRASTRUCTURAL ACCESS AND SERVICES AND CONTRIBUTION OF THE PROJECT

Owing to growing social science and interdisciplinary research on the effects of infrastructure disruption in time of disasters<sup>185</sup>, it is possible to understand gender and social inclusion considerations of climate resilient infrastructures. Despite many important research gaps, it's still possible to understand how infrastructure disruption can affect populations and economies, considering gender specificities.

Such research has established the criticality of electric power and telecommunication services in advancing gender equality and the heightened vulnerability of certain population groups to infrastructure disruption. While the importance of understanding and reducing infrastructure disruption impacts is well-established, omitting the socioeconomic impacts of infrastructure disruptions can lead to underinvestment in mitigating the consequences of the disruption.

When extreme events damage infrastructure, the impact materialises not only in term of physical damages, but also the socio-economic impacts. For example, when a road or a bridge damages, it disrupts connectivity and prevents access to school, hospital. This prevents women in developing countries from receiving urgent medical care and could result in maternal death, defined as deaths while pregnant or within 42 days of giving birth. Lack of resilient transport infrastructure can also negatively impact girls' school enrolment; limit women access critical urban infrastructure and services and prevent their access to more activities that generate remuneration. Beyond access to medical care and other education and livelihood opportunities, inadequate transport systems are shown to be an enabler of gender-based violence.

The promotion of climate resilient infrastructure will help achieve universal energy access, environmental sustainability, and gender equality in the energy sector, leading to positive developmental outcomes for all. The lack of access to electricity affects women and girls disproportionately because non-existent or irregular electricity supply can considerably increase their time poverty, reducing the number of productive hours in a day and increasing the unpaid domestic work burden. The responsibility for collecting biomass fuels for cooking such as wood, dung, and crop residues falls on women and girls in low-income rural households. On average, they spend long hours per week on these activities due to the need to travel long distances in search of fuel. Furthermore, women and girls disproportionately suffer from adverse health outcomes due to indoor air pollution caused by unclean, combustible fuels for household energy, accounting for 6 out of 10 of the 4.3 million premature deaths globally in 2012 .

By promoting sustainably, the transition to clean energy, ICRF is critical to contribute to a better access for all including women and reduce gender inequalities by helping lengthen the day by one to two hours, allowing women to spend more time on productive, income-generating, or leisure activities. Through the program, the role of women is reaffirmed as key for improving electricity access.

In today's world, access and control over information increasingly symbolise empowerment. Digital communications infrastructure is instrumental in enabling knowledge sharing and creating more inclusive and empowered societies. However, within the digital divide – 52 percent of the world's

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<sup>185</sup> Insights into these impacts derive from a variety of information sources, including surveys, field observations, analysis of secondary data, and computational models.

population is without access to the Internet – there is a wide gap between male and female digital communications users. There is an estimated Internet usage gap of 11 percent globally, which increases to 23 percent in Africa and 31 percent in the least developed countries. The divide also extends to the use of mobile phones. In low- and middle-income countries, women are 10 percent less likely to have a mobile phone and 26 percent less likely to have a smartphone than men. The likelihood of having access to mobile Internet is about 34 percent lower in Sub-Saharan Africa. . Multiple causes reinforce this gender divide. The cost of digital communications technology and the significant number of women living in poverty are considered the greatest barriers to accessing digital communications services and the Internet. Women are usually paid less than men for equal work and have more difficulties accessing financial assets, consequently limiting their ability to own or use any type of technology, including digital communications.

Furthermore, illiteracy among women and girls, who make up nearly two-thirds of the world's illiterate, and the lack of knowledge of English in rural areas, which is the primary language of the Internet, are significant obstacles to closing the digital gender gap. This program can have significant positive outcomes in multiple dimensions of development as it increases access to digital communications technology for women. First, it can improve access to education for women and girls, giving the wide range of learning opportunities, content, and tools available on the web. Second, it can trigger new economic and employment opportunities for women and women-owned businesses by increasing access to international markets and online service-based industries, where women are more likely to work. Third, digital communications infrastructure can also positively impact the reduction of gender-based violence and insecurity through mobile applications where women can report unsafe areas, quickly reach emergency services, and share their position to ensure their safety. Especially during times of crisis, digital communications can be a critical lifeline by providing access to emergency services. For example, gender-based violence against women has increased worldwide due to COVID-19. Technology can facilitate the reporting of incidents in cases like this.

In all of ICRF's target countries, there are major challenges and setbacks to gender equality. In addition, women and men are distinctly vulnerable to the impacts of climate change. Therefore, specific intervention strategies for each target group are needed. Across critical infrastructures, opportunities have been identified to contribute to and increase positive gender relations through equitable actions. In short, in the analysis of gender and socio-economic indicators, it appears that countries do not have the same characteristics in terms of gender mainstreaming at all levels of socio-economic, cultural and political life. However, ICRF's areas are essential and targeted to contribute effectively to the improvement of people's living conditions and above all to reduce gender inequalities and discrimination against women and vulnerable people.

In addition, the project for the rehabilitation and installation of resilient infrastructure remains an opportunity for countries and an excellent way for better gender mainstreaming through development projects and the effective and active participation of women in the national development process.

**Energy:** The installation or expansion of renewable energy plants such as solar, wind, etc. offer significant potential to support the development of women-owned microenterprises, especially in rural areas. The project therefore aims to extend the electricity network to areas not covered in order to provide women and vulnerable people with opportunities to develop and use technologies that require energy such as cell phones. As a result, vulnerable populations, especially women, will be able to seize opportunities to access credit and training and solve the financial inclusion problem faced by most countries. The Solar Power Plant Project requires maintenance, upkeep, cleaning and verification. Thus, the planned training programs will allow a significant participation of women and youth in order to strengthen their professional skills, to increase their employability and to reinforce their social and economic power. In rural areas, two factors increase exposure to violence against

women and girls. These are poor lighting in villages; countryside; hamlets, etc. and the social expectation that women and girls collect firewood. Thanks to the projects of installation or extension of power plants, these areas will be connected, which will avoid the search for wood for girls. The lighting of these areas will allow both women to exercise or develop activities requiring energy while young people will spend more time to learn their lesson.

**Transport:** Through the construction or upgrading of road transport facilities, isolated populations, especially those in rural areas, will be provided with access to economic opportunities, health care, education, and other services and infrastructure needed to improve their well-being. Finally, the agricultural community in these areas, sometimes dominated by women, will be able to access the domestic market for the sale of their products with significant benefits. In addition to their major contribution to economic growth and the creation of economic opportunities for vulnerable groups; transport also contributes to increasing women's productivity and promoting gender equality. In line with the gender requirements and the increase in the number of women in decision making that AFC is committed to implementing throughout the project, women; women's groups or women-led businesses will be represented at every stage of the planning and design process of transport project investments. The women's groups; community associations; and NGOs that have been identified and consulted already constitute a structured approach to understanding women's needs.

**Industry:** The industrial platform projects offer an excellent way to reduce gender inequality and especially to reduce cases of gender-based violence (GBV). In addition to the direct and indirect employment opportunities that these industrial platforms offer to women and youth, the project also encourages the establishment of cooperative farmers and breeders to deliver products in quantity and quality. This strategy will not only protect girls and women from need through various income-generating activities, but also reduce or eliminate the socio-cultural practices they suffer from. The industry projects targeted by ICRF are oriented towards job creation, manufacturing, services and innovation. In addition, women-owned businesses will be further included in the manufacturing value chain. Thus their capacities will be strengthened to assume new roles in the transition to industry and consequently increase their share in decision making.

## VI. RESULTS OF SURVEY THE GENDER PERCEPTIONS IN ICRF COUNTRIES

To find out the level of gender mainstreaming as well as the degree of women's participation in all stages of the infrastructure life cycle, an online survey was conducted from April to June 2022 on gender and social inclusion for infrastructure projects in countries covered by the ICRF project, including Benin; Cameroon; Chad; Côte d'Ivoire; Djibouti; DRC; Gabon; Gambia; Ghana; Guinea; Kenya; Mali; Mauritania; Namibia; Nigeria; Rwanda; Sierra Leone and Togo.

This section presents a summary of the results of the survey, which was designed to determine the level of gender mainstreaming in infrastructure projects, particularly in transport, energy, heavy industry and telecommunications. This section completes the presentation of the gender mainstreaming and social inclusion framework in ICRF countries. The report draws on responses and information from the questionnaire sent to women's groups and associations, and officials of implementing agencies and institutions on how to mainstream gender into environmental policies, programs and infrastructure projects in ICRF countries. Thus, information on the level of women's participation throughout the infrastructure life cycle was collected as well as information on the national gender strategy of these countries.

It should be noted that the questionnaire is organized into different sections including project objectives and target groups; access, control of resources and impacts of infrastructure projects; women's participation and consultation strategies; women's role as decision-makers; and finally sex-disaggregated data on infrastructure. As such, the analysis covers the areas of transportation; energy; industrial platforms; and telecommunications in the context of climate change.

### 6.1 Project objectives and target group

According to the survey, the design of the infrastructure project recognizes that women and men have different needs and priorities in their use of the infrastructure, but more often than not women's needs are not taken into account or are only partially taken into account. For women's groups, the constraints and obstacles to women's participation in infrastructure project activities and access to project benefits remain gender-based discriminatory practices; reluctance to assign work to women; reluctance to include women in the workforce in certain sectors; lack of anti-discrimination protections; lack of gender-specific policies and benefits, etc.

According to the responses of one Sierra Leonean agency that responded to the questionnaire, the gender mainstreaming strategy has been developed, but the effective implementation of gender policies and programs through infrastructure projects remains problematic. The tasks performed by women are affected, particularly in the area of transport, where the redesign of a road slows down or sometimes stops their income-generating activities. For this reason, women's groups or women's promotion agencies have not been consulted and/or involved in the decision-making process concerning the "location and timeframe" of the work.

### 6.2 Resource control and impacts of infrastructure projects

Gender equality is an important aspect in the development process of countries but is largely neglected in the planning and provision of infrastructure. Consultation and involvement of women or women's groups in decision-making regarding the location or type of infrastructure provided in the locality and/or region of the country remains very limited in some ICRF countries.

According to the survey results, the participation of women, especially rural women, in public works as wage labor is hindered by some major factors. In Namibia, for example, the division of domestic labor usually assigns women the primary responsibility for childcare and other domestic tasks. This limits the time they can devote to productive activities, and often means that they can only participate in work done in their locality. For the National Network of Rural Women's Associations RENAFER in DRC, identifying women's groups and integrating them into the management of infrastructure in a formal way will help overcome the often traditional constraints and obstacles that hinder women's participation in leadership positions.

Opportunities for women to be employed and trained in the construction and operation of infrastructure exist but are mostly limited to the labor force. Indeed, support services for women such as childcare and health centers to encourage their participation in infrastructure projects are either lacking or simply not considered.

Similarly, women have been very little involved in infrastructure projects but they benefit from their installation. In Nigeria, for example, roads have been built to enable women to transport their agricultural products to markets in the nearby city. It should also be noted that women are not integrated at all stages of the life cycle of infrastructure projects. For some associations, the imposition of quotas for women at all levels of design and implementation of infrastructure projects remains the best strategy to ensure that they participate and are not disadvantaged by these projects. Therefore, gender action plans and assessments must be considered at all phases of the project cycle. Women must be integrated into the infrastructure project in the planning and implementation stages.

According to the DRC-based National Network of Rural Women's Associations RENAFER, women are not sufficiently integrated into infrastructure projects. According to RENAFER, the main constraints and obstacles to women's participation in infrastructure activities remain gender-based discriminatory practices and the lack of education and training opportunities.

### **6.3 Strategies for women's participation and consultation in infrastructure projects**

Strategies for gender mainstreaming in the development process exist, but they have not been identified to overcome barriers to women's participation and benefits from infrastructure projects. Indeed, the majority of ICRF countries have a national strategy or action plan on gender equality and/or gender mainstreaming at all levels. In most cases, sector ministries/agencies are responsible for implementing these national strategies or plans. In the case of Chad, Namibia, Nigeria, and Togo, for example, the country's gender mainstreaming strategies are led by the Ministry of Women, Family and Child Welfare; Namibia's Ministry of Women's Affairs and Child Welfare; the Federal Ministry of Women's Affairs and Social Development; and the Minister of Social Welfare and Women's Development, respectively.

Regarding equal access between men and women to infrastructure projects, women suffer more than men from the lack of access to quality infrastructure. For the associations, it is essential that women take part in the definition of priorities in terms of design and operation of infrastructures so that they effectively contribute to both development and the benefit of women. Despite the implementation of these national strategies and plans, there are constraints and obstacles to women's participation in infrastructure projects. Moreover, the respondents emphasize a lack of monitoring of the implementation of the strategy throughout the life cycle of the infrastructure. As a



result, there is a gap between the main directions of the decisions taken within the technical ministries and the implementation of actions to fully integrate gender into infrastructure projects.

Moreover, the implementation of these strategies sometimes remains concentrated in one area without covering all areas. In Nigeria, for example, in order to implement the national gender strategy in the area of environment, the Federal Ministry of Environment first developed the National Action Plan on Gender and Climate Change followed by the development and validation of its implementation strategy. On the other hand, the underdeveloped gender-blind infrastructure is one of the main factors preventing women and girls from accessing basic services to promote their upward social mobility and reduce gender disparities.

In Sierra Leone, there are no specific gender mainstreaming guidelines for infrastructure, but there is a national gender empowerment policy. However, the government has developed policies and laws to build women's capacity, awareness and empowerment opportunities. In Côte d'Ivoire, most ministries and structures show a clear commitment to gender mainstreaming and have fully implemented the national gender strategy, but there is a lack of tools and specialized human resources. In some sectors, economic and social infrastructures have been designed, planned and implemented without taking gender concerns into account. However, the ICRF's major concern is to take into account the gender dimension in infrastructure projects: roads, bridges, railroads, ports, air transport, energy, telecommunications and heavy industry.

## **6.4 Women's role as decision makers in infrastructure projects**

Regarding the role of women in decision-making, particularly through infrastructure projects, there is little opportunity for the project to support women as infrastructure managers in either a formal or informal way. When asked whether women and women's groups are often consulted and involved in decision-making regarding the location or type of infrastructure provided in their locality/region, the majority of responses were no. However, women's groups are organized in a way that allows them to participate in the decision-making process. However, women's groups are organized to participate in various key project activities.

Furthermore, the possibilities for the project to support women as infrastructure managers in a formal or informal way must go through the identification of women's groups and their integration into the management of infrastructure in a formal way. With regard to the practical needs and strategic interests of women that need to be taken into account in infrastructure projects, the creation of a women's boarding school near industrial infrastructures and the training of "gender officers" responsible for implementing and monitoring the action plan and supporting gender mainstreaming in infrastructure projects would be an asset for these women. In this regard, the majority of respondents emphasize that the issue of "practical and strategic gender interests" is becoming more widespread in communities where project promoters, especially infrastructure projects, are linking women and sustainable development. For the respondents, there are many ways to achieve these objectives, and setting up monitoring and data collection mechanisms disaggregated by sex would be a step towards achieving these objectives.

According to some of the agencies interviewed, gender inequality issues in infrastructure projects depend on the sector or area of infrastructure. In the energy and transport sectors, for example, the challenge of gender inequality in this sector stems almost entirely from the absence of gender considerations in the planning process. In fact, society has traditionally granted (and in some regions or localities continues to grant) differential rights based on gender, in the sense that women could not perform tasks in certain areas of activity. This also resulted in a traditional and economic legacy in which people, based on their gender, had different opportunities to access the labor market,

financial capital and human capital. These inequalities have ended up being transposed into the various policies and plans for energy, transport and industry. Work in these sectors is thus approached in a gendered manner.

For example, women's groups emphasize the need to build childcare, maternity facilities, schools, and health care facilities near industrial centers. In Nigeria, for example, both men and women are involved in the decision-making process, particularly with regard to infrastructure, but not at all stages of the infrastructure life cycle. In fact, taking gender into account throughout the infrastructure life cycle will further promote gender equality in Nigeria.

## **6.5 Gender-disaggregated data on infrastructure.**

Climate change considerations that need to be taken into account throughout the life cycle of infrastructure should be thoroughly analyzed at the project planning stage. And the essential tool for monitoring any project is data collection. However, it should be noted that there is a lack of collection and centralization of gender-disaggregated data related to infrastructure projects in most countries. For the survey participant representing the Federal Ministry of Environment in Nigeria, synergy between environmental agencies and institutions with the National Bureau of Statistics to collect such data would be an asset for future plans or initiative in gender disaggregated data collection. In Namibia, for example, data is regularly collected in the areas of infrastructure, energy (electricity, oil, gas), and telecommunication through geographic information. Although the majority of respondents reported a lack of data collection in their country, countries are conducting research on the gender dimensions of climate-resilient infrastructure that incorporates the differential needs and use of infrastructure by women and men.

Ultimately, this survey highlighted the provisions of the gender equality and social inclusion policy in the transport, energy, telecommunications and industrial platform sectors. The development of practical tools to facilitate gender mainstreaming in sustainable infrastructure project interventions will be used for both monitoring and collecting sex-disaggregated data.

## VII. SUMMARY OF CONSULTATIONS UNDERTAKEN WITH GENDER AND WOMEN'S ORGANIZATIONS

The different actors, organizations and groups that participated in the consultation are part of the stakeholders that have been previously identified among the following categories of actors :

Competent national ministries; Regulatory bodies; Relevant research institutions; Non-governmental organizations (NGOs); Civil society organizations (CSOs); Meteorological agencies; Indigenous peoples' organizations; Official CVF observers.

These stakeholders were selected based on the target sectors within the host countries of the proposed project and classified into the following groups:

- Anglophone West Africa: Ghana, the Gambia, Nigeria, Sierra Leone
- Eastern and Southern Africa: Kenya, Rwanda, Namibia
- Francophone Central Africa: Cameroon, Chad, Djibouti, Democratic Republic of Congo, Gabon
- Francophone West Africa: Benin, Côte d'Ivoire, Guinea, Mali, Togo.

Table 2 Table of gender consultations:

Country	Type of Actor	Organisation	Contacts
Cameroon	NGOs and Civil Society Organisations (CSOs), including gender groups	Forum des Femmes Autochtones du Cameroun (FFPAC)	+237 672 101 577 <a href="mailto:ffac@ffacameroon.org">ffac@ffacameroon.org</a> / <a href="http://www.ffacameroon.org">www.ffacameroon.org</a>
		Réseau Camerounais des Organisations des Droits de l'Homme /Cameroon Network of Human Rights Organizations	Joseph Desire Zebaze <a href="mailto:zebyjodes@gmail.com">zebyjodes@gmail.com</a>
	Indigenous Peoples	Mbororo Social and Cultural Development Association (MBOSCUDA)	<a href="mailto:contact@mboscuda.org">contact@mboscuda.org</a>

Country	Type of Actor	Organisation	Contacts
		Santa Mbororo Youths Association (SAMUSA)	<a href="mailto:mboyascam@yahoo.com">mboyascam@yahoo.com</a>
Chad	NGOs and Civil Society Organisations (CSOs), including gender groups Indigenous Peoples	ONG Nirvana	<a href="mailto:contact@ongnirvana.org">contact@ongnirvana.org</a>
		Association des femmes peules et peuples autochtones du Tchad	<a href="mailto:hindououmar@gmail.com">hindououmar@gmail.com</a>
DRC	NGOs and Civil Society Organisations (CSOs), including gender groups	ONG Femme main dans la main pour le développement intégral	contact@fmmdi.org +243 977 367 571 +243 810 350 586
		Women for Women International	NA
		Equateur Magazine Association	Hornela Mumbela
		Action Aid DRC	NA
	Indigenous Peoples	CREDDHO	+243 999 922 088 +243 822 078 694 info@creddho-rdc.org / creddhocoordin@gmail.com
		FDAPID-Hope for indigenous peoples	+243 810127090, 998401598 info@fdapid-hopeip.org ,fdapidrdc@gmail.com, coordination@fdapid-hopeip.org
		Dynamique des Groupes des Peuples Autochtones (DGPA)	info@dgpardc.org contact@dgpardc.org +243 895 111 616
		Centre d'Accompagnement des Autochtones Pygmées et Minoritaires Vulnérables	camvorg@yahoo.fr + 243 997 706 371 + 243 853 793 160
Gabon	NGOs and Civil Society Organisations (CSOs), including gender groups	Agir Pour le Genre	+241 770 625 77 agirpourlegenre_gab@yahoo.fr
		Association pour le développement de la culture des peuples pygmées du Gabon (ADCPPG)	

Country	Type of Actor	Organisation	Contacts
	Indigenous Peoples representatives	Mouvement National des Minorités Autochtones et Pygmées du Gabon	+ 241 078 925 90 / + 241 062 860 55 + 241 073 513 32/ <a href="mailto:odambol@yahoo.fr">odambol@yahoo.fr</a>
Djibouti	NGOs and Civil Society Organisations (CSOs), including gender groups	Organisation de Bender Djedid Pour le Developpement Socio-Economique	<a href="mailto:ongbenderjedid@yahoo.fr">ongbenderjedid@yahoo.fr</a> +253 21 357 565
Kenya	GCF Observers	Ogiek Peoples' Development Program (OPDP)	Daniel M. Kobei / Lilian Maina <a href="mailto:lilianmaina@ogiekpeoples.org">lilianmaina@ogiekpeoples.org</a>
	Indigenous Peoples	Pastoralist Women for Health and Education. (PWHE) IL'Laramatak Community Concerns (ICC)	
Namibia	NGOs and Civil Society Organisations (CSOs), including gender groups	Ywca -Young Womens Chirstian Association	
	Indigenous Peoples	Nama Indigenous People's Forum In Namibia (NIPFIN) or !Nunisen Nyae Nyae Conservancy	
Rwanda	Indigenous Peoples	African Initiative for Mankind Progress Organization (AIMPO)	Richard Ntakirutimana info@aimpo.org
		Action pour la Promotion des Droits des Minorités Autochtones en Afrique Centrale (APDMAC)	Adrien Sinafasi Makelo Godefroy Batano Chubolire +243 998 611 352 / 997 706 362 <a href="mailto:apdmac2000@yahoo.fr">apdmac2000@yahoo.fr</a> <a href="mailto:sinamake@yahoo.fr">sinamake@yahoo.fr</a>
Gambia		Agency For The Development of Women & Children ADWAC	+220 572 0106 / 572 0075 / 990 1991 / 991 5217 <a href="mailto:adwac@qanet.gm">adwac@qanet.gm</a>
Ghana		African Women's Development Fund	Hamda Zakaria <a href="mailto:AWDF@awdf.org">AWDF@awdf.org</a> or <a href="mailto:grants@awdf.org">grants@awdf.org</a> + 233 242700881
Nigeria	GCF Observers	Niger Delta Women's Movement for Peace and Development	
	Indigenous Peoples	Movement for the Survival of the Ogoni People (MOSOP)	<a href="mailto:mosop@phca.linkserve.co">mosop@phca.linkserve.co</a> Legborsi Saro Pyagbara (+234) 84 233907

Country	Type of Actor	Organisation	Contacts
Sierra Leone	NGOs and Civil Society Organisations (CSOs), including gender groups	Sierra Leone Association of NGOs (SLANGO)	Joseph Rahall; (+232) 22 220 400 / +232 76 601 979 <a href="mailto:josephrahall@gmail.com">josephrahall@gmail.com</a> <a href="mailto:greengreenscenery@gmail.com">greengreenscenery@gmail.com</a>
Benin	NGOs and Civil Society Organisations (CSOs), including gender groups	ONG ESAM	+229 95 01 01 95 <a href="mailto:esam_benin@yahoo.fr">esam_benin@yahoo.fr</a>
		Organisation pour le développement des activités des femmes (ODAFEM)	YO épouse DRO Henriette (+225) 20 38 20 43 (+225) 07 40 65 85
Côte d'Ivoire		National Union of Disabled Women of Côte d'Ivoire (UNAFEHCI)	YO épouse DRO Henriette (+225) 20 38 20 43 (+225) 07 40 65 85
Guinea			
Mali	NGOs and Civil Society Organisations (CSOs), including gender groups (2 - 4)	COFEM - Collectif des Femmes du Mali	Djeneba HAIDARA <a href="mailto:djenbahaidara1@yahoo.fr">djenbahaidara1@yahoo.fr</a>
		Fédération Nationale des Femmes Rurales du Mali (FENAFER)	
Togo	NGOs and Civil Society Organisations (CSOs), including gender groups	Femme De Demain (FDD)	+228 90 06 02 22 <a href="mailto:fdd_tg@yahoo.fr">fdd_tg@yahoo.fr</a>
		ONG CASE TOGO	Email: <a href="mailto:info@casetogo-an.org">info@casetogo-an.org</a> Phone: +228 90 26 16 56 Phone: +228 96 06 16 01
		Association pour l'accès à l'éducation et à la formation (AccEd)	+41 22 940 02 80 Email: <a href="mailto:info@acced.ch">info@acced.ch</a>





## VIII. INTRODUCTION TO ICRF

Current and future infrastructures in Africa face risks associated with climate change which is often not a key consideration in infrastructure planning, design, financing, commissioning and construction. Climate-resilient infrastructure would help provide the quantity, quality and accessibility to infrastructure and the associated services to connect people and enhance the quality of life.

The Africa Finance Corporation (AFC) wholly-own Capital Partners is establishing the Infrastructure Climate Resilient Fund (ICRF) to offer tailored financial products (concessional equity and parametric insurance) to finance climate-resilient infrastructure and reduce the impact of climate hazards on the physical infrastructures in the selected African nations. The ICRF will be supported by targeted technical assistance and policy interventions to ensure a long term and systematic approach towards infrastructure financing in Africa.

This analysis is prepared to assess potential Gender and Social inclusion Risks that might be associated to the implementation of the ICRF in the targeted countries, with the view to propose an action plan to ensure a gender-responsive implementation of the ICRF.

The proposal targets 19 countries in Africa and is structured around three (3) components.

- Component 1 – Financial instruments to reduce market failure and attract investment in Climate Resilience;
- Component 2 – Strengthening capacity, systems and networks to improve understanding of current and future risks; and
- Component 3 – Policy interventions to support investments in Climate Resilient Infrastructure.

## IX. ENTRY POINTS FOR GENDER AND SOCIAL INCLUSION CONSIDERATIONS IN ICRF

Activities requiring mainstreaming of gender and social inclusion in the program.

**Outcome 1 - Blended finance at scale and innovative climate risk insurance products are deployed for CRI Asset Classes investments in the beneficiaries' African countries**

	Entry point	Proposed interventions	Responsible / relevant actors	Estimated Budget and budget Source
Output 1.1  Activities	ICRF is fully operational and raised capital at the fund level			
1.1.1 ICRF structure and registration	Yes	Commitment to gender equality in ACP and ICRF design structure <sup>186</sup>	AFC and ACP senior management	N/A
1.1.2 Consummate Initial closing at the Fund level with GCF as Anchor Investor	No			
1.1.3 Prepare ICRF teaser, IM, evaluate Fund suitability;	No			
1.1.4 Hold roadshows with commercial capital providers (pension funds, insurance funds, family offices, private banks, philanthropies, high net worth individuals, and other institutional investors);	No			

<sup>186</sup> As a good starting point the CEO of ACP and ICRF is a woman.

1.1.5 Negotiate and close LPs commitments.	Yes	Commitment to collaborate with partners that hold high ESG standards including commitment to Gender equality and social inclusion	ACP and ICRF team	N/A
Output 1.2 Activities	ICRF de-risks CRI Asset Classes mobilizing commercial capital at scale			
1.2.1 Source CRI pipeline and launch investment process	No			
1.2.2 Conduct analysis to support de-risking financial mechanisms 1.2.3 Conduct first level due diligence	No			
1.2.4 Structure the pipeline through SPVs and investment platforms	No			
1.2.5 Engage with the market proponents for capital raising at the pipeline level	No			
1.2.6 Prepare documentation for Investment Committee	No			
1.2.7 Financial closure for CRI Asset Classes projects	No			
1.2.8 Pipeline management	No			

1.2.9 Reporting on the program results and holding ICRF annual audit.	No			
Output 1.3 Activities	ICRF launches climate-risk parametric insurance (CRPI) scheme for CRI Asset Classes.			
1.3.1 Implementing standards and climate data analytics into CRI projects risk assessment at ICRF;	No			
1.3.2 Engaging with insurance companies to negotiate premiums and payouts for CRPI, simplifying access for the market;	Yes	<ul style="list-style-type: none"> <li>• Commitment to collaborate with partners that hold a high ESG standards including commitment to Gender equality</li> <li>• Encourage the insurance industry to develop a better awareness of gender differences in designing their products and distribution channels</li> <li>• Ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through advertisement that strongly encourages women to apply and also by advertising through various channels</li> </ul>	ACP and ICRF team ICRF Partners and consultants	Include in the outcomes 2 and 3 budget
1.3.3 Negotiating long-term agreement on CRPI for ICRF	No			
1.3.4 Piloting CRPI scheme in ICRF investments				
1.3.5 Integrating CRPI in ICRF investment process	No			

## Outcome 2 - Improved climate risk assessments and adaptation solutions for CRI Asset Classes and improved capacity for scaling up CRI in Africa;

	Entry point	Proposed intervention	Responsible	Estimated Budget and Source
Output 2.1 Activities	Deployment of climate risk assessments and adaptation solutions for ICRF investments in CRI Asset Classes and improved capacity for scaling up investments in CRI in Africa			
2.1.1 Procurement of technical firms for detailed climate risk assessments, CRPI recommendations, engineering assessments of climate adaptation solutions for each ICRF projects	Yes	<ul style="list-style-type: none"> <li>References to commitment to gender equality in the tender document</li> <li>Ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through advertisement that strongly encourages women to apply and also by advertising through various channels</li> </ul>	ACP & ICRF Team	N/A
2.1.2 Capacity building for ICRF and AFC on climate risk assessment, adaptation solutions, and CRPI requirements for CRI Asset Classes	Yes	<ul style="list-style-type: none"> <li>Commitment to prioritize women qualified consultants and to include the need for gender disaggregated data – wherever possible- in the various terms of reference</li> </ul>	ACF & ICRF Team and consultants	Included in the outcome 2 budget
2.1.3 1st level assessment for CRI Asset Classes project selection for ICRF investments, by the technical firms incl. climate risk assessment, embedding climate risk analytics, design for adaptation solution, incremental cost for adaption, economic and financial analysis,	Yes	<ul style="list-style-type: none"> <li>Commitment to prioritize women qualified consultants and to include the need for gender disaggregated data – wherever possible- in the various terms of reference</li> <li>For all recruitment, ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through</li> </ul>	ACF & ICRF Team and consultants	included in the outcome 2 budget

and CRPI requirements		advertisement that strongly encourages women to apply and also by advertising through various channels		
2.1.4 Managing development of the selected CRI Asset Classes projects for financial closure preparation incl. feasibility studies, economic and financial analysis, CRPI T&C recommendations	No			Included in the outcome 1 budget
2.1.5 Issuing RFP and support management of EPC open tender procurement	Yes	<ul style="list-style-type: none"> <li>• Commitment to collaborate with partners that hold a high ESG standards including commitment to Gender equality</li> <li>• References to gender equality in the tender documents</li> <li>• Commitment to support women led company wherever possible</li> <li>• For all recruitment, ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through advertisement that strongly encourages women to apply and also by advertising through various channels</li> </ul>	ACP and ICRF team	N/A
2.1.6 Overseeing construction and implementation of ICRF projects to ensure adaptation solutions deployed	Yes	<ul style="list-style-type: none"> <li>• Commitment to promote gender equality</li> <li>• Commitment to collaborate with partners that hold a high ESG standards including commitment to Gender equality</li> </ul>	ACF Technical assistance	Included in the outcome 1 budget



		<ul style="list-style-type: none"> <li>• Commitment to secure women ingenieur in the various teams- wherever possible</li> <li>• For all recruitment, ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through advertisement that strongly encourages women to apply and also by advertising through various channels</li> </ul>		
2.1.7 Reassessment of CRPI requirements during construction and implementation phases	No			
2.1.8 Lessons learned are captured from ICRF CRI investments and roadmap for replication across the continent	No			
2.1.9 Training and knowledge sharing for public and private sector to raise awareness about existing and future climate change risks, and de-risking methodologies based on ICRF investments	Yes	<ul style="list-style-type: none"> <li>• Commitment to collaborate with partners that hold a high ESG standards including commitment to Gender equality</li> <li>• Commitment to ensure gender balance participation in the capacity building and trainings activities</li> <li>• For all recruitment, ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through advertisement that</li> </ul>	ACF and ICRF Team Technical assistance service providers; Gender expert	included in the outcome 2 budget

		strongly encourages women to apply and also by advertising through various channels		
Output 2.2	Implementation of M&E, EMSF, Gender Action plan for ICRF program			
Activities 2.2.1 Onboarding experts for M&E, EMSF, Gender Action plan implementation for ICRF program including Components 1, 2, and 3.	Yes	For all recruitment ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through advertisement that strongly encourages women to apply and also by advertising through various channels	ACF consultants	Included in the outcome 2 budget
2.2.2 Design and approval of M&E, EMSF, Gender Action plan implementation	Yes	Integrate a gender-sensitive approach into baseline surveys, indicators and methodologies for continuous project monitoring and impact assessments	ACP and ICRF team and consultants in collaboration with Women Affairs and Social Development and relevant stakeholders of respective countries	= 10.000 *12 =120 000 USD ICRF action plan in PMC
2.2.3 Implementation of M&E, EMSF, Gender Action plan implementation	Yes	Collect and present sex-disaggregated statistics to measure enhanced access for women to assets, inputs and financial products, including insurance.	ACP and ICRF team and consultants in collaboration with Women Affairs and Social Development and relevant stakeholders of respective countries	= 10.000 *12 =120 000 USD ICRF action plan in PMC

**Outcome 3 - Strengthened regulatory framework and enabling environment for investments in CRI Asset Classes in Africa.**

	Entry point	Proposed intervention	Responsible	Estimated Budget and Source
Output 3.1 - Activities	Regulatory framework for new CRI Asset Classes and enabling environment are strengthened through standards, construction codes, and CRPI policies			
3.1.1 Procure consortium of legal and policymaking firms for improving regulatory framework for CRI Asset Classes and CRPI, and capacity building in the Program States	Yes		ACP and ICRF team and consultants in collaboration with Women Affairs and Social Development and relevant stakeholders of respective countries	
3.1.2 Engage with key proponents, public and private sector participants, civil societies to identify the regulatory gaps for investments in CRI Asset Classes, CRPI and initiate consultation process for recommendations report;	Yes	Collaborate in partnerships with Public and private sector actors to develop delivery channels that enhance the accessibility to financials asset to women, for example through a women's group or via digital distribution channels that overcome women's mobility constraints.	ACP and ICRF team and consultants; Gender expert; civil societies/women's associations	
3.1.3 Create a work group from the consortium of legal and policymaking firms for new CRI Asset Classes and construction codes implementation	Yes	Provide equal opportunities to women and men participation in expert groups	ACP and ICRF team and consultants in collaboration with Women Affairs and Social Development and relevant stakeholders of	

			respective countries	
3.1.4 Create and share recommendation reports for improving regulatory framework for CRI Asset Classes and CRPI per country	No			
3.1.5 Support legal regulatory and policy making process for CRI Asset Classes to implement the recommendations according to each country needs  3.1.6 Publish reports on achievements and the roadmap for further strengthening regulatory framework per country for CRI Asset Classes and CRPI	No			
3.1.7 Knowledge sharing with the public and private sector participants	Yes	<ul style="list-style-type: none"> <li>• Ensure knowledge product include lessons learnt on gender and social considerations in ICRF</li> <li>• Provide equal opportunity for participation of men and woman in the events</li> </ul>	ACP and ICRF team and consultants	
Output 3.2 Activities	Opportunities for fiscal incentives are explored for CRI Asset Classes			

<p>3.2.1 Procure fiscal regulatory framework and policymaking firms for promoting fiscal incentives for CRI Asset Classes in the Program Countries</p>	<p>Yes</p>	<ul style="list-style-type: none"> <li>• Commitment to collaborate with partners that hold a high ESG standards including commitment to Gender equality</li> <li>• References to gender equality in the tender documents</li> <li>• Commitment to support women led company wherever possible</li> <li>• For all recruitment, ensure that equal opportunities are provided to women and men in Experts appointment and recruitment through advertisement that strongly encourages women to apply and also by advertising through various channels</li> </ul>	<p>ACP and ICRF team and consultants</p>	
<p>3.2.2 Engage with key proponents, public and private sector participants, civil societies to identify the regulatory gaps for investments in CRI Asset Classes and initiate consultation process for recommendations report</p>	<p>Yes</p>	<p>Ensure consultations process engage both men and woman actors</p> <p>Budget for recruitment of gender and women at national level to support these consultations</p>	<p>ACP and ICRF team and consultants</p>	<p>=USD 10000*12 =USD 120000</p> <p>ICRF action plan PMC</p>

3.2.3 Create and share recommendation reports per country for CRI	Yes	Commitment to capture lessons on gender considerations in ICRF	ACP and ICRF team	Included in the outcome 3 budget
3.2.4 Support legal regulatory and policy-making process to implement the recommendations according to each Country's needs	Yes	Commitment to capture lessons on gender considerations in ICRF	ACP and ICRF team and consultants in collaboration with Women Affairs and Social Development and relevant stakeholders of respective countries	Included in the outcome 3 budget

## X. GENDER ACTION PLAN

At the beginning of each project, further gender analyses will be undertaken by the promoters to identify (i) gender disparities that may affect the success of these projects; (ii) the opportunities offered by projects to improve women's access to essential infrastructure, economic opportunities and, above all, decision-making, which they are often victims of; and (iii) at the end of specific indicators, or other mechanisms to ensure that women and men are included at and benefit from all stages of the project.

For the implementation of the action plan described below, a call for tenders will be launched to establish a shortlist of reputable companies covering a wide range of expertise in order to strengthen AFC's sustainability practices. Thus, gender will be covered as part of the expertise mobilized. From this process, the AFC will have a roster of gender equality experts to review gender assessments submitted by sub-project proponents. The criteria for competition of experts will be identified by applying the principles of inclusion, equal opportunity and non-discrimination with regard to the selection of consultation files.

However, for equitable access to procurement opportunities for women-owned businesses, an invitation to these women-led stakeholder companies or those committed to gender and the advancement of women to apply – will be duly taken into account in the selection process to ensure equal opportunities. At the same time, an activity (2.1.5.) is devoted to issuing calls for tenders and supporting the management of open tenders. Companies are selected on a rigorous competitive basis and on the basis of their track record in infrastructure construction.

Over the life of the Fund (20 years), ICRF will have to invest in 15 to 20 projects. Thus, for each project to be approved by ICRF, the project proponent will submit a comprehensive documentation that will include a detailed gender and social inclusion assessment and an action plan including a budget for the implementation of the associated action plan. This will be the gender analysis at the project level.



Activities	Indicators and Targets	Timeline	Responsibilities	Costs
<p><b>Impact Statement:</b> Increased climate resilience of infrastructure in the ICRF African countries optimizing the opportunity of the program to address gender inequalities by increasing women's access to <b>reliable</b> energy, transportation and telecommunication services.</p> <p><b>Outcome Statement:</b> In addition to promote infrastructure that will advance gender equality but will be implemented through a strong gender approach ensuring equal opportunity, equal voice, balance representation, use of disaggregated data are mainstreamed in the implementation of the program. AFC, ACP and ICRF Team will advocate and raise awareness of women's empowerment at different levels of engagement. Lessons learnt from gender consideration in ICRF will be captured and documented as part of the knowledge products prepared under ICRF. In addition to the Fund's budget, additional budget from sub projects sponsors will be assigned to ensure dedicated gender experts are hired to ensure effective gender consideration in implementation.</p>				
<p><b>Output(s) Statement:</b> ICRF will focus on 4 key areas (Climate Resilient Transportation and Logistics; Climate-Resilient Energy Systems; Climate-resilient economic zones; and Climate Resilient Digital and Telecommunications Infrastructure) and pursues the following outcomes:</p> <ul style="list-style-type: none"> <li>(a) Strengthen the capacity of the ICRF to raise capital at the fund level for investments in resilient infrastructure</li> <li>(b) Eliminate risk to the IRC asset classes by raising large-scale commercial capital.</li> <li>(c) Launch a parametric climate risk insurance (CRPI) system for IRC asset classes.</li> <li>(d) Collaborate with a partner that holds strong ESG standards including commitment to gender equality</li> </ul>				
Outcome x :				
<b>Output 1.1 - Parametric insurance:</b> ICRF launches climate-risk parametric insurance (CRPI) scheme for CRI Asset Classes.				
<b>1.1.1</b> ICRF structure and registration	<b>1.1.1.1</b> Total and share of women-led organizations listed as ICRF inventors	Prior and during The project implementation Year 1 to Year 10	Executing entity (EE) and ACP senior management;	N/A

Activities	Indicators and Targets	Timeline	Responsibilities	Costs
	Target [On best effort] 1.1.1.2. % of suppliers included in the project; 1.1.1.3 % of policies adopted and of; GCF funding received			
<b>1.1.5</b> Negotiate and close LPs commitments.	<b>1.1.5.1</b> Total and share of women-led partners collaborating with ICRF (women as the head of the institutions and or as the lead contact person on ICRF engagement)  Target [On best effort] 1.1.5.2. Number of women included in the negotiation of commitments	On a rolling basis, as subprojects come through Year 1 to Year 10	ACP and ICRF team	N/A
<b>1.3.2</b> Engaging with insurance companies to negotiate premiums and payouts for CRPI, simplifying access for the market;	<b>1.3.2.1</b> Total and share of women on ICRF Committees and Board (ACP to provide) Target [30% to 50%] 1.3.2.2 Total and share of women-led partners collaborating with ICRF (women as the head of the institutions and or as the lead contact person on ICRF engagement)  Target [30% to 50%]	Prior and during the project implementation Year 1 to Year 20	ACP and ICRF team ICRF Partners and consultants	Include in the outcomes 2 and 3 budget
<b>Output 2.1:</b> Deployment of climate risk assessments and adaptation solutions for ICRF investments in CRI Asset Classes and improved capacity for scaling up investments in CRI in Africa				

Activities	Indicators and Targets	Timeline	Responsibilities	Costs
<p>Technical assistance (TA) to sponsors in the integration of climate risks into the design and construction of projects; in the development of standardized codes for climate-resilient infrastructure.</p>	<p>The systematic and long-term approach to infrastructure financing in Africa is ensured through ethnic assistance;</p> <p>Gaps are identified and filled and capacity to collect, disseminate data on climate risk and climate change is strengthened;</p> <p>Climate risk assessment and adaptation solutions with climate innovations for CRI asset classes are deployed;</p> <p>Creating an enabling environment for IRC expansion in Africa</p>	<p>Year 1 to Year 20</p> <p>Collection, processing, and dissemination of data on climate risks and climate change.</p>	<p>GCF</p>	<p>Included in outcome 2 budget</p>
<p><b>2.1.1</b> Procurement of technical firms for detailed climate risk assessments, CRPI recommendations, engineering assessments of climate adaptation solutions for each ICRF projects</p>	<p>2.1.1.1 Total and share of women-led partners collaborating with ICRF (women as the head of the institutions and or as the lead contact person on ICRF engagement</p> <p>Target [30% to 50%]</p> <p>2.1.1.2. % of women-led technical firms for climate risk assessment and adaptation solutions.</p>	<p>During the project implementation</p> <p>Year 1 to Year 5</p>	<p>ACP &amp; ICRF Team</p>	<p>N/A</p>
<p><b>2.1.2</b> Capacity building for ICRF and AFC on climate risk assessment, adaptation solutions, and CRPI requirements for CRI Asset Classes</p>	<p>2.1.2.1 Number of trainings and workshops for designated CFA and CRPI teams;</p>	<p>During the project implementation</p> <p>Year 1 to Year 20</p>	<p>Executing entity (EE) &amp; ICRF Team and consultants</p>	<p>Included in the outcome 2 budget</p>

Activities	Indicators and Targets	Timeline	Responsibilities	Costs
	2.1.2.2. Total and share of women in top-level positions in AFC and ACP (ACP to provide) Target [30% to 50%]			
<b>2.1.3</b> 1st level assessment for CRI Asset Classes project selection for ICRF investments, by the technical firms incl. climate risk assessment, embedding climate risk analytics, design for adaptation solution, incremental cost for adaption, economic and financial analysis, and CRPI requirements	2.1.3.1 Total and share of women-led partners collaborating with ICRF (women as the head of the institutions and or as the lead contact person on ICRF engagement) Target [On best effort] 2.1.3.2. % of women on the ICRF Investment Committee for project selection 2.1.3.3. % of women involved in making recommendations on adaptation solutions for CRI asset classes	During the project implementation Year 1 to Year 5  Year 2 to Year 20	EE & ICRF Team and consultants  EE & ICRF Team and consultants	
<b>2.1.5</b> Issuing RFP and support management of EPC open tender procurement	2.1.5.1. Number of women-led enterprises recruited; 2.1.5.2. Number of female-led technical firms contributing to the EPC bidding for ICRF projects; 2.1.5.3. Total and share of women on ICRF Committees and Board (ACP to provide). Target [20% to 50%]	During the project implementation Year 1 to Year 5  Year1 to year 20	EE & ICRF Team EPC; Gender expert  EE	

Activities	Indicators and Targets	Timeline	Responsibilities	Costs
	2.1.5.4. % of women on the EPC contract review team for deployment of adaptation solutions	Year1 to year5	EPC; Gender expert	
<b>2.1.6</b> Overseeing construction and implementation of ICRF projects to ensure adaptation solutions deployed	<p>2.1.6.1 Total and share of women as speakers and participants invited or selected for training,</p> <p>2.1.6.2. Number of policies strengthened or developed with respect to gender equality and climate change;</p> <p>2.1.6.3. % of technical enterprises run by women to oversee the construction and completion phases of acceptance</p>	<p>During the project Year 1 to Year 5</p> <p>Year 2 to year 20</p> <p>Year 1 to Year 5</p>	EE Technical assistance service providers;	
<b>2.1.7</b> Reassessment of CRPI requirements during construction and implementation phases	<p>2.1.7.1 conferences, panels, and workshops (review of the speakers-participants list)</p> <p>Target [40% to 50%]</p> <p>2.1.7.2.Gaps are filled and the capacity of the actors involved is strengthened</p>	<p>Year 1 to Year 20</p> <p>Annual evaluation</p>	EE and ICRF Team Technical assistance service providers; Gender expert;	included in the outcome 2 budget

Activities	Indicators and Targets	Timeline	Responsibilities	Costs
<b>2.1.9</b> Training and knowledge sharing for public and private sector to raise awareness about existing and future climate change risks, and de-risking methodologies based on ICRF investments	<p>2.1.9.1 Total and share of women consultants contracted for ICRF implementation</p> <p>Target [40% to 50%]</p> <p>2.1.9.2. Number of women-led enterprises or women's organizations that have benefited from the training and participated in the collaborative process</p> <p>2.1.9.3. Annual/country reporting on CRI investments for replication</p>	<p>Year 2 to Year 20</p> <p>Annual evaluation</p> <p>Annual data will be disaggregated on climate risk assessments and adaptation solutions</p>	<p>EE and ICRF Team</p> <p>Technical assistance service providers;</p> <p>Gender expert;</p> <p>All countries</p>	included in the outcome 2 budget
<b>Output 2.2:</b> Implementation of M&E, EMSF, Gender Action plan for ICRF program				
<b>2.2.1</b> Onboarding experts for M&E, EMSF, Gender Action plan implementation for ICRF program including	<p>2.2.1.1 Number of monitoring and assessment report including gender analysis</p> <p>Target [100%]</p> <p>% of women gender experts included in the evaluation</p>	<p>Year 1 to Year 20</p> <p>during the project implementation</p>	<p>EE and ICRF Team</p> <p>Gender expert;</p> <p>ACF consultants;</p> <p>All countries</p>	included in the outcome 2 budget = 10.000 *18
2.2.2 Design and approval of M&E, EMSF, Gender Action plan implementation	<p>2.2.2.1 Percentage of projects/programs that have integrated gender expertise into project preparation, monitoring, and evaluation;</p> <p>2.2.2.2. Number of reports showing sex-disaggregated data</p>	<p>during the project implementation</p> <p>Year 1 to Year 5</p> <p>Year 2 to Year 20</p>	<p>ACP and ICRF team and consultants in collaboration with</p> <p>Women Affairs and Social Development and relevant stakeholders of respective countries; Gender Expert</p>	=180 000 USD ICRF action plan in PMC

Activities	Indicators and Targets	Timeline	Responsibilities	Costs
	2.2.2.3 Percentage of monitoring and evaluation reports that include a gender perspective.		ACP Program	
<b>Output 3.1</b> Regulatory framework and enabling environment: Regulatory framework for new CRI Asset Classes and enabling environment are strengthened through standards, construction codes, and CRPI policies				
3.1.2 Engage with key proponents, public and private sector participants, civil societies to identify the regulatory gaps for investments in CRI Asset Classes, CRPI and initiate consultation process for recommendations report;	<p>3.1.2.1 Preparation of the initial mapping of relevant organizations and networks engaged in infrastructure and climate change in Africa. Identification of organizations;</p> <p>3.1.2.2. Total and share of women women's organizations participants engaged in consultations</p> <p>3.1.2.3. % of women-led businesses in stakeholder groups Identified to hold consultations on gaps and opportunities to improve the regulatory framework for CRI asset classes by country;</p>	<p>During the project implementation Year 1 to Year 3</p> <p>Throughout the project:</p> <p>For years 2 to the last year of the project, a regional meeting will be organized for the sharing of experiences</p>	<p>EE and ICRF team and consultants; Gender expert; civil societies/ women's associations All countries</p>	
<b>3.1.3</b> Create a work group from the consortium of legal and policymaking firms for new CRI Asset Classes and construction codes implementation	<p>3.1.3.1 Number of gender focused capacity building workshops for all countries</p> <p>3.1.3.2. The legal and regulatory capacity of ICRF States in the area of building codes is strengthened.</p>		<p>EE and ICRF team and consultants; Gender expert; civil societies/ women's associations All countries</p>	



Activities	Indicators and Targets	Timeline	Responsibilities	Costs
	3.1.3.3. Terms of reference for tendering in accordance with FTA's procurement policy are issued  3.1.3.4. Number of women-led expert firms selected for capacity building.			
<b>3.1.7</b> Knowledge sharing with the public and private sector participants	3.1.7.1 Capacity building and new experience for 100% of women-led partners collaborating with ICRF  3.1.7.2. 20-50% of women-led businesses benefit from knowledge sharing.		EE and ICRF team and consultants;  Gender expert;  civil societies/ women's associations  All countries	
<b>Output 3.2:</b> Opportunities for fiscal incentives are explored for CRI Asset Classes				
<b>3.2.1</b> Procure fiscal regulatory framework and policymaking firms for promoting fiscal incentives for CRI Asset Classes in the Program Countries	3.2.1.1 Percentage of women-led firms responsible for developing policies to promote tax incentives for CRI asset classes in participating countries  3.2.1.2. Number of women-led firms applying for tender  3.2.1.3. Number of women-led firms selected.	During the project implementation  Year 1 to Year 3	EE and ICRF team and consultants;	

Activities	Indicators and Targets	Timeline	Responsibilities	Costs
<b>3.2.2</b> Engage with key proponents, public and private sector participants, civil societies to identify the regulatory gaps for investments in CRI Asset Classes and initiate consultation process for recommendations report	3.2.2.1 Number of project proposals which have included 'gender'  3.2.2.2. Number of consultation reports with key proponents of IRC's asset classes;	During the project implementation  Year 1 to Year 3	EE and ICRF team and consultants;  Gender expert;  civil societies/ women's associations  All countries	
<b>3.2.3</b> Create and share recommendation reports per country for CRI	3.2.3.1 Country ownership capacity is increased  3.2.3.2. % of experts are women for the recommendation report	During the project implementation  Year 1 to Year 3	EE and ICRF team and consultants;  Gender expert;  civil societies/ women's associations  All countries	
<b>3.2.4</b> Support legal regulatory and policy-making process to implement the recommendations according to each Country's needs	3.2.4.1.Total and share of women as speakers and participants invited or selected for training, conferences, panels, and workshops (review of the speakers-participants list)  3.2.4.2. % of women in country offices and in the AND team  3.2.4.2.% Formulation of policy recommendations for CRI asset classes	During the project implementation  Year 1 to Year 3	EE and ICRF team and consultants;  Gender expert;  civil societies/ women's associations  All countries	

# ANNEXES

## Annexe 1

**Gender and social inclusion survey for Infrastructure Projects** (This questionnaire is intended for groups or associations of women beneficiaries of the ICRF project.)

Section A: General information		
Code	Description	Response
A01	Please name your organization or association _____	
A02.	Please put the e-mail of the organization if possible _____	
A03	Please enter the date _____	
A04	Please select your country of residence or location of the survey _____	
A05	Which industry are you directly or indirectly engaged in?  1- Transport (port, airport, public works ( road, bridges) 2- Telecommunications 3- Industry (essentially industrial parks, Heavy Industry) 4- Energy	__

Section B-1: Project Objectives and Target Group	
<p><b>Note.</b> Throughout this questionnaire, please refer to the following infrastructure: Transportation infrastructure (Roads; Railroads; Ports; Airports; Bridges); Energy infrastructure (power grids, photovoltaic plants; solar thermal; Wind power; Geothermal energy); Industrial infrastructure(Cement</p>	

factories; electronic industries; electrical industries; textile industries; chemical industries); Telecommunication infrastructure (fiber optics, cable trays).			
B01	Does the infrastructure project design acknowledge that women and men may have different needs and priorities in their use of infrastructure?  1. Yes 2. No	_	
B02.	Do you think that women's need was considered in the infrastructure design in your country, region or locality?  1. Yes 2. No	_	<b>If B2 is No, go to B4</b>
B03	If yes, please list some of the needs that have addressed.		
B04	What are the constraints and barriers to women's participation in infrastructure project activities and access to the benefits of these projects?  1. Gender-based discriminatory practices 2. Lack of educational and training opportunities. 3. Lack of gender-specific policies and benefits 4. Reluctance to include women in the workforce 5. Lack of anti-discrimination protections 6. Other	_    _    _    _    _    _	
B05	If there are other constraints and barriers, please add them here.  _____		
B06	Do infrastructure projects in your country/region/locality take into account the tasks performed by women that could be affected (such as transporting food and other goods to market, collecting fuel and water)?  1. Yes 2. No	_	<b>If B6 is No, go to section C</b>

B07	Have women or groups of women been consulted and involved in decision-making about the location or infrastructure that is provided in your area?  1. Yes 2. No	_	
B08	If yes, give one or more examples of infrastructure projects where women were consulted.		

<b>Section C. Access; control of resources; control of the benefits and project impacts</b>			
C01	Are there opportunities for women to be employed and trained in the construction and operation of infrastructure in your country?  1. Yes 2. No	_	
C02.	Will infrastructure construction restrict women's access to resources needed to carry out their tasks?  1. Yes 2. No	_	
C03	Will location, price, and other resources necessary for using the infrastructure restrict poor women's access?  1. Yes 2. No	_	
C04	Have support services for women to encourage their participation in infrastructures projects been considered? (e.g., childcare, health care, a nearby school)  1. Yes 2. No	_	
C05	Please add additional information to your answer if possible  _____		

<b>Section D: Participation and consultation strategies</b>			
D01	<p>Have strategies been identified to address constraints to women's participation and benefits in infrastructure projects?</p> <p>1. Yes 2. No</p>	_	<b>If D1 is No, go to D4</b>
D02.	<p>If so, what are these strategies?</p> <p>1. Capacity building and women's empowerment 2. Develop mechanisms to visualize the positive image of women in the implementation of infrastructure projects 3. To constitute a data bank on all women capable of occupying positions of responsibility throughout the different life cycles of the infrastructures; 4. Capacity building for women involved in decision making at all stages of the infrastructure life cycle through training in decision making, leadership, and development 5. Improved capacity of institutions and organizations in governmental and non-governmental mechanisms that work for women 6. Adoption of human resource policies and practices to promote a balanced workforce when installing or building infrastructure 7. Implementation of procurement policies to ensure that women or women-led organizations can participate in the infrastructure value chain (transport, energy, industry, telecommunications) 8. Other</p>	_    _    _    _    _    _    _    _	
D03	<p>If there are other strategies, please add them here</p> <p>_____</p> <p>_____</p>		
D04	<p>Have women been both participants and beneficiaries of infrastructure projects in your country or locality?</p> <p>1. Yes 2. No</p>	_	

D05	<p>If so, give some examples of projects</p> <p>_____</p>	_	
D06	<p>Do women and men have equal access to infrastructure projects and decision-making?</p> <p>1. Yes 2. No</p>		
D07	<p>How do women or women's groups participate in planning infrastructure projects without being disadvantaged by the project? <i>(Please provide more information and detail in your response)</i></p> <p>_____</p>		
	<p>List any separate activities that you feel are necessary for women to ensure that they participate and are not disadvantaged by the infrastructures projects? <i>(Please provide more information and detail in your response)</i></p> <p>_____</p>		



<b>Section E: Women's Social Status and Role as Decision Makers</b>		
E01	<p>Are women and women's groups consulted and involved in decision-making about the location or type of infrastructure that is provided in your locality/region/country?</p> <p>1. Yes 2. No</p>	_
E02.	<p>What opportunities does the project have to support women as infrastructure managers in formal or informal ways?<i>(Please provide more information and detail in your response)</i></p> <p>_____</p> <p>_____</p>	_    _    _    _    _    _    _    _
E03	<p>What practical needs and strategic interests of women are addressed in the infrastructure projects developed in your region?</p> <p>1. The establishment of practical tools to facilitate the consideration of gender in interventions related to sustainable infrastructure projects</p> <p>2. Establishment of a women's boarding school near industrial infrastructures</p> <p>3. The training of "gender officers" in charge of implementing and monitoring the action plan and supporting gender mainstreaming in infrastructure projects</p> <p>4. Other</p>	
E04	<p>Is there one or more ongoing consultations with community groups, including women's groups, directly or indirectly involved in infrastructure projects in the country/region or locality?</p> <p>1. Yes 2. No</p>	

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