

Developing Sustainable Livelihoods: The Case of Poor Female Youth in Sub-Sahara Africa

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Abstract:

In this paper, the situation of poor female youth in sub-Saharan Africa is examined from the point of view of the possibilities for, and the constraints to developing dynamic and sustainable livelihoods. Policies need to take an integrated view of such youth, in particular their choices in the inter-related areas of child-bearing, marriage, fertility and education, paying attention to the gender constraints. If interventions are to be meaningful, the intergenerational transfer of improved socioeconomic status is paramount, requiring careful design and implementation of policy at both the micro and macro levels, balancing practical and immediate needs against long-term strategic needs. Developing the human capital and capabilities of female youth in the region must be an integral component of any livelihoods development policy.

I. INTRODUCTION

The countries of sub-Saharan Africa (SSA) have witnessed enormous changes in their economic, political and social environments over the past 15-20 years, perhaps none more dramatic than the end of apartheid in South Africa in the political arena, and the structural adjustment programs in many countries of the region in the economic arena. While both have opened up new opportunities, they have also created significant problems for poor women and men (including youth) in the wake of adjustments to new realities, difficulties that have been exacerbated in a number of countries by war, strife and drought, which have uprooted millions and eroded the quantity and quality of their resources and entitlements.

According to the World Bank (1992), the decade of structural adjustment policies in SSA led to a 40% or more decline in GNP per-capita and per-capita consumption, a precipitous drop in investment rates and exports, and an increase in external debt by about 160%. It has been argued that, although those policies might have been gender neutral in intent, in fact women were the more adversely impacted because of gender inequalities (UN, 1995a, pp. 6-7).

In the aftermath of structural adjustment, the combination of widespread poverty, a rapidly growing youth¹ population and a relatively stagnant modern sector in large parts of SSA, has led to an enormous burden on the formal economy to provide livelihoods, and to a crowding of informal sector activities which have traditionally provided poor women with a buffer against dire poverty. That burden has intensified with increasing numbers of uprooted persons, especially youth, entering that sector as a means of coping with deprivation. The problem is further compounded since many youth, especially girls, lack the education or skills, as a result of which their opportunities are severely limited.

Against this backdrop, the question of the development of sustainable livelihood capabilities of youth, acquires great significance, not least because of the long-term implications for the welfare of future generations. The concept of sustainable and dynamic livelihoods, relevant in the context of developing countries where a majority of people work outside formal labor markets, and especially for youth with little or no formal education, is that proposed by Chambers and Conway (1992). According to them, the concept of sustainable livelihoods goes beyond employment to encompass the capabilities, assets and activities of individuals for creating livelihoods now, and the ability to cope with stresses and shocks to maintain those livelihoods in the future. Sustainable livelihood capabilities require that youth are adaptable to change, innovative, and can compete and/or collaborate with others. It is both enterprising behaviour as well as entrepreneurship.

The literature on youth livelihoods, especially from the gender point of view, is quite limited. Youth studies have largely dealt with sexual behaviour and fertility, and important though these are in the context of SSA, they are only a part of the >big= picture. To develop policy to deal with the welfare of youth over the longer term, an integrated approach is needed, one that looks at child-bearing, marriage, education and work in an inter-related way. This paper surveys the situation of youth in SSA, and seeks to give some direction to potential policies and programs directed towards developing dynamic youth capabilities and livelihoods by exposing the gender parameters that will likely determine whether such policies will be effective and equitable across gender. Section 2 provides a brief account of economic and human development in the SSA in recent times. Section 3 examines the inter-related issues of marriage, child-bearing, human capital development and work. Section 4 outlines the problems of and prospects for the development of dynamic and sustainable livelihoods for youth from a gender perspective. Section five (5) provides the conclusion.

II. AN OVERVIEW OF ECONOMIC AND HUMAN DEVELOPMENT IN SUB-SAHARAN AFRICA: A GENDER PERSPECTIVE

Sub-Saharan Africa has a population in excess of 600 million (Goliber (1997), and according to the World Bank (1997), a 1994 real GDP per capita that averages \$1,377 in purchasing-power parity terms, a value that is less than half the average of developing countries as a whole. Of course, there are substantial differences between countries, with those belonging to the sub-region of southern Africa (e.g. Botswana and South Africa), doing significantly better (Table 1). In addition to real GDP per-capita, there are several other measures that are broader indicators of a nation=s development. These are the human development index (HDI), the gender-development index (GDI), and the gender empowerment index (GEM), (see World Bank, 1997, pp. 122-24). The HDI is a composite measure that comprises life expectancy and education variables, in addition to real GDP per-capita. The GDI incorporates gender gaps in these dimensions, while the GEM goes beyond and incorporates aspects that reflect the decision-making opportunities of women.

A look at these indices also points to the diversity of achievement within SSA. Southern African nations again compare favourably to other countries in the region and to developing countries in general. For instance, in 1997, South Africa earned a rank of 90 (out of 175) on the HDI, 71 (out of 146) on the GDI, and 22 (out of 94) on the GEM, putting it ahead of all countries on the African continent, as well as many other developing countries. On the other hand, the lowest ranks also belong to SSA - Sierra Leone on the HDI and GDI, and Mauritania on the GEM. In fact, countries at the bottom end of the scale on each measure come from SSA. Of course, the favourable results for South Africa need to be interpreted with some caution, since they likely mask significant differences between white and non-white South Africans, differences that are the legacy of the system of apartheid.

SSA is characterized by a natural rate of population increase of 2.7% per year, a rate that is the fastest compared to other regions of the world, and a pyramid-like demographic structure, with a sizable 45% of the 1997 population being under 15 years of age, compared to 34% in Latin America and 32% in Asia (Goliber, 1997). The demographic profile does not differ by sex, in contrast to parts of Asia, where strong societal preferences for male offspring has tipped the pyramid in this countries more in favour of males. Youth in the region are concentrated in rural areas, but countries of that region are the most rapidly urbanizing ones in the world. In 1996, nearly one-third of sub-Saharan Africans lived in urban areas, and this share is expected to grow sharply over the next decade as urbanization in many countries is growing at a rapid annual pace of 6% (UN, 1995b, p. 41).

Marriage And Fertility Choices

In SSA, women bear children when they are very young, and it is not uncommon for this to occur before marriage. Although early child-bearing is also common in South Asia, pre-marital child-bearing is not. A number of studies show that sexual activity in some countries starts even before menarche, and although the incidence of sexual activity before 15 has declined in countries such as Burundi, Ghana, Kenya and Zimbabwe, it has hardly changed in others such as Liberia, Malawi and Togo (UNFPA, 1997, p. 37).

Over the past two decades or so, the fertility rate in most countries of SSA has gone up or at best remained unchanged, and is more than twice the rates found in other developing regions such as northern Africa, South America, and South and West Asia, with generally higher rates in rural areas. Thus, as Table 3 shows, more than 60% of women aged 20-49 who had given birth by age 20 come from rural areas in countries such as Kenya, Cameroon, Mali, Niger and Zambia, and this is significantly higher than the corresponding numbers in any of the other countries in the surveys. On the other hand, urban rates are not much lower in some countries (Tanzania, Botswana and Mali), and could be higher (as in Namibia, Liberia, and Burundi).

Early child-bearing has significant implications for the lives of female youth in SSA. First and foremost, are the severe health risks involved. For instance, the risk of maternal death in the 15-19 years age group is four times that in the 25-29 years age group (UNFPA, 1997, p. 40). Secondly, there is an important bi-directional relationship between early child-bearing and education. More educated females are less likely to marry early and to have lower fertility than less educated ones; alternatively, early marriage and/or higher fertility could mean that girls drop out of the school system for good, or move in and out of that system, as a result of which they are generally below the grade level appropriate to their age. In either case, early child-bearing impacts adversely on the quantity and quality of human capital girls develop, thereby restricting their economic mobility, and hence the development of dynamic livelihood capabilities. A study by Muhuri et al. (1994) finds that the fertility rate, the average number of births a woman will have at current birth rates, is 7 for those with no schooling, but is only 5 for those with secondary (or higher) education in Kenya. Similar results are also reported for Zimbabwe and Botswana.

Education and Training

As is the case in many developing nations in other regions of the world, SSA is characterized by high overall illiteracy rates, with higher rates for females. According to UN (1995b), more than 70% of women 15 years of age and over in SSA are illiterate, while the corresponding percentage for men is almost 20 percentage points lower.

Table 3 shows the age profile of illiteracy. Female youth experience much lower illiteracy than adult females, reflecting the spread of primary education over the past 20 years or so. Thus, although female youth (aged 15-24 years) can experience illiteracy rates as high as 93.2% (Burkina Faso) or 90% (Niger), the corresponding rates for women over 25 years of age are even higher at 98.3% and 97% respectively. Although the same general pattern of illiteracy can be found for males across countries of SSA, their rates are lower. The illiteracy disadvantage is the strongest for rural female youth; for instance, although Cameroon compares well (relatively speaking) to other nations in the region, the rural illiteracy rate is almost four times the urban rate for this demographic group (UN, 1995b, p. 91, Chart 4.4).

To get a picture of educational attainment beyond the primary (first) level, we can also look at primary-secondary enrollment ratios. The need to combine the two is partly because of the age-range problem. The relevant cohort for either primary or secondary education is not clearly defined in SSA since schooling occurs over a much wider time period in these countries. The data in Table 3 for primary-secondary (first and second level) school enrollment ratios show that they are under 45% for girls, and about 55% for boys in SSA as a whole in 1990. This ratio is as low as 16% or less for girls in a number of countries such as Burkina Faso, Mali, and Niger, and in the same range for a number of other countries such as Chad, Somalia and Ethiopia. As is additionally clear from Table 3, with few exceptions, boys outnumber girls in secondary education as well as, post-secondary education, often by a wide margin.

As is well known, enrollment ratios, especially at the primary and secondary levels, can be poor indicators of the educational training of youth given significant drop-out rates and absenteeism due to widespread child labor, lack of facilities, home responsibilities, and adolescent child-bearing especially in rural areas, and also because we have no information on the quality of that training. Drop-out rates can also differ substantially between rural and urban areas, with those in rural areas sometimes being more than four times the urban rate, as in the case of Mali (UN, 1995b, p. 91). In their study on Ghana, Lloyd and Gage-Brandon (1994) find that only 61% of children in the 6-17 years age group were attending school in 1987-88, and while this was roughly similar for children in the (6-11) and (11-17) age groups, the rates for girls were much lower, more so within the older age cohort. As expected, the ratio for those who ever enrolled are much higher. More significantly, of those who ever enrolled, the drop-outs rates for girls were 13% and 32% in the (6-11) and (12-17) age groups respectively. The corresponding rates for boys were 11% and 22%. Thus, although fewer females enrol in school, they begin to drop out at faster rates in their teens. It is significant to note that when girls manage to remain in schools, their educational attainment can be on par with that of boys, as found by Lloyd and Gage-Brandon (1994). A study by Lloyd and Blanc (1996) shows that, after the age of 8 years, the percentage of children enrolled in school at the appropriate level in Cameroon, Kenya and Malawi, declines sharply; by the age of 14 years, only about 20% are enrolled at a grade level appropriate to their age.

Factors Underlying Existing Educational Patterns

Across the developing world, poverty forces youth into the labor market at an early age. Because of the scarcity of resources, parents often choose to educate sons to “buy” security in old age because returns to male education are higher, and the prevalence of traditional views and custom in determining gender roles (see, for instance, Gage and Njogu (1994), p. 40, and Obrubuloye (1987), p. 87-89). However, girls contribute significantly to unpaid domestic labor, to farming or informal sector activities. The opportunity cost of educating them is therefore high, and usually implicit, one reason why such activities erroneously continue to be undervalued.

In addition, due to high adolescent child-bearing and the fact that household tasks such as looking after siblings, cooking, cleaning, fetching water and fuel, fall to girls, particularly in rural areas or urban areas where poor women are engaged in market activities in order to provide for family subsistence, female children drop out of school more frequently than boys. The study by Lloyd and Gage-Brandon (1994) on Ghana finds that although low fertility has a positive impact on the education of girls, that has to be weighed against the finding that girls with younger siblings are less likely than boys to be enrolled in school, and that they are also more likely to drop out. The data in Tables 2 and 3 are consistent with, though not proof of, this assertion. Thus, it seems that there could be an asymmetry in the impact of fertility on education - higher fertility among female youth reduces the chances that female youth will get a proper education, while lower fertility (say through a delay in child-bearing and/or marriage) does not guarantee that girls will get to go to school. One might also ask what the quality of the learning process is for girls (regardless of the quality of the curriculum) if they are overburdened with domestic chores?

III. THE GENDER DIMENSIONS OF YOUTH LIVELIHOOD ACTIVITIES AND CHOICES

Overview

The timing and point of entry into formal or informal labor markets are important in that they are indicative of the socio-economic status of youth, their education and skills, and are themselves both reflective and determinants of their livelihood choices. As noted earlier, a significant number of female (and male) youth enter the labor market early. One obvious cause is poverty, and work is a survival strategy. Early marriage and child-bearing are other causes. Here, as previous discussion shows, gender plays a critical role. At a young age, females take up the responsibility of providing for the basic sustenance needs of themselves and their families. In rural areas, this often results in female-headed households, when husbands migrate to wage paying jobs in the urban sector. For the vast majority of poor females in SSA concentrated in rural areas, this means growing mostly subsistence crops for their households, or sometimes also more profitable cash crops (the domain of males), depending upon their access to productive resources, especially land. In many cases, this access is limited since the vast majority of women do not own land. Women might then work on other farms as wage laborers, or engage in a wide array of informal sector activities in order to earn cash income to support families. These activities include petty trade, beer distilling, handicrafts, home-based services and prostitution. Thus, the lack of an education and the access to resources can be major stumbling blocks to their upward economic mobility and hence to their acquiring sustainable livelihood capabilities.

Another significant aspect of the activities of female youth, as noted earlier, is that whatever else they might do outside the home, they are actively engaged in a substantial amount of unpaid, undervalued domestic labor - from hauling water and fuel over long distances, to cleaning, cooking, and looking after children. We know little about the time-use patterns of men and women, and less of youth in SSA because of the lack of data. The available evidence shows that women assume heavy workloads like their sisters in other parts of the world. One study found that the length of the workday of women engaged in the informal sector in the Ouidah district in Benin, varies from about 9 hours to 15.5 hours, with the average time being just under 12.5 hours, as women struggle to divide their time between economic and home production (de Souza and Alihonou (1994), p. 32).

Thus, responsibility for home and family is sharply delineated along gender lines, with a generally heavier burden upon female youth. For female youth, both the high opportunity cost of going to school and/or the high incidence of adolescent fertility, significantly reduce the chances that they will be able to enhance both the quantity and quality of their human capital, either through education and/or through economic mobility in the labor markets.

Youth in the Labor Force

With the spread of primary education, the share of youth in the total labor force has been declining in all regions of the world including SSA, but youth participation in labor markets is still significant in many poor regions of the world. As can be seen from Table 4, in 1995, female youth account for 40 percent or more of the total labor force in most countries of SSA, the highest share belonging to Benin (51 percent), and the lowest to Nigeria (35%). While these numbers are similar to those in other developing regions, they are considerably higher than those countries touched by “purdah”, such as those in Northern Africa and West Asia.

A more concrete image of female and male youth in labor markets can be obtained by examining their labor force participation. These are given in Table 4 for two age groups - (15-19) years and (20-25) years. It is evident that there are substantial inter-country variations in labor force participation rates of either sex for the younger age cohort. The data show that more than 60 percent of female youth in the (15-19) years age group are economically active in countries such as Kenya, Malawi, Mali and Niger, while only 35% are so engaged in Nigeria. For most, but not all countries, more than half the (15-19) years female youth population is economically active. It is generally the case that high participation rates for this age group correlate positively with illiteracy rates, and negatively with school enrollments and early child bearing, as can be seen from a comparison of Tables 2, 3 and 4.

As is to be expected, the participation rates are much higher for female youth in all countries of the region for the older age cohort. In addition, there is greater inter-country variation in participation rates for this group. Table 4 also shows that male youth participation rates for both groups are generally much higher than the corresponding female rates. Actual female youth participation rates are probably much higher in that they are in fact engaged in a great deal of unpaid work (alluded to earlier), which is not reflected in the official statistics.

Sectoral Distribution of the Female and Male Labor Force

There is very little quantitative information on the sectoral distribution of youth, much less on a gender basis. We can, nevertheless, draw broad inferences about female youth and male youth by looking at the data, provided in Table 5, on the sectoral distribution of the female and male labor forces. Women in SSA are overwhelmingly engaged in agriculture - 75% of the female labor force (aged 15 years and over) and only 60% of the male labor force are engaged in that sector. A few countries depart significantly from these averages. Thus, in South Africa, only 13% of the female labor force and 11% of the male labor force can be found in agriculture, while the corresponding percentages are respectively 92% and 84% for Niger, and 98% and 87% for Burundi. Much of women’s work in agriculture is in subsistence crops instead of cash crops, as noted earlier. This is reflective of the gender division that places the bulk of the responsibility for family subsistence on women, while males engage in market-oriented activity. It also reflects the fact that women rarely own land, and while there are few pure subsistence farmers, the extent of market-oriented activity varies significantly across countries, depending upon the access women have to resources such as land, credit, and improved technology, all of which can be critical in determining participation in the market economy.

In contrast to agriculture, only 5% of the female labor force is in industry, as compared to 15% for men. The small share of labor in industry points to the general lack of employment opportunities created by the formal manufacturing sector in SSA economies. The even lower percentages for women reflect the generally low education levels of women, the nature of skills acquired, as well as the gender stratification of occupations. Both women and men work in relatively similar proportions (20% for women and 23% for men) in services production. In some nations, the proportion of women is higher than that for men, no more significantly than in South Africa, where women account for 70% of the labor force in the services sector, as compared to the 40% share of men. These broad patterns of the sectoral distribution of the male and female labor force can be taken to approximate the distribution of the youth females and male labor forces. The little information we have suggests that in most SSA countries, agriculture has been the major absorber of increases of the youth labor force followed by services) over the 1980-1995 period (UN, 1998, p. 26).

Occupational Patterns

As in other regions of the world, occupations are stratified along gender lines. Females account for more than 50% of workers in sales professions, 37% of workers in clerical and related professions, 36% of workers in technical and professional occupations, 20% of workers in production and transportation activities, and just 15% of workers in managerial and administrative positions (UN, 1995b, p. 124). In the formal economy, women outside of sales and clerical positions are either nurses or teachers, or are employed in low-paying public-sector jobs that offer job security and fringe benefits. In these jobs, women are concentrated in sub-ordinate positions, with limited opportunities for upward mobility, as noted in a survey of women in Dakar, Senegal (Sy, 1994, p.17).

This occupational pattern cannot simply be attributed to the relatively lower level of education and training achieved by women. Societal attitudes and norms that govern the nature of skills that females acquire - namely, training in secretaryship, catering, dress-making, hair-dressing, etc. - are also an important factor. Thus, even for those who get an education, the type of education obtained does not guarantee upward occupational mobility. Also, sometimes when opportunities arise to train for a non-traditional occupation, women may opt to forego that training, as noted by Dolphyne (1991) for Kenyan women. A part of the problem might be that working in non-traditional occupations can be difficult for many women who face the "double-day" syndrome. For instance, a survey of women traders in Zimbabwe showed that many had, on entry into the informal sector, been employed in a variety of other occupations, but had to give them up since they did not fit in with their home responsibilities (Horn, 1995, p. 146). Expectedly, women's occupational "choices" translate into lower earnings. Thus, average female wages in manufacturing in 1990 were only 75% of male wages in Zambia and Kenya, and only a little more than 50% of male wages in Swaziland (UN, 1995b, p. 128).

Formal sector opportunities in industry and services are especially limited for poor youth, but jobs can also go unfilled because youth do not have the skills or training required, thus contributing to the unemployment of youth, as surveys in Dakar, Senegal, and Bamako, Mali, appear to suggest. The small contribution of the formal economy to employment growth is aptly demonstrated by the case of Senegal where some 25,000 youth leave the school system annually, but the formal economy absorbs at most 4000 (Tall-Thiam, 1994, p. 16-17). Thiam also notes how, a Dakar's weekly headline for an article on the dimensions of unemployment in the country proclaimed: "Plutot homme que femme, adulte que jeune" pointing to the attitudes towards female/youth seeking employment.

Self-employment and Enterprising Behaviour

A distinguishing feature of SSA countries is that, for women and youth, wage employment is not as important as self-employment, either in enterprises, trading or professions. According to UN(1995b), women employers and own-account workers are a greater proportion of the female labor force (35%) than are female wage earners (29%). The corresponding proportion for male are 41% and 37% respectively.

That women in Ghana, Nigeria, and Kenya have had a long history of managing successful market trading enterprises, is well known. Most of these women started modestly and without education, and developed into a network that dominated the distribution system for agricultural goods. However, for many poor women today, the reality is somewhat different. The extent of female enterprises in the formal sector is highly limited in all countries of the region, and where they exist, they are engaged primarily in the provision of some service instead of manufacturing. For instance, in the formal service sector, women have been known to operate as owners of taxis, lorries or buses in the transportation, or in hotels, restaurants or dress shops (Simms, 1981, p. 148-49).

The vast majority of women and youth, however, are engaged in enterprises in the informal sector.³ Data on the details of women in the informal sector are very scarce; we know even less about youth. The available data (Table 6), show that the informal sector is a major contributor to production and employment in the economies of SSA. About a third or more of manufacturing output is produced in the informal sector, and on average, close to 50% of the output in the services sectors originates there; and at least about a third of the economically active women outside of agriculture are in the informal sector, although there are significant inter-country differences. In general, countries in which male migration to urban areas has been high, females participate more significantly in the informal sector, since such migration places a greater burden for caring for the extended family squarely on the shoulders of women and their female offspring. In contrast to females, the percentage of economically active males in the informal sector is between 20-30% for countries for which data are available, with Mali showing a considerably higher share of 45%.

Table 6 also shows that the economically active women outside of agriculture are heavily concentrated in services and manufacturing units in the informal sector, with as much as 60% being engaged in services and 100% in manufacturing activities, in the Gambia. The importance of informal sector activities to women can also be noted by the fact that of all workers engaged in the informal sector, almost 60% in Zambia and generally above 40% in a number of other countries such as Gambia, Mali and Congo, are female workers (UN, 1995b, p. 136).

Enterprises in the informal sector are also gendered along a number of dimensions such as enterprise location, production sector, and growth (Downing, 1995). Women's enterprises are more likely than men's to be home-based, given that they are responsible for domestic labor. Men's enterprises are more likely to be based in business districts or traditional markets. Female enterprises tend to be concentrated in food, beverages, tobacco and garments production, and in retail trade. Men's enterprises are additionally involved in other manufacturing, metals, construction and transportation.

A detailed study of entrepreneurs based on census-type surveys conducted in four southern African nations - South Africa, Lesotho, Zimbabwe, and Swaziland - highlights some of the major differences between male and female enterprises (Downing, 1995). These countries are generally characterized by high rates of male migration (to the mines), and women engage substantially in the informal sector. The data showed that between 62% and 84% of small business and micro enterprises are female owned. While both women and men are involved heavily in informal services and manufacturing, the activities themselves are quite different. For instance, males are typically engaged in activities that involve non-traditional and dynamic products such as construction, welding, auto repair, radio and television repair, while women's manufacturing activities are concentrated in beer brewing, dressmaking, knitting, crocheting, etc. The data also show that women's enterprises are smaller than men's enterprises, and grow more slowly even in the face of increasing market size. As noted by Downing (1995, p. 192), this might reflect the possibility that women entrepreneurs have different business strategies and objectives than men, and that these might be conditioned by the constraints they face. For instance, Grown and Sebstad (1989) argue that women's need for security given that they must provide for their extended families, might push women into multiple (but small) income-generating activities, with a view to diversifying risk. This behaviour might be related to the lack of access to resources that women have. For example, in the case of farm enterprises, even where women farmers are able to engage in cash crop production, they cannot expand operations in response to market incentives since they cannot get access to additional land, and indeed, might have to plant less because their husbands increase the area planted to cash crops in response to better opportunities (UN, 1995a, p. 63). Enterprise growth may also be stifled because of the "double-day" syndrome which makes it very difficult, if not impossible, not only to invest in enterprise growth, but also to engage in enterprises that are more dynamic (as we noted earlier).

Other than manufacturing, women are also active in the service sector - namely, trading and domestic service. In many cases, women are engaged in the production as well as marketing of products (beer, food, knitted products, etc). Typically, these activities are small scale, and would likely be undertaken by the very poor in urban areas and rural areas. Women engaged in trading on a larger scale are mainly involved in the distribution of goods, especially of food products. While the female market traders of West Africa are renowned, successful market traders in fresh produce and other products exist in other parts of SSA as well. For instance, in Zimbabwe women are involved significantly in providing for the fresh produce needs of urban populations, and some have been engaged in their enterprise for many years (Horn, 1995). In Benin, many women are engaged in selling crafts, and some have moved into areas previously the exclusive domain of men - carpentry, masonry (de Souza and Alihonou, 1994, p. 31).

Women are also engaged more actively in domestic service. Domestic service is often the point of entry into the informal sector, because it requires no skills and capital. Domestic servants get food and shelter, and might even get a payment for their services. It is not uncommon for domestic servants to be the young. Often, where fosterage exists, the domestic servant will be a female youth working in the home of a better-off relative, who may or may not undertake to provide some education. It is not uncommon for male youth to also get an education under this kind of fosterage, but without being domestic servants. There are no clear estimates of the extent to which female youth are engaged in domestic service, but it is a cause for concern since domestic service provides few valuable skills and often involves significant physical and mental exploitation of youth. According to one source, about a quarter of formally employed women are in domestic service in Zimbabwe (Mazur and Mhloyi, 1994, p. 138).

In general, we have very limited quantitative information on youth participation, male or female, in informal enterprises. However, anecdotal evidence suggests that female youth are active in the informal sector, particularly in those sub-sectors in which women are dominant (for example, vending). It is also common practice for female youth, to engage in the enterprises as apprentices, often of their matrikin; that way they acquire some skills relating to the operation of enterprises. Female youth may grow up to assume control over enterprises of their relatives, or of new ones (Osirim, 1995, p. 165). According to one study of the informal sector in Benin, 80% of businesswomen had once been apprentices (quoted in De Souza and Alihonou, 1994, p. 36).

IV. THE DEVELOPMENT OF LIVELIHOODS OF ADOLESCENT FEMALES: PROBLEMS AND PROSPECTS

Human Capital Development

Education is undoubtedly a critical factor determining the ability of poor adolescent females to develop long term, sustainable livelihoods. Without the opportunity to build the appropriate quantity and quality of human capital, gender inequalities in terms of income, but also in terms of human capabilities will remain, and the chances of an intergenerational transfer of an improved socio-economic status is vastly diminished.⁴ As evidence presented in the previous sections has shown, although education has indeed spread in most SSA countries, both the quantity and quality of education possessed by youth, especially females, is limited.

Early marriage, high fertility, and limited education, deeply inter-related with poverty, form a particularly “vicious” circle that has severe consequences for females. Early marriage and child-bearing mean that young girls drop out of school early, and hence do not develop basic skills that are needed for developing any form of sustainable livelihood. Also directly, poverty itself often means that boys get an education while girls do not. Early school leavers are also more likely to marry early and have high fertility. This vicious circle is intergenerational in its effects, and is likely to pass on low socio-economic status across generations. The cost of high fertility is ironically borne by female youth who are often entrusted to look after siblings. Indeed, young girls engage in a great deal of arduous labor in home production activities, and thereby acquire few valuable skills. While it is true that policies that promote delayed marriage and fertility improve the chances females will be able to acquire human capital, this is far from assured if girls are pushed into the labor market by the lack of household resources, or into assuming greater burdens at home. For this reason, promoting the education of girls requires action on dual fronts - that is, at the community and state levels.

It is important to note that although education might be necessary for improved livelihoods, it does not guarantee that females will acquire significant improvements in their economic and occupational mobility. First of all, as noted earlier, even for the educated there is much occupational segregation, with limited scope for upward mobility for women. Even within farming, females are less able to engage in the production of cash crops. Again, macro-level policies that help break such barriers would be important to have lasting effects on the status of women. Successful women in the private sector, and in state and educational institutions, such as executives, government officials, educators and the like, need to pave the way in this regard, and to act as catalysts of change. Secondly, macro-level efforts to stimulate the formal economy are critical for the long-term success of any employment-oriented program.

The Role of Micro-enterprises

The idea that policies which promote the formation of micro-enterprises for poor women would help them develop sustainable livelihoods has received much attention in developing countries, as witnessed by the explosion of micro-credit programs in countries such as Bangladesh. Such programs provide collateral-free loans to the poor in groups. Clearly, at one level, credit for micro-enterprises for adolescent females is an “immediate” action intervention that seeks to develop human capabilities in a specific way as well as to meet existing practical needs. However, are such programs likely to improve their long-term livelihood capabilities and hence provide enhanced and sustainable livelihoods? That is, do they address the long-term, strategic needs of females? The purpose of this section to flesh out some of the important issues that micro-enterprise promotion raise in this regard.

To begin with, as we noted in previous sections, female entrepreneurs, especially youth, lack access to credit needed for enterprise formation, growth or working capital, largely because they lack collateral given their lack of asset ownership. Unequal access also results from a lack of knowledge about formal financial markets, financial management, financial contracts, etc, because of their relatively poor education and training, and biases in formal lending practices against women, especially the young who are starting out. The credit constraint can restrict enterprise growth by discouraging innovative behavior, diversification, and strategic planning for long term development of the enterprise. If credit programs can partially overcome these difficulties, they could be part of a broader livelihoods development strategy that could especially help the poorest females since the availability of finance would not only help them meet their immediate needs, but also offer the potential for developing sustainable livelihoods through enterprise development and growth.

However, a number of factors dampen this optimistic scenario. Female entrepreneurs often lack equal access to other resources such as land, improved technology and government services (such as transportation) needed for enterprise growth and development. The land constraint is particularly constricting, not least because the vast majority of women’s enterprises are in farming. In many countries, women have no rights to land, or where such rights exist, they are not necessarily guaranteed by law, and inheritance practices are male-biased. Women’s farm enterprises are, thus, often confined to subsistence production or limited cash crop production. In addition, their knowledge of, and access to new technology in farming is unequal since extension services provide information that is geared to male producers’ cash cropping. These constraints mean that women cannot respond to market incentives, or increase their productivity by adopting better technology.

While women may possess enterprising skills learned through apprenticeships, their literacy and numeracy skills are generally low, and they do not acquire training in managing enterprises in a dynamic environment. Managing enterprises for growth and sustainability over the long term, requires training in accounting, marketing and finance. This would help women acquire and understand information about profitable avenues, negotiating skills and confidence in the market place.

Women, and especially youth, assume heavy domestic responsibilities, burdens that they continue to assume even if they work for wages or run enterprises. Sometimes these burdens can be passed on to older girls in the household, with adverse implications for that group (as noted earlier). But for the many where this is not the case, the “double-day” syndrome is all too real, and has many far-reaching implications for skills development in general, as well as for entrepreneurship. From the point of view of the latter, as noted earlier, this restricts women to low-productivity enterprises that are relatively simple, home-based, with limited potential for long-term growth (Downing, 1995). It also restricts the time that can be devoted to enterprise management and development. In addition, the fact that home and market-oriented production are inter-woven in women’s lives, often means that revenues from market opportunities can and are siphoned towards meeting the need of the extended family, rather than ploughed back as investment in the enterprise.

It appears, therefore, that promoting micro-enterprise development (even with credit-provision elements), has to be sought within the context of a broader set of micro and macro level interventions. For instance, laws must allow women to acquire land and they must be enforceable to guarantee women’s property rights. In South Asian countries such as Bangladesh, a number of the constraints have been given due consideration in the design and implementation of credit programs. Thus, credit programs aimed specifically at poor women have been formed with the objective of both poverty alleviation and the reduction of gender inequalities within the household and in the community, and some have combined credit provision with education and training components. These could be potentially important in alleviating a number of the constraints outlined above.

However, there are some additional factors that need consideration. As the South Asian experience shows, such a broad-based program raises questions about sustainability. In fact, NGOs which have become important in initiating such programs are increasingly becoming credit-only institutions, and are phasing out educational/training components of their programs. This means that whether credit-promoted enterprises will genuinely grow into ones that provide the basis of long-term development remains a question mark. As noted by Ghate et. al (1996), it is “sheer romanticism” to expect that the mere provision of small loans to poor women for purposes of poverty reduction through the setting up of income-generating activities can itself lead to sustainable livelihoods by enabling such activities to grow into higher-level enterprises. One major difficulty is that the enterprises that poor women typically form through credit are ones that are geared to survival and not to long-term growth. As has been noted by many writers (e.g. Downing, 1995; Ghate et. al, 1996), these enterprises typically lead to over-crowding in sub-sectors that offer the smallest prospects for growth.

There are some other questions that arise as well, especially in the context of livelihood programs that are aimed at adolescent females. First, one must ask whether pushing young females into enterprise development is appropriate if it comes at the expense of acquiring an education. Indeed, even if the alternative to developing enterprises through credit was not education, but working to support the family; one needs to ask whether interventions, which use scarce resources with alternative uses, might more appropriately be aimed at sending and keeping girls in school, or that enterprise promotion comes with appropriate education and training. More specifically, not all women can be or want to be entrepreneurs. What criteria would have to be followed in choosing female adolescents for credit? Self-selection is likely, and this is not altogether an undesirable outcome since if program participants are self-selected, they are the ones who would most likely become successful entrepreneurs. On the other hand, credit programs might by-pass the most vulnerable of poor adolescents, the least able to speak for themselves. Second, to what extent do female entrepreneurs have control over credit use and/or enterprise management and profits, especially if enterprises are financed by the husband? These questions are important since it is not uncommon that women lack control over credit use, and also over their enterprises, especially if they become successful (see, for instance, Goetz and Sen Gupta, 1996, and Francis, 1993).

Objectives, Attitudes and Behaviors

There are also several, inter-related dimensions of the socio-economic and cultural setting that condition the objectives, attitudes and behaviours of women differently from those of men. These differences are predicated on two main, inter-related factors: the “social technology” (Sen, 1990) and the economic status of women, and can exert a strong influence on the choices that women make. As noted above, women may have different objectives and priorities in their economic activities. For instance, both women’s participation in economic activities and the type of activities undertaken might be tied to the objective of acquiring public goods such as security and providing for children’s education. In SSA, this follows from the responsibilities that society puts on women. Additionally, women’s own perception of work and success and their place in society are also shaped by societal views about women’s role. As noted by Sen (1990), women might often devalue their own entitlements and come to implicitly accept existing inequalities as being legitimate. As a result, adverse outcomes for women, and especially youth, in terms of the development of their human capabilities, reflective of entrenched gender inequalities, might be harder to overcome. For this reason, livelihood interventions need to be broad-based and go beyond micro-level policies such as credit.

V. CONCLUSION

Policies aimed at the development of dynamic livelihood capabilities among youth, with an eye to gender equality, need to take an integrated view of the lives of female youth at all levels at which they face inequality - that is, at the household and community levels, and in state institutions and markets. Such an approach calls for livelihood development initiatives at both the micro and macro levels, intervention that would allow female adolescents build their human capabilities (through building of human and social capital). At the same time, to have a meaningful impact on the lives of poor youth in general, and female youth in particular, those impacts must be long-term in that they are able to improve their socio-economic status inter-generationally. This is a challenging task, since policies would have to balance the immediate practical needs of poor female youth with little education and skills, against their strategic, long-term needs which will ultimately likely determine whether women break out of the cycle of poverty and are able to improve their status within their households and communities. The case of enterprise development for the poor through credit programs, poses some significant difficulties for planners, not least of which involve being able to distinguish between enterprises that are simply a survival strategy and offer limited prospects for growth and higher level enterprises with the potential for developing dynamic and sustained livelihoods over the longer term, as well as overcoming a number of inter-related barriers to growth.

In general, this paper argues that in the SSA context, getting girls to go to and stay in school must constitute a major element, among others, of a broad-based strategy that seeks to improve the well-being of women over the long term. Subsequent to schooling, or in conjunction with that, females could become part of micro-enterprise development programs. For female adolescents who are at an age where the schooling option is no longer a viable option, micro-enterprise development programs that combine credit and training/education/technical assistance would be necessary. These latter components would be particularly relevant for those without an adequate education and training in business management issues, if enterprise development is to offer sustainable livelihoods in the long term. In all cases, especially for the poor, the interventions would require state, community and household involvement. Macro level state actions would be important in making it possible for female youth, especially the poor in rural areas, to attend and stay in school. Many of the needed actions have been discussed in the literature - from financial incentives to reduce the high cost, explicit and implicit, of educating girls, to the proper location of schools (to ensure not just easy physical access, as is commonly suggested, but also to provide safe access), hiring female teachers, providing flexible schedules, etc. In addition, state and community efforts are required to change attitudes towards educating females and to women in the market place and economy in general. Within households, in the communities, in state institutions and in the private sector, older women who themselves have a significant influence on the lives of female youth, must undoubtedly play a very important role in their livelihood choices and the development of their human capabilities. However, neither education, training nor micro-enterprises development themselves will provide lasting solutions. Governments in the SSA urgently need to take action to accelerate economic growth in the formal sector. Otherwise the burgeoning youth populations of the region have little hope of developing sustainable livelihoods.

The detail in the design and implementation of livelihood development programs must ultimately be tied to the cultural setting, given the substantial differences in social norms that govern the economic and social relations of female youth. This would need to be supported by a gender-disaggregated database that provides policy makers with the relevant information. Such a data base is not only needed to understand the lives and choices of female and male youth, the gendered constraints in the households, in their communities, but also to be informed of the attitudes and aspirations about the target population. This database would need to be maintained and improved, as a means to assessing policies continually. Unfortunately, such a database is lacking in most countries.

NOTES

1. Youth is a concept that is specific to the cultural context as well as gender. In SSA, where the education span exceeds that in industrial countries as youth drop in out and of the formal education system and are generally below the grade level appropriate to their age, the potential age when all schooling is complete is high. We define a youth as anyone in the 15 to 24 years age group. This is the definition used by the United Nations. It allows us to treat women equitably in terms of their relevance to youth livelihood programs, since they marry and bear children early, and might otherwise be excluded from the youth category. For analytical purposes, we can take an even more liberal (wider) definition of youth in order to accommodate diversity within SSA.
2. The English translation is: "Rather men than women, adults than youth."
3. The informal sector has been defined as comprising those units which are own-account enterprises in the household sector, operated by own-account workers, and which might involve employing family members and, only on an occasional basis, other workers. Subsistence and non-market production (including those in agricultural activities) are excluded (see UN, 1995b, p. 166 for details and references). This definition underlies the data presented in the tables, but does not necessarily conform to the definitions used by various authors cited in the text.
4. While this paper stresses human capital development, we are really seeking the development of the human capabilities of female youth. For the poorest, human capital development is an important means of acquiring that. The distinction between human capital and human capability is due to Sen. As noted by him, human capability includes, but goes beyond human capital, since it "focuses on the ability of human beings to lead lives they have reason to value and to enhance the substantive choices they have." [Sen, 1997, p. 1959].

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Table 1. A Profile of Sub-Saharan Africa (1994)

Country	1995	GDP per-capita (PPP \$)	Rank in terms of		
	Population (Millions)		HDI	GDI	GEM
Botswana	1.3	5,367	97	79	39
Burkina Faso	10.4	796	144	144	69
Cameroon	13.3	2,120	133	115	65
Lesotho	2.0	1,109	137	113	41
Malawi	11.3	694	161	133	80
Mali	10.8	543	171	143	83
Mauritania	2.3	1,593	150	127	94*
Sierra Leone	4.7	643	175*	146*	77
South Africa	42.7	4,291	90	71	22
Swaziland	0.9	2,821	114	98	61
Zambia	9.4	962	143	122	71
Zimbabwe	11.5	2,196	29	109	45

LDCs	-	2,904	-	-	-
World	-	5,798	-	-	-

Source: *World Bank (1997)*, *World Development Report*, and *United Nations (1995a)*,
The World's Women 1995; * lowest ranking among nations for which ranking was done;
 PPP= purchasing power parity.

Table 2. Early Child-Bearing in Sub-Saharan Africa

	Singulate mean marriage age ^a		% currently married, age 15-19 ^a		Births per 1000 women ^b aged 15-19	% women, aged 20-49 who have given birth by age 20 (1986/92) ^c	
	W	M	W	M		Urban	Rural
	Benin	18.3	24.9	51.4		5.2	152
Botswana	25.0	-	7.0	0.8	127	54	7
Burkina Faso	17.4	27.0	44.0	2.5	165	-	-
Cameroon	19.7	-	37.3	2.6	141	60	68
Congo	21.9	27.0	15.7	1.1	146	-	-
Ghana	21.1	-	-	-	127	47	58
Kenya	21.1	-	-	-	142	52	67
Malawi	17.8	22.9	47.0	5.8	249	-	-
Mali	16.4	-	42.9	1.1	199	60	62
Niger	16.3	23.7	72.1	9.8	239	65	72
Nigeria	18.7	-	-	-	176	44	56
Senegal	23.7	30.4	40.9	3.2	155	49	67
South Africa	25.7	27.8	5.1	0.8	72	-	-
Swaziland	29.0	31.4	1.8	0.2	121	-	-
Togo	20.3	-	-	-	126	46	64
Zambia	20.0	-	29.4	1.9	137	64	70
Zimbabwe	20.7	-	24.5	1.9	95	50	57

^a 1995 or latest year; ^b average over 1990-1995; ^c one year in the 1986-1992 interval
 Source: Adapted from *United Nations (1995)*, *The World's Women 1995*, Tables 2 and 3, and Chart 1.26.

Table 3. Education in Sub-Saharan Africa (1990)

	Illiteracy rate by age group(%)		First/Second level		Females per 100			
	15-24 years and above		Enrolment ratio (1990)		males by level			
	W	M	W	M	W	M	First	Second
Benin	81.7	54.3	94.3	82.8	28	58	41	15
Burkina Faso	93.2	77.5	98.3	88.9	16	27	48	30
Cameroon	29.0	15.0	68.0	43.0	59	72	68	-
Congo	17.2	7.6	69.9	41.4	-	-	79	21
Ghana	-	-	-	50	66	64	72	
Kenya	13.9	8.1	54.2	26.0	74	79	69	45
Malawi	50.9	29.5	74.6	37.2	47	58	52	33
Mali	81.0	62.0	91.0	76.0	11	20	48	15
Niger	90.0	75.0	97.0	87.0	13	24	42	18
Nigeria	-	-	-	-	42	56	75	35
Rwanda	55.3	40.3	84.6	55.6	46	47	74	23
South Africa	15.0	14.7	30.1	26.4	96	91	116	87
Sudan	60.6	41.0	88.0	62.7	30	42	77	67
Swaziland	15.7	16.9	46.3	36.7	79	81	100	88
Zambia	29.2	20.0	74.3	44.3	62	72	59	39
Zimbabwe	15.2	6.2	36.5	21.5	88	92	79	38

Source: Adapted from *United Nations (1995b), The World's Women 1995*, Table 7.

Table 4. Youth in the Labor Force (1995)

Country	Females share in youth labor force(%)	Youth share in labor force (%)		Labor force participation(%)			
		Females	Males	Females		Males	
				(15-19)	(20-24)	(15-19)	(20-24)
Benin	51	28	25	56	81	52	84
Botswana	47	29	28	40	76	44	87
Cameroon	37	27	28	38	47	60	87
Chad	45	28	27	59	71	67	93
Congo	43	29	28	53	62	59	83
Ghana	54	28	25	57	82	40	82
Kenya	46	32	32	66	73	73	91
Malawi	49	28	28	62	78	60	87
Mali	47	29	29	67	73	73	90
Niger	43	29	31	67	68	85	91
Nigeria	35	25	27	35	43	63	84
Senegal	44	30	29	56	61	63	89
South Africa	43	29	24	37	52	41	80
Zambia	46	37	36	61	73	69	90
Zimbabwe	43	27	28	44	64	54	90

Source: Adapted from *United Nations (1998), Statistical Charts and Indicators of Youth, 1980-1995*.

Table 5. Sectoral Distribution of the Labor Force by Gender(%) -1994

Country	Agriculture		Industry		Services	
	Women	Men	Women	Men	Women	Men
Botswana	78	41	3	31	19	27
Burundi		98	87	1	4	19
Chad	80	75	2	7	19	18
Congo	83	45	2	19	15	36
Ghana	50	55	17	20	33	24
Kenya	82	73	4	11	14	15
Mali	75	83	4	2	21	15
Nigeria	67	64	7	16	26	20
South Africa	13	11	17	48	70	40
Zambia	82	65	3	14	15	21
Zimbabwe	80	62	4	17	16	21

SSA	75	61	5	15	20	23
Northern Africa	25	27	29	33	46	40
South Asia	55	59	25	14	20	27

Source: From *United Nations (1995b)*, The World's Women 1995, Table 12.

Table 6. The Informal Sector

Country	Percent of production that is informal			
	Manufacturing	Transport	Services	Total
Burundi(1990)	35	8	18	25
Congo(1984)	39	10	36	33
Gambia(1983)	48	16	57	51
Mali(1990)	45	45	37	40
Zambia(1986)	41	7	48	39
Jamaica(1988)	19	23	30	25
Thailand(1990)	10	40	18	16

Percent of labor force that is informal

Country	Manufacturing		Transport		Services		Total	
	W	M	W	M	W	M	W	M
Burundi (1990)	60	31	0	13	32	17	32	21
Congo (1984)	43	39	0	11	60	21	57	25
Gambia(1983)	100	38	0	13	60	23	62	25
Mali(1990)	35	63	0	50	33	39	34	45
Zambia(1986)	81	31	0	8	71	31	72	29

Source: From *United Nations (1995a)*, The World's Women 1995, Tables 9 and 10.