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#### PROMOTE GENDER EQUALITY AND EMPOWER WOMEN: THE BIG PICTURE

A macro perspective of the impact of Promoting Gender Equality and Empowering women Policy in Sub-Saharan Africa: A case study of the influence of the GOWE program

Candidate: Delylah Rasugu

Supervisor: Dr Teresa Healy

This Capstone is presented in part fulfilment of the requirement for the completion of an MA in Sustainable Development, International Policy and Management at the School for International Training, Graduate Institute, Washington DC Centre. The work is the sole responsibility of the candidate.

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**DELYLAH RASUGU** 

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#### **Abstract**

This Capstone investigates the effectiveness of promoting gender and women's empowerment policy. The Millennium Declaration adopted in the year 2000 by the United Nations member states lists the fundamental goals and objectives agreed in various international forums and summits. From this Declaration eight Millennium Development Goals (MDGs) were born. The mandate was to provide standards to gauge the advancement towards global poverty and to achieve them by the year 2015. The third MDG aims to promote gender equality and women's empowerment through political representation, employment and education. My capstone will use a macro perspective to analyse the impact of the promotion of gender equality and women's empowerment policy in Sub-Saharan African countries. I intend to explore the effectiveness of this policy and with the existence of Africa Management's Services Company (AMSCO), Growth Oriented Women Enterprises (GOWE) program as a case study; I shall investigate whether this has had a significant impact on achieving the Millennium Development Goal. I shall identify the gaps through observation, research and interviews and come up with potential recommendations on how to ensure that this challenge if not met before 2015 could still continue to have impact in Sub-Saharan Africa.

# **Table of Contents**

SECTION ONE	8
Introduction	8
Research Methodology	9
Research Design	10
Target Population	10
Ethical Considerations	11
Presentation of Data	12
Summary	12
SECTION TWO	13
Literature Review	
Definition of Gender Equality and Women's Empowerment	13
History of Women's Empowerment	13
Background of MDGs	16
Theory of Change	16
Summary	17
SECTION THREE	18
Central Analysis	18
Women's Empowerment and MDGs	19
Effectiveness of MDGs in Sub-Saharan Africa	20
Case Study	21
Women's Empowerment in Sub Saharan Africa	21
Decision making and governance	23
Kenya	26
Country in context	26
Gender Equality and Women's Empowerment in Kenya	
African Management Services Company (AMSCO)	
Organization in Context	
Growth Oriented Women Enterprise (GOWE)	
Program in Context	
History of GOWE	30
Technical Assistance Programs	31
Effectiveness of the GOWE program	32
Key Challenges of the GOWE program	33
The way forward for the GOWE program	33
Summary	34
SECTION FOUR	35
Recommendations on Gender Equality and Women's Empowerment	35
Political Leadership and Commitment of the State	35
Employment	36

REFERENCES:	41
Conclusion	39
Summary	38
Sustainable Development and Sub-Saharan AfricaAfrica	37
International Organizations and Institutional Change	37
Addressing Emerging Issues	36

# **ABBREVIATIONS**

AFDB	African Development Bank			
AIDS	Acquired Immune Deficiency Syndrome			
AMSCO	African Management Services Company			
BDSPS	Business Development Service Providers			
ВОР	Base of the Pyramid			
CIDA	Canadian International Development agency			
GDN	Gender and Development Network			
GDP	Gross Domestic Product			
HIV	Human Immunodeficiency Virus.			
IFAD	International Fund for Agricultural Development			
IFC	International Finance Corporation			
ILO	International Labour Organization			
IMF	International Monetary Fund			
IPU	International Parliamentary Union			
MDG	Millennium Development Goal			
NGO	Non-Governmental Organization			
OWA	One World Action			
SME	Small and Medium Enterprises			
TAP	Technical Assistance Program			
UN	United Nations			
UNDP	United Nations Development Program			
UNICEF	United Nations Children's Fund			
UNIFEM	United Nations Development Fund for Women			
WEA	Women Entrepreneurship Associations			

#### **SECTION ONE**

#### Introduction

It has been said numerous times that if you educate a man, you educate an individual, but if you educate a woman, then you have educated an entire nation. As former UN Secretary General Kofi Anan said, the elimination of gender discrimination and the empowerment of women are two of the greatest challenges facing the world today. Nations prosper when women are educated, healthy and free to experience the opportunities life presents them.

According to Anan, in the twenty-seven years since the implementation of the Convention on the Elimination of All Forms of Discrimination against women, a lot of measures have been put in place to promote women's advancement. He highlights that sustainable development cannot be achieved unless there is gender equality. Promotion of this policy is likely to raise economic productivity, reduce child and maternal mortality, improve nutrition and health, and help in the prevention of HIV/AIDS. This policy triumphs because it ensures chances of increasing education for our future generation. Therefore if we deny women of all ages opportunities to advance we would have deprived the world's children the chance to reach their potential (UNICEF 2006).

Gender equality is achieved when both men and women have similar opportunities, privileges, responsibilities and rights in all areas of life. This can only come into existence when both men and women have an equal take in power and influence, are financially independent and have full access to education. Gender equality cannot be achieved without women's empowerment, which is critical in sustainable development.

By equalizing power imbalances and enabling women to be more independent we would have already taken a positive step towards securing human rights for all humanity (unfpa.org).

In this capstone, secondary data will be used to measure the effects of gender equality and women's empowerment in both the macro and micro levels in some of the Sub-Saharan countries. Emphasis shall be placed in Kenya and the African Management Services Company's (AMSCO) Growth Oriented Women Enterprises (GOWE) initiative that is currently in place in Cameroon and Kenya. This MDG based program is supported by the African Development Bank (AFDB) and the International Finance Corporation (IFC) and managed by AMSCO. The International Labour Organization (ILO) plays a technical advisory role.

The first part of this capstone shall discuss the issue and effects of women empowerment and other factors. I shall also briefly highlight the government's role and the impact of this policy. In the second part I shall review some of the existing literature and theories on this policy. Part three shall constitute the data, descriptive statistics and results. The final part of this paper will give a conclusion with the policy implications and recommendations.

### **Research Methodology**

This section presents various steps and phases that the research aims to follow while undertaking the study. It includes an outline for the collection, measurement and analysis of data. In this stage most decisions about how research was conducted will be executed. Specific procedures and methods on how the research will be completed will be explained. In particular the following subsections are included; research design, target

population, sample design, instrumentation, data collection and finally how the data collected was analysed.

#### Research Design

Kothari (2004) defines the research design as the conceptual structure within which the research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. In this capstone a descriptive research design rich in evaluation will be used. The sample of each group was determined based on the individual's role in the AMSCO organization.

The setting of the inquiry was based out of Nairobi, Kenya the location of my practicum. My assignment was centred in East Africa, Africa Management Services Company headquarter office. My assignment in this organization was to identify donors within the East African region and analyse the key projects they were working on and explore their focus areas. My research was conducted through the months of January and April 2014 and spanned a period of twelve weeks.

#### Target Population

The participants included two of the key administrators of the organization. To obtain credible data, in-depth interview processes were used. The note-taking format was used for recording during the interviews. These participants helped explore their respective views of the operations in Sub Saharan Africa. Particular information on women enterprises and its implementations was the focus of my research. The questionnaire that was used to collect data had both closed and open-ended questions and was composed of two parts. The first part, aimed to collect background information of the respondents

while the second part collected information on knowledge, attitudes and mandate of the Growth Oriented Women Enterprises at a local level (GOWE).

I spent a significant amount of time observing the operations of the GOWE project and tried to come up with concrete conclusions on the impact of this project. Understanding the levels of knowledge, attitudes and practices within a given population will enable a more efficient process of awareness creation. This is because it will allow the program to be tailored more appropriately to the needs of the community, through dissemination of findings and recommendations (Kaliyaperumal: 2004)

A second, unobtrusive method was used to collect data from international organizations, review of media channel records, foundations and international non-profit organizations. This approach did not involve direct interviews with persons from the international organizations. The research instead involved analysing volumes of recorded data, extracting relevant information and examining the importance of the data in drawing cogent conclusions on the state of women's empowerment in Sub Saharan Africa.

#### **Ethical Considerations**

For the interviewees, I explained the aim and purpose of the research and requested the consent of the participants. The participants were assured of anonymity in the event that they consent to answering questions. A verbal consent was included in the conversation because these interviews were later done over Skype. Both participants did not have any problem sharing the information they gave.

#### Presentation of Data

The data was presented through written reports and oral presentations during my practicum in Kenya. Before processing the responses, the completed questionnaires were edited for completeness and consistency. I ensured that the information met the strict standards of transparency and the language of presentation was straightforward. The information was provided in English.

#### Summary

This introduction has set out various stages and phases that the research aimed to follow in undertaking the study. It involved a blueprint for the collection, measurement and analysis of data. In this stage, most decisions about how research was executed and how respondents were approached have been addressed, as well as when, where and how the research was completed have also been explained. Specifically the following subsections are included; research design, target population and sampling, sample design, instrumentation, data collection and finally how the data was analysed.

#### SECTION TWO

#### Literature Review

This chapter presents literature that defines gender equality and the empowerment of women. In this section information on the history of gender equality and women's empowerment services in the world and Sub Saharan Africa is provided. The chapter also gives insight about the contributions of MDGs to decision-making, access to credit and factors of production.

Definition of Gender Equality and Women's Empowerment

The International Planned Parenthood Federation (2014) is a leading organization dealing with vulnerable individuals and concerns affecting their access to life saving services and programmes. The Federation gives a clear definition of gender equality. This organization defines gender equality as the measurable equal representation of women and men that does not imply that women and men are the same, but that they have equal value and should be accorded equal treatment (ippf.org). Women's empowerment on the other hand is a multifaceted notion that Duflo (2011) defines as "improving the ability of women to access the constituents of development (in particular health, education, earning opportunities, rights and political participation)". These definitions will be used through out this paper to define gender equality and women's empowerment.

History of Women's Empowerment

United Nations Secretary – General Ban Ki-Moon states that although we are on the right track to achieve the Millennium Development Goals by the year 2015, the slowest advancement has been on women's empowerment and gender equality. There has been

an alarmingly low change in maternal mortality rate in some regions. A lot remains to be done to prevent these avoidable deaths, which not only affect mothers and families but the society at large (UNIFEM 2010).

Numerous courses have been propositioned on women's empowerment such as contribution in household decisions (Garikipati 2008; Anderson and Eswaran 2008; Ashraf et al 2010) and finance and ownership of property (Beegle et al 2001; Garikipati 2008). Current field studies and research done by key organizations such as UNDP, UNIFEM, and the World Bank imply that gender inequalities in developing societies impede economic growth and development. Take for example of a recent World Bank report that concludes that societies that practice gender inequality experience great repercussions in form of greater poverty, lesser economic growth and lower living standards of its people (World Bank 2011).

The International Labor Organization has come up with the Decent Work Agenda, which is based on the principle that work is a "source of personal dignity, family stability, peace in the community, democracies that deliver for people, and economic growth that expands opportunities for productive jobs and enterprise development" (ILO 2006; p2). The Agenda captures four fundamental objectives with gender equality at the core of it. This program calls for measures to expedite women's economic empowerment through entrepreneurship development, strengthening women participation in social platforms and elimination and prevention of violence against women at the work place. It aims to enhance job creation and sustainable development.

The Canadian International Development Agency (CIDA) strongly advocates gender equality and through its gender policy states that

"Attention to gender equality is vital to complete development practice and at the core of economic and social progress. Development outcomes cannot be exploited and sustained without explicit attention to the different needs and interests of women and men".

This clearly states that, by giving women a chance to participate equally and providing access to work capital, the society gets to reap the full benefits through their potential to contribute. It is worthwhile to note that CIDA promotes this through its poverty reduction strategies, programs that support women through productive assets such as land, capital and credit (CIDA 1999;p5).

Women experience various disadvantages when trying to access labor markets; normally they do not have the same freedom to choose work as men. They have little or no access to micro credit or finance for their businesses. Gender disparities in labor influence participation rates, unemployment rates and wage gaps, which are prevalent in global labor markets. In developing countries, nearly two thirds of all employed women work either as contributing family workers or own their own businesses, which lack security or benefits. The large portion of unpaid jobs exacerbates the existing heavy problem of unpaid work carried out by women domestically in all regions, this is not revealed in official labor force statistics (UN 2009).

Gender equality is the central piece in achieving the Millennium Development Goal 3 and it is therefore imperative that all members of society take full participation. This will obtain the double dividend of progressing the lives of both women and children. The amount of influence women have over decisions in the household reflects positively in their health, nutrition and education and that of their children. This will also set a platform for achieving the rest of the MDG goals that constitute improvement of maternal

health, ensuring of universal education, combating HIV/AIDs, safeguarding environmental sustainability, global reduction of poverty and hunger, enhancing development and saving children's lives (UNICEF 2006).

#### Background of MDGs

The Millennium Development Goals (MDGs) are the "world's biggest promise" (Hulme 2009). They raised hope in the area of development and served as extra motivation for key stakeholders to get to 2015. Each development actor found a stake in one or more of the goals. These goals differed from all other initiatives for poverty reduction in their far reaching nature and cut across the board in systematic efforts taken to finance, monitor and evaluate them.

There has been a significant amount of debate on their value; critics have referred to them as diverting attention from applicable targets and more effective policies and programs (Clemens et al, 2007; Easterly, 2006). Some have viewed them as a conspiracy to overshadow the issues of growing global inequality, women's empowerment and substitutes to capitalism (Antrobus, 2003; Eyben, 2006; Saith, 2006).

The optimists approach to these goals refers to them as an outline for the transformation of the human condition (Sachs, 2005). The United Nations (1997) refers to these goals as 'a moral imperative and a commitment to human solidarity, practical possibility and in the long-term economic imperative for global prosperity'.

#### Theory of Change

The purpose of the Theory of Change in any aspect is to develop a solution to a complex problem. According to Anderson (2005) a Theory of Change should articulate the

assumptions about a process through which change will occur. It should be specific about the means the necessary early and intermediate outcomes related to attaining the desired long-term goal will be brought about and documented as they occur.

Assumptions in this case will help rationalize both the relations between early, intermediate and long term outcomes and the probabilities about how and why proposed interventions will influence them. Therefore in this capstone our Theory of Change shall develop a long-term solution to the gender equality and women's empowerment issue in Sub-Saharan Africa.

If the UN Member states identified gaps in the existing gender equality and women empowerment programs like AMSCO's Growth Oriented Women Entrepreneurs program (GOWE) and addressed them, then the next set of goals for the post 2015 framework will be more effective in fulfilling the MDG 3 policy of gender equality and women's empowerment.

#### Summary

In this section literature that defines gender equality and women's empowerment has been presented. The section has highlighted the general history of the Millennium Development Goals and given a background of the inception of the gender equality and women's empowerment goal. Clarification on why gender equality is a central piece in achieving the MDG 3 goal and why all society should participate has been highlighted. The correlation between MDG3 and the rest of the Millennium Development goals has been emphasized. A Theory of Change as a specific methodology to help plan and evaluate the process of ensuring that the long-term objective of ensuring that the MDG3 goal comes to fruition has also been propositioned.

#### SECTION THREE

#### **Central Analysis**

The Millennium Development Goal 3 founding principle calls for gender equality and empowerment through the comparison between the percentages of girls to boys in education, the allocation of women wages in the non-agricultural sector and the fraction of seats held by women in national assemblies. The key target is to have United Nations member states "promote gender equality and the empowerment of women, as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable" (United Nations, 2000,p-4).

Irrespective of the broad worldwide growth in investment of women's empowerment, studies have shown that we are still a long way from achieving the Millennium Development Goal of Gender Equality and Women's Empowerment particularly in Sub-Saharan Africa. A lot still remains to be done. Preceding studies and literature have concentrated mainly on the micro determinants of equality and these have involved issues such as resources, power, authority and control.

Few studies have attempted to structure the macroeconomic factors affecting gender equality and its direct effect on global advancement. Looking at the micro factors is insufficient. This can be hypothesized that in order for gender equality to work effectively and be sustainable the wider image has to be incorporated. Macro supporting policies might offer crucial support to the women's empowerment policy. These supporting policies can comprise population and growth oriented policies that might in turn propel gender equality rates and finally the achievement of not only quantity but also

quality in women's empowerment.

The UNDP established a very strong correlation between its gender empowerment measure and gender-related development indices and its Human Development Index. Generally, evidence is mounting that improved gender equality is a critical element of any development strategy (World Bank 2011). This capstone will attempt to model the direct impact of this policy on global advancement and produce empirical evidence of the success of this policy despite its existing gaps.

#### Women's Empowerment and MDGs

Women's empowerment is a fundamental development objective that strengths countries "abilities to grow, to reduce poverty, and to govern effectively" (World Bank 2001). This development policy pursues to enable all humanity eradicate policy and improve their living standards. To achieve sustainable development the MDGs must focus on the social changes that will eradicate poverty and involve the people most excluded. To achieve this, attention should be given to gender inequality and women's empowerment. There seems to be a rising consensus that to achieve the MDG, gender must be foremost in any new framework (UN 2012).

The main factors contributing to women poverty involve gender-based violence, lack of decision-making power, and unequal distribution of domestic duties, business market barriers and access to education. This element should, in itself, point to the need for a focus on gender equality (Chant 2007).

Based on existing research on MDGs, the most suitable solution that will solve the underlying inequalities that continue to affect women is to cultivate their power to make

choices and ability to take ownership of their destiny (Kabeer 1999). Targeting the root causes of this focus will demonstrate acknowledgement that gender equality and women's empowerment is an objective that is worth the political obligation and resources that an explicit emphasis brings.

Key international organizations have increased the significance of gender equality and women's empowerment by incorporating it in their development strategies. This has created attention with agencies that did not make this a priority. For instance the Danish government provided a grant of one million to the United Nations Women, an entity for gender equality and women's empowerment. The World Bank chose to use gender equality as the focus of its 2012 development report (un.org).

#### Effectiveness of MDGs in Sub-Saharan Africa

Overall it seems possible that the MDGs have had some positive impact in Sub-Saharan Africa. Through improved policies and better development interventions for instance Burkina Faso has seen its child mortality rates decrease to 104 deaths per 1000 births in 2009, half the rate of 1999. Cameroon also managed to bring access to better water sources for their 7.2 million urban dwellers in 2012 (World Bank 2014).

Nevertheless a lot needs to be done to fully achieve all the eight goals. The poverty rates in Sub-Saharan Africa pose the biggest challenge and on current growth trends it is off-track by 9 percentage points in meeting its 2015 MDG goals. If growth continues to deteriorate the trend gap would easily double, consequently putting an additional 55 million people in extreme poverty by 2015 (World Bank 2013).

To eradicate extreme poverty and hunger, a new objective added in 2007 speaks to

fruitful employment and work for all including women and youth. This emphasis on female employment recognizes the influence of women employment to poverty and hunger reduction at the domestic level. The link between poverty and employment is significant when considering those in self-employment or contributing to family work with merger or no wages at all. This kind of informal employment often lacks social protection with little pay to generate savings (UNIFEM 2009)

While great global attentiveness is being given to aid effectiveness, the significance of addressing gender inequality through aid and governance has not been fully acknowledged. No regular tracking system of investment on gender equality aid exists in multilateral institution except the OECD gender indicator (UNIFEM 2009). Despite this, organizations like the UNDP, World Bank and African Development Bank still continue to influence local programmes like African Management Services Company, Growth Oriented Women's programme. As previously discussed economic development and income growth tend to promote gender equality. There is need to fully exhaust donor funds previously allocated to MDG 3 to accomplish the 2015 benchmark.

#### **Case Study**

Women's Empowerment in Sub Saharan Africa

The World Bank states that economic growth in Sub-Saharan Africa remains strong with a forecasted growth rate of 4.9 percent in 2013. Virtually three thirds of the countries in this region boast a growth of 6 percent which makes them the fastest growing countries globally (World Bank 2013). Despite this, the continent has experienced a lot of sluggishness in terms of income levels and standards of living. Most of the population

still languishes in poverty and live frustrating lives that contribute to high mortality rates.

(Africa's Pulse 2013).

One way of changing this structure is through gender and economic growth. These two facts are correlated in the fact that common indicators show that African economies suffer due to corruption and misuse of funds. Men are deemed to be more corrupt than women, African governments are dominated by men and therefore the solution is to foster more representation of women in African Governments. The World Bank's *Engendering Development* report refers to women as government "cleansers" and as an effective influence for rule of law and good governance (World Bank 2001,12-13).

Across Sub-Saharan Africa women farmers have less access to extension services and agricultural inputs such as planting materials, chemicals and fertilizers, compared to their male counterparts. Most of these women who own agricultural or business enterprises have poor access to financial institutions for finance and credit. In Sub-Saharan Africa, 64 percent of women are in agricultural employment and out of this only 23 percent of working age women are employed (UN 2009).

In order to promote growth and development in Sub-Saharan Africa, women need to exploit new opportunities and take advantage of policies that are geared towards empowering them. A close reflection made commonly in African studies noted that the market friendly policies supported by the World Bank and International Monetary Fund

have actually had a negative influence on growth because they failed to consider disparities based on gender (Gladwin and McMillan 1989; Safilios-Rothschild 1985; Staudt 1987).

#### Decision making and governance

The Women in National Parliament (2014) report indicates that globally there are 21.9% women in parliaments across the world. This is still a far cry from the 30% that was envisioned in the 1995 Beijing Platform for Action as essential to realize a 'critical mass' of women representation. Nonetheless this represents an increase of fifteen percentage points since 1995. Between 1975 and 1995, women representation had only risen less than one percent (ipu.org).

Figure 1: Proportion of seats held by women in national parliament worldwide, June 2014

BOTH HOUSES	COMBINED
Total MPs	44,829
Gender breakdown for	44,564
Men	34,803
Women	9,761
Percentage of women	21.9%

Source: Inter-Parliamentary Union 2014

It is crucial to note that there are major differences among regions. Some of the poorest and post conflict nations have shown progressive results. It is therefore critical to identify that achievements in this indicator are linked more to political will rather than the level of development (UNDP 2010). According to the Inter-Parliamentary Union, Rwanda, a post conflict country and the first to elect more women parliamentarians in 2008 still tops the

list as the country with the highest proportion of women in parliament with nearly 64 percent of seats held by women in 2013 (world bank 2014). As shown below Andorra comes second at 50 percent, followed by Cuba at 48.9 percent and Sweden at 45 percent.

Figure 3: Percentage of Women in National Parliaments, June 2014

Rank	Country	% of women	Rank	Country	% of women	Rank	Country	% of women	Rank	Country	% of women
1	Rwanda	63.80	11	Iceland	39.70	20	Argentina	36.60	28	Austria	32.20
2	Andorra	50.00	"	Spain	39.70	21	Germany	36.50	29	Algeria	31.60
3	Cuba	48.90	12	Norway	39.60	22	Tanzania	36.00	30	Zimbabwe	31.50
4	Sweden	45.00	13	Belgium	39.30	23	Uganda	35.00	31	Italy	31.40
5	Seychelles	43.80	14	Mozambique	39.20	24	Serbia	34.00	32	Guyana	31.30
6	Senegal	43.30	15	Denmark	39.10	25	New Zealand	33.90	"	Portugal	31.30
7	Finland	42.50	16	Netherlands	38.70	26	Costa Rica	33.30	33	Cameroon	31.10
8	Nicaragua	42.40	17	Timor-Leste	38.50	"	Grenada	33.30	34	Switzerland	31.00
9	Ecuador	41.60	18	Mexico	37.40	"	Slovenia	33.30	35	Burundi	30.50
10	South Africa	40.80	19	Angola	36.80	27	Macedonia	32.50	36	Nepal	29.90

Source: Inter-Parliamentary union - 2014

Going by the above report it is important to note that only 35 countries have achieved 30 percent or more women representation in their parliaments. It is also clear that 12 Sub Saharan countries are among these countries and Nepal, which once made this list as the only Asian country, no longer makes the cut.

Figure 2: Regional Averages of Women in National Parliaments, June 2014

Regions	Single /Lower House	Upper House /Senate	Both House Combined
Nordic Countries	42.1%		
Americas	25.8%	26.4%	25.9%
Europe – OSCE member counties including Nordic	25.3%	22.8%	24.8%
Europe – OSCE member counties excluding Nordic	23.7%	22.8%	23.5%
Sub Saharan Africa	22.6%	19.8%	22.2%
Asia	19.0%	13.9%	18.5%
Arab States	17.8%	7.7%	15.9%
Pacific	13.4%	38.6%	16.2%

Source: Inter-Parliamentary Union 2014

Taking a closer look at Rwanda and other leading countries in the charts, Constitutional laws are the key to increasing women's engagement in political competition (UNIFEM 2009). Rwanda legislated a new constitution in 2003 that required that 30 percent of all legislative seats be reserved for women. In the last decade there are twice as many women in the Rwandese parliament than the enforced baseline. 30 percent of Rwandese households are headed by women, a number higher than their regional counter parts Tanzania, Burundi and Malawi. (World Bank 2014).

The fact that women are present in parliament does not mean they are going to change policy and resource allocation patterns (UNIFEM 2010). There is need for additional institutional and informal instruments to build skills and leverage behind a gender equality program. These will involve women caucuses that reach across party lines, parliamentary committees on gender equality, support from the ruling party and coordination from different government sectors (OWA 2008).

Higher representation of women in parliament commonly provide stronger attention to women issues even though women in public office are more inclined to adopt social policy making positions. Irrespective of how this comes to be, this concentration inhibits women's potential contribution to other analytical decision making areas, particularly security, budget making and foreign policy (UNIFEM 2010).

The Inter-Parliamentary Union recent survey indicated that over 90 percent of the respondents indicated that women brought distinctive opinions, perceptions and talents to politics. They further on indicated that women give precedence to those concerns believed to be women's issues. Generally it is the women in politics who put women's rights and violence against women and children on the political agenda (Ballington, 2008).

#### Kenya

#### Country in context

Kenya is a sovereign low-income state located in East Africa. The World Bank report for 2014, states that it has a GDP of 44.10 billion with a population of 44.35 million. Due to its strategic positioning and market-based economy, it is considered the regional hub for finance and economy. Although it is considered the biggest and most advanced economy in this part of Sub-Saharan Africa, Kenya is a poor developing country with a Human Development Index (HDI) of 0.519, positioning the country at 145 out of 187 countries (UNDP, 2013).

The Kenya's HDI rose by 0.9% from 0.424 to 0.519, between 1980 and 2012. The HDI of Sub-Saharan Africa as a region increased from 0.366 in 1980 to 0.475 today, placing Kenya above the regional average (UNDP, 2013). In comparison with other countries in the world, Kenya's HDI is one of the lowest and approximately 38% of Kenyans live in abject poverty.

Agriculture forms the basis of Kenya's economy, its second largest contributor to the GDP followed by the service sector. The service sector comprises over 50 percent of the GDP and involves finance and banking, tourism, transport and communications (AFDB, 2012). Three quarters of the 44.35 Kenyan population resides in the rural area. Most of these people rely on agriculture as their main source of income. Poverty and food insecurity are common in the country's arid and semi-arid lands, which have been severely affected by periodic droughts.

The Government of Kenya aspires to stimulate the local economy by supporting smallholder productivity and ensuring financial services are available to the rural populations. The government recognizes that economic development depends on both the agricultural and service industries. In collaboration with its development partners, the government has initiated statutory and policy reforms to coordinate ecosystem management and the sustainable use of natural resources (IFAD, 2013).

Numerous challenges remain for Kenya; unemployment has stayed relatively high, while no official numbers are obtainable to quantify its amount or impact on growth. Stigma of corruption within the government and legislature is still a key issue. In 2006 the World Bank and IMF suspended loans awaiting action by the government on corruption. International Financial Institutions (IFIs) and donors have resumed lending although

there has been little action on the government's part to deal with corruption (Forbes 2014).

At the end of 2012, Kenya's nominal public external debt was at 23 percent of GDP (USD 9.1 billion)—a fraction below that of comparable Sub-Saharan African countries (IMF, 2013). Generally Kenya is doing reasonably well in comparison to the other Sub-Saharan countries and its economy is headed towards stability.

Gender Equality and Women's Empowerment in Kenya

Similar to other women in Sub-Saharan Africa, women in Kenya lack representation in decision-making positions. They have very little access to education, land, financial capital and employment. Majority of those living in rural areas spend their time running household chores leaving them no time to engage in productive activities. In light of this, the advantage of women's empowerment is currently gaining great attention in the country. The new Kenyan Constitution provides a clean break from traditional exclusion of women and provides several avenues through growth and development for the pursuit of gender equality and women's empowerment (usaid.org).

## **African Management Services Company (AMSCO)**

Organization in Context

The African Management Services Company is a limited liability organization founded on April 7, 1989 in The Netherlands, with its legislative seat in Amsterdam. This organization was originally set up by the UNDP, IFC, AFDB and a number of other Development Finance Institutions to provide management and technical skills building

support to African enterprises. AMSCO leverages on its decades long experience in offering integrated human solutions across Africa, which allows enterprises in the continent to unlock their full potential. It enables these enterprises to develop highly skilled staff, allowing them to improve their revenue and profitability eventually allowing the host governments who are also AMSCO's partners to earn a larger tax income as a result of more profitable enterprises.

AMSCO has a commitment to offer skilled and qualified executives, executive back-up skills, organization development and training programs to private enterprises, primarily small and medium-sized enterprises (SMEs) and corporate operated public enterprises in Africa. It leverages on networks with governments and development partners to build unique partnerships for targeted development initiatives. AMSCO is the implementing organization for the Growth Oriented Women Enterprise, which is in effect in Cameroon and Kenya (amsco.org).

Gender issues are a key concern for the companies AMSCO deals with it; the organization insists that there should not be any form of discrimination against women in any of the companies they work with. This has seen an increase in participation in the number of women in these companies. According to Kofi Andah, AMSCO's Regional Manager for the East African region, the third indicator under MDG 3 that deals with increasing the share of women in wage employment in the non-agricultural sector is the area in which AMSCO has had the most influence.

#### **Growth Oriented Women Enterprise (GOWE)**

Program in Context

The GOWE program was funded by Africa Development Bank in 2006 and is managed by AMSCO. The International Labour Organization initially implemented this program then AMSCO took over its operations in 2010. The program supports women entrepreneurs and provides technical assistance and investments services. It targets women owned and women ran enterprises that are looking to grow.

#### History of GOWE

The African Development Bank carried a study in 2005 in 23 African countries on the challenges of women entrepreneurs and what was impending their growth. Out of the 18 main reasons concluded, two key issues stood out. The lack of financing and technical knowledge appeared to be a great challenge to most women. There was need to provide support and mentorship services to women in Africa.

According to Mugure Githuku, the program coordinator for the GOWE project, at its inception the GOWE program had identified that there was a lot of stigma towards lending women finances for business. Most local banks shunned or discriminated women who attempted to borrow funds. There remained an urgent need to assist women-owned business gain access to a larger selection of financial services.

The GOWE program and AFDB as a guarantor thus came on-board with a platform that involved enabling women access credit from local banks. The AFDB put a reserve of 10 million in Kenya and an additional 10 million Euros in Cameroon and acted as a guarantee facility for women entrepreneurs. This was put in place to help small and

medium enterprises gain access to finance and to safeguard their future advancement. All these agendas were drawn by ILO and aimed to approach the entire aspect of women's empowerment.

Additionally, the GOWE program set out to target business development consultants with mainly ILO training programs and build the capacity of lending institutions, Business Service Providers, women entrepreneur associations and Business Development Service Providers (BDSPs). The aim was to lobby the government and advocate for relevant and beneficial business services through gender sensitization. For the women enterprises to qualify to take part in the GOWE program they had to meet the following criteria.

- Be a small or medium officially registered business
- Have been in operation for over 24 months. (Start up business are not considered)
- Women have to own over 51 percentage of the enterprise or be at the executive level of its management
- Must have a comprehensive business plan with clear evidence of growth
- The women's loan requests should be between USD \$20,000 to \$40,000
- The women should provide at least 20 percentage of the project cost

#### Technical Assistance Programs

In addition to access to finance the GOWE program sets out to offer technical assistance (capacity building and training) to women entrepreneurs. The target recipients are officially registered women enterprises that have shown potential for growth. The training programs are structured around four main themes.

• Business Planning - This training program teaches women on how to create

- business plans and how to approach financial institutions for micro-credit.
- Expand Your Own Business Training This is geared towards helping the women create a workable growth strategy to run their business.
- Business Growth Essentials Training This module provides women with up to date knowledge on how to do their day to business operations, provide leadership and market their businesses.
- Improve Your Business Training Targets bottom of the pyramid entrepreneurs and educates on propelling the business to the next level. Gives basic business operations with knowledge of how to professionally manage business.

#### Effectiveness of the GOWE program

The GOWE program has shown tremendous impact in the countries of its operation. The women beneficiaries speak with great satisfaction and appreciation of the program. Mugure Githuku attributes this to the paradigm shift and mind change it has enforced; she believes the effectiveness of this program has been 100 percent on the capacity development programs as shown on figure 4 below. She gives an example of Leather For You, an enterprise that applied for financing through the GOWE program that is currently experiencing great profits and a source of job creation. Another example given is the Lynton's Pharmacy, a leading pharmaceutical chain in Kenya, which through the GOWE business training, the women involved in the expansion of this enterprise were able to meet and through related acquisition propel it to the next level.

According to Kofi Andah the Regional Manager for AMSCO, the GOWE project has had significant impact on such limited space. The project was initially focused to train women in the capital cities of Kenya and Cameroon; it has since expanded into the rural areas.

Figure 4: Number of Growth Oriented Women Entrepreneurs Trained, July 2014

Year	No of GOWEs Trained
2011	107 (total 7 sessions held)
2012	0 (training on hold in 2012)
2013	210 (total 10 sessions held)
2014 (as at July 2014)	165 (total 8 sessions held to date)

Source: Mugure Githuku 2014

#### Key Challenges of the GOWE program

It was observed that 80 percent of the women that needed finance, wanted amounts lower than the set 20,000-dollar threshold. Many women entrepreneurs did not qualify for the program under these challenges and therefore missed out on this great opportunity. Over 5 years only 42 out of the targeted 400 women entrepreneurs received finance. Suitability concerns have been raised since it appears that the program offers a lot more in terms of funds than what is needed in the market. Clearly the program is offering the right service but targeting the wrong demographic. It is not market sensitive. Mugure Githuku advises reducing the criteria and threshold to maybe 5,000 dollars. It appears that the program was not well rolled out and was not designed to have an effective follow up with the women that benefited from its services from a long-term aspect. This makes it difficult to study the long-term impact of the GOWE program.

#### The way forward for the GOWE program

At its inception it was envisioned that after 5 years the 10 million dollars allocated to this program would have been used. Currently only 3 million has been applied. GOWE intends to cover these gaps in their next phase in 2015. Issues like how to retain and attract human resources, a recurrent theme is proving that the training services the program offers are beneficial.

Once GOWE covered the key needs of the women in marketing, personal leadership, finances and personal branding they recreated their modules and covered the topics in high demand. Their frequent evaluations have ensured consistency in their interventions. The management of this program continues to excel and in their end of program 2015 evaluation will review and put in a place a more efficient women's empowerment intervention.

#### Summary

This section has critically analysed the effectiveness of the MDG 3 in Sub-Saharan Africa and its overall effect in the region. It has explored the role of women in decision – making on a national level and examined what changes governments in Sub – Saharan Africa need to put in place. Additionally, Kenya as a country has been examined and AMSCO, the key organization implementing the GOWE program evaluated in its role to promote gender equality and women's empowerment. Lastly, the effectiveness and challenges of the GOWE program have been highlighted and suggestions on how to improve the program have also been incorporated.

#### **SECTION FOUR**

#### Recommendations on Gender Equality and Women's Empowerment

It is important to involve women at the local level in the consultation process of the remaking of the 2015 gender equality and women development goals. From the GOWE case study, it is obvious that as impactful as the MDGs goals may appear, there still exist numerous gaps at a micro level that need to be addressed. While current momentum revolves around the significance of gender equality and women's empowerment, we should ensure that it remains a global priority post 2015. The research in this paper has highlighted a lack of long -term impact evaluations on the local level for these women's empowerment projects. This should be paramount in the measurements for the next set of goals.

The promotion of the rest of the goals should continue since it will ensure that MDG 3 is simultaneously achieved. For instance the promotion of universal primary education confirms the important role of the policy in achieving gender equality in access to education. The effectiveness of this policy will have a significant impact on MDG 3. Likewise the more educated women are, the more likely they are to recognize the cost of giving birth and raising children. This will have an indirect impact in reducing population and thus addressing poverty issues, which is the paramount end goal.

#### Political Leadership and Commitment of the State

The research conducted provides clear facts that the world governments need to intervene to promote gender equality and women's empowerment. The state has a critical role to play to ensure the world reaps the benefits of greater equality between men and women. There is need to incorporate institutional reforms that will ensure women services are delivered. Specific policies that empower women should be identified and interventions geared towards increasing women involvement in leadership roles, both domestically and in the society targeted. There is need for more gender analysis.

Public administrators must also account for their performance in advancing gender equality; it should be included as a goal of public action. Governments should also ensure that judicial courts have Family Courts that will address women issues and provide gender sensitive victim support units. This will give women enough confidence to report crimes and violence against them.

#### **Employment**

Social and development policies should be promoted to ensure the creation of descent work and generation of beneficial employment opportunities. Reduction of wage gaps and instilling labour laws that are gender sensitive, enforcing protection of the vulnerable women workers and fostering skills development should be emphasized. Through investments women should be given access to micro finance and economic stimulus packages that will enable reduce their work burden.

#### Addressing Emerging Issues

In this rapidly changing world it is important that policy makers be up to date and forward thinking. Investment in reinforcing accountability as enhancing women's rights should result in making the gender equality mission critical. With the world population increasing and people living longer the labour force choices for women are getting slimmer. What measures need to be put in place to address these upcoming concerns,

should be key.

International Organizations and Institutional Change

According to the above research credible and consistent monitoring and evaluation measures need to be put in place to track the amount of funds spent on women empowerment. Reports on gaps, opportunities and progress should be a key element of these follow-ups. Through these tracking systems the international organizations will be able to develop gender-based indicators based mainly on need as opposed to data interpretations. Through this they shall be able to provide feasible directives that will contribute to this goal. Financial commitments from aid-based organizations should institutionalize Gender Responsive Budgeting to guarantee correspondence of policy assurance to gender equality.

Sustainable Development and Sub-Saharan Africa

In order for Sub- Saharan Africa to achieve MDG goals, it must first achieve rapid sustainable growth by the provision of needed infrastructure and human capital. To achieve sustainable development in Sub-Saharan Africa the new targets added to the MDGs in 2007 bring into focus the need for gender equality.

These targets support the need for a more extensive vision in regards to women rights. Women's empowerment is not a stand- alone goal, it cuts across all other MDGs and as previously described should be prioritized in order to achieve poverty eradication, achieve universal primary education, reduce child mortality, improve maternal health, promote environmental sustainability and foster global development.

The agricultural sector still remains the backbone of Africa's economy and the

means of livelihood for most of the rural population. Inevitably, it is the key to food security and poverty reduction. The international community should therefore continue working with African governments to ensure services especially to women are not impeded through the following interventions.

- Increasing marketing access for women farmers and entrepreneurs
- Increasing food supply and reducing hunger by increasing agricultural activities
- Establishing a mechanism for recognizing and supporting gender empowered integrated innovation in agricultural value chains.
- Accelerating legal and regulatory reforms to promote gender equality engagement in agricultural based activities.
- Improving agricultural research and systems to distribute proper machineries
- Facilitating organization of women producers at all levels

Through these key interventions Sub-Saharan Africa will be able to promote and sustain its agricultural sector and thus reduce poverty and hunger in the region.

#### Summary

This final section has brought to light what needs to be done to fulfil MDG3 in Sub-Saharan Africa. The importance of involving women at the local level in the consultation process of the remaking of the 2015 gender equality and women development goals has been stressed. The role of the state in identifying specific interventions and reforms to include women in employment and other sectors has been presented. This section has also discussed how to address emerging issues, international organizations and institutional change and lastly the way forward for the Sub-Saharan region.

#### Conclusion

This capstone has delivered a chronological account of the evolution of the third Millennium Development Goal from its history in the 2000 Millennium Declaration summit to the impact it has had globally and in Sub-Saharan Africa. This paper has revealed that although a vast number of actors have had great impact implementing this goal there still exist some gaps.

As we have seen, the MDG women's empowerment goal should remain an international priority; emphasis should be geared towards promoting existing strategies that are already in place through the commitment of international organizations and donors. Failure to do this would lead to a danger of reversing the progress on gender equality (GDN 2012). The current global economic crisis has affected women enterprises through cuts in their funding across the world. This continues to have effects on the poor in developing countries and will subsequently have gender-based consequences on women and children. The situation is especially precarious in Africa, which is faced with low female children schooling and high rates of child mortality (World Bank 2009).

The GOWE program continues to be successful in gender equality and women's empowerment in Sub-Saharan Africa, it is imperative that the gaps that exist within this program implementation be addressed in the 2015 next program evaluation. Similarly as we get closer to the 2015 benchmark, the United Nations member states should readdress the implementation of MDG 3 in their post 2015 framework in order to expedite the achievement of the rest of the goals.

Major international organizations have enhanced the significance of gender equality and women empowerment by incorporating it in their development strategies. There is need for the international community to reflect and identify what has worked and continue to enhance it.

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