Introduction

The United Nations Development Programme in The Gambia conducts a Development Forum on topical issues. These fora have served as a platform to discuss, share information and debate thematic issues. It is a direct mechanism for the advocacy and analysis of development activities being implemented in The Gambia, as well as to increase knowledge, share best practices and build partnerships. The resulting outcomes also serve to inform policy making and its interventions. The aim this year is to refine the nature of future forums by ensuring that clearly defined network of peoples are created which link various sectors and industries that a capable of providing concrete solutions and further strengthening the cause of the relevant groups. In order to achieve this, the focus will be on understanding the nature of the debate and the perspective of the potential benefactors so as to merge areas of common interest in addition to charting a more sustainable cause of action. This Policy brief is produced to serve as an input to the Development Forum.

The Office of the Vice President in collaboration with all partners including grassroots organizations, NGOs, CSOs, public and private sector and the UNDP is convening a Development Forum on the theme “Closing the Gender Gap”. The focus area will be on Economic Empowerment of Women with particular attention be given to Agriculture. Combined with wider audience participation, a group of key stakeholders will be engaged to jointly address the key aspects which would contribute towards the achievement of a more successful and vibrant agricultural sector most especially for women. The forum will consist of an assessment of the key achievements, gaps and challenges in the attainment of greater gender equality and women empowerment economically.

Background

The issue of gender inequality is one that has plagued societies for centuries. A plethora of international & national conferences, workshops, seminars, lectures, discussions and debates have been had and policy-making bodies formed in order to address gender equality and the advancement of women. The culmination of which has been the creation of The Commission on the Status of Women (CSW), a functional commission of the United Nations Economic and Social Council (ECOSOC) tasked with evaluating the
progress on gender equality, identifying the challenges, setting global standards and formulating concrete policies to promote gender equality and women’s empowerment worldwide. However, in order to bring about real change, there is a need to focus on the issues affecting individuals both at a national and local level; narrow down the subject matter to those that are of pressing concern in The Gambia and tackle them systematically. Herewith forms the basis for this forum - to create real dialogue between these beneficiaries and stakeholders so that practical, concrete and visible solutions can be enacted.

The agenda for this forum is one which has both individual and national implications. The Government’s aim for an Agricultural sector which contributes towards 26% of the GDP is to transform the Gambia into a major supplier of agricultural products to nation and ensure food self-sufficiency. The economic empowerment of women is at the heart of agricultural development in The Gambia. This is why this forum discusses broadly agriculture and women and particular attention will be given to access to finance and entrepreneurship development; and the unpaid work.

### Agriculture and women

Agriculture is the backbone of The Gambia’s economy, and this sector needs to play a key role if Gambia is to achieve the first goal of MDG 1 which is to halve poverty rates by 2015; and achieve the goals of Vision 2016 that aims at ensuring rice self-sufficiency among others. Decline in the population living under the poverty line was accompanied by a widening gulf between the richest and the poorest, consistent with global trends. In addition to maintaining high agricultural growth rates, The Gambia also needs to make agricultural growth more inclusive to overcome income disparities between the regions, income disparities within these regions, and gender disparities. Moreover, to become sustainable, The Gambia’s accelerated growth in agriculture needs to be driven by enhanced productivity rather than land expansion. Improving the provision of agricultural services to smallholders, who are the majority of The Gambia’s farmers, will be essential to reach these goals. Investing in agriculture and particularly in promoting the role of women in agriculture has ample potential to boost not only the wellbeing of the rural women in The Gambia but also to make a dent on the challenging social issues The Gambia has been facing in terms of malnutrition and reducing the prevalence of underweight children aged under-five year.

Despite its impressive progress in economic growth and poverty reduction, The Gambia—like many other African countries—has had rather limited success in increasing smallholder agricultural production by enhancing productivity and competitiveness. Why? This includes among others: limited water retention and management capacity, limited access to inputs such as fertilizer and improved seeds, weak extension services, absence or broken irrigation services, etc. These challenges can be broadly categorized namely, limited capacity to transform political commitment and vision into effective policy development and implementation, and the fiscal constraints. The Gambia has to meet the two broad interrelated challenges in selecting and implementing policies and programs for inclusive agricultural growth.

The Gambia is among the very few countries in Africa that enjoys huge political commitment to support agriculture. Translating this scarce political capital into effective and efficient policy implementation to achieve inclusive agricultural growth requires analytical capacity and the ability to learn from past experiences. Although, the country has sector strategy that is being implemented, effective use of appropriate mix of policy instruments remains an issue. The challenge is to identify the most appropriate policy instrument and build political support for it to ensure an appropriate budget allocation. In view of enduring fiscal constraints, the political competition for public resources between agriculture and other sectors is high, and the social sectors have been more successful than agriculture in securing increased funding in the past. Also, some critical policy instruments that have demonstrated high returns in terms of growth and poverty reduction, such as investing in agricultural research and expanding access to extension services, often lack popular support. Likewise, policy instruments that focus specifically on marginalized groups and women often do not have strong support, as these groups lack a
political voice. In this regard, involving women and the vulnerable groups to own their development process and hold accountable the local governments to ensure delivery of services is paramount importance.

The second challenge in The Gambia is choosing agricultural policy instruments that has fiscal feasibility. Some policy instruments, such as investment in irrigation, require considerable up-front investments, while others, such as agricultural extension, have high demands for recurrent expenditures. Promoting agricultural growth also requires investment in the nonagricultural sector, since growth in other sectors increases the demand for agricultural products. This also involves a feasibility challenge. Without increasing the capacity of the state to increase the efficiency of public spending and to generate more revenues, it will not be feasible to increase public spending enough to achieve the necessary rates of agricultural growth while maintaining macroeconomic stability. Again, the role of local governments and central government to mobilize domestic resources is critical.

**Access to finance and skills and Entrepreneurship**

Within the broader discussion above, under investment both from public as well as private sector is the underlying cause for the dismal performance of agriculture. Financial Inclusion (FI), which promotes access and the use of high-quality financial services, particularly among poor and women, is crucial to achieving inclusive growth. Women disproportionately face financial access barriers that prevent them from participating in the economy and from improving their lives. Access to credit can open up economic opportunities for women, and bank accounts can be a gateway to the use of additional financial services. However, women entrepreneurs and employers face significantly greater challenges than men in gaining access to financial services.

Evidence reveals that it is more difficult for rural women to access credit and undertake new entrepreneurship, given the neutrality of most financial products and services with respect to the gender question. Women are constrained by a whole range of economic, social and cultural factors from successfully accessing financial services. The property rights in rural areas and the consequent control of assets are usually heavily tilted against women. This poses a serious obstacle for women to enter the credit markets due to lack of security. It is equally true that some social and cultural norms which prevent women from traveling long distances using public transports or interacting with men other than close relatives also pose a significant barrier to women in acquiring vital information regarding financial services that are otherwise available. Lower literacy rates among women further prevent them from processing and comprehending information wherever they are accessible.

Addressing inequality and empowering women requires profound understanding of the real issues. Against this background that we have to pose question such as how we can achieve inclusive growth when 40% of the youths and 70% of the women engage in low productivity subsistence agriculture are being left out from obtaining financial services adequately? Are the prevailing interest rates too high for rural women? Have we exploited adequately the potential of Islamic banking? How do we create the incentive system that rewards financial institutions that reach out to the rural poor women and those engage in building entrepreneurship and value addition?

The beneficiaries of this sector continue to struggle to progress from the primary level of extracting goods and simply selling them in their raw state to a level of production which is more sustainable as it takes into consideration the importance of adding value through packaging for example or improving input through the use of more specialized equipment. How can we help them make this transition? Tragically, the need to reward unpaid care work such as field labour and domestic activities which is undertaken by a significant percentage of the agricultural work force has not been realized. In order to overcome such struggles finance needs to be made more easily available for those at the grass root level especially the women. There is a need to understand the constraints hindering the provision and access to affordable financial services. The forum will kick start a multi-stakeholder dialogue so that through the
identification of the challenges and the execution of the agreed solutions gradual change can be achieved.

Unpaid work

Unpaid care work is at the foundation of all our societies, and crucial for economic growth and social development. It is estimated that if unpaid care work were assigned a monetary value it would constitute between 10 and 39 per cent of GDP in the world. However, it has been mostly overlooked or taken for granted by policy makers. This has an enormous impact on women’s poverty and their enjoyment of rights – as they do the majority of unpaid care. It is evidently clear that employment contributes to economic growth and social wellbeing. Due to the heavy involvement of women in unpaid work women labor force participation has been limited and hence impacted less by any public policy interventions.

Women in developed and developing countries work longer hours than men when unpaid work is taken into account, but receive lower earnings and less recognition. Household chores can prevent girls from going to school and infringe on women's ability to join the labour market and improve their economic chances. Women in employment have to fit care work into their day, leaving little to no leisure time, and sometimes shifting the responsibility for household tasks on to other female members of the family. It will not be exaggeration to say that poverty is the reward for a lifetime spent caring, and unpaid work by women and girls. Women and girls are considered as an infinite cost-free resource that fills the gaps when public services are not available or accessible. Measuring unpaid work is one of the major challenges to governments.

It is necessary that public services and infrastructure - including childcare, healthcare, water and energy provision – are in place to support care, especially in disadvantaged areas. This will realize women’s time to engage in productive work. In order to truly empower women, we must ensure that unpaid care is better valued, supported and shared – by men and the local governments. Economic history shows that the arrival of the washing machine and electric iron as mass consumer products in the 1950s contributed to a surge in female workforce participation thereby virtually doubled the workforce in advanced countries, revolutionizing their economies in the process.

Furthermore, because own-account workers and contributing family workers are mostly engaged in informal jobs without access to social protection, they are considered more vulnerable to poverty and hardship relative to wage and salaried workers. The overrepresentation of women in these vulnerable types of jobs is especially pronounced in rural areas. Hence, vulnerability to unstable compensation and insufficient access to decent employment are still gendered phenomena.

Conclusion

Persistent inequality is continually undermining the progress humanity has made in improving living standards. Many countries in the world have experienced impressive growth. But, growth has not been inclusive. The drivers of inequality vary from country to country. But they are well understood. Based on empirical evidences, lack of broad based economic growth that brings structural transformation of an economy is the major one. This was further compounded by weak institutions, economic, social and cultural barriers, and limited public investments in critical sectors like health, education, social protection, agriculture. Among the different types of inequality prevailing in many countries, gender inequality is the most rampant that persistently undermines human

1 Chang in his Book “23 Things They Don't Tell You about Capitalism,” says the washing machine, and related gadgets such as the electric iron, have “totally transformed the way women, and consequently men, live”. He cites US data from the 1940s showing how the newly invented machine reduced the time needed to clean a standard load of laundry from four hours to 41 minutes. That's a factor of six. The electric iron reduced the time taken to iron that laundry load from 4.5 hours to 1.75 hours - a factor of more than 2.5.
development progress. With rising inequalities among individuals and groups, gender inequality is coming back to trouble our consciences and weaken our political resolve.

These gender gaps need to be closed, not just as a human rights issue, but also as a matter of dire need: The Gambia needs the intellects and contributions of both men and women to chart the way forward and contribute to sustainable economic growth. In The Gambia, much has been achieved to address the Gender Gap: Girls enrollment compared to boys now stands at 100 girls per 110 boys in primary schools. The Gambia is expected to achieve parity by 2015, meeting the target of the Millennium Development Goal for gender equality in Primary Education. For the first time in history of The Gambia women are represented at the highest level in the Government. Your Excellency, you are a clear testimony of government’s commitment towards gender equality and a good example to encourage women to participate in leadership positions.

Yet, in other areas, The Gambian women still carry a large burden of inequality: Gender gaps in all aspects of human development are still large. On the political front, only 9.4 percent of parliamentary seats are held by women in The Gambia far from the MDG target of 33% in 2015. Also, in education, the battle is not yet over. Only close to 16.9 percent of adult women reached at least secondary level of education compared to 31.4 percent of their male counterparts in 2013. In relation to maternal health, for every 100,000 live births, 360.0 women die from pregnancy related causes. This is again far from the MDG’s target of 263 deaths per 100,000.

In employment too, gender equality is a long way off and hiding large differences: female participation rate in the labour market is around 72.2 percent compared to 83.0 percent for men. Yet, women continue to be disproportionately represented in vulnerable employment or in un-paid work. Specifically, in agriculture, rice farming in both upland and lowland areas is largely performed by women, but productivity is low due to the rudimentary technologies and practices they use. Despite their significant contributions to food security and agriculture, women do not traditionally control or have titles to land. To top it all, they often lack access to credit for income-generating activities and generally play a limited role in the decision-making that affects their lives. All this has constrained women’s potential in agriculture.

In order to unleash their potential and address these gender gaps the following are key actions that can be taken:

• Recognize the major role Women play in agriculture and empower them to take charge of their own lives.

• Recognize that women in The Gambia account for 50 per cent of the agricultural labour force producing around 40 per cent of the total agricultural output. This shows that women are the unwavering force for bringing agricultural transformation in The Gambia.

• Improve access to basic social services.

• Design innovative programs to improve access to science and technology and economic and social services.

• Improve access to labor and time saving technology.