



Dispatch No. 397 | 12 October 2020

# Despite perceptions of gender equality, Africa's rural women bear brunt of economic exclusion

Afrobarometer Dispatch No. 397 | Jaynisha Patel

## Summary

Gender equality is both Sustainable Development Goal (SDG) No. 5 and a theme underpinning various other goals of the 2030 Agenda for Sustainable Development (United Nations, 2019). The agenda highlights the need for gender-equal access to education, ownership of resources, and engagement with information and communication technologies (ICTs). While African countries have made progress in narrowing gender gaps (African Union Commission, 2016), particularly in access to employment and educational opportunities, gains have been inconsistent and modest (Lardies, Dryding, & Logan, 2019).

Barriers to economic inclusion not only follow gender lines, but also fall within genders, creating or exacerbating disparities between women from different demographic groups. Within African countries, one significant barrier tracks the urban-rural divide. When addressing barriers to economic inclusion, rural women's lives merit greater attention (Wyche & Olsen, 2018).

Past studies have found that rural women are less likely than urban women to have secure employment, are often unable to own or inherit land, and are disproportionately heading households as single parents (Wiesmann, Kiteme, & Mwangi, 2016). More often than not, these same women are cut off from digital connectivity (Wyche & Olsen, 2018) that would enable them to pursue e-commerce opportunities or engage with community networks.

Challenges in gaining economic agency for rural women can only be overcome with an understanding of where the disparities lie. Are rural women less likely to participate in the labour force, and if they do, are they less likely to have full-time employment? What share of ICTs is reaching rural women? How severe are the differences in educational outcomes for rural and urban women?

Findings from Round 7 (2016/2018) Afrobarometer surveys in 34 African countries indicate large disparities in the economic agency of rural and urban women. While women in both settings perceive that their opportunities for employment, education, and land ownership equal those enjoyed by men, the reality is that women in rural areas are less likely to have formal schooling or participate in the labour market. Compared to urban women, rural women have strikingly less access to the Internet, less access to banking services, and less decision-making power in the household.

## Afrobarometer survey

Afrobarometer is a pan-African, non-partisan research network that provides reliable data on African experiences and evaluations of democracy, governance, and quality of life. Seven rounds of surveys were conducted in up to 38 countries between 1999 and 2018, and Round



8 surveys (2019/2021) are planned in at least 35 countries. Afrobarometer conducts face-toface interviews in the language of the respondent's choice with nationally representative samples that yield country-level results with margins of error of +/-2 to +/-3 percentage points at a 95% confidence level.

This analysis relies on data from 45,823 interviews completed in 34 countries between September 2016 and September 2018 (see Appendix Table A.1 for a list of countries and fieldwork dates). The countries covered are home to almost 80% of the continent's population. The data are weighted to ensure nationally representative samples. When reporting multi-country findings such as regional or Africa-wide averages, all countries are weighted equally (rather than in proportion to population size).

## **Key findings**

- On average across 34 African countries, more than half (55%) of all women live in rural areas, ranging from just 21% in Gabon to 83% in eSwatini and Niger.
- Half (51%) of rural women live in households where their spouses are the primary decision makers, compared to 40% of urban women.
  - Rural women are also less likely than their urban counterparts to say that they make financial decisions themselves (31% vs. 42%).
- Almost one-third (32%) of rural women have not received any formal education, compared to 13% of urban women. They are less likely than urban women to have completed high school (35% vs. 63%).
- Urban women are twice as likely as rural women to have access to the Internet via a mobile phone (48% vs. 24%).
- Compared to urban women, rural women are more likely to be outside the labour market (51% vs. 38%) and less likely to have part- or full-time jobs (23% vs. 31%).
- Only one in five rural women (18%) say they own a bank account, compared to 41% of urban women.
- Despite these disparities, large majorities of both rural and urban women perceive gender equality in access to education and opportunities to earn an income and own/inherit land.

#### Where do African women live?

More than half of Africa's women live in rural areas. On average across Afrobarometer's 34 nationally representative samples, 55% of women resided in rural enumeration areas. But these proportions varied widely by country, ranging from just one-fifth in Gabon (21%) to more than three-fourths in eSwatini (83%), Niger (83%), Malawi (81%), Madagascar (78%), Mali (78%), and Burkina Faso (77%) (Figure 1).



eSwatini		83%			7%	
Niger		83%		17%		
Malawi		81%		19%		
Madagascar		78%		22%		
Mali		78%		22%		
Burkina Faso		77%		23%		
Uganda		75%		25%		
Guinea		68%		33%		
Tanzania		67%		33%		
Kenya		65%		36%		
Zimbabwe		63%		37%		
Mozambique		63%		37%		
Sudan		62%		38%		
Lesotho		62%		38%		
Тодо		60%	40%			
Mauritius		<b>59</b> %		41%		
Nigeria		57%		43%		
Zambia		56%		44%		
Sierra Leone		56%		44%		
34-country average		55%	45%			
Liberia		52%	48%			
Benin		<b>52</b> %		48%		
Cote d'Ivoire	5	50%		50%		
Senegal	49	49%		51%		
Cameroon		47% 53		53%	3%	
Ghana		45% 55%				
Namibia	4.5%	7a	55%			
Gambia	37%		63%			
Cabo Verde	35%		65%			
Morocco	34%		66%			
São Tomé and Príncipe		32% 68%				
Tunisia	32%		68%			
South Africa	31%		70%			
Botswana	31%		70%			
Gabon	21%		/9%			
(	0% 20%	40%	60%	80%	100%	
		Rural	Urban			

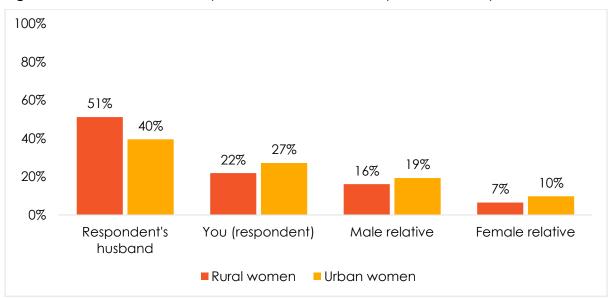
#### Figure 1: Women in rural vs. urban areas | 34 countries | 2016/2018

Afrobarometer survey enumerators recorded whether respondents live in urban or rural areas.

## Who are the heads of African homes?

Gender disparities often begin in the home, where female voices carry less weight in decision making (Lardies, Dryding, & Logan, 2019). Based on Afrobarometer's Round 7 surveys in 2016/2018, African women living in rural areas are less likely to consider themselves the head of their household than their urban counterparts. Half (51%) of rural women live in a household where their spouses are primarily responsible for decision making, compared to 40% of urban women (Figure 2). In addition, a larger share (27%) of urban women head their household, vs. 22% of rural women. Urban women are slightly more likely than rural women to have a relative – male or female – as head of the household.





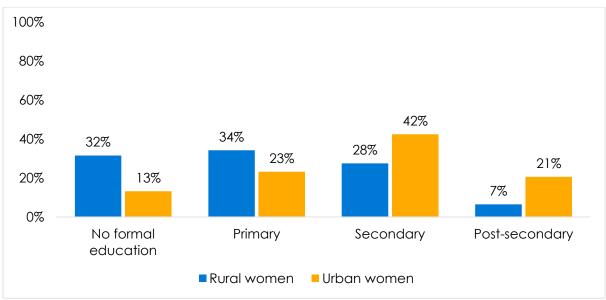
#### Figure 2: Head of household | rural vs. urban women | 34 countries | 2016/2018

**Respondents were asked:** Who is the head of this household, that is, the person who has primary responsibility for making decisions on behalf of the household?

## **Education: Experiences and perceptions**

A lack of access to education can be an insurmountable barrier to economic inclusivity and agency for women. While most African women – rural (87%) as well as urban (90%) – believe that girls and boys in their country today have equal opportunities to get an education, in fact women remain at an educational disadvantage compared to men, even among younger age groups (Lardies, Dryding, & Logan, 2019).

But the educational barrier also marks an urban-rural divide. Rural women are more than twice as likely as urban women to have no formal education (32% vs. 13%) and are less likely to have high school (28% vs. 42%) and post-secondary studies (7% vs. 21%) (Figure 3).



#### Figure 3: Highest education level | rural vs. urban women | 34 countries | 2016/2018

Respondents were asked: What is your highest level of education?



Despite dramatic differences in women's educational attainment by country, the pattern of rural disadvantage is consistent. On average, urban women are about twice as likely as rural women to have secondary or post-secondary education (63% vs. 34%). Rural women trail their urban counterparts by double digits (in percentage points) in all surveyed countries except the Gambia (1 point) and Mauritius (6 points). The gap reaches 30 points or more in 10 countries, including 40 points in Malawi and 42 points in Morocco (Figure 4).

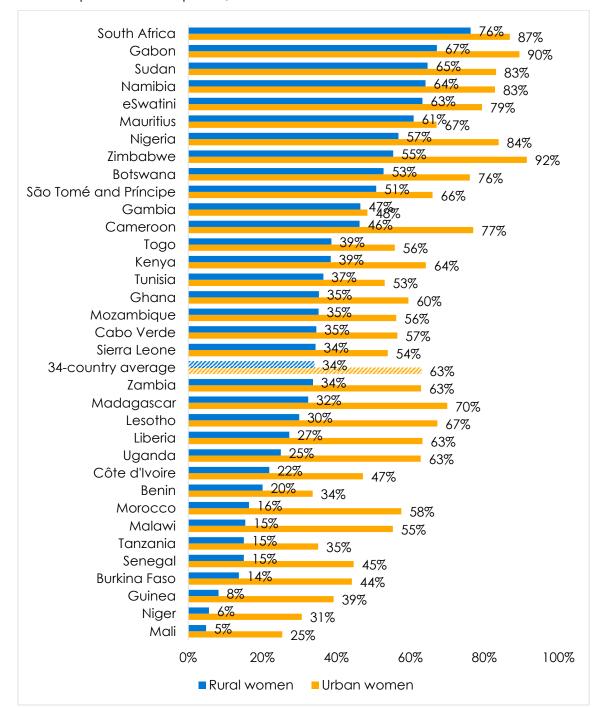


Figure 4: W	Nomen with se	condary or post-secondary education	rural vs. urban
women	34 countries	2016/2018	

**Respondents were asked:** What is your highest level of education? (% with secondary or post-secondary education)

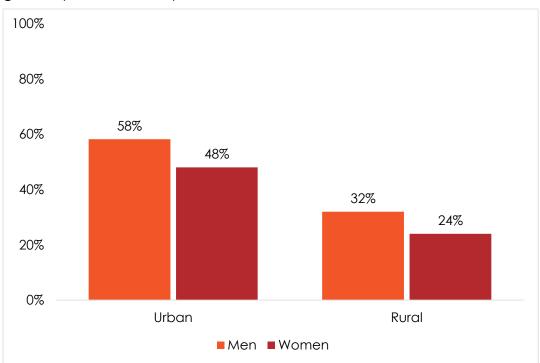


# **Digital connection**

Like educational disparities, inequality in digital connection deepens other inequalities, as a plethora of educational, income-generating, political, and other opportunities are beyond reach without access to the Internet. If "leap-frogging" (the strategic use of technological innovations) is to help Africa "catch up" with developed economies (Cilliers, 2020), women's access to new technologies is an important prerequisite.

Survey data highlight both the gender gap and the urban-rural divide when it comes to Internet access via smartphone. While a majority (58%) of urban men and about half (48%) of urban women are able to go online from their cell phones, considerably fewer rural men (32%) and rural women (24%) are able to do the same (Figure 5).

Figure 5: Access to the Internet via mobile phone | by rural-urban residency and



gender | 33 countries\* | 2016/2018

**Respondents were asked:** Which of these things do you personally own: Mobile phone? [If yes:] Does your phone have access to the Internet? (% who said they own a phone and it has Internet access) \* This question was not asked in Kenya.

Women's access to smartphones varied widely by country, from fewer than one in 20 in Niger (3%) and Mali (4%) to more than half in Mauritius (57%), South Africa (53%), Sudan (53%), and the Gambia (51%) (Figure 6). But again the pattern of rural disadvantage was consistent. The Gambia was the only country where rural women matched their urban counterparts in smartphone ownership (51% each). Double-digit percentage-point gaps separated rural and urban women in 30 of 33 countries, ranging up to 44 percentage points in Zimbabwe and 41 points in Gabon.



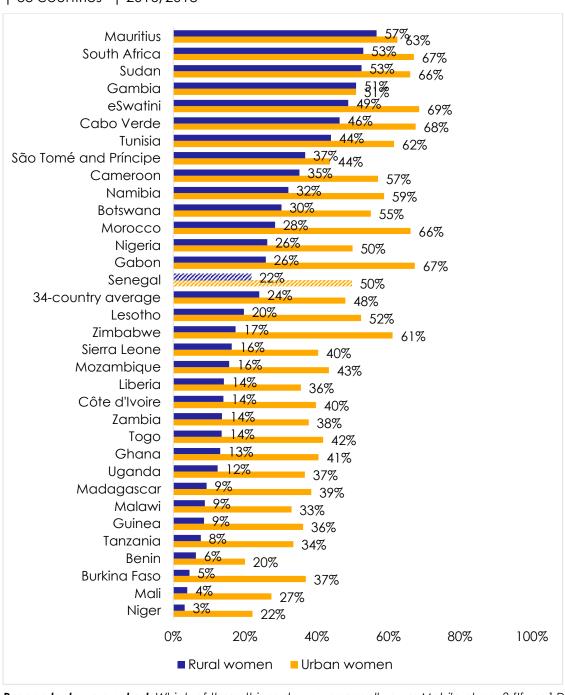


Figure 6: Access to the Internet via mobile phone | rural vs. urban women | 33 countries\* | 2016/2018

**Respondents were asked:** Which of these things do you personally own: Mobile phone? [If yes:] Does your phone have access to the Internet? (% who said they own a phone and it has Internet access) \* This question was not asked in Kenya.

## Employment and financial agency: Experiences vs. reality

Lack of paid employment often presents an additional barrier to inclusive growth. Across Africa, women are more likely than men to care for children (Khan, 2019), are more likely to be outside the wage-labour market, and are less likely to have full-time employment (Lardies, Dryding, & Logan, 2019).



Again, Afrobarometer findings show urban-rural differences as well. Half (51%) of rural women do not have paid employment and are not looking for jobs, compared to 38% of urban women. Urban women are slightly more likely than rural women to be seeking employment (30% vs. 27%) and are more likely to have full-time jobs (21% vs. 14%) (Figure 7).

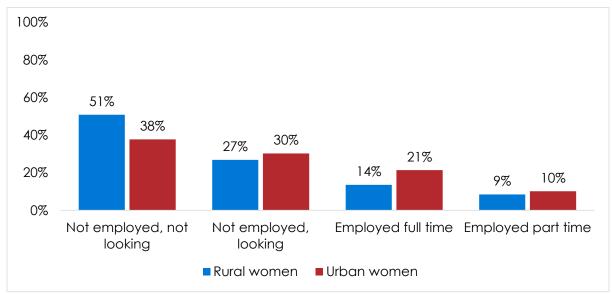


Figure 7: Employment status | rural vs. urban women | 34 countries | 2016/2018

**Respondents were asked:** Do you have a job that pays a cash income? [If yes:] Is it full time or part time? [If no:] Are you currently looking for a job?

Despite disparities in labour-market participation and employment, rural (83%) and urban (84%) women are equally likely to say that they have the same opportunities as men to earn an income (Figure 8).

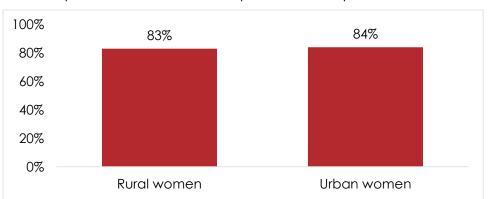


Figure 8: Perception that women and men have equal opportunities to earn an income | rural vs. urban women | 34 countries | 2016/2018

**Respondents were asked:** For the following statement, please tell me whether you disagree or agree, or haven't you heard enough to say: In our country today, women and men have equal opportunities to earn an income? (% who "agree" or "strongly agree")

Besides employment, an important facet of economic agency is access to banking, which not only provides a haven for safekeeping money and earning interest, but also opens pathways to legitimate credit. Many African women lack access to credit due to cultural assumptions, legal barriers, and low financial literacy (African Union Commission, 2016).



Fewer than one in five rural women (18%) say they own a bank account – less than half the proportion of urban women with an account (41%). In addition, rural women are less likely than urban women to live in a household where someone else has a bank account (12% vs. 20%) (Figure 9).

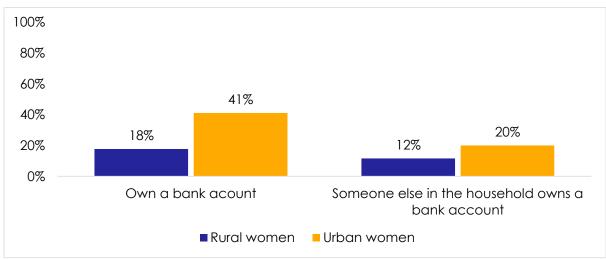


Figure 9: Owning a bank account | rural vs. urban women | 34 countries | 2016/2018

**Respondents were asked:** Which of these things do you personally own: Bank account? [If no]: Does anyone else in your household own one?

Rural women are also less likely than their urban counterparts to make decisions about how to spend money in the household. Consistent with the "head of household" findings we saw in Figure 2, Figure 10 shows that while 42% of urban women say they make decisions about household spending themselves, only 31% of rural women say the same. Rural women are somewhat more likely to say they make spending decisions jointly with their husband (29% vs. 24%) but are also more likely to say that their husbands make these decisions (19% vs. 12%).

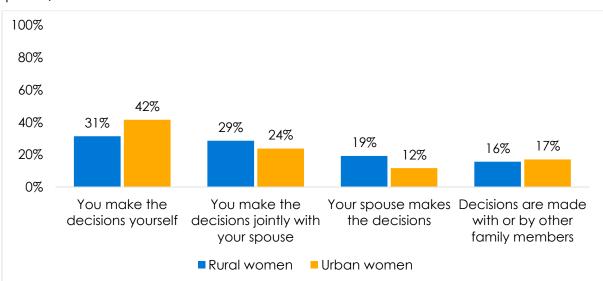


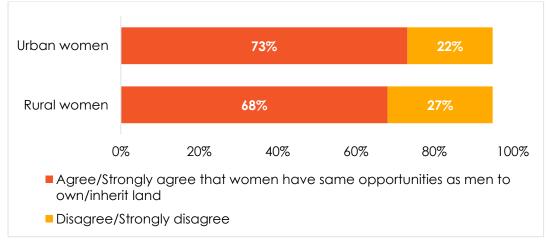
Figure 10: Who decides how money is used? | rural vs. urban women | 34 countries | 2016/2018

**Respondents were asked:** What is the main way that decisions are made about how to use any money that you have or earn, for example from a job, a business, selling things, or other activities?



Finally, a majority of African women in both rural and urban settings say they have the same opportunities as men to own and inherit land. However, urban women (73%) are somewhat more likely than rural women (68%) to say this is true (Figure 11). The right to own and inherit land is a critical element of economic independence for African women, who in some cases are barred from landownership by exclusionary aspects of customary law (Lankhorst & Veldman, 2011). This is reflected by one-fourth (27%) of rural women and one-fifth (22%) of urban women who say women do not have equal opportunities for landownership.

**Figure 11: Equal opportunities to own and inherit land** | rural vs. urban women | 34 countries | 2016/2018



**Respondents were asked:** For each of the following statements, please tell me whether you disagree or agree, or haven't you heard enough to say: In our country today, women and men have equal opportunities to own and inherit land?

## Conclusion

Afrobarometer survey findings confirm that significant disparities in the economic agency of rural women and urban women persist in Africa. Despite the two groups' similar perceptions regarding gender-equal access to education, income opportunities, and land rights, rural women trail urban women – as well as urban and rural men – on indicators of economic agency.

Compared to urban women, rural women are less involved in household decision making, including decisions about how money is spent. They are less educated and less likely to participate in the labour market. Further deepening this divide are rural women's disadvantages in access to the Internet and banking, two key pathways for development.

Overcoming barriers to economic inclusion for rural women will require creative strategies to close these gaps, focusing on digital connection, access to credit, secure employment opportunities, and equality in landownership practices.

Do your own analysis of Afrobarometer data – on any question, for any country and survey round. It's easy and free at www.afrobarometer.org/online-data-analysis.



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# Appendix

## Table A.1: Afrobarometer Round 7 fieldwork dates and previous survey rounds

Country	Months when Round 7 fieldwork was conducted	Previous survey rounds		
Benin	Dec 2016-Jan 2017	2005, 2008, 2011, 2014		
Botswana	June-July 2017	1999, 2003, 2005, 2008, 2012, 2014		
Burkina Faso	Oct 2017	2008, 2012, 2015		
Cameroon	May 2018	2013, 2015		
Cape Verde	Nov-Dec 2017	2002, 2005, 2008, 2011, 2014		
Côte d'Ivoire	Dec 2016-Jan 2017	2013, 2014		
eSwatini	March 2018	2013, 2015		
Gabon	Nov 2017	2015		
Gambia	July-August 2018	N/A		
Ghana	Sept 2017	1999, 2002, 2005, 2008, 2012, 2014		
Guinea	May 2017	2013, 2015		
Kenya	Sept-Oct 2016	2003, 2005, 2008, 2011, 2014		
Lesotho	Nov-Dec 2017	2000, 2003, 2005, 2008, 2012, 2014		
Liberia	June-July 2018	2008, 2012, 2015		
Madagascar	Jan-Feb 2018	2005, 2008, 2013, 2015		
Malawi	Dec 2016-Jan 2017	1999, 2003, 2005, 2008, 2012, 2014		
Mali	Feb 2017	2001, 2002, 2005, 2008, 2013, 2014		
Mauritius	Oct-Nov 2017	2012, 2014		
Morocco	May 2018	2013, 2015		
Mozambique	July-August 2018	2002, 2005, 2008, 2012, 2015		
Namibia	Nov 2017	1999, 2003, 2006, 2008, 2012, 2014		
Niger	April-May 2018	2013, 2015		
Nigeria	April-May 2017	2000, 2003, 2005, 2008, 2013, 2015		
São Tomé and Príncipe	July 2018	2015		
Senegal	Dec 2017	2002, 2005, 2008, 2013, 2014		
Sierra Leone	July 2018	2012, 2015		
South Africa	August-Sept 2018	2000, 2002, 2006, 2008, 2011, 2015		
Sudan	July-August 2018	2013, 2015		
Tanzania	April-June 2017	2001, 2003, 2005, 2008, 2012, 2014		
Тодо	Nov 2017	2012, 2014		
Tunisia	April-May 2018	2013, 2015		
Uganda	Dec 2016-Jan2017	2000, 2002, 2005, 2008, 2012, 2015		
Zambia	April 2017	1999, 2003, 2005, 2009, 2013, 2014		
Zimbabwe	Jan-Feb 2017	1999, 2004, 2005, 2009, 2012, 2014		



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Afrobarometer, a nonprofit corporation with headquarters in Ghana, is a pan-African, non partisan research network. Regional coordination of national partners in about 35 countrie provided by the Ghana Center for Democratic Development (CDD-Ghana), the Institute f Justice and Reconciliation (IJR) in South Africa, and the Institute for Development Studies (IDS) at the University of Nairobi in Kenya. Michigan State University (MSU) and the University of Cape Town (UCT) provide technical support to the network.			
Financial support for Afrobarometer Round 8 has been provided by Sweden via the Swedish International Development Cooperation Agency, the Mo Ibrahim Foundation, the Open Society Foundations, the William and Flora Hewlett Foundation, and the U.S. Agency for International Development (USAID) via the U.S. Institute of Peace.			
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