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Dialogue

Gendered Asset Inequalities in Africa

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ABSTRACT *This article looks at gendered asset inequalities in Africa. It shows that women have lower access to land; pursue largely informal and smaller entrepreneurial activities that pay less and have low value addition; have lower access to formal finance; and, have lower political capital. To close the gendered asset gap, there is need for: reform of land and financial laws; entrepreneurial training for women; affirmative action in key areas such as education and employment; special funds/programmes for women; and, use of quotas to enhance political participation by women.*

KEYWORDS *asset gap; land; financial inclusion; entrepreneurship; political capital*

Introduction

It is well recognized that the ownership of assets improves the lives of the women and men who own and control them (Deere and Doss, 2006b). Just like inequalities with regard to income and consumption, there also exist inequalities in distribution of assets, not only between the rich and the poor, but also between men and women, across regions and communities. In addition to significant differences in ownership of assets, men and women also use their assets differently, which has implications on household well-being, especially in relation to food security, nutrition and education. There is wide support in literature for the idea that closing the gap between men's and women's ownership of assets is not only important for women's empowerment and well-being, but is also a necessary step towards achieving global development goals (Meinzen-Dick *et al.*, 2011). As World Bank (2003: 4) states, 'there is now a shared understanding within the development community that development policies and actions that fail to take gender inequality into account and fail to address disparities between males and females will have limited effectiveness and serious cost implications'. Thus, an understanding of the gendered nature of asset distribution and its implications on individual and household livelihoods is fundamental to the design of effective development policies and interventions (Deere and Doss, 2006b).

A more equitable gendered distribution of assets is important and we cite four reasons. First, achievement of a more equitable gendered distribution of assets is an important development goal. Second, ownership of assets is not only a measure of opportunities (through the ability to generate income or additional wealth) or outcomes (net wealth), it is critically important to women's bargaining power and hence their economic empowerment (Doss *et al.*, 2008). Increasing women's access to assets and narrowing the gender-asset gap would directly improve women's well-being by reducing their vulnerability and lead to better development outcomes. Third, ownership of assets grants women more bargaining power, which enables them to influence household decisions especially that relates to resource allocation (Deere and Doss, 2006b; Schmidt, 2012). Finally, there exist significant gendered differences in asset dynamics, where research has shown that women's assets tend to grow more slowly as compared with men's, because of differences in asset portfolios and their relative prices (Dillon and Quiñones, 2011).

There are various constraints to women's ownership of assets. These mainly include social norms, household/reproductive duties that create time constraints and asset complementarities. For example, having access to land helps with access to credit, which helps with access to purchased inputs (FAO, 2011). Further, women's ability to accumulate wealth is conditioned by the state, family, community and the market (Deere and Doss, 2006a; Doss *et al.*, 2008). Historically, state laws limited women's ownership of assets, but reforms in such legislations have facilitated women's accumulation of wealth. Family and community norms regarding the accumulation and transmission of wealth are also important in determining whether women own assets or not. These norms are particularly important in regions where customary marital and inheritance systems still prevail and carry legal recognition and where a large gap exists between formal, legal norms and actual practice. Women's lower wages and the gender division of labour within the labour market and between productive and reproductive labour also affect women's ability to accumulate assets. In addition, women's limited access to finance constrains their ability to acquire assets, especially productive assets that can be used to generate income.

Data limitations hindered detailed analysis of gender asset gaps. Few surveys collect information on individual ownership of assets such as land, housing, livestock and other productive assets. In addition, most data on assets is collected at the household level, which gives a misleading picture of individual-level ownership patterns. Also, the unit of observation differs from case to case. Sometimes, the reference is to inequalities between males and females, other times to differences between male-headed and female-headed households or even to plots or farms managed by females and males (Deere and Doss, 2006b). Considering these data limitations, this analysis provides an insight into gender gaps in four main assets: land and natural resources; entrepreneurship and business ownership; financial inclusion; and, political capital. The article highlights the key drivers of the gender gaps and proposes ways of closing the gaps.

Key domains of gender asset inequalities and their drivers

Access to land and natural resources

Land remains the key asset in rural areas where agriculture is the main source of livelihood in many African economies. Access to land is a basic requirement for farming and control over land is synonymous with wealth, status and power in many areas (FAO, 2011). Thus, raising women's bargaining power, status and influence within households and communities would require strengthening of their access to and control over land. Further, improving women's access to land and security of tenure has direct impacts on farm productivity.

There is a lot of evidence illustrating gender inequalities in access to land. Across regions, women are consistently less likely to be owners (or operators) of agricultural land, and when they own or operate agricultural land they usually have smaller plots (FAO, 2011). The limited available data does suggest that the gender gap in land ownership in Africa is substantial (Deere and Doss, 2006b). In Kenya, even though the ratio of women to men is one to one, and the role played by women in agriculture (providing about 89 percent of subsistence farming labour force and 70 percent of labour in cash crop labour production), only 5 percent of land title deeds are held by women jointly with men, with only 1 percent of title deeds being held by women alone (FAO, 2011). Doss (2005) found that women held land in only 10 percent of Ghanaian households while men held land in 16–23 percent. The mean value of men's land holdings was almost three times the mean value of women's landholdings.

Table 1 shows statistics on land ownership by households for various African countries. The statistics reveal that among the countries reviewed, Cape Verde had the highest percentage of land owners, estimated at 50.5 percent. Botswana and Comoros had 34.7 and 32.6 percent, respectively, while Mali and Gambia had the lowest proportions at 3.1 and 8.3 percent, respectively.

Several factors come into play to drive the trends in land ownership discussed above. Most importantly, in most African communities where communal property regimes are common, rights over land are mostly passed to male household members through inheritance, while women gain access to land through their relationship with a male relative – father, husband, brother and so on. Inheritance is an important public policy in most African countries largely because it has been seen as part of the larger problem of property rights regimes that are discriminatory against women. Inheritance has largely been characterized as a human rights issue as well as an economic concern, and has primarily focused on the content of so-called family laws as well as land rights (Cooper, 2012).

Many states in Africa have carried out reforms in family and land laws that seek to strengthen women's land rights. However, while the legal systems are changing to improve women's legal access to land, the interaction of legal rights and social norms still limits women's access to land. In addition, women's rights to matrimonial property have been largely compromised by the patriarchal nature of the society that views men as sole owners of matrimonial property. Even in cases where women's property rights have been legally guaranteed, constraints in accessing finance makes it difficult for women to purchase land.

In terms of access to natural resources, the livelihood of families in rural areas often depends on women's access to nearby forests and waterways for supplies of food, fuel wood, water for domestic consumption and agricultural production. As wives, females are almost always granted only limited rights to these resources, and their access is shrinking with the shift from common property to private entitlement. Women's declining access and lack of rights to these resources may reduce their incentives to conserve these resources. Likewise, public irrigation systems are often considered an area of male control, and decisions about the use of irrigation water are made without reference to women's needs for their own production and domestic purposes. With a lot of literature providing evidence of the different gendered roles in the management and use of agricultural biodiversity, there is need to ensure that the needs of both men and women are put into consideration when dealing with conservation of natural resources.

Table 1. *Land ownership by households (men and women)*

Country (Year)	Number of women landholders	Number of total landholders	Percentage of landholders who are women
Botswana (2004)	17,576	50,690	34.7
Cape Verde (2004)	22,461	44,450	50.5
Comoros (2004)	17,094	52,464	32.6
Ethiopia (2001–2002)	2,149,675	11,507,442	18.7
Gambia (2001–2002)	5,731	69,140	8.3
Madagascar (2004–2005)	371,158	2,428,492	15.3
Mali (2004–2005)	24,636	805,194	3.1
Tanzania (2007–2008)	1,575,129	5,838,523	27.0

Source: Doss *et al.* (2013)

Entrepreneurship and business ownership

It is acknowledged that women entrepreneurs around the world are making a difference through their contribution of numerous ideas and capital resources, generation of jobs as well as creation of additional work for suppliers and other business linkages. The growing importance of micro and small enterprises (MSEs) in growth, poverty reduction and livelihood strategies in developing economies where paid job opportunities are limited cannot be understated (Chirwa, 2008). Sub-Saharan Africa boasts the highest share of women entrepreneurs, but they are disproportionately concentrated among the self-employed rather than employers (Hallward-Driemeier, 2013). Relative to men, women are pursuing lower opportunity activities, with their enterprises more likely to be smaller, informal and in low value-added lines of business. The challenge in expanding opportunities is not helping more women become entrepreneurs, but enabling them to shift to higher return activities. In Kenya, research has shown that women face a number of obstacles in venturing into businesses, which mostly condemn them to low-income occupations (ILO, 1995; McCormick and Mitullah, 1995). Women's businesses generally start small, grow slowly and end smaller than male-owned enterprises. Women locate more in the home, rely more on less skilled and unpaid workers, and are less likely to diversify into other activities. In addition, women's activities tend to be less remunerative than men's are. The participation of women is also low in sectors that require high capital requirements (especially in manufacturing), where they have been found to earn only about 32 percent of what their male counterparts earn (Githinji, 2000).

Women entrepreneurs face many barriers and constraints. First, financial availability and accessibility is cited in many studies as being one of the major barriers and constraints to growth of business entities especially those owned by women. Second, women face legal and regulatory barriers. Contracts involve long legal processes such as leasing, drawing up business contracts, legal representation and other aspects that place the woman entrepreneur in a disadvantaged position. Third, there is a general lack of an entrepreneurial culture especially among women owner/managers of MSEs, which has been attributed to: lack of confidence and self-belief; lack of strong and relevant networks; passive learning methods; and, starting up enterprises without adequate prior preparation (ILO, 2008). Fourth, women have heavier household financial and time burdens. In addition, because of the time poverty, most women do not have adequate time to plan and manage their businesses well, thus leading to dismal performance or even closure of women owner/managed MSEs. Fifth, inequalities in asset distribution have also been shown to hinder the growth of women owned MSEs. Access to and ownership of assets by women is important especially for provision of collateral for loans and other financial needs, which are key for the promotion of entrepreneurship. There are also supply-side constraints to women owned MSEs, which are largely because of the fact that women are less educated than men and form a small percentage of wage employment.

Financial inclusion

According to Hallward-Driemeier (2013), entrepreneurs' access to financial services is important for securing access to productive resources given that internal resources are rarely sufficient for growth. It can also be used to smooth out cash flow where resources are irregular. Access to finance is a particularly pressing constraint in sub-Saharan Africa where less than one in five households has access to formal financial services. The region's businesses are also 40 percent less likely than those elsewhere to have any formal financial access. It is also a systemic issue for businesses, both male and female owned, which are substantially less likely than their peers in other regions to have any formal financial access. However, larger firms face relatively fewer constraints in accessing finance.

Table 2 shows a summary of gender gaps in access to financial services for various African countries. Women have less access to banking than men do in all the selected countries, with Kenya, Uganda and Tanzania registering the largest gaps in access (Aterido *et al.*, 2011). For Kenya, the gender gap widened between

Table 2. *Gender gaps in the use of financial services (percentages)*

	Banking		Informal		Excluded	
	Gap	*t*-stat	Gap	*t*-stat	Gap	*t*-stat
Botswana	−2	0.89	4	−1.31	−4	1.33
Kenya06	−9	7.73	10	−6.55	0	0.38
Kenya09	−11	10.99	13	−10.7	−2	1.17
Malawi	−3	2.21	−1	0.89	4	−2.84
Namibia	−7	2.48	−1	2.11	7	−2.48
Rwanda	−5	2.6	−4	1.76	8	−3.77
South Africa	−4	3.06	3	−3.02	−1	0.4
Tanzania06	−8	9.3	5	−4.65	3	−2.03
Tanzania09	−4	5.3	3	−3.09	1	−1.06
Uganda	−10	7.33	1	−0.16	8	−4.05
Zambia	−6	5.37	0	−1.24	6	−4.83

Source: Aterido *et al.* (2011)

2006 and 2009 by 2 percentage points, while in Tanzania, the gap narrowed by 4 percentage points. The recorded gender gap is statistically significant except for Botswana, which has a narrow insignificant gap. Women were also found to use informal sources of financing more than men do. Kenya has the highest gap between men and women, with about 10 percent gap in 2006, and which worsened to 13 percent in 2009. In Rwanda, Namibia and Malawi, men use informal financing more than women do, though the gap is not quite significant. Women are either as likely or more likely to be excluded from any financial service as men. Specifically, in Malawi, Namibia, Rwanda, Tanzania, Uganda and Zambia, they are more likely to be excluded from any financial service, while in the other countries there is no significant difference between men and women.

It has been shown that women entrepreneurs have less access to finance than men entrepreneurs have. In addition, the size of finance that women entrepreneurs are able to access is smaller than that of men. For instance, evidence from Kenya revealed a slight difference between the size of loans required by men and women (ILO, 2008). About 83 percent of women entrepreneurs obtained loans that did not exceed KES 20,000 (US$274) compared with about 36 percent of men. It has often been argued that lack of access to finance impedes female entrepreneurship and prevents women from participating in the modern market economy (Aterido *et al.*, 2011). Research evidence suggests that women's lower levels of access to formal financing are explained by gender differences in income, education and employment status. In addition to acting as a potential constraint to the growth of a business, lack of access to finance can also act as a barrier to entry. Among newly started enterprises, women's businesses have been found to have less access to finance than men's have.

In an effort to address some of these constraints, a number of new products and service delivery models have been introduced. These include technical innovations that improve access to existing financial services, changes in product design to better tailor products to women's preferences and constraints, and the development of new products such as microfinance. An example of a specific product that has been geared towards enhancing women's access to finance in Kenya is the Women's Enterprise Fund. There have also been reforms in laws and regulations to ensure equal protection under the law and an enhanced ability to enforce those rights.

Table 3. *Women in national parliaments: Selected African countries*

	Lower house			Upper house or Senate		
	Seats	Women held seats	Percentage for women	Seats	Women held seats	Percentage for women
Rwanda	80	51	64	26	10	38
South Africa	400	179	45	53	18	34
Tanzania	350	126	36			
Uganda	386	135	35			
Zimbabwe	270	85	31	80	38	48
Cameroon	180	56	31	100	20	20
Lesotho	120	32	27	33	9	27
Malawi	193	43	22			
Kenya	350	67	19	68	18	26
Morroco	395	67	17	270	6	2
Nigeria	360	24	7	109	7	6
Ghana	275	30	11			

Source: Inter Parliamentary Union (2014)

Access to political capital

Active political participation and political capital are fundamental for the realization of the progressive vision and agenda. Participation in political institutions, political processes and civic life are initial indicators of political inclusion. Political capital is the vertical link to policy and decision-making. Women constitute slightly more than half of the world population. Their contribution to the social and economic development of economies cannot be undermined given their dual roles in the productive and reproductive spheres. However, their participation in formal political structures and processes, where decisions regarding the use of national resources are made, remains insignificant (Bari, 2005). Presently, women's representation in legislatures around the world is about 22 percent (Inter Parliamentary Union, 2014). Regional statistics show that the Americas and Europe have the highest proportions of women parliamentarians, estimated at 25 percent as compared with sub-Saharan Africa's 22.9 percent. Asia, Arab states and Pacific countries have the lowest representations at 18.5, 17.8 and 13.4 percent, respectively. Even though Pacific countries have the lowest proportion of women parliamentarians in the lower house, they have the highest representation in the senate, while sub-Saharan Africa has lower representation of women in the Senate as compared with the lower house.

Looking at specific African countries, political representation of Kenyan women in the lower house now stands at 19 percent versus Rwanda's 64 percent, South Africa's 45 percent, Tanzania's 36 percent, Uganda's 35 percent and Ghana's 11 percent (Table 3). For Kenya, this is an improvement from the previous 9.8 percent representation in the previous parliament, with the numbers also greatly boosted by the earmarked 47 County women representatives. Despite the pronounced commitment of the international community to gender equality and to the bridging of the gender gap in the formal political arena, reinforced by the Convention on Elimination of All Forms of Discrimination Against Women and the Beijing Platform of Action, there are only about 30 countries worldwide where women hold 33 percent or more seats in the parliaments.

Women's traditional roles and their limited political representation suggest that their political capital is weaker than men's is. Women's enhanced participation in governance structures is viewed as the key to addressing gender inequalities in societies mainly for two reasons (Bari, 2005). First, women's equal participation in politics is a human rights imperative, given their demographic significance. Second, it has often been argued that men and women are different: women bring a different vision and conception to politics owing to their sex and gender roles as mothers. Notably however, when women enter politics within the predominantly patriarchal context of modern democracies, they are unable to radically change the nature of politics, and largely play political roles on male's terms (Bari, 2005). There is need for a change in the fundamental assumptions underpinning liberal democracies for women to have genuine political space.

The factors that hamper or facilitate women's political participation vary with the level of socio-economic development, geography, culture and type of political system (Shvedova, 2005). Development weakens traditional values, leads to greater education and labour force participation by women, thereby changing perceptions regarding the appropriate role of women-key factors to increasing women's political resources and reducing existing barriers to political activity. While most countries worldwide have granted women the right to vote and contest in elections, hindrances to the realization of these rights unfolds through either lack of supportive policies or poor implementation of relevant policies, where they exist. Key obstacles to women's political participation include: limited financial support; inadequate access to well-developed leadership education and training systems, including mentorship opportunities to orient young women towards political life; and, limited political party support. While women play important roles in campaigning and mobilizing support for their political parties, they rarely occupy key decision-making positions in party structures. Socio-economic conditions are also an important factor in the political participation of women. For instance, research has shown that more educated (graduate level) women and women who work outside their homes have a higher likelihood of participating in politics when compared with uneducated women who stay at home (Shvedova, 2005).

One way of increasing women's participation in the political sphere has been through the introduction of quotas. Quotas offer stipulations that earmark/reserve a share of representation for women. Most quota systems benchmark a minimum representation threshold to yield a 'critical minority', typically pegged at 30 or 40 percent. Quotas are applied as a temporary measure, until the barriers to women's entry into politics are removed.

Recommendations on reducing the gender asset gap

This analysis notes that the ownership of assets improves the lives of the women and men who own and control them. However, gender inequalities in asset ownership exist, whereby women own and access fewer assets as compared with men. There is consensus that closing the gender gap in asset ownership is not only important for women's empowerment and well-being, but is also a necessary step towards achieving many other global development goals.

The question therefore is how to enhance women's ownership of assets. First, there is need for legal reforms where legal impediments to accessing land still exist. In countries where the interaction of legal rights and social norms still limit women's access to land, there is need for increased advocacy and awareness with regard to women's rights to land. Strong sensitization and adoption of acceptable redress measures are required to break the tight cultural barriers that hinder full realization of women's rights to land.

Second, there is need to help women to not only become successful entrepreneurs, but also to enable them to shift to higher return activities. This can be achieved through:

- Enhancing women's access to and control of assets and resources required for entrepreneurship, which are affected by gender differences in legal capacity and property rights, particularly where married women are concerned

- Educating women entrepreneurs and ensuring that they acquire the necessary experience, which is an important driver of economic choice, opportunity and performance
- Enhancing access to finance, which is a key obstacle to business development especially for women
- Expansion of women's opportunities for networking and more inclusion in decision-making bodies and policy dialogues in order to ensure that business-climate reforms tackle issues for women entrepreneurs

Third, some countries have made progress in reforming financial laws that provide for the use of intangible assets as collateral, thus removing the barriers for women. There is need for such reforms in countries that still require tangible assets as collateral for credit. In addition, implementation of affirmative action in some countries is expected to increase women's participation, especially in education and formal employment. Further, specific programmes/funds for women can be implemented, even though such funds should be of considerable amounts to enable women to invest in high-return activities.

Fourth, women's limited political representation is an indication of their weaker political capital, which can addressed by their greater presence in decision-making roles at all levels of government. One of the ways of increasing women's participation in the political sphere has been through implementation of quotas anchored in legislation. It is important for countries that do not have these quotas and yet have wide gender gaps in political representation to initiate supportive legislation for the implementation of these affirmative action measures. Overall, empowerment of women through increased education and employment opportunities is expected to increase their political participation. There is also need for increased political party support for women through financing of their campaigns and increasing their role in decision-making at top party levels.

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