



CHAPTER 4

Productive resources and employment, economic empowerment

Articles 15-19



Gender equality and women's empowerment took centre stage at the SADC Industrialisation Week, held ahead of the 2017 SADC Heads of State Summit in Pretoria, South Africa.

Photo courtesy of Melody Kandare

KEY POINTS

- Women's economic equality and empowerment is central to the realisation of gender equality and women's rights in Southern Africa.
- Women make up just more than 50% of SADC's growing population, which is why legislators should address their under-representation in economic spheres if the region is to leverage the promise and potential their full participation holds.
- Men continue to dominate in key economic decision-making roles in the region.
- Women's participation in the formal economy in the SADC region remains undervalued.
- Many women and girls live in poverty and must contend with low-paid and poor-quality jobs. They also tend to be more dependent on state provisions and hold the burden of unpaid care work.
- Illicit financial flows undermine the possibility of closing financing gaps, which impedes the attainment of gender equality and women's and girl's rights.
- SADC has adopted a Charter on Women in Science, Engineering and Technology Organisation as a way of increasing the number of women with access to STEM.
- In 2018, the Reserve Bank of Zimbabwe licenced the country's first ever women's bank to help more women access capital and other financial services.
- All SADC countries now provide for some maternity leave. The most common is a period of 12 weeks: four weeks before and six weeks after birth.



**economic
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Table 4.1: Trends in Economic justice since 2009

	Target 2030	Baseline 2009	Progress 2018	Variance (Progress minus 2030 target)
HUMAN DEVELOPMENT IN SOUTHERN AFRICA				
High (more than 0.7)	15 countries with the score of 1 or more. 0 = no human development	2 countries (Mauritius and Seychelles)	2 countries (Mauritius and Seychelles)	13 countries have not reached a target of more than 0.7 (Angola, Botswana, DRC, Lesotho, Madagascar, Malawi, Mozambique, Namibia, South Africa, eSwatini, Tanzania, Zambia and Zimbabwe)
Medium (between 0.55 and 0.7)	1 = optimal human development Based on: • Life expectancy at birth; • Mean years of schooling;	8 countries (Angola, Botswana, Lesotho, Madagascar, Namibia, South Africa, eSwatini and Tanzania)	4 countries (Botswana, Namibia, South Africa and Zambia)	
Low (less than 0.55)	• Expected years of schooling; and • Gross national income per capita	4 countries (DRC, Malawi, Mozambique and Zambia)	9 countries (Angola, DRC, Lesotho, Madagascar, Malawi, Mozambique, eSwatini, Tanzania and Zimbabwe)	
WOMEN IN ECONOMIC DECISION-MAKING				
Proportion of women in decision-making (region)	15 countries have 50% women in positions of economic decision-making	18%	20%	No SADC country has reached this target
Highest proportion		44% (Botswana)	44% (Botswana)	
Lowest proportion		13% (Madagascar)	None (Mauritius)	
LABOUR FORCE PARTICIPATION				
Highest proportion of women	100% of women between the ages 15 and 64 are active in the labour force in 15 SADC countries	89% (Tanzania)	84% (Madagascar)	No SADC country has reached this target
Lowest proportion of women		45% (Mauritius)	43% (eSwatini)	
EARNINGS				
Lowest difference between women's and men's average earnings	Women earn on average the same as men in all 15 SADC countries	12% less than men (Namibia)	12% less than men (Botswana)	No SADC country has reached this target
Largest difference between women's and men's average earnings		58% less than men (Mauritius) Unemployment	54% less than men (eSwatini)	
UNEMPLOYMENT				
Lowest proportion of unemployed women	15 SADC countries have no unemployed women	4% (Madagascar)	2% (Madagascar)	No countries have reached this target
Highest proportion of unemployed women		26% (South Africa)	30% (Lesotho)	

Source: Gender Gap 2017, World Bank Economy data, Human Development country reports, Gender Links.

Lesotho
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Table 4.1 shows that women still lag on all the key economic indicators in the commercial sector, highlighting the urgent need for more inclusive economies in the region. Women's participation in economic decision-making has improved only slightly, moving from 18% to 20% in the period under review. Botswana (44%) has the highest proportion of women in economic decision-making, while Mauritius has no women in economic decision-making positions. This underscores the need for Member States to fully implement Article 5 of the SADC Protocol on Gender and Development to close the existing economic justice gaps. It calls on them to implement special measures to enable women to participate equally with men in all spheres of life.

Labour force participation for both men and women continues to drop in line with the global labour market shrinkages.¹ Madagascar (84% women participation) remains the leader on this

indicator despite a dip of two percentage points from last year, while eSwatini comes last in the region at 43%. In terms of unemployment, Lesotho (30%) has the highest proportion of unemployed women, while Madagascar (2%) has the lowest.



Labour force data shows that women's participation in non-traditional labour roles, such as forestry, remains limited.

Photo: Tapiwa Zvaray

¹ Oxfam 2018.

The key difference between the participation rate and unemployment rate is that the participation rate measures the percentage of people who work in the labour force, while the unemployment rate measures the percentage within the labour force who are currently without a job.

As highlighted in previous years, employers in all SADC states pay women less than men. The difference between women's and men's average earnings recorded in 2018 is in eSwatini, where the wage gap is 54% - almost double the global average. At 12%, Botswana has the lowest gap. An analysis of the Human Development Index also points to an increasing inequality gap. Table 4.1 shows that, while all 15 countries have not reached the target for optimal Human Development, the scores vary from a low of 0.418 in Mozambique to a high 0.781 in Mauritius. A score of one is considered optimal Human Development, taking into account life expectancy at birth; mean years of schooling; expected years of schooling; and gross national income per capita.

Of concern is the stagnation in the middle and low categories. An Africa Regional Report on the SDGs identified six key drivers of human development:

- Gender parity: women and youth empowerment;
- Access to social protection for vulnerable groups;
- Health for all, with special focus on women and child health;
- Empowerment of the elderly and disabled;
- Disaster risk reduction and management capacity and climate-adaptation initiatives; and
- Adequate shelter and access to water, sanitation and hygiene.²

This chapter provides an update on the progress made in closing economic justice gaps and transforming the lives of women in Southern Africa. The chapter will also discuss policy recommendations needed to achieve the economic justice-related targets of the SADC Gender Protocol. The Protocol aligns with the UN Sustainable Development Goals (SDGs) and the goals contained in Agenda 2063, a strategic framework for socio-economic transformation in Africa. The analysis will highlight key issues and challenges in achieving these targets.

Background

Despite some progress recorded over the past ten years in improving the economic status of women in the region, recent studies show that the gender

gap is widening and contributing to the slow progress on human development in the region.³ The Gender Inequality Index (GII) assesses disparities between the sexes in health, education, political participation and economic empowerment. It shows that, in countries with less inequality, such as Botswana, Mauritius, Namibia and South Africa, women obtain 96% of men's Human Development.⁴ The same is not true in more unequal countries, where gender gaps persist in access to economic assets, workplace participation, entrepreneurship opportunities, and benefits from natural resources and the environment. According to United Nations Development Programme (UNDP) estimates, a 1% increase in gender inequality reduces overall Human Development by 0.75%.

A study by the World Bank found that increasing education increases the rate of economic growth for both poor and rich countries.⁵ Most Grade 6 learners in 12 countries in the Southern African Development Community (SADC) have only basic mathematics and reading literacy. To achieve economic justice the region must improve the quality and nature of education on offer. Science, Technology, Engineering and Mathematics (STEM) subjects should be a major focus at all levels of education. Simultaneously, legislators must implement economic policies that ensure marginalised groups, including women, have equitable access to, and control of, productive resources and employment.

SDGs related to women's economic empowerment

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- Goal 1: End poverty in all its forms.
 - Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture.
 - Goal 4: Ensure inclusive and equitable quality education and promote lifelong opportunities for all.
 - Goal 5: Achieve gender equality and empower all women and girls.
 - Goal 8: Promote sustainable, inclusive and sustainable economic growth full and productive employment and decent work for all.
 - Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation.
 - Goal 10: Reduce inequality within and among countries.

² The 2016 Africa regional report on the sustainable development goals, United Nations Economic Commission for Africa, 2015 Addis Ababa, Ethiopia

³ Africa Economic Outlook 2016, African Development Bank, Organisation for Economic Co-operation and Development, United Nations Development Programme (2016).

⁴ African Economic Outlook 2017 Entrepreneurship and Industrialisation: Entrepreneurship and Industrialisation, African Development Bank, Organisation for Economic Co-operation and Development, United Nations Development Programme (2017).

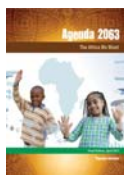
⁵ Education Quality and Economic Growth, World Bank.

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Agenda 2063: The Africa we want

A key lesson for Africa in the Millennium Development Goal (MDG) era proved to be the need to invest in women's economic empowerment to address the continent's main challenges.⁶ Development stakeholders identified gender inequality as the driving force behind rising poverty levels, food insecurity, and gender-based violence (GBV). Thus, economic justice becomes a prerequisite to achieving the new Sustainable Development Agenda.

Agenda 2063 represents a strategic roadmap for the socio-economic transformation of Africa over 50 years. It builds on, and seeks to hasten the enactment of, earlier and existing development frameworks for growth and development. Africa 2063 goals include the achievement of a high standard of living, quality of life and well-being for all citizens; modern agriculture for increased productivity and production; well educated citizens and a skills revolution underpinned by science, technology and innovation; transformed economies; engaged and



empowered youth and children; and full gender equality in all spheres of life.

The SADC Industrialisation Strategy

This strategy, launched in 2015, notes that women and youth empowerment is critical to the future of the region and the achievement of sustainable development in it. A long-term strategy, it runs parallel to the AU Agenda 2063 and includes empowerment dimensions to widen the scope and quality of women and youth participation in the industrialisation process, notably through improved access to finance; skills development and small to medium enterprise (SMEs) support programmes; and livelihood skills of women and youth, particularly in high value-added industries.⁷ This includes services, manufacturing, horticulture, transport, energy, agriculture and trade. SADC has also developed the Women's Economic Empowerment Framework, which is consistent with the SADC gender programme as stipulated by the Regional Indicative Strategic Development Plan (RISDP).⁸



Table 4.2: Economic growth and gender indicators

Country	GDP (US\$ billion)	Average earning women (US\$ annual)	Female population (%)	Women in economic decision-making (%)	Labour force, female (% of total labour force)	Female unemployment (%)
Angola	95.335	4789	51.0	24	75	8
Botswana	15.581	15 558	50.6	44	66	22
DRC	35.381		50.1	14	71	4
Lesotho	2.291	2258	51.5	21	59	30
Madagascar	10.001	1202	50.1	16	84	2
Malawi	5.433	1005	50.5	18	72	7
Mauritius	12.168	13 547	50.5	0	45	11
Mozambique	11.014	1122	51.2	25	82	27
Namibia	10.947	9915	51.4	25	58	25
Seychelles	1.42		50.6	31	n/a	n/a
South Africa	295.456	9938	50.9	23	48	29
Swaziland	3.720	5296	51.6	40	43	27
Tanzania	47.340	2337	50.6	21	79	3
Zambia	21.063		50.4	23	70	8
Zimbabwe	16.619	1617	51.3	23	78	4

Source: The Global Gender Gap Report, 2017, World Bank national accounts data, 2016, 2017 and OECD National Accounts data files.

Table 4.2 illustrates the economic justice disparities in the region. It shows that female unemployment rates remain high in many countries in the SADC region, with Lesotho recording the highest level at 30%. Madagascar has the lowest female unemployment rate at 2%. Madagascar also has the highest female labour force participation at

84%. Women's average income ranges from a high of \$15 558 in Botswana to just \$1005 in Malawi. Women comprise a majority in all countries, yet they also remain underrepresented as economic decision-makers in all SADC countries. Botswana, at 44%, comes closest to achieving parity on this indicator.

⁶ Africa regional report on the sustainable development goals, Summary by the Economic Commission for Africa, 2015.

⁷ SADC Industrialisation strategy and roadmap 2015-2063, http://www.ilo.org/wcmsp5/groups/public/-africa/-ro-addis_ababa/-ilo-pretoria/documents/meetingdocument/wcms_391013.pdf

⁸ www.sadc.int

Women and men in economic decision-making



Article 15.1: State parties shall ensure equal participation of women and men in policy formulation and implementation of economic policies.

Article 15.2: State parties shall ensure gender sensitive and responsive budgeting at the micro and macro levels, including tracking, monitoring and evaluation.

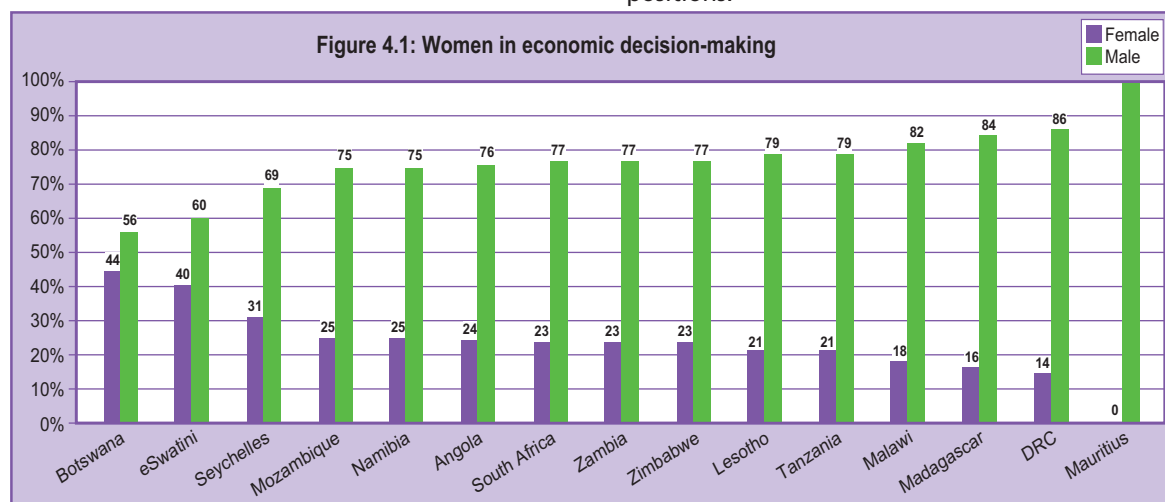
Since 2009, the Barometer has tracked the proportion of women in economic decision-making, which researchers define as minister, deputy minister and permanent secretaries of the Minister, Deputy Minister and Permanent Secretaries of the Ministries of Finance, Economic Planning, Trade and Industry, as well as Governors and Deputy Governors of the Reserve Banks.

Results for this indicator across all the SADC countries have consistently shown that men dominate in decision-making positions in the economic sector. The inclusion of Article 5 in the revised SADC Gender Protocol, which calls for the adoption of special measures to enable equal participation in all spheres, paves the way for a paradigm shift on appointments to key cabinet



Economist Trudi Makhaya, the newly appointed economic advisor to South Africa's president.
Photo courtesy of Google images

positions.



Source: Gender Links, 2018.

The country comparison in Figure 4.1 shows that Botswana (44%) leads the region in women in decision-making, while Mauritius had no woman representative in economic decision-making

positions during the year under review. Only three countries have more than 30% of women in decision-making: Botswana, eSwatini and Seychelles.

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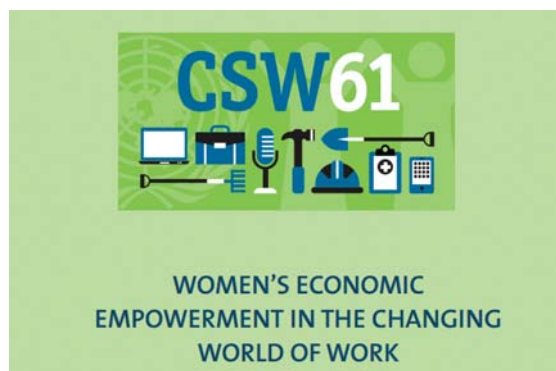
Only
a
handful
of
countries
have
conducted
time use
studies

Multiple roles of women



Article 16. 1: State parties shall:

- a) Conduct time use studies and adopt policy measures to promote shared responsibility between men and women within the household and family to ease the burden of the multiple roles played by women.
- b) Recognise and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies.



At the 61st session of the UN Commission of the Status of Women (CSW 61) Member States adopted an agreement on the need to transform unpaid care work. It provides guidance on how to concretely achieve SDG-5: “recognise and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies, and the promotion of shared responsibility within the household and the family as nationally appropriate.”⁹ The Commission highlighted unpaid care work as caring for children,

the elderly, persons with disabilities and persons living with HIV and AIDS.

CSW 61 also recognised the uneven distribution of care responsibilities as a significant constraint on women's and girls' completion or progress in education; on women's entry and re-entry and advancement in the paid labour market; and on their economic opportunities and entrepreneurial activities.¹⁰

In SADC, only a handful of countries have conducted time use studies, sometimes called “time budget surveys,” which aim to provide information on the activities people perform over a given time period. While the scope and purpose of such surveys differ enormously, the most common aim of these surveys in developing countries is to provide better information on work performed by different categories of people (male and female, in particular). The results of time-use studies provide entry points for quantifying and assigning a monetary value to work conducted by women. Malawi, Namibia, Seychelles, South Africa and Tanzania have conducted time use studies.

Productive resources and access to finance



Article 17.1: State parties shall undertake reforms to give women equal rights and opportunity to economic resources, and control and ownership over productive resources, land and other forms of property, financial services, inheritance and natural resources.

Article 17.2: State parties shall review their national trade and entrepreneurship policies to make them gender sensitive.

Article 17.3: State parties shall, in accordance with the provisions of special measures in Article 5, develop strategies to ensure that women benefit equally from economic opportunities, including those created through public procurement processes.

⁹ Ibid.

¹⁰ UN Women 217.

Article 18.1: State parties shall review all policies and laws that determine access to, control of, and benefit from, productive resources by women in order to:

- (a) End all discrimination against women and girls with regard to water rights and property such as land and tenure thereof;
- (b) Ensure that women have equal access and rights to credit, capital, mortgages, security and training as men; and
- (c) Ensure that women and men have access to modern, appropriate and affordable technology and support services.

Nearly all countries in the region have AU policies and legislation in place banning discrimination based on sex, as well as programmes to promote access to, and control over, productive resources such as land, livestock, markets, credit, modern technology and formal employment. However, according to research by the UN's Food and Agriculture Organisation (FAO), women own less than 10% of the land in most parts of Africa.¹¹ Young, disabled and migrant women remain the most disadvantaged in accessing land. Women's, especially young women's, "access, control and ownership of land" is a critical enabler of gender equality.¹²

Stringent credit facilities and customary practices hinder women's ownership of property: Women in SADC often lack ownership of property and resources. Immovable property such as housing usually requires a heavy investment, something most women do not have. Customary laws and practices, especially laws around inheritance, hinder widows and divorced women from owning property. In some countries, husbands must consent to wives' property ownership. The Protocol provides for protection of widows and equal access to resources.



Most landless workers in Mauritius sugarcane plantations are women.
Photo: Sheistah Bundhoo

Traditional systems largely govern communal land: Rural women often end up at the mercy of their deceased spouses' families when it comes to communal land ownership. Customary practices may strip a widow of the family land upon the death of her husband, under the auspices of preserving a family name. Customary laws skew ownership of assets such as cattle towards men due to inheritance practices. Where there are no sons to inherit the cattle, the male members of a husband's family may inherit the cattle. The harmful practice of widow inheritance disempowers women's economic decision making at the household level. National laws need to take into consideration the elimination of harmful customary practices to foster women's economic empowerment.



The 1992 Land Act in **Angola** provides women and men equal land rights. However, Angola does not have a stand-alone, comprehensive land policy, and its 2004 Land Law (updating the 1992 law) does not include any statements on women's equal access to land.¹³ Although women do have equal rights to property under the Civil Code and Family Code, it is unclear whether these rights extend to non-land assets, and how legislators implement such rights in practice. Regarding access to financial services, no laws exist to prevent women from opening bank accounts, from signing business contracts or from accessing property other than land.

The law in **Madagascar** upholds women's rights to ownership and Madagascar has no legal restrictions on women's access to land. Ordinance No. 60-146 of 1960 relating to land ownership gives men and women equal rights to become landowners. However, in practice, land acquisition is strongly dependent on customs which can, in some cases, infringe upon women's rights, particularly in the south of the country. Such rights denial occurs in the cases of inheritance and sharing



Customary
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property

¹¹ Women in Agriculture Closing the gender gap for development

¹² Women and Land in Africa, A Common Position. Oxfam and Partners, 2017.

¹³ OECD Gender Index, 2014

among spouses and is frequent given that most couples marry under customary practices rather than common law. Article 34 of the Constitution and Law no. 2007-002 guarantee women's access to non-land assets.



Women in **South Africa** have entitlement to the same legal ownership rights as men, and the law guarantees them equality in the purchase, sale and management of the property. According to the Recognition of Customary Marriages Act of 1998, men and women have equal legal status regarding ownership of property (including land), with joint common ownership assumed in monogamous customary marriages unless a contract has been drawn up specifying an alternative arrangement. Laws like the Traditional Leadership and Governance Framework Act (2003) and Traditional Courts Bill (which lawmakers have proposed but not passed) marginalise women's voices, shifting the balance of power towards male household heads and traditional leaders.

Access to title deed land is also a challenge for women in **eSwatini**. While there is no specifically articulated discrimination against women, and the sole requirement is money to purchase the land, most women do not have sufficient funds - and securing bank credit is difficult. In 2012, the government issued a legal instrument amending the Deeds Registry Act, allowing women married in community of property to register and administer property (including land) in their own names.



Legislation allows women in **Zimbabwe** to have access to bank loans. The Immovable Property Prevention and Discrimination Act prohibits financial institutions from perpetuating discrimination on the grounds of sex, among other grounds, by refusing to grant loans or other financial assistance for the acquisition, hire, construction, maintenance or repair of any immovable property, to people of a particular sex.

Zimbabwe local council helps change attitudes about home ownership

Gender inequality is a key developmental issue for the city of Kadoma in Zimbabwe. In just one week, its City Council used to record as many as four court cases about property disputes linked to divorcing couples, or applications on disputed estates following a death.

Most women have no access to home ownership, especially widows and divorcees. As is common across the region, the deaths of husbands leave many women homeless after their deceased husband's relatives inherit the estate and prevent them from using it. Divorcees also suffer the same fate, as they lose the title to their properties, which authorities typically register in a man's name. Thus, many women and children became destitute or dependent on support from relatives after losing their home. To address these challenges, the City of Kadoma initiated a programme to teach women about property ownership. Most women there do not know the procedures necessary to obtain justice around property distribution. Following the training, women in Kadoma formed an association to assist themselves in this situation and help address property ownership disputes with the assistance of the Council, police and the Ministry of Gender and Women Affairs.

Council also encouraged women to facilitate joint ownership and certificate of ownership with their spouses, or to hasten change of ownership. The initiative has helped improve the livelihoods of many local women and decreased GBV in the city. Bill payments to the local authority also increased after identification and rectification of the actual tenants of the properties.

The activities have also helped build a stronger relationship between City Council and the Ministry of Women Affairs, Gender and Community Development as it has helped reduce the number of abused widows and divorcees.

Further, the campaign has increased the number of men approaching Council to include their wife and children's names as beneficiaries. More men now perceive their wives as the only legitimate inheritors of properties if they die. Men have also changed their attitudes around property ownership, increasingly consulting women when acquiring a property and ensuring joint ownership of it with their spouse.

Source: By Monica Monga for the SADC Protocol@Work Summit



The management team of the Kadoma City Council attend a gender responsive training meeting in 2016. Gender equality is a key priority for Kadoma City council. Photo: Tapiwa Zvaraya

Land ownership

Most African economies hinge on agriculture, which contributes an average of 30% to 40% of the GDP in the region. Smallholder women farmers make up nearly half of the labour force in Africa's agriculture sector. Subsistence and rain-fed agriculture make up the bulk of farming practices, and climate change has already significantly affected agriculture and food production. These changes hit smallholder women farmers especially hard due to their limited adaptive capacity and high levels of vulnerability. Insufficient access to justice, particularly for rural women, exacerbates the issue. Tackling the barriers that hold back agricultural production and productivity of smallholder women farmers could both enhance gender equality and usher in broader economic growth. Additionally, women and girls form the majority of those worst impacted by the effects of climate change and environmental degradation and are less likely to have access to environmental resources.¹⁴ For women farmers to be more productive, they need equal access to environmentally and socially sustainable agricultural inputs, markets, and

climate-resilient farming technologies and climate information.

Most SADC economies also remain predominantly agrarian.¹⁵ A significant portion of those residing in rural areas survive on subsistence agriculture. These economies rely on the super-exploitation of peasant labour to subsidise labour reproduction for the formal sector. In turn, this exploitation becomes increasingly feminised as the formal sector absorbs male labour to the exclusion of female labour. The extreme inequality between men and women, urban and rural, and black and white in the colonial and post-colonial African economies reflects this exploitation.¹⁶

Subsistence farmers make up more than 61% of farmers in communal areas and at least 70% of agricultural produce in SADC. These women are the main providers of labour for farming and the primary managers of homes in communal areas since many men work as migrant workers in the cities or in other areas away from their homes.¹⁷



Women farmers show off their healthy gardens in Limpopo Province, South Africa. Women farmers thrive and improve local economies when they have access to sustainable agricultural inputs and markets.
Photo courtesy of GCC

Smallholder



farmers
make up
nearly
 $1\frac{1}{2}$
of the
labour
force
in the
agriculture
sector

¹⁴ CARE International (2012) More Equal, More Resilient: Why CARE International is making gender equality and women's empowerment a priority for climate change adaptation. London: CARE International, available at: http://www.careclimatechange.org/files/CARE_Issue_Brief_010412_GenderFINAL.pdf

¹⁵ ISSC, IDS and UNESCO (2016), World Social Science Report 2016, Challenging Inequalities: Pathways to a Just World, UNESCO Publishing, Paris.

¹⁶ Ibid.

¹⁷ FAO.


 produce
 up to
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food
 on the
 continent

South Africa: Women must seize the moment

In South Africa, women make up 43% of the agricultural labour force. They are close to half of the workers on farms, in cellars, abattoirs, processing factories or markets. When it comes to small-scale farming, 69% of these farmers are women. They are the ones who complement the local market of food production in our communities.

Overall in Africa, according to the UN's Food and Agriculture Organisation, women produce up to 80% of food on the continent for personal use and to sell. Women play key roles as producers of food, managers of natural resources, income earners, and main caregivers of their families and communities.

A reality of the South African countryside is that female-headed households feature prominently as rural men historically migrate due to a lack of employment and other income-generating opportunities. This trend persists, and herein lies the initial tier of hope that the radical amendment to the property clause may portend - hope for the future of the household; a new dream to break the cycle of poverty for the daughters and sons in our rural communities; and land that can ensure we are food secure and properly sheltered, and which can stem this migration to urban centres.

But for many mothers and daughters, this dream will be shattered if they continue to have limited decision-making power and control over how to use the land or its outputs. As it is now, women rarely own the land they work, or have poor tenure security and rights to the land. Farmers Weekly magazine reports that female farmers in the country are, for the most part, "producing relatively small volumes of produce on relatively small plots of land."

While the Constitution and legal system may stipulate gender equality in access to land, customary legal arrangements and laws on marriage, divorce and inheritance can at times discriminate against women and daughters, preventing them from owning land.

This is part of the double-edged expropriation without compensation sword that black women have suffered since colonial invasion.

And it is not only about equitable ownership and access to land. Gender-based discrimination often stops rural women from attaining equitable access to education, productive resources, technologies, capital and support services, as well as the power to make decisions.



A South African woman displays her processed vegetables in Joubert Park, Johannesburg. Many women in South Africa work in the agricultural sector.
 Photo: Albert Ngosa

Since 2015, the Rural Women's Assembly has championed the one woman, one hectare of land campaign the Commission for Gender Equality first proposed. It calls for the state to allocate one hectare of land for agricultural use to rural female-headed households since there is a direct link between women's right to land, economic empowerment, food security and poverty reduction. Where women have land, their families are generally better nourished, better educated and better able to break cycle of poverty.

As government's policy on land expropriation shifts, the Rural Women's Assembly calls for women in farming communities to be prioritised in the land restitution programme. At the same time, a more enabling environment should be created for women to participate in agricultural markets fully and more efficiently.

This must involve removing legal and cultural barriers to ownership and access to land, information and extension services, inputs and other resources.

Source: Farming Portal <https://www.farmingportal.co.za/index.php/farminglifestyle/agri-woman/item/12598-women-must-seize-the-moment>

While sex disaggregated data for land ownership in the region is scanty, the available data shows that men own most of the region's land. Given the studies showing the importance of including women in land ownership, SADC leaders should consider urgent measures to close the existing gaps.

Table 4.3: Women land ownership in some SADC countries

Country	% female land ownership
Malawi	37
Mozambique	13
DRC	8
Tanzania	8
Namibia	8
Zambia	7
Lesotho	6
Zimbabwe	4

Source: World Bank, 2011-2016 data.

Table 4.3 shows that, in the few SADC countries with sex disaggregated data for land ownership, Malawi ranked highest, with women owning 37% of its land followed by Mozambique at 13%. Zimbabwe (4%) takes the last position.

Mining

Despite rich mineral resource endowments in SADC, countries still have a high prevalence of poverty



Women miners from South Africa take part in a media tour during the SADC Industrialisation Week. Photo: Trevor Davies

and inequality, even in Botswana, Namibia and South Africa, which the United Nations classifies as being in the Medium Human Development (MHD) category.¹⁸

Most women in the region remain excluded or marginalised from taking part in, or benefiting from, the vast mineral wealth of the region. They have limited access to mineral wealth in terms of ownership or equity participation and they are marginalised in terms of governance and management of the industry, as reflected in the tiny minority of women sitting on the boards of directors of mining companies and in senior management and supervisory positions. Women make up a very small proportion of employees in the sector. Benefits for women from corporate social responsibility expenditures of mining companies also remain limited.¹⁹

Women work under the most severe of the working conditions in the artisanal mining sub-sector. Increasing awareness will help to tackle the legal and institutional obstacles that reinforce discrimination against women. Strict regulations and high capital costs prevent women from owning mines and working in leadership positions in the sector. Women working in the sector face structural discrimination, violence and poor remuneration.

Women's views and voices are missing in mining; employers typically pay them less than their male counterparts, and without access or opportunities to gain technical skills, employers also often relegate them to some of the most dangerous jobs.²⁰ Stakeholders in the sector need to prioritise reducing violence against women as well as address women's sexual and reproductive health needs.

Zimbabwe: Women in mining demand protection

Women in mining experience a myriad of problems such as victimisation, dispossession of their mining claims, and gender-based violence.

Fanny Chirisa, representative of the sub-committee on women in mining in the Parliamentary Portfolio Committee on Mines and Energy, told NewsDay that women in areas such as Gwanda and Shamva pleaded with MPs to put in place a legal framework to protect them.

"Women in mining, particularly in the gold mining sector, are experiencing a number of challenges such as victimisation by male miners, dispossession of their claims, and various other forms of gender-based violence, resulting in many women fearing to venture into mining," she said.

"After the Parliamentary Portfolio Committee on Mines and Energy visited Shamva and Gwanda to speak to the affected women, it was recommended that there is need to appoint a gender focal person to address the gender-related issues in the mining sector."

¹⁸ OSISA: Women and the Extractive Industry in Southern Africa.

¹⁹ Ibid.

²⁰ Oxfam International (March 2017): Position Paper on Gender Justice and the Extractive Industries.

Zimbabwe
&
Tanzania
have
opened



Women miners in Zimbabwe face discrimination at work and GBV.
Photo courtesy of Zimbabwe Herald

Chirisa said the mines ministry should also set up a department to specifically look at concerns of artisanal and small-scale miners in the country.

She said it is imperative to have more women in mining, which will economically empower them, as mining is one of the most lucrative sectors in the country.

"Government must invest more in women in mining and link them with strategic partners. There is also need to ensure mining laws resolve issues of gender discrepancies in the mining sector," Chirisa said, noting that women also need mining

education so that they can understand mapping, the mining environment, and quality control so that they improve the quality and quantity of their mined products.

"Women in mining must be able to come up with plans and proposals that would attract investors, as well as look for partnerships which would assist their businesses to grow into big mining projects," Chirisa said.

Excerpt from an article by Veneranda Langa in NewsDay on 22 February 2018.

Access to finance

Support for women in business in SADC occurs through financing vehicles and affirmative action legislation. The region has seen the establishment of several women's banks that aim to support emerging women entrepreneurs. Recently, the Reserve Bank of Zimbabwe licenced the country's first ever women's bank.

First women's bank opens in Zimbabwe

The much-awaited women's bank opened its doors to the public in 2018, ending an anxious hiatus among prospective customers who had been waiting for the financial institution to start operating.

The opening of the Zimbabwe Women Microfinance Bank further consolidates the government's commitment towards ensuring women's participation in the mainstream economy.

Already, prospects are high that the Bank will cater for the financial needs of women, who had been struggling to get loans due to lack of collateral, among other factors.

By opening the Bank, Zimbabwe joins several countries, among them Tanzania, India and Pakistan, that have women's Banks as part of their efforts to ensure that women gain access to capital, one of the major hindrances towards their economic emancipation.

A visit to the Bank revealed that customers, mainly women and a number of men, had begun utilising the customer care section to enquire on the basic requirements to open an account.

Rosemary Muradzi of Warren Park, who was among the first prospective customers to walk into the bank, applauded government's initiative to come up with a financial facility to cater for women.

"I am glad that the government has finally fulfilled its promise, and I believe we should be seeing the bank reaching out to all the women across the sectors, affording them an opportunity to deposit with them and also get loans in equal measure," she said.

Excerpted from an article by Ruth Butaumocho in The Herald on 14 June 2018



The Zimbabwe Women's Bank recently appointed Pamela Mhlanga, Zimbabwe Women's Coalition Chair and Alliance Steering Committee member, to its Board of Directors.
Photo courtesy of ZWRN

Despite these advancements, many barriers continue to hinder women's access to the economy in SADC. These include:

- A low level of education and business literacy among women; often relegating them to the informal economy;
- Inequalities in access to finance compared to their male counterparts that prevent women from "big business" start-ups. Most women use their own sources of income, often meagre, to raise capital for their business. This results in

women owning the informal sector businesses compared to the formal sector business;

- Turn-around time to register formal businesses;
- Lack of affirmative action by firms to deliberately employ women;
- Women's needs for social protection such as maternity benefits, child care and the prevention of abuse;
- Lack of gender capacity-building in the private sector; and
- Non-enforcement of legislation and policies to include women in the private sector.

Employment



Article 19.1: State parties shall review, amend and enact laws and develop policies that ensure women and men have equal access to wage employment, to achieve full and productive employment, decent work including social protection and equal pay for work of equal value for all women and men in all sectors in line with the SADC Protocol on Employment and Labour.

Article 19.2: States parties shall review, adopt and implement legislative, administrative and other appropriate measures to ensure:

- (a) Equal pay for equal work and equal remuneration for jobs of equal value for women and men;
- (b) The eradication of occupational segregation and all forms of employment discrimination;
- (c) The recognition of the economic value of, and protection of, persons engaged in agricultural and domestic work; and
- (d) The appropriate minimum remuneration of persons engaged in agricultural and domestic work.

Article 19.3: State parties shall enact and enforce legislative measures prohibiting the dismissal or denial of recruitment on the grounds of pregnancy or maternity leave.

Article 19.4: State parties shall provide protection and benefits for women and men during maternity and paternity leave.

Article 19.5: State parties shall ensure that women and men receive equal employment benefits, irrespective of their marital status including on retirement.

In SADC, women constitute the highest proportion of the unemployed, while employed women typically work in the lowest paid positions. Most women work in the informal sector; in casual, part-time and non-permanent jobs. Most of the countries in the region do not meet the International Labour Organisation (ILO) standard of 14 weeks paid maternity leave.²¹ The privatisation of essential services impacts opportunities for decent jobs for women as well as opportunities to reduce women's unpaid care responsibilities.

The SADC Protocol on Employment and Labour is amongst a number of gender aware Protocols in the region.²² It reinforces the Provisions in the SADC Gender Protocol and provides for Laws and Policies to ensure that every person is equal and

provided equal treatment and protection before the law. Governments must also undertake to promote equality of opportunity in employment and labour market policies and legislation as well as social security. Additionally, it obliges them to work to end all forms of direct or indirect discrimination on grounds such as sex, gender pregnancy, marital status, disability, age and HIV and AIDS status.

The Employment Protocol notes that Governments must take legislative, administrative and other appropriate measures to ensure equal pay for work of equal value, and equal remuneration for jobs of equal value for women and men. They must also eradicate occupational segregation and all forms of employment discrimination; adopt

Governments must take legislative measures to ensure

=

pay for work of

=

value

²¹ Ibid. South Africa, with 17 weeks paid maternity leave, had the highest.

²² SADC Protocol on Employment and Labour.

In 2017,
UNWomen
launched
a
campaign
called

#StoptheRobbery



Women increasingly find work in non-traditional jobs like serving as skippers in water vessels in Mauritius. Photo: Loga Virahsawmy

reasonable measures to enable men and women to reconcile occupational and family obligations; and create specific mechanisms for reporting and resolving cases of discrimination and intimidation of workers, particularly based on gender.

The Employment Protocol includes Provisions on preferential employment opportunities for youth, women and persons with disability; support structures to assist entrepreneurs in the establishment and development of small- and medium-sized enterprises; maternity and paternity rights; and gender sensitive training and skills development programmes. Taken together, these provisions offer a strong framework for promoting gender equality in employment in the SADC region.

Unique products at Sandanezwe Invaders Craft and Lifestyle Centre, ESwatini

Sandanezwe Invader's Craft and Lifestyle Centre is a start-up, community-based social venture. The centre produces cloth buttons, clothes and blinds. Its craftspeople make the products using invasive alien plants such as Siam weed, paraffienbos and the organisation's titular Sandanezwe weeds.

As well as providing employment for disabled artists and their parents, who make all the products in the centre, the eco-friendly craft factory and store also helps save the indigenous flora and fauna from invasive weeds.

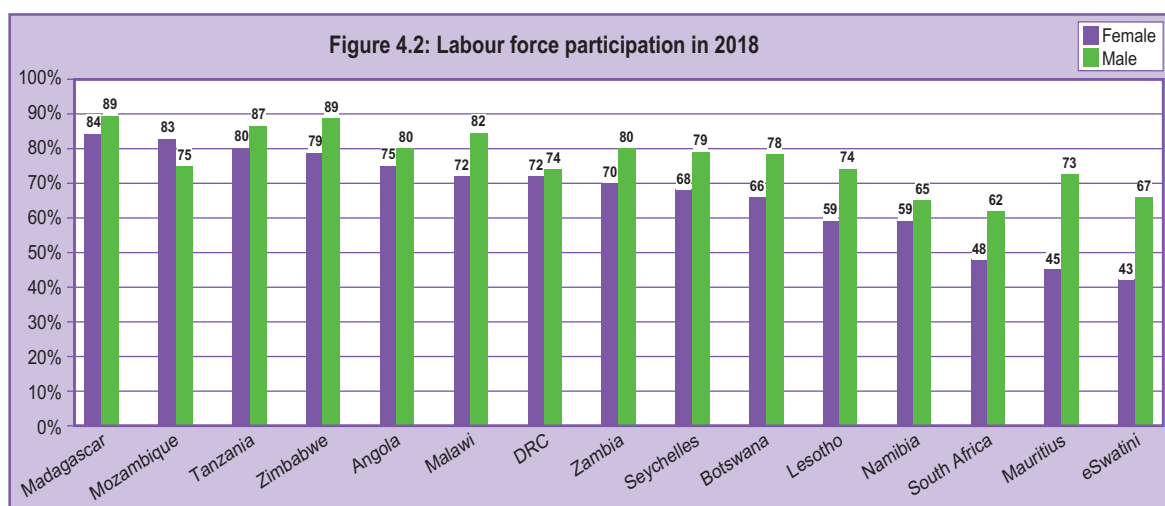
Thanks to the centre's success, the community now understands that people with disabilities, with the right support and access to equal opportunities, have the power to improve their livelihoods and address local challenges.



Labour force participation

Labour force participation measures the proportion of a specific population (such as women and older workers) considered to be either working or actively searching for a job. Researchers consider people

of working age to be between the ages of 16 and 64. Students, homemakers and retired people younger than 64 do not count as part of the labour force. Labour force participation in this report also includes those working in the employment sector.



Source: Gender Links, 2018.

Figure 4.2 shows that Madagascar has the highest proportion of women's participation in the labour force (84%) while eSwatini recorded the lowest at 43%. Tanzania (80 %) has slipped from pole position in 2016 to third place. Four countries (South Africa, Mauritius, ESwatini and the Comoros) recorded a

score less than 50%. Some countries show a slight gap between women and men, such as Madagascar and DRC, while others have a large disparity, such as Mauritius (with men at 73% and women at 45%).

Zimbabwe council provides training for staff with skill gaps

Chinhoyi Municipality in Zimbabwe has committed to efficiency and effective delivery of quality service to its stakeholders. For its employees to respond to trends more effectively and meet organisational demands, the council decided to train and development its staff.

The municipality has 369 employees and almost three quarters of them lack the necessary skills and qualifications, thereby causing a threat to quality service delivery. The council's training project thus set out to improve employee performance and impart knowledge and skills to develop staff capacity.

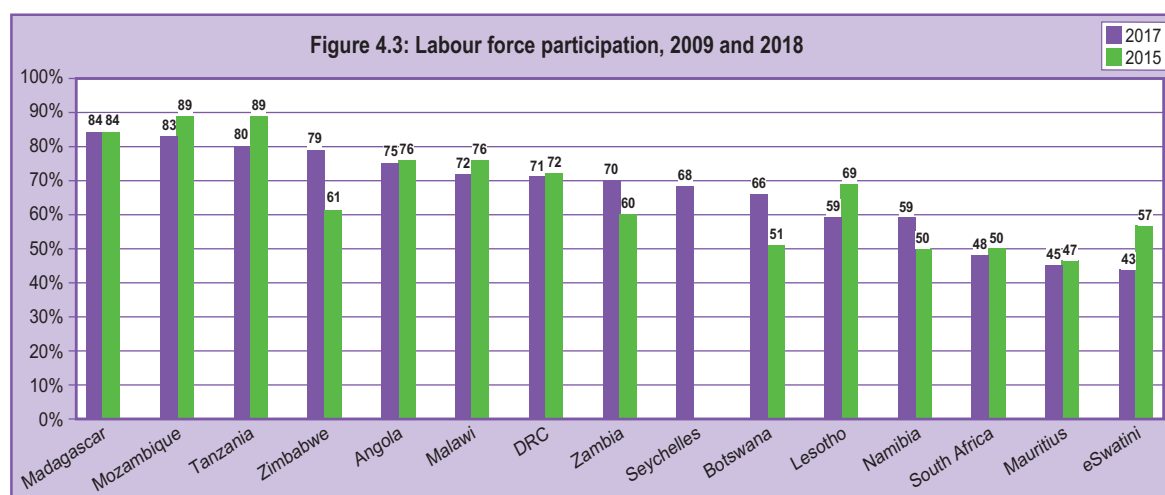
Council's first step in this process involved identifying skill gaps and then engaging the relevant employees. The council then began the employee training process.

In implementing the project, the municipality works with universities such as Zimbabwe Open University and Chinhoyi University. The campaign has resulted in change at the household level for many women, who have now become breadwinners. This empowers local women and fosters a redistribution of labour in the home: men now assist women with household chores.

Many women who received education through this project have also been promoted to key decision-making positions, including the chief town planner, Hilda Kabangure, who attained a master's degree in business administration.

The project also appraises employees to monitor their progress. Thanks to the initiative, men working for the municipality have become increasingly supportive of burgeoning women's leadership in the community.

Source: By Rumbidzai Kapesa for the SADC Protocol@Work Summit.



Source: Gender Gap 2016 and World bank 2017, accessed 13 June 2018.

Figure 4.3 shows that, over the period 2009 to 2018, women's participation in the labour force has decreased in nine countries (Mozambique, Tanzania, Angola, Malawi, DRC, Lesotho, South

Africa, Mauritius and eSwatini). Four countries (Zimbabwe, Zambia, Botswana and Namibia) recorded increases, with Zimbabwe posting the biggest increase, from 61% to 79%.

Namibia
has the
closest
to equal
earnings



In 2017, UN Women launched a campaign called #StoptheRobbery aimed at bringing attention to the gender pay gap.²³ According to the organisation, women across the world only make \$0.77 for every dollar a man earns for work of equal value.

In Southern Africa, a gender division of labour exists in all 15 countries, with women predominating in lower paid areas traditionally associated

with women, such as domestic work, teaching (at primary level), nursing, secretarial and clerical posts. Men dominate in higher paid professions such as engineering, construction, security, and in decision-making roles. The different value that society attaches to these kinds of work reflects in the average earnings of women and men.



Table 4.4: Average annual earnings in the SADC region

	Women earnings (US\$)	Men earnings (US\$)	Women's earnings as a proportion of men's earnings (%)
Angola	4789	8277	58
Lesotho	2258	3847	59
South Africa	9938	16 635	60
Madagascar	1202	1812	66
Zimbabwe	1617	2417	67
Tanzania	2337	3247	72
Malawi	1005	1337	75
Mozambique	1122	1317	85
Mauritius	13 547	28 781	47
eSwatini	5296	11 586	46
Botswana	15 558	17 940	87
Namibia	9915	11 293	88

Source: The Global Gender Gap report 2016.

Table 4.4 shows the average earnings of women compared to men, highlighting that none of the SADC countries in which researchers can obtain data have achieved gender pay equity. Namibia has the closest to equitable earnings between women and men, with women earning 88% what men earn, followed by Botswana (87%) and Mozambique (85%). eSwatini has the lowest

proportion of female to male earnings (46%) followed by Mauritius at 47%. Women in Malawi earn the least in the region, with an average wage of \$1005, while women in Botswana earn the most with an average wage of \$15 558. Men earn most in Mauritius (\$28 781) and least in Mozambique (\$1317).

SADC adopts Charter on Women in Science, Engineering, and Technology

Policymakers adopted the Charter on Women in Science, Engineering and Technology Organisation (SADC WISETO) in December 2017, thus establishing a new regional platform that will implement programmes and projects to promote women in Science, Engineering and Technology. The Charter calls for the establishment of national chapters, which will constitute the membership of the regional SADC WISETO.

The region needs a body like SADC WISETO to promote women in the STEM fields in line with Article 3(e) of the SADC Protocol on Education and Training. The Article provides for the promotion and coordination in the formulation and implementation of policies, strategies and programmes for the promotion and application of science and technology, including modern information technology; and research and development in the region.



²³ UN Women, 2017.

Table 4.5: Conditions of employment across the SADC region

Country	Maternity leave	Paternity leave	Retirement age and benefits for women and men	Sexual harassment provisions
Angola	Yes Three months paid. ²⁴	No	No Women at 55, men at 60. In public service, women can retire after 30 years, and men after 35 years, of service.	No While not illegal, some cases can be prosecuted under assault or defamation statutes.
Botswana	Yes Twelve weeks, six before, six after. Entitled to additional two weeks due to illness. Allowance of not less than 25% of the basic pay or 50 Thebe (US 5 cents) per day, whichever is greater.	No	Yes Same for women and men.	Some Recognised in the Public Service Act covering the public sector, but very few ministries mention this in their policies; some institutions have incorporated sexual harassment policies.
DRC	Yes Part of the Labour code. During maternity leave, a maternity allowance of 67% of the employee's basic pay.	Yes Part of the Labour code.	Yes Part of the Social Security Law.	Yes Part of the Labour code and the Sexual Violence Law.
Lesotho ²⁵	Yes Two weeks after one-year employment in the clothing, textile and leather industries. Six weeks in the private sector. Ninety days paid maternity leave to permanently employed female public servants. It remains at the discretion of the employer whether to pay full salary or part.	No There is a proposal for a Paternity Leave Bill to grant fathers a month's leave.	Yes Most employment sectors, including the public sector, are gender neutral on the issue.	Yes The 1992 Labour Code Order Sec. 200 prohibits sexual harassment in the workplace. "Any person who offers employment or who threatens dismissal [on the basis of] sexual favours or harasses workers sexually shall commit an unfair labour practice" (page 1350).
Madagascar	Yes Six weeks before, six weeks after for the private sector. Two months in the public sector.	Yes The Labour Act grants three days of paternity leave for the private sector, 15 days for the public sector.	Yes, public service. No, private sector. Sixty years for both sexes in public service. 55 for women and 60 for men in private sector.	Yes In general, the Labour Act guarantees respect for human dignity in all labour relations. Article 23 forbids sexual harassment.
Malawi	Yes Found in the Employment Act Sec 47.	No There is a public debate on the issue.	Yes 55 for women and 60 for men.	Yes Penal code criminalises sexual harassment. The Gender Equity Act (2013) addresses the same with clear provisions.

²⁴ However, there is no data on how many women benefit or know about this provision.

²⁵ Source: Labour Code 1992, Public Service Regulations 1969, Labour Code Wages (Amendment) Order 2007 and Interviews 2009.

Lesotho
lawmakers
have
drafted a
**Paternity
Leave
Bill**

Country	Maternity leave	Paternity leave	Retirement age and benefits for women and men	Sexual harassment provisions
Mauritius ²⁶	Yes ²⁷ After one year of employment, 12 weeks, The Employment Rights Act (ERA) 2008.	Yes A male worker shall be entitled to five continuous working days.	Yes First Schedule of the Employment Rights Act up to the age of 65 years. A female officer recognising five years' service may retire on grounds of marriage irrespective of age.	Yes Sexual Harassment is provided in Part IV of the Discrimination Act 2002.
Mozambique ²⁸	Yes Sixty days, after which she can take up to an hour a day for breastfeeding, for a year unless otherwise prescribed by a clinician.	Yes This consists of two days consecutive or alternate leave during the 30 days from the date of birth of the child, every two years.	No 65 for men and 60 for women.	N/A
Namibia ²⁹	Yes 100% pay for the maternity leave period.	No	Yes 60 years for both women and men.	Yes A clause in the Labour Act, while difficult to define, condones sexual harassment.
Seychelles ³⁰	Yes Fourteen weeks paid leave, at least ten weeks to be taken after birth. Additionally provides for four weeks unpaid leave. A female worker cannot return to work before her paid leave is over.	No The Constitution and Employment acts make no reference to paternity leave or the roles of a working father. Order 102 of the Public Service Order (2011) makes provisions for sick leave for employees with a sick child, without being gender-specific.	Yes Compulsory at age 63. Retirement pay is equal for both, pension income depends on individual contributions, and social security benefits are equal.	Yes Employment Act protects all employees from any form of harassment in general and Public Officers' "Ethics Act" (2008), which is applicable to government, makes explicit reference to sexual harassment. Neither provides a clear definition. The Act is under review and efforts are being made to strengthen the law and bring it into compliance with International Labour Organisation (ILO) standards.
South Africa	Yes Four months; four weeks before, six after. The law also entitles a woman undergoing miscarriage in the third trimester of pregnancy or bearing a stillborn child to maternity leave.	Yes Three days.	No 65 for men and 60 for women. ³¹	Yes The South African law prohibits sexual and other forms of harassment under the Employment Equity Act 1998 and the Equity Act. The country has issued a code of Good Practice on Sexual Harassment.

²⁶ 2008.

²⁷ For a miscarriage, two weeks leave on full pay. After a still-born child, a woman shall be entitled to a maximum of 12 weeks leave. A worker who is nursing is entitled every day at a time convenient to her at least two breaks of half an hour or one break of one hour for a period of six months.

Country	Maternity leave	Paternity leave	Retirement age and benefits for women and men	Sexual harassment provisions
eSwatini	Yes At least 12 weeks with two weeks fully paid after delivery. One-hour nursing breaks with pay per day for three months after maternity leave. Applicable if an employee has been in continuous employment with the same employer for 12 months, and only once after the lapse of 24 months from the previous maternity leave.	No There is no debate yet about providing it. Certain customs dictate that men should not be in close contact with new-born babies.	Yes 60 for women and 55 for men.	No The Employment Act is silent on the issue. The Sexual Offence and Domestic Violence Bill has a provision on sexual harassment.
Tanzania	Yes Eighty-four days paid maternity leave.	Yes Three days.	Yes The Employment and Labour Relations Act of 2004 states: Every employer shall ensure that he promotes an equal opportunity in employment and strives to eliminate discrimination.	Yes The Employment and Labour Relations Act of 2004 states: Harassment of an employee shall be a form of discrimination and shall be prohibited.
Zambia	Yes Employment and Industrial Relation Act: After two years of employment, a woman is entitled to 90 days. However, there is a campaign to increase the number of days to about 180 to encourage exclusive breastfeeding.	No legal provision. Some organisations allow a man to be on leave for a few days after the birth of a child. This is usually provided for in a collective agreement.	Yes Both men and women retire at the age of 55.	No Some organisations have in-house policies on sexual harassment. However, if reported, such cases would be dealt with under the Penal code.
Zimbabwe	Yes An amendment to the Labour Relations Act has increased maternity leave from 90 to 98 days in line with the ILO Convention No. 183 on Maternity Protection.	No Draft bill in place and yet to be presented in parliament	No The age of retirement in the private sector is provided for in the collective bargaining agreements for each sector in the private sector. In the public sector, the retirement age is 65 in terms of S17 of the Public Service Regulations.	Yes S8 of the Labour Act provides for the prohibition of sexual harassment as an unfair labour practice.

Both
 & 
 retire
 at the age
 of **55** in
 Zambia

²⁸ 2009.

²⁹ Labour Act/Reviewed 2007/8 (2007).

³⁰ Source: Employment Act, 1991 revised 1995.

³¹ A case was brought by one gentleman who argued that the differentiation in terms of retirement age was discriminatory towards men.



Table 4.5 shows several conditions of employment across SADC countries, including retirement age, maternity benefits and provisions for policies against sexual harassment. It highlights that:

- All SADC countries provide for some maternity leave. The most common is a period of 12 weeks: four weeks before and six weeks after birth.
- Mozambique and Zambia have Provisions to encourage breastfeeding.
- The DRC, Madagascar and Tanzania have accommodated all the provisions in the table, with varying forms of maternity and paternity leave, equal retirement age, and sexual harassment clauses.
- Only six of the 15 countries provide for paternity leave. Those countries that do not should review their policies, considering that the 2014 SADC Protocol on Employment and Labour makes paternity leave mandatory.
- Nine of the 15 countries have equal retirement age benefits, with the others differing by an average of five years between women and men, mostly with women at 60 and men at 65.
- Ten of the 15 countries have measures in place to address sexual harassment in the workplace.

Formalising the informal sector

The informal economy, often characterised by either cross-border trade or vending, provides a livelihood for countless poor women in developing nations, especially in Africa, including Southern Africa. The informal economy acts as a safety net

for unemployed people in the region, as outlined in a SADC Advocacy Strategy.³²

The growth of informal cross border trade (ICBT) in Africa tends to align, in most cases, with increasing poverty and weak employment conditions.³³ ICBT is not only a common feature of expanding intra-Africa trade, it has also been incentivised over the years through dysfunctional policies that have resulted in shrinkage of the region's formal economic sector.³⁴ Further, the sole reason for women's engagement in ICBT is economic: that is, women have few other formal opportunities to earn income.³⁵

Therefore, ICBT is not only a means of survival as formal sector job opportunities shrink, but a source of income and employment that plays a crucial role in household poverty reduction, thus complementing development objectives in African states. Most women work in ICBT as their main source of income and they tend to use the income earned from ICBT to meet the basic needs of their households: to buy food and pay for rent, school fees and healthcare services.

While women tend to be overrepresented in ICBT, gender dimensions also exist in the types of goods traded through the sector. There are clear differences between regions and countries. For instance, female informal cross border traders in Tanzania tend to dominate trade in industrial products while men in that country often trade agricultural products.³⁶



Gofaone Ntwaetsile (left), a Gender Links Entrepreneurship Programme beneficiary from Ghanzi, Botswana selling food to a customer in her new restaurant.

Photo: Keletso Metsing

³² OSISA: Women working in the informal economy: Challenges and Policy Considerations, 2015.

³³ Formalisation of informal trade in Africa: Trends, experiences and socioeconomic impacts, FAO, 2017.

³⁴ World Social Science Report 2016.

³⁵ Ibid.

³⁶ Ibid.

Regional summits highlight best practices linked to education and economic development

Gender Links (GL) works with all levels of government, organisations and communities to implement strategies and programmes to meet the targets set in the Revised SADC Protocol on Gender and Development. GL gathers good practices and analyses how they are contributing to the implementation of the targets set in the Protocol.

Regional stakeholders presented 64 good practices on education and economic development at summits between 2017 and 2018. Some of the main findings from the summits included:

- **STEM education is critical to economic growth:** Most growth industries require this knowledge and the region must increase the number people in these fields.
- **The economic agenda includes gender sensitive labour practices:** More than 60% of case studies covered the right to gender sensitive labour practices and the right to equal opportunities to economic resources, and control and ownership over productive resources, land and other forms of property, financial services, inheritance and natural resources.
- **Equal wages and fair labour practices are less of a priority:** Only 44% of the economic development case studies focused on fair labour practice while 38% focused on equal wages. The World Bank's report the, *Unrealised Potential: The High Cost of Gender Inequality in Earnings*, says that if women earned as much as men they would add \$160 trillion to human capital worldwide.³⁷
- **Recognition of unpaid care work and domestic work receives little attention:** Only 18% of case studies addressed unpaid care and domestic work.
- **There is an increased focus on entrepreneurship and employment:** Entrepreneurship and employment featured in more than 60% of case studies. Most initiatives take place at community level, ranging from catering and sewing to producing cayenne pepper.
- **Innovative employment initiatives thrive at the local level:** For example, the Chegutu Young Men's Christian Association started a project employing women and men to manufacture sanitary pads to assist young women in the community who cannot afford the mass-produced commercial alternatives.
- **There is limited attention on land rights:** Only 27% of the case studies on economic development focused on land rights. Women have to secure land for agricultural purposes and food security, to guarantee shelter, to use for investment and to build a sustainable base for productive resources.

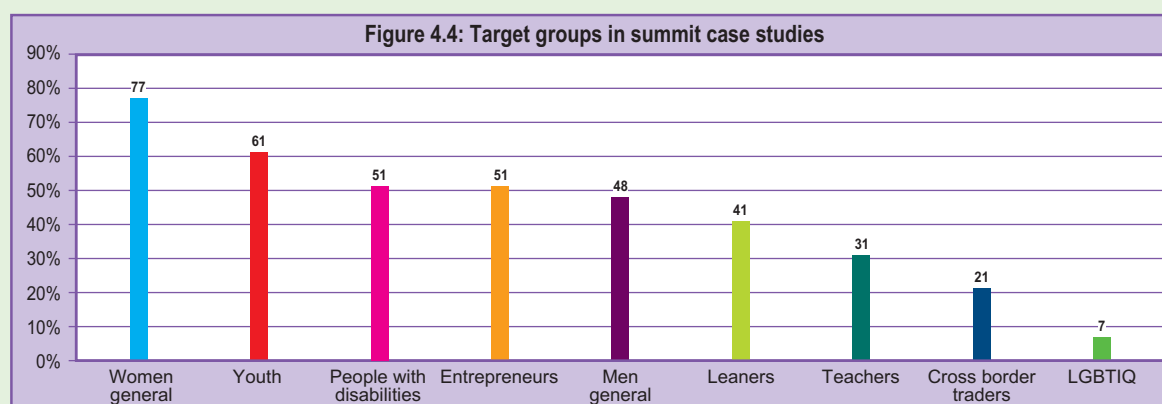


Figure 4.4 shows that a high proportion of good practices target people with disabilities, while most of the economic justice entries target women. Less than half of the entries target men in general, learners and teachers, while only 21% of the case studies target cross border traders. As noted earlier, women cross border traders face many challenges, including high levels of GBV.

Almost equal numbers of NGOs and local government submitted economic and education good practices. Meanwhile, more than 75% of the good practices recorded changes in communities and society. Most of the good practices indicated a change of attitude and reduced stigma; greater public awareness; improved services and changes of behaviour. Unfortunately, a recurring theme is the lack of change in policy and regulation, the only way to guarantee sustainable change.

Source: GL Protocol@Work Summits

³⁷ <http://www.worldbank.org/#a>

Illicit
financial
flows
have
drained
more than
one
trillion
dollars
from
Africa
since
1980

Social protection

The area of social protection consists of policies and programmes designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age. The SDGs and the June 2016 updated Protocol place a growing emphasis on social protection as a means of alleviating poverty and achieving gender equality. Existing social protection systems in SADC countries rarely address issues of care and decent work, except in the field of HIV and AIDS.

Women require social protection due to inadequately defined property rights linked to major productive assets such as land and cattle, while girls provide labour for various tasks, thus foregoing education. Challenges faced by SADC governments in effectively implementing social protection include making it more gender sensitive, administrative inefficiencies, inadequate funding, weak coordination of social protection initiatives and inadequate coverage of vulnerable groups.



The South African Social Security Agency runs the largest social security programme in Southern Africa.

Photo courtesy of Google images



In **Lesotho**, several social protection policies and programmes address specific aspects of poverty. Three strands that provide social protection include the Food Security Policy, social welfare programmes and disaster management interventions. The Ministry of Agriculture and Food Security adopted the Food Security Policy, which includes many social protection principles and programmes. These include public transfers and social safety nets, promotion of food production, mainstreaming HIV and AIDS, managing food aid and food stocks, and employment promotion. The Department of Social Welfare provides social assistance to targeted vulnerable groups.

In **Malawi**, some girls between the ages of 13 and 22 receive social protection cash transfers. Researchers found these girls spend more time in school and have a 60% lower HIV and AIDS prevalence rate than those in control groups. Social protection in Malawi focuses on education and health.



Mozambique adopted the Social Protection Law (4/2007) in 2007. In 2009, legislators also adopted the Regulation for Basic Social Security, while in 2010 they approved the National Strategy for Basic Social Security. Thus, Mozambique has made noteworthy progress in establishing a legal and policy framework for the implementation of social protection programmes. This framework is a step in the right direction towards setting up a social protection floor. The Social Protection Law organises the social protection system at three levels, namely, basic social security, obligatory social security and complementary social security. The systems assure universal access to primary health care and education by the most vulnerable. The law has no specific gender provisions.

Namibia's social protection scheme involves a system of social grants funded through taxes, a state-run contributory component and a privately-managed pension system for the formally employed in the private sector. Social transfers in Namibia play a role in reducing inequality, although this impact is less significant than the role they play in reducing poverty.



Gender dimensions of illicit financial flows

The African Development Bank (AfDB) estimates that illicit financial flows (IFFs) have drained more than one trillion dollars from Africa since 1980 - 5.5% of the GDP - exceeding Foreign Direct Investment (FDI) and Official Development Assistance (ODA). The AU estimates that 25% of GDP of African countries is lost to corruption every year.³⁹

This affects tax revenue and has a direct impact on the provision of social services, care services and social protection.⁴⁰ Institutionalised corruption continues to contribute to IFFs.

³⁸ UNDP: Social Protection in Africa, A Review of Potential Contribution and Impact on Poverty Reduction, March 2014.

³⁹ Africa Union.

⁴⁰ SADC Gender Protocol Barometer, 2017.

Where is the money?

On 31 May 2018, FEMNET hosted an hour-long webinar titled “Where is the Money?” with the intention to shine a spotlight on the issue of illicit financial flows and their gendered impact. The webinar sought to empower gender activists with the knowledge needed to amplify advocacy efforts to #StopTheBleeding in a way that will ultimately serve women and girls.



Liz Nelson, director of the Tax Justice Network, spoke about the feminisation of poverty, noting that women and girls remain disproportionately affected by the poverty that comes about as a result of IFFs. She said they suffer the extra burden of taking on a bulk of consumption taxes created to cushion governments against IFFs, as well as having to endure the experience of deteriorating public services.

Noting that tax justice issues are fundamental to respecting the rights of women, Nelson's presentation touched on the Bogota Declaration on Tax Justice for Women's Rights, launched in 2017, and its importance in pushing for tax justice and highlighting the impact of IFFs on women and girls. The declaration “sets out shared values and demands rights for women which can be realised through structural, systemic, cultural and fiscal policy changes.”⁴¹

Caroline Othim, Policy and Campaigns Coordinator of the Global Alliance for Tax Justice (GATJ), spoke about the scale of the impact of IFFs and the amount of these illicit funds leaving the continent over the years (\$100 billion USD annually). Stating that regressive consumption tax and privatisation will not help failing public systems, Othim advocated for coalition-building to push for tax justice. She also noted the need for gender and inequality assessments of all tax provisions and policy objectives. Othim ended her presentation with a call to all stakeholders to lend their voices in the fight to bring back Africa's money.

FEMNET continues to lead on macroeconomic policy in the women's rights space and recognises that IFFs exacerbate inequalities that only benefit male-dominated corporations. FEMNET believes that women's rights activists and tax-paying citizens can no longer remain on the margins of conversations on this emerging issue and the organisation plans to continue the conversation and the call for tax justice.

Source: Femnet

The digital divide

While there is scanty data about the digital divide in Southern Africa, studies from across the globe point to gender gaps in the use of information technology (IT). One paper on the digital divide (Robinson. L et al, 2010) highlights how usage of digital tools varies across countries, even within the developed world.⁴²

Researchers point out that, while earlier research on gender and digital inequalities focused on

identifying gaps and differences, recent studies have explored the mechanisms that underlie these gaps and the consequences for outcomes such as building social capital, employment opportunities and educational attainment. An important question is whether women use computers, the internet and mobile devices to the same extent as men.

Recent evidence suggests that digital inequalities intersect with gender in two main ways: through

⁴¹ <https://www.taxjustice.net/2017/12/07/bogota-declaration-tax-justice-womens-rights/>

⁴² Laura Robinson, Shelia R. Cotten, Hiroshi Ono, Anabel Quan-Haase, Gustavo Mesch, Wenhong Chen, Jeremy Schulz, Timothy M. Hale & Michael J. Stern (2015) Digital inequalities and why they matter, *Information, Communication & Society*, 18:5, 569-582, DOI:10.1080/1369118X.2015.1012532.

Recent
evidence
suggests
that
digital
inequalities
intersect
with
gender

By
2030,
Africa's
youth
population
will
increase
by
42%



the gendering of skills and content production patterns, and through gendered labour market processes associated with jobs involving technology. Both processes call for further investigation. Our behaviour online is an extension of broader social roles, interests, and expectations existent in society. We know that women are more likely to use the internet for communication and social support.

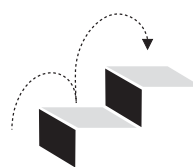
Deficiencies in online skills can have real consequences for online behaviour. Even though, in many cases, women adopt and use IT at the same rates as men, men still far outnumber women among IT developers and designers (and in corporate IT positions), a gap which only policy interventions can narrow.

Harnessing the demographic dividend

The 29th African Union Summit in 2017 declared "Harnessing the Demographic Dividend Through Investments in the Youth" as its theme. This connects to Agenda 2063 and offers a comprehensive development vision for the African continent. The youth of SADC will be the future of the region and they play a central role in the implementation of the region's Sustainable Development Agenda. By 2030, Africa's youth population will increase by 42% from 226 million in 2015 and studies predict it will keep rising.⁴³ Thus, the Summit identified a vital entry point to empower and educate the leaders of tomorrow as they inherit an increasingly over-populated continent.



Achieving gender equality is another critical goal for SADC as it attempts to harness the demographic dividend. Young women remain absent in many discussions on youth development, with their voices considered peripheral and their bodies constructed as sites to be acted on through policy prescriptions developed by others for them.⁴⁴



Next steps

The analysis in this chapter has shown how women's economic empowerment lies at the centre of achieving gender equality in the region. Recent findings and comparisons over the past ten years have shone the spotlight on the challenges that continue to hinder women in SADC from fully participating in the economic sphere. While the analysis has shown that regional stakeholders have successfully created policy frameworks on women's economic empowerment, implementation remains a challenge. In the coming year, SADC member states and other stakeholders in the sector should prioritise the following areas:

- Adopt special measures to increase the number of women in economic decision-making as provided for by the Protocol.
- Transform formal schooling and literacy programmes to ensure a well-educated future workforce.
- Close the wage gaps between women and men.
- Tackle the unequal share of unpaid care work and unequal distribution of domestic duties between women and men.
- Lobby for equal wages and the recognition of unpaid care and domestic work.
- Carry out time use surveys to better understand gender gaps in the sector.
- Invest in skill development in STEM areas for women.
- Implement new and existing Policies to improve access to productive resources for women.
- Improve the collection and availability of data, building capacity for national statistical offices, as data is crucial for tracking progress.
- Address the growth of informal cross border trade and develop policies to protect women in this sector.
- Prioritise funding for gender equality initiatives, especially in those areas, highlighted in this chapter, where countries have been lagging. This will also ensure accountability for commitments made by member states.

⁴³ African Union Roadmap on Harnessing the Demographic Dividend through Investments in Youth in response to AU Assembly decision (assembly/au/dec.601 (xxvi)) on the 2017 theme of the year 2017.

⁴⁴ Young women and the demographic dividend, African Women's Development and Communication Network (FEMNET), June 2017.