**MODULE 2**

**DIPLOMA IN GENDER AND DEVELOPMENT**

**AFRICA CENTER FOR PROJECT MANAGEMENT**

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**GENDER AND DEVELOPMENT**

**ASSIGNMENT TWO (2)**

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Women have traditionally recognized that human survival depends on the environment.

Negligence in maintaining the environmental and ecological heritage affects women the most.

They would be attracted to groups, which concern themselves with afforestation or water supply

Which can help to reduce their workload. Environmental degradation forces them to walk long

Distances in search of water, fuel wood and fodder for their cattle.

In 2012, women held just 3.8% of Chief Executive Officer Positions in Fortune 500 companies, and 90 out of 535 seats in US Congress.  Much has been written about why women are so severely underrepresented in senior leadership – from poor childcare provisions to institutional bias. One thing researchers cannot agree on is whether there are fewer women leaders because they are less effective at the job, or because society expects them to be.

One theory goes that society generally associates successful leadership with stereotypically ‘masculine’ traits such as assertiveness and dominance, and so disapproves of female leaders because they violate these gender norms. As a result, women experience greater obstacles to reaching the upper echelons. In the 1970s, Virginia Schein came up with the phrase ‘think manager-think male’ to explain the automatic association between leadership and masculinity – an association that still exists, in certain circumstances, today. However, with the recent rise of transformational leadership and its emphasis on traditionally ‘feminine’ traits like empathy, collaboration and emotional intelligence, could the expectations of female leaders be shifting?

***Taking the war as a case study, below are the contribution of women and participation as discussed by Professor Susan Grayzel:***

**Professor Susan R Grayzel studies the range of roles women carried out in World War 1 within domestic lab our, waged industrial labor and military nursing and doctoring.**

‘Like other mothers throughout the Empire, the Queen has bravely sent her sons to strive for the cause of Justice.’ These words surround a portrait of Queen Mary from *The Women of the Empire in War Time*, seen here, and encapsulate some of the many contradictions of wartime propaganda aimed at women across participant states. The words stress that women of all classes and rankings might be brought together by the shared sacrifice of sending their beloved men – husbands, brothers, lovers, friends and, most especially, sons – to fight. In this way, all women were presumably united by sending men to fight, much as all men were united in their willingness to take up arms on behalf of their nation. It would hardly surprise us to learn that appeals to women or records of their lives during wartime and across enemy lines similarly emphasized their significance as mothers or supporters of men striving for ‘justice.’ Furthermore, this representation of the Queen, and the wartime role that it evokes, does not seem particularly modern. Yet the First World War was, in many ways, the first modern, total war and, as such, it called upon women both to maintain their domestic and familial roles and to take on a variety of challenging tasks that made them a vital, active part of their wartime nations.

**Women and domestic labor**

This was a total war because it involved all sectors of society, including men, women and children. Some of the roles that women played were novel, many were not. Yet even traditional feminine occupations and pursuits could become part of a modern war effort. From the earliest days of the conflict, domestic tasks like sewing and knitting took on a military cast as girls and women created handmade comforts for soldiers. In addition to the sacrifices asked of women who surrendered their loved ones, as the war continued states asked women to ‘sacrifice’ (a word often invoked) many other things. The Allied blockade of the Central Powers obliged women to accept rationing, and therefore to do without specific foodstuffs. Austrian, German, Russian and eventually French and British women all learned how to make do with less and, even more painfully, to face limits on what they could provide for their families as well as themselves. One of the more telling emblems of how the war transformed women’s basic sense of self can be seen in appeals that German women give even their long hair to the war effort.

### Women and waged labor

Women sustained their nations in many other ways. Most working-class women already worked outside the home for wages as well as undertaking domestic duties inside the home. Female factory workers continued to labor alongside men; they sustained the production of textiles (including uniforms) but many also shifted into metalworking in factories, creating war material such as munitions. Factory work and waged labor were not new for many of these women. However, the substantial shift of female workers from things like domestic service into industrial work, and an expansion of the range of tasks within factories and other workspaces, was unprecedented. The widely circulated images of women taking on industrial, war-related labor, such as the Italian women featured here, helped reinforce the message that women were making vital contributions to the war effort in place of their mobilized and absent men. Indeed such women became a key economic force so that the strike by French women, pictured here, caused a great deal of consternation for the government, which was simultaneously grappling with mutinies and fearful of grievances (e.g. about wages and working conditions but about the war itself). Even more significantly, a strike by women in the early months of 1917 in Petrograd helped spark the Russian Revolution.

### When war came home

Some experiences at home were comparable to those of men. For instance, due to innovations in wartime technology, some women (and children) found themselves facing new means of waging war, such as air power and chemical weapons, as the chilling photograph of the mother and child in improvised gas masks somewhere in the ‘bombed territory’ near the Western Front reveals. Air raids on densely populated cities like Paris and London killed and injured women literally in their homes. Often the public was outraged by such attacks precisely because they affected a feminized civilian population far from traditional front lines.

### Women and the military

Perhaps as remarkably, some women took on exceptional roles that directly aided the military. While military nursing was also not new, its ranks greatly expanded across many nations. In addition, the war saw a wider participation of female doctors. More direct aid to armies came in the form of newly established women’s auxiliaries such as the Women’s Army Auxiliary Corps. In Russia, women even joined combat forces, as the Russian Women’s Battalions of Death took to the field in the summer of 1917.

### Why is the sacrifice of women singled out in wartime media?

Even as women made visible contributions to the war and garnered praise for this, wartime media often signaled that what women did was somehow extraordinary and quite separate from their male counterparts. Despite debates at high levels of government in both Britain and Germany, for instance, about compulsory labor for women, every task that a woman performed was in some sense voluntary in the way that the conscripted male labor of soldiering was not.

Why this focus on the exceptional? After all, many of women’s most celebrated roles balanced the demands of traditional femininity – mothering, nursing, domestic labor – with those required for modern war. Since women lacked political rights, some women, including several prominent feminists who had worked for women’s suffrage for years before the war, saw in it an opportunity to ‘prove ourselves worthy of citizenship.’ Yet it would be a mistake to look to the war alone as having irrevocably changed women’s lives. Many wartime opportunities for women proved temporary. While singled out because of their gender, women were not a monolithic group. Given the range of their experiences and circumstances, there was not one woman’s war, just as there could never be one man’s war.

**What are the advantages of using Cooperatives to empower women?**

Cooperatives has been regarded as one of the main institutional machineries for empowering the economically weak members of the society. Despite the availability of cooperative societies, it appears that a significant proportion of rural women are either unaware of the existence of such co-operative societies or are lacking in the basic socioeconomic characteristics that form the prerequisite for participation in such activities. Women form the majority in the rural areas, and are involved at all stages of agricultural enterprises, responsible for about 80% of all food items produced (Njar, 1990; Mgbada 2002; Rahman, 2004) and 70 percent of food production and 50 percent of the domestic food storage in the country (Ritche, 1977). In addition, they form an active and reserve labor force but they rarely own the means of productions (Rahman 2004)

Women are considered the poorest among the hapless. In Nigeria, the introduction of the Structural Adjustment Program (SAP) in the early 1980s increased the poverty rate among the Nigerian women this was because during the privatization of public corporations the women were the foremost to be retrenched before the men. Most of the women found relief in the informal sector after leaving the formal sector. The informal sector is known for its vulnerability and, poverty is high in the shadow economy. Poverty is predominant in the informal economy in least developed nations (Khalex, 2005). Despite its microfinance power, the Cooperative Societies as an informal source of finance has serious setbacks. One of these problems is the inadequate amount of capital that can be raised from the members of the cooperative society when compared to the need of small-scale industrialists. There are factors however, that have militated against the efficiency of cooperative sector as an economic tool of microfinance, job creation, poverty eradication and wealth creation. Some of these are bad leadership, lack of mutual training and exposure to modern management techniques, ambiguous government role in the cooperative movement, as well as the challenges of the changing world. The perceived benefits and problems of cooperative societies in the financial sector era is worthy of exploration. There is paucity of research in this regards in the Nigerian context. It is upon this backdrop that the study intends to investigate the impact of co-operative society on women empowerment with special attention on Unique Ladies Savings Group, Lagos State.

**The advantages of cooperative on women empowerment**

* Opportunities for cooperators to buildup capital to finance their business through gradual but regular savings of money this will let women become self-reliance and support themselves and family respectively
* Employment opportunities. The cooperative is the second largest employer of labor after government. Hence if any women are employed it improved their standard of living and of the families and society
* Substantial contribution to the commercial growth and development of the country by undertaking business ventures economic productions and small scale enterprises financing.
* Promotion of physical and social development of the country through transportation business, low-cost housing units and community development efforts.
* Significant contribution to the national output by way of massive production of goods and services.
* Promotion of workers empowerments. Many women civil servants and other workers own houses, cars and other properties by virtue of being members of one cooperative society or the other.
* Apart from assisting members to participate in international trade, cooperatives make it possible for women, through members representing the cooperatives at international apex, to sit among the community of nations.
* Cooperative leader’s are being trained as good community leaders through the training and skill acquired from the democratic principles and cooperative practices.
* Cooperative provides ready markets for women produce. Members are encouraged to engage in economic production and services that enhance gross domestic product and national income.
* Retail goods are made available for the consumption of the cooperators as well as the public at affordable prices.
* Bonuses are given to members on patronage which enhance their personal income.so when women are involved in this their income is increase
* Cooperative members readily benefited from government and non-government organizations of expert advisory services in various ways.
* Cooperative enjoys soft loan benefits from the governments, banks and other similar institutions for the operation of their joint or individual businesses.
* Functional cooperatives education and training imparted on the members enable them to do well in their businesses.
* Standard of living of the cooperators has been raised thus guaranteeing quality of members’ lives.
* Cooperation is a major vehicle for a nation’s industrial development.

Ayoola (2006:3) opined that the impressive performance of the savings and credit cooperatives can be seen in the establishment of cooperative banks in the western, eastern and northern Nigeria respectively. Even though these cooperative banks have overtime, lost their cooperate identities with the Cooperative Bank Plc which survived until the re-capitalization in the banking sector in December 2005, it is obvious that credit cooperatives have made and will continue to make a positive impact as truly “people” bank. Even cooperative had existed as a rural bank in their various local areas before the government introduced the concept of rural banking in 1987 and the defunct Peoples Bank of Nigeria (PBN) in 1988.

**Challenges Faced by Women Entrepreneurs in Africa**

Somewhere in Africa, a woman just strove for excellence. However, what are the common challenges faced by women entrepreneurs Africa? Chances are high that she has joined the strong surge of women entrepreneurs in dominating the continent with undeniable authority. It is also likely that her entrepreneurial journey will not be an easy one, simply because of her gender.

While Africa boasts the highest growth rate of female-run businesses in the world, according to the World Bank, women continue to face challenges that are unique to them. From social to financial barriers, we look at some of the hurdles that women in the business industry have to overcome on their road to success. To do so, we contacted some African women entrepreneurs to discuss a few of these challenges.

**Limited Access to Funding**

The struggle to raise business funds is an issue that many startup owners are familiar with, but this problem is even more evident to women entrepreneurs. The lack of financial support is among the greatest obstacles for individuals looking to start or take female-owned businesses to the next level in Africa.

While studies show that women manage their credit better than men, the former still find it harder to obtain funding than the latter. A study by the African Development Bank finds that the financing gap for women in Sub-Saharan Africa is estimated at above US $20 billion, and younger women struggle the most.

According to the 2014 Findex report, only 30% of women in sub-Saharan Africa have access to bank accounts. This statistic shows the importance of empowering women through financial inclusion.

*“As women, we have a hard time accessing funding for our ideas. like most marginalized groups, we get funded based on our track records, not on potential”, shares Janine jellars, founder of true content, a south African content and social media marketing startup. “Often, in order to get the attention of funders, the burden is on us to prove our concepts beyond a shadow of a doubt. We also struggle to break that ‘old boy’s network’ and convince funders that ‘women’s ideas’ are worth the investment”.*

So why it is that woman are painfully underserved by banks, venture capitalists, in addition to other creditors and investors? The answer may lie in the simple fact that the top offices of decision makers are still largely occupied by men, some who may have unconscious bias towards women.

**Lack of Support Network**

As an entrepreneur the importance of having a mentor or advisor cannot be overstated. Growing a business requires constant decision-making, and a mentor serves as the well-informed guide that one needs in order to make wise decisions and avoid mistakes.

*Finding the right support is another closed door for women business owners on the continent. “This is potentially one of the toughest challenges. I’m currently looking for a business mentor, and I’m forced to get really creative when it comes to the profile for which I’m looking”, says Janine. She makes a point, saying: “how many women, particularly black women, have media businesses that they’ve built independently? It is quite the ask. It is a lot easier for up-and-coming male entrepreneurs to find a male business leader in almost any field, as men have dominated most fields. it’s also easier for an established male leader to ‘see himself in’ a young male entrepreneur. as a woman, it is hard to access those relationships”.*

However, it’s not all doom and gloom for women entrepreneurs. Brenda Katwesigye is the founder of Instar Health, Ugandan app that connects users to health centers, medical specialists, and ambulance services, and she notes, “lately, it’s becoming easier for women in the field because of corporate initiatives such as the Deloitte Women Mentorship Programmed, the MTN in Business Programmed, and others. I am particularly speaking from a Ugandan perspective because it has been easy for me to connect with other women, advisors, and mentors through such platforms”.

**Male Domination**

“Earning respect as a woman in a male-dominated field can be a challenge”, says Brenda. Women often have to fight for equal opportunity in the face of gender discrimination. Brenda knows all too well the sting of sexism and gender inequality in the business world. “There have been many times I have been called a ‘young girl’ or inexperienced, for no valid reason at all. I feel that sometimes women are taken a little less seriously than their male counterparts in the same positions, especially in business”, she reveals.

Janine also shares similar sentiments: “Some of the external factors that you have to fight as a woman include getting paid what you’re owed, being taken seriously, and being treated with respect. There is also the challenge of being seen as the boss, and being seen as a subject matter expert. This is especially tough when you are a young woman of color”.

**Self-limiting Factors**

A large number of women entrepreneurs have yet to fully comprehend their own greatness. According to the Global Entrepreneurship Monitor Women’s Report, women are generally more afraid of failure than their male counterparts; this inhibits their chances of starting or running their own businesses. Janine also argues that the limiting fear of failure has a lot to do with how women are raised. “There are internal self-limiting factors. This has a lot to do with how we’re socialised as girls and young women. We aren’t raised to be leaders, to be assertive, to ask for what we want, to understand our value, or to understand the kind of impact we can make”, she explains.

Because there is an understanding that some beliefs women hold about their own potential stems from our cultural, historical, and cultural taboos, a force of African female entrepreneurs that lead with deep insight and high level of self-awareness has risen up. For example, Nigeria’s Folorunsho Alakija, Zimbabwe’s Divine Ndhlukula, and Kenya’s Njeri Rionge are setting the tone for the young and upcoming generations of female business leaders.

*“Women need to celebrate their little victories: every sale, every win, and every positive contact. Those are the things that keep discouragement at bay”, states Brenda*

**Social Norms**

Thanks to the patriarchal nature of our society, men are still seen as the traditional profile of a successful entrepreneur. Despite a great deal of legislation surrounding women’s rights in multiple African countries and a push to support women in business, women still face societal constraints that hinder their business potential.

“In the cases where entrepreneurial ambition is still encouraged, I think the best way is for the women to follow their dreams and pay a deaf ear to naysayers. Eventually, I like to let results speak for themselves. Once people see the impact you are making, simply because you started, then slowly the discouragement begins to wane”, Brenda shares.

**Ways on how to overcome the challenges face by women entrepreneurs**

**The solution:** Being able to overcome self-doubt is a necessary trait for entrepreneurs. Having a good, support system will help family and friends who know your goals and support your plight, as well as an advisory board of other entrepreneurs who can objectively opine as to the direction of your business.

One of the best ways to deal with self-doubt is to work on your goals and tasks lists. When you are down and lack motivation, look at your lists and know that the tasks you do today are contributing to your lifetime goals. By doing them, you are one-step closer, and you can rest assured that you are, indeed, on the path to business success.

Entrepreneurs face many challenges, and volumes had been written about how to overcome them. Perseverance and intelligence are your allies; use them to your advantage to keep working toward your goals. Understand that you are not the first to struggle. Because of that, there are many resources available to help you get through your darkest days as an entrepreneur, so you can reap the immeasurable rewards that come with building your own successful business.

**The challenge:** You want to start or grow your business, but you have little capital to do it with.

**The solution:** There are many [ways to earn funding](https://www.deluxe.com/sbrc/financial/financing-finesse-consider-funding-small-business), from traditional bank loans to family and friends to Kickstarter campaigns. You can choose these routes, certainly, but I prefer the self-fueled growth model in which you fund your own business endeavors.

Instead of trying to launch a multi-million dollar corporation overnight, focus on your initial core customers. Continually work to find new customers, of course, but consistently strive to be remarkable to those customers you already serve. Word-of-mouth will spread, and more customers will come looking for you. As they do, develop systems and business processes that allow you to delegate tasks without sacrificing quality. Your business will grow slow and steady, and you will be able to solve problems while they are small.

Think about where you want to be five years from now. Can you get there without help, even if you have to delay growth a bit while you’re doing it? This is the best strategy to adopt for small business entrepreneurs. If you do feel you need funding, however, be sure to consult an attorney to make sure you’re not giving up too much of your business to get it.

**The challenge:** You know you could make a mint if you just knew what products and services to sell. You are just unsure how to pick a niche.

**The solution:** Admit that you are weak in identifying prosperous niches, and delegate the task to someone who is strong in this area. You do not have to hire a huge, expensive marketing firm; rather, recruit a freelance researcher who has experience in whatever type of field you are considering entering (retail e-commerce, service industry, publishing, etc.). Have them conduct market research and create a report with suggested niches, backed by potential profit margins and a complete SWOT analysis Strengths, Weaknesses, Opportunities and Threats.

This isn’t to say you should have someone else decide for you; however, if you’re not good at identifying niches it’s a good idea to have someone who is make suggestions. You can then analyze the suggestions for yourself to determine if you agree. Taking this step now can save you a lot of time, money and hassles later — and it can save your entire business and livelihood.

**The challenge:** Cash flow is essential to small business survival, yet many entrepreneurs struggle to pay the bills (let alone themselves) while they’re waiting for checks to arrive. Part of the problem stems from delayed invoicing, which is common in the entrepreneurial world. You perform a job, send an invoice, then get paid (hopefully) 30 days later. In the meantime, you have to pay everything from your employees or contractors to your mortgage to your grocery bill. Waiting to get paid can make it difficult to get by — and when a customer doesn’t pay, you can risk everything.

**The solution:**  [Proper budgeting](https://www.deluxe.com/sbrc/financial/create-small-business-budget) and planning are critical to maintaining cash flow, but even these won’t always save you from stressing over bills. One way to [improve cash flow](https://www.deluxe.com/sbrc/financial/5-ways-improve-small-business-cash-flow) is to require a down payment for your products and services. Your down payment should cover all expenses associated with a given project or sale as well as some profit for you. By requiring a down payment, you can at least rest assured you won’t be left paying others’ bills; by padding the down payment with some profit, you can pay your own.

Another strategy for improving cash flow is to require faster invoice payments. Invoice clients within 15 days, which is half the typical invoice period. This means if a customer is late with a payment, you have two weeks to address it and be paid before the next month’s bills are due. In addition, more and more companies are requiring immediate payment upon project completion and in our digital age when customers can pay invoices right from their mobile phones, it is not a stretch to request immediate payment.

You can also address cash flow management from the other side of the equation by asking your own vendors to invoice you at 45, 60 or even 90 days to allow ample time for your payments to arrive and checks to clear. If you can establish a good relationship with vendors and are a good customer, they will be willing to work with you once you explain your strategy.