The Russia–Ukraine war: selected economic impacts on African women

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Key messages

Economic policies that tackle unequal gender norms, such as prioritising access to education, finance and technology, are key in underpinning African women’s resilience to macroeconomic shocks.

The economic shocks from the Russia-Ukraine War have boosted inflation and interest rates, reducing purchasing power for some women-headed households and access to credit for women-headed firms.

Trade is essential for gender parity as it creates more formal jobs for women. Trade disruptions in Africa, particularly in agriculture, could undermine resilience, as discriminatory gender norms often undermine responses.

In the context of the war, as in the preceding pandemic, targeted social safety nets for low-income African women, to ensure the provision of basic services, are crucial for resilience.

We assess women’s vulnerability by considering the types of shocks, economic structures, policies and gender norms that further condition the institutional context within which to promote resilience.
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Significant further work is currently being undertaken on gender and crises; this will provide a much richer evidence base from which to draw policy suggestions.

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# Contents

Acknowledgements........................................................................................................... 3  
Acronyms ........................................................................................................................................ 5  
Executive summary.................................................................................................................. 6  
1 Introduction: a gender impact synthesis of the Russia-Ukraine War .... 8  
2 Africa’s three-fold shock from the Russia-Ukraine war .............................................. 11  
2.1 Food, fertiliser and fuel price inflation ........................................................................ 11  
2.2 SSA exchange rate depreciations ................................................................................. 13  
2.3 Disrupted bilateral trade and investment .................................................................... 14  
3 Examining transmission pathways and existing structures around women’s vulnerability .............................................................................................................. 16  
4 Policies that affect resilience of African women ............................................................ 20  
4.1 National policies bolstering gender equity ................................................................. 20  
4.2 Trade policies: gender considerations to tackle trade disruption .......................... 22  
4.3 Broader policy areas: a pathway for greater representation .................................. 24  
5 Conclusions ......................................................................................................................... 26  
References ........................................................................................................................................ 27
Acronyms

BMZ  German Federal Ministry for Economic Cooperation and Development
CEDAW  Convention on the Elimination of All Forms of Discrimination against Women
CFR  Council on Foreign Relations
EU  European Union
IDRC  International Development Research Centre
IEA  International Energy Agency
IFAD  International Fund for Agricultural Development
ILO  International Labour Organization
IMF  International Monetary Fund
OECD  Organisation for Economic Co-operation and Development
RUW  Russia–Ukraine war
SSA  sub-Saharan Africa
UN  United Nations
UNAIDS  Joint United Nations Programme on HIV/AIDS
UNCTAD  United Nations Conference on Trade and Development
UNDP  United Nations Development Programme
UNESCO  United Nations Educational, Scientific and Cultural Organization
US  United States
We-Fi  Women Entrepreneurs Finance Initiative
WTO  World Trade Organization
Executive summary

The economic shocks stemming from the Russia–Ukraine War have raised price levels further in much of sub-Saharan Africa (SSA), often with negative impacts on the economic welfare of women, as a result of discriminatory gender norms.1 This paper examines three categories of shocks: price shocks (in food, fuel and fertiliser), SSA exchange rate depreciations and disrupted cross-border trade.2

We argue that economic policies that explicitly tackle discriminatory gender norms are fundamental in underpinning African women’s resilience to macroeconomic shocks. We build on other contemporary literature on gender and macroeconomic shocks and aim to inform research being commissioned currently by the International Development Research Centre (IDRC).

The intersectionality3 – or the multiple intersecting forms of discrimination – that low-income rural African women face drives economic vulnerability. Consideration of some of the social and economic barriers that confront these women contributes to the overarching framework in this paper for assessing shock impacts from the Russia–Ukraine war.

Africa’s depreciating exchange rates have contributed to imported food price inflation. This is felt more by women, who typically spend a larger proportion of their income on food for the household, and some of whom have limited intra-household bargaining power to access food to begin with. The decline in women’s disposable income is further affected by the rise in informal and insecure work that crises instigate. This will be particularly the case for rural women and those in low-income areas.

Policy and institutional structures that explicitly challenge existing gender norms are both effective and necessary for women’s economic resilience. An illustration of this is prioritising female education and literacy, health care provision and better infant health – all of which are associated with quicker economic recoveries. Additionally, more legal provisions for access to finance, property,

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1 In the context of this paper, we refer mainly to women in SSA, in low-income cohorts, engaged in trade, agriculture and the informal sector, who may additionally belong to women’s groups and cooperatives. There is an inherent understanding that African women are not a homogenous bloc in the assessment of impacts of the war’s shocks on SSA.
2 This paper builds on a series of research papers generated under the African Economic Research Consortium, Economic Research Project and Partnership for Economic Policy project on the impact of the Russia–Ukraine war on Africa.
3 Intersectionality here refers to the intersection of multiple forms of discrimination as it pertains to black women (Crenshaw, 1989).
agricultural assets and digital literacy and the redistribution of household duties can instigate paradigm shifts. We suggest that further analysis is required to map and empirically validate these specific pathways in future research commissioned by IDRC.

We consider policy interventions at the national and international level in terms of women’s practical and strategic interests, with a view to understanding gaps in economic resilience. It is essential to both strengthen and improve women’s workforce participation, and their livelihoods, as well as their political and institutional representation in decision-making bodies in the broader development agenda.

We additionally stress the need for interventions that emphasise women’s strategic interests in international fora. Together, these observations stemming from IDRC-supported research, as well as other literature around the position of women in past and current shocks, provide a rich starting point from which to undertake further analysis.
If left unchecked, the economic shocks of the Russia–Ukraine war (RUW) will reverse economic progress and exacerbate multidimensional poverty and gender inequality in sub-Saharan Africa (SSA). This paper considers three principle economic shocks: price jumps (in food, fuel and fertiliser), SSA exchange rate depreciations and disrupted cross-border trade. We examine the gendered impacts of the RUW within the intersectionality of African women’s vulnerability to shocks. We look at economic barriers, gender norms and existing policy structures in the context of African women’s employment, consumption and access to finance (Figure 1).

The impact of gender norms is significant in mediating how shocks affect African women’s economic resilience. Gender norms pertaining to education, sexual and reproductive health, women’s paid and unpaid work and their political representation are critical in progressing women’s rights (Harper et al., 2020). For example, intra-household resource allocation, and access to finance amid crises, is consistently shaped by multiple social norms in relation to women – with these often also feeding into women’s self-perceptions when accessing financial resources (Morsy, 2020).

Africa’s moderate progress over the past decade in reversing discriminatory gender norms has been encouraging, and yet the region still lags behind on certain metrics. The ratification of CEDAW, the Maputo Protocol and a host of new legislative measures has enabled advances, including in relation to African women’s access to finance, assets and property. However, analysis suggests that African women continue to face a high level of

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4 Gender norms are defined here along the conceptual framing in Harper et al., (2020): gender norms refer to the implicit informal rules that most people accept and follow and in so doing influence the progress, setbacks and stagnation of women’s rights.

5 Progress is measured here as the share of people with no bias in gender social norms between 2010 and 2022, according to the United Nations Development Programme Gender Social Norms Index. See https://hdr.undp.org/content/2023-gender-social-norms-index-gsni#/indicies/GSNI


8 Côte d’Ivoire and Gabon have recently approved legal reforms granting women greater access to economic opportunities. See https://wbl.worldbank.org/en/wbl
discrimination in laws, social norms and practices compared with women in other regions of the world – in both intra-household dynamics and caregiving roles (OECD, 2021).

Given the persistence of some RUW shocks, the low-income cohorts of SSA women will be particularly exposed. Africa’s exchange rate depreciations have been as high as 59% and 78% (in Ghana and Ethiopia, respectively), with many currencies at or near record lows against the US dollar. This has meant that some SSA economies have experienced a knock-on impact on already-elevated imported food prices. Lower trade volumes, in part reflecting the RUW and softer global economic growth, are also associated with a deterioration in African women’s employment in the export and agriculture sectors.

On the policy front, with the risk of multidimensional poverty, growing resilience is linked to meeting practical needs and filling resource gaps. In the longer term, female education and literacy (notably at the primary and secondary levels) is essential for wealth accumulation and economic resilience (OECD, 2014; Miller et al., 2017; European Commission, 2021). A significant share of African female employment is informal, rural and family-owned, with little access to credit and economic safety nets; these are bound to be disproportionately impacted by economic shocks – necessitating greater financial and digital literacy in female-headed households (Kass-Hanna et al., 2022).

The structure of this paper is as follows. Section 2 presents an analysis of the three categories of economic shocks stemming from the RUW – shocks to which African women are particularly exposed. Section 3 analyses the three shocks’ interaction with key economic and policy structures and gender norms – including women’s access to education and finance. Section 4 considers policy options at the national, bilateral and international levels to mitigate the impacts of these shocks and to bolster African women’s strategic and short-term interests. Section 5 concludes.

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9 Exchange rate changes used here relate to the period between January 2022 and 2 September 2023.
Figure 1  Gender impacts of macroeconomic shocks following the Russia–Ukraine war: emerging pathways

Source: Harper et al. (2020).
2 Africa’s threefold shock from the Russia–Ukraine war

This section examines three broad categories of shocks in relation to the RUW – the price shock (in food, fuel and fertiliser), SSA exchange rate depreciations and disrupted cross-border trade. The impact of the price shocks varies by country depending on the pass-through of international prices to domestic prices. The second and third categories of shocks, corresponding to exchange rate dynamics and disrupted cross-border trade flows, have exacerbated or have been catalysed by the price shock. This section examines the three categories of shocks in more detail.

2.1 Food, fertiliser and fuel price inflation

A number of economies are still feeling the 46% food price spike in 2022 relative to pre-pandemic and RUW levels\(^\text{10}\) (Gurara et al., 2023), particularly SSA economies that are import-dependent. Countries’ reliance on imports of Ukrainian wheat\(^\text{11}\) continue to fuel these pressures. Countries heavily dependent on imports of Ukraine’s wheat include Democratic Republic of Congo (67% of wheat imports are from Ukraine) and Niger (60%). Preceding the RUW, from 2018 to 2020, a total of 23 SSA countries imported 10% or more of their wheat from Ukraine (Djibouti and The Gambia’s shares are over 40%).

Food price inflation typically has gender-specific consequences (Buvinic, 2009; UNAIDS, 2012), and they vary in relation to women’s economic position – whether this is employer, producer, consumer, importer, exporter or caregiver. They also are propelled or mitigated by the gender norms that are in place. Even following peaks, price shocks continue to affect the poor and marginalised in developing countries (Buvinic, 2009). Gender effects are exacerbated amid unequal intra-household resource allocations – driven by discriminatory gender norms – particularly during times of

\(^{10}\) The Food and Agriculture Organization Food Price Index (2014–2016 = 100) indicates a nominal 46% increase between January 2020 and February 2022 and a 42% increase in inflation-adjusted terms over the same period. See https://www.fao.org/worldfoodsituation/foodpricesindex/en/

\(^{11}\) In 2019, Russia and Ukraine accounted for a combined 25% of global exports of wheat and 14% of exports of corn, according to UN Comtrade. See https://comtradeplus.un.org/
pronounced food insecurity (Quisumbing, 2003; Harris-Fry et al., 2017).

A depreciating exchange rate constitutes a ‘double burden’ for households and consumers as it compounds price increases for the poorest, particularly women (UNCTAD, 2022). For SSA, household budgets will be diverted away from school and health care, often for younger females (UN, 2023). This is, in part, offset by competitiveness effects from a depreciating exchange rate: more competitive exports for traders, producers and labourers in the export and agriculture sectors, which have growing shares of female workers and female-led firms.

High and rising fertiliser prices constitute another price shock. These increases preceded the RUW and were subsequently exacerbated by it, particularly in Africa (Roberts and Tshabalala, 2023). The EU ban (Fortuna, 2022) on Russia’s exports, tight supply conditions and the knock-on impact of energy prices on fertiliser production costs were all contributing factors (Chen et al., 2012; Hebebrand and Glauber, 2023). Cameroon, Ethiopia and Ghana are cited as being affected, given their reliance on Russian fertiliser imports (Schipani et al., 2022; Geda and Michael, 2023). Mozambique faces a particularly high risk of food insecurity (Ngempah, 2023).

More broadly, fertiliser shortages, and their associated price increases, have lowered crop yields, widening Africa’s ‘ecological yield gap’ (Bonilla-Cedrez et al., 2021) and reversing terms-of-trade gains for agricultural exporters. This has contributed to higher input prices. Agricultural producer losses will have a knock-on impact on African women livestock owners, workers and entrepreneurs, given that they consistently experience limited access to resources and finance to start with (Njobe, 2015; Ankrah et al., 2020) compared with their male counterparts. The fertiliser price shock is likely to reduce productivity, resilience, food security and livelihoods.

Higher fuel prices constitute a further price shock and continue to be felt directly in several countries in the SSA region, particularly following the recent decision of Saudi Arabia and Russia to cut oil production (Gambrell, 2023). The overlapping crises, of the COVID-19 pandemic and the RUW, have strained already-fragile SSA energy systems, including, notably, access to affordable, stable and modern energy (IEA, 2022). Higher pump fuel prices have had a knock-on impact on transportation costs of agricultural goods, pushing up food prices further. This combination raises risks around food security and multidimensional poverty for rural African households.

Net commodity importers, such as Ethiopia and Malawi, will feel a disproportionate impact from higher fuel and fertiliser prices, all of which exacerbates energy poverty. In Ethiopia, the retail price of edible oil rose by more than 50% in 2022 compared with 2021, equivalent to approximately half of a low-income family’s monthly net
income. This has constrained affordability of basic food items and had a knock-on impact on (largely girls’) school attendance given their undernourishment (Zewdie, 2022). Net exporters, such as Nigeria, are likely to benefit from rising oil prices but the gains have been volatile amid overreliance on primary exports (Wang et al., 2023).

2.2 SSA exchange rate depreciations

The US dollar has appreciated significantly, a development that has come at the expense of multiple currencies, including in Africa. Since the start of the RUW, the US dollar has strengthened, and is approximately 5% higher against its main trading partners’ currencies at the time of writing.12 Africa’s currencies have seen an average depreciation of 22% against the dollar since the start of 2022.13 The depreciations are likely to exacerbate the impact on women’s disposable income of the price spikes that have driven inflation, and will reduce purchasing power. A number of commodity exporters will benefit from competitiveness effects, though costlier imported inputs into production could offset this.

The likelihood of continued risk aversion related to the global economic and geopolitical outlook suggests further and broad-based US dollar strength given that US assets and the dollar typically benefit from ‘safe haven’ flows (see McCauley and McGuire, 2009). US dollar dynamics notwithstanding, SSA currencies, and those of developing and emerging economies, are likely to continue to depreciate (and in some cases reach new lows) amid macroeconomic uncertainty, including against other major trading partners than the US. Further broad-based depreciation will boost SSA inflation further.

SSA currency movements imply gendered changes in relative purchasing power. An increase in a woman’s inflation-adjusted relative potential wage increases her life options and her bargaining power (Aizer, 2010; Gu et al., 2021). A lower exchange rate, and thus a lower price of tradeable versus non-tradeable goods, coincides with a shift in bargaining power for some women employed by and active in the trade sector (Shepherd and Stone, 2017; Pettinotti et al., 2022). However, a depreciating exchange rate is also associated with greater export competitiveness, and revenues, thus benefiting women exporters. The magnitudes hinge on a country’s import and export price elasticities. Currency weakness is sometimes linked to higher incidences of domestic violence against women (Munyo and Rossi, 2015).

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12 The trade-weighted percentage change between 24 February 2022 and 15 September 2023 is calculated using the US Federal Reserve Nominal Broad Dollar Index. [https://fred.stlouisfed.org/series/TWEXBGSMT](https://fred.stlouisfed.org/series/TWEXBGSMT)

13 Author’s calculations as of 22 September 2023.
2.3 Disrupted bilateral trade and investment

The RUW trade disruption (Ruta, 2022) and its associated sanctions have had knock-on impacts on aspects of African women’s employment. This owes to the fact that African firms that engage in international trade and participate in global value chains typically employ more women (World Bank and WTO, 2020). And yet, globally, women take home a wage share that is smaller than that of men. Implementation of the African Continental Free Trade Agreement could, by 2035, increase wages for skilled female labour by 4%, compared with a 3.2% increase for all males (World Bank, forthcoming).

Disruptions to agricultural trade also constitute a shock for African women engaged in the export and agriculture sectors. Growth in agricultural exports and small-scale farming serves as a means of poverty reduction, household income diversification and financial independence for African women (Ndumbe, 2022). Approximately 80% of the world’s food is produced by small-scale farming. And, on average, women make up 43% percent of agricultural labour in developing countries (Oxfam, 2023), with women making up over half of farmers in eastern Africa (ibid.). Ethiopia, Malawi, Niger, Nigeria, Tanzania and Uganda have female labour shares in crop production of between 24% (in Niger) and approximately 50% (in Malawi, Tanzania and Uganda) (Palacios-Lopez, 2017).

Disruptions to trade exacerbate the gender export gap (Korinek et al., 2023) and existing gender differences in the likelihood to export. There are existing sector-based differences between women- and men-led businesses: women are more likely to lead firms in services sectors that are smaller and less likely to engage in international trade. Additionally, policy barriers to services trade are typically higher compared with those in goods trade (Benz and Jaax, 2020). Disrupted cross-border trade in Africa, in the form of more volatile exports and imports, further reduces any potential access to, and employment gains from, international trade.

Export growth and increased export revenue have a positive association with women’s wage growth. Additionally, past case studies suggest that higher imports and import-induced domestic wage declines for women lead to significant employment growth for women into the formal sector from formerly informal positions (Connolly, 2022). Women’s formalised employment gains are nearly double those for men in this instance, increasing the share of formal female employment (ibid.). This is notwithstanding employment losses for low-skilled women (Yu, 2023). Disrupted trade reverses these potential benefits.

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14 The US alone has imposed over 300 sanctions on Russia. See U.S. Department of the Treasury (2023).
Disrupted trade in crude oil, natural gas, fertiliser and agricultural commodities is fuelling price surges, with asymmetric and differing impacts on exporting versus importing countries. African importers tend to be hurt twice – as consumers of the commodities and as users of them as inputs into the production of other exports. Trade policy sanctions risk further destabilising Africa’s food, fuel and fertiliser markets. Disruptions to global and regional supply chains will trigger input shortages, pressuring prices further to higher levels.
3 Examining transmission pathways and existing structures around women’s vulnerability

This section examines multiple transmission pathways between the RUW shocks and African women’s vulnerability. Existing macroeconomic structures, and the degree to which they perpetuate, mitigate or reverse discriminatory gender norms, are key to shaping resilience to shocks. This section considers the impacts of shock and the mitigating impact of these structures – including women’s intra-household bargaining power; agency in small-scale farming; and access to education, employment opportunities and to financial resources.

Income and consumption shocks are propagated through (often unequal) intra-household resource allocations, particularly during times of crisis and reduced overall household budgets (Deschenes et al., 2022). This owes to a combination of unequal gender norms that span cultural, religious and social spheres. An illustration of this is that, despite women’s primary responsibility regarding food, they regularly see intermittent access to it (Botreau and Cohen, 2020).

Gender gaps exist with regard to training, education and employment opportunities too. Box 1 presents a socioeconomic snapshot of Kenya’s selected barometers, suggesting the presence of gender gaps.

Women’s reduced employment is, in some instances, offset by the ‘added worker effect,’ whereby women work more to offset their husbands’ job losses. Adverse gender norms – for example, male managers’ impact on the gender wage gap – often dictate the terms of employment (Biasi and Sarsons, 2020).

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15 In this framing, vulnerability is defined as: exposure - resilience = economic vulnerability.
16 As was witnessed in Latin America in the mid-1990s and in the late 1990s South East Asian financial crisis (Stephens, 2002).
Box 1  
**Snapshot of Kenyan women’s economic position**

*Lanoï Maloiy, Gender Expert, African Economic Research Consortium*

In Kenya, public spending on education declined to 18.5% of gross domestic product in 2019, before the COVID-19 pandemic, and a broader prioritisation of new education initiatives in policy has been lacking. This is likely to have gender implications that exacerbate an already unequal ratio of women to men in tertiary education.

Kenyan women’s literacy rates are also lower than those of their male counterparts. The rates stand at nearly 80% for women and 86% for men, according to the World Bank. Anecdotal evidence suggests that female university enrolment is rising; however, more empirical data on this is required. Notably, at nearly 25%, the estimated share of Kenya’s young women not in education, employment or training is both high and double that of young men (see table).

Kenyan women’s participation in formal employment increased from 30% per cent in 2009 to nearly 50% in 2021, owing in part to greater access to credit and technology. The percentage of Kenyan women who are sole or joint bank account owners has risen to 78%\(^\text{17}\) – over double SSA’s 37% average of women with access to bank accounts (Morsy, 2020).

<table>
<thead>
<tr>
<th></th>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment rate (2022)</td>
<td>5.8%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Labour force participation (15–64 years) (2022)</td>
<td>72.7%</td>
<td>76.1%</td>
</tr>
<tr>
<td>Life expectancy (years)*</td>
<td>64.1</td>
<td>58.9</td>
</tr>
<tr>
<td>Share of youth not in education, employment or training (2021)</td>
<td>24.97%</td>
<td>12.21%</td>
</tr>
</tbody>
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*2021 data from the World Bank World Development Indicators.


\(^\text{17}\) https://genderdata.worldbank.org/countries/kenya/
Impacts from the RUW spectrum of shocks can be propelled or mitigated by particular macroeconomic structures and associated gender norms.

- **Intra-household and institutional bargaining power** supports the capacity to negotiate and influence decisions around food procurement and distribution and is often constrained by unequal socioeconomic gender norms. In Africa, household survey data and multi-level modelling suggest highly discriminatory gendered norms governing resource allocation in SSA (Mabsout and van Staveren, 2010). For low-income women, there is often little choice regarding what to cook and eat (Bhusan, 2017).

- **Female literacy and educational access**: Women's vulnerability to shocks is particularly acute amid low pre-existing rates of (primary and secondary) education. During a crisis, school attendance is at risk from economic shocks amid limited fiscal resources. In Malawi and Nigeria, the pandemic led to increased girls’ school withdrawals (Kidman et al., 2022; Moscoviz and Evans, 2022). Different cultural and micronation contexts influence what risk-minimising and support strategies are undertaken for women, and by women (Kabeer, 2001).

- **Women's agency in agriculture**: The RUW has had a significant impact on agriculture supply. Women represent more than 70% of the agricultural work force in numerous parts of Central and West Africa, and the majority continue to work in low value-added crops (UN Women, 2021a) and are vulnerable to a myriad of shocks. They have therefore been disproportionately impacted by the food price shocks of the RUW. Africa’s net commodity exporters have seen improved terms of trade, and export growth, but with little benefit for small-scale female-led farms. In addition to the cooperatives and the credit lines available, enabling women’s decisions over crop diversity is a key marker for effective risk management and a pathway for gender-sensitive interventions (de Pinto et al., 2020).

- **Lower fiscal space and cuts to spending on social and health services** tend to significantly exacerbate women’s triple burden, including the often-sole responsibility for children and sick family members, women’s unpaid workload and paid wage work (Horn, 2010). Moreover, fiscal interventions in times of crisis contribute to this burden by excluding the differential impact of cuts on women, and by largely prioritising men’s formal employment (Mendoza 2011; UN Women, 2021b). Crises therefore typically

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18 Maathai (2009) discusses the socioeconomic significance of Africa’s micronations when considering policy interventions.

19 The Women’s Empowerment in Agriculture Index provides a measure of the empowerment agency and inclusion of women in the agriculture sector. See https://www.ifpri.org/project/weai

20 The triple burden is referred to here as the expectation for women to take on unpaid household work, paid labour and childcare (Griffin, 2017).
lead to women entering informal, unstable and unprotected employment in order to survive (Benería, 2001; ILO, 2021).

Pre-existing gender inequalities, and discriminatory gender norms that are perpetuated by policy that favours men’s employment or that exclude women’s unpaid household and childcare work or that omit women from recovery programmes and stimulus discussions, limit the scope for achieving gender equality. This includes through access to resources and capacity-building in education and in employment. The spectrum of RUW price shocks has, therefore, further exacerbated an unequal gender distribution of intra-household resources, and gender inequality in the ability to recover from the crisis.
4 Policies that affect the resilience of African women

This section considers which policy frameworks affect resilience for African women, including through discriminatory gender norms and bolstering women’s practical and strategic interests (Molyneux, 1985; Kothari, 2005). Policies that increase access to social transfers, tax breaks, funding and political representation mitigate shock impacts from price rises and insecure employment. Longer-term interests, such as a more equitable intra-household distribution of responsibilities, are catalysed by shifting the spectrum of social norms and, more broadly, new legislation for wage equality and political representation. We discuss such issues and suggest three policy areas for further attention and in-depth analysis.

4.1 National policies bolstering gender equity

Past interventions have typically been aimed at women as economic agents, with a predominant focus on entry into and participation in the labour force – and on the provision of basic resources for the more under-resourced and less-skilled female population. These policies remain important. An equal effort needs to be made by donors (including the International Monetary Fund, IMF) to work on restructuring the gender norms that impose discriminatory economic policies. Hence, we need to better understand the institutional frameworks that drive policy decisions.

Domestic policy areas, including those supported by international institutions, need to target women’s capacity-building and resource gaps and need to be seen in this wider institutional context. Examples include:

- **Greater breadth and depth in social safety nets** that allocate budgetary resources to women who bear more risk owing to social norms that result in unpaid childcare and household responsibilities (UNDP, 2019). UN Women conducted a gender

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21 Molyneux (1985) first conceptualised a gender interests framework, which informed policy and provided a deconstruction of gender issues into the policy and political spheres. This was then employed in a number of country settings.

22 An illustration of this is the International Fund for Agricultural Development (IFAD) household methodologies, which engage all household members in creating a vision for the future and then guide family members to decide what each role will be to achieve this vision. See IFAD (2020).

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assessment of the fiscal response packages in Uganda, Kenya and Mozambique during the COVID-19 pandemic and found gaps in the coverage for rural African women. This owes, in part, to discriminatory gender norms. During the 2008/09 crisis and the COVID-19 pandemic, developing countries that already had social safety nets in place were more resilient to the impact of the economic fallout (ILO, 2021). These included social insurance schemes; food subsidies; and welfare programmes for children, elderly people and the disabled. Cash transfers increase resilience to crises, in both rural and urban settings (Nesbitt-Ahmed, 2017; Carraro and Ferrone, 2023). And health insurance schemes provide a well-recognised means to mitigate rising healthcare costs (Fiszbein et al., 2011).

- **Targeted vocational and education funding for women that can break through gender barriers.** This includes increasing language skills, which have represented a significant barrier for women labourers in rural areas (Mathai, 2009). The Charlevoix Declaration on Quality Education for girls and women tackles the gaps in meeting education spending targets in crisis-affected economies. Technical and vocational educational training centres have helped foster a social ‘enabling environment’ and empowerment for training; this allows more girls and young women to break through persistent gender barriers (Wignall et al., 2023).

- **Work with women’ groups and women’s cooperatives.** Women groups play an important role in African women’s empowerment. They have been part of donor and non-governmental organisation training and dissemination on improved agricultural and livestock production methods, and new technologies (Udvardy, 1998). Women cross-traders have also used cooperatives to access loans. The long-standing and critical role of these groups means government can support them with grants or loans to provide financial buffers to women traders and those in the informal sector in the context of the economic shocks caused by the RUW.

- **Lowering the barriers to women entering formal employment.** The informal sector accounts for approximately 65% of gross domestic product in Nigeria (Medina et al., 2017) and is characterised by low wages, absence of social security and low capital (Folawewo and Orija, 2020). To the degree that jobs lie on a spectrum of formalisation (Danquah, 2023; Fields, 2023), once female wage workers make the transition, they stay in more

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26 Set out in the Incheon Declaration adopted at the World Education Forum in 2015.
formalised jobs. And yet, in Africa, female workers in informal *self-employment* (lower-tier informal jobs) rarely move up the job ladder (Danquah, 2023). This is a crucial barrier for a cohort of African women given that they are typically self-employed rather than in wage employment.27

- **Legal reforms to bolster women’s access to finance.** Legal and digital reforms enabling women’s access to finance build resilience. An illustration of this is Sierra Leone’s Gender Equality and Women’s Empowerment Act (Ngila, 2023) allowing women legal access to finance and a combination of policies that create an ecosystem of resilience and inclusion. Human and physical capital is instrumental in developing countries for buffering against economic shocks (Mottaleb et al., 2019). In past crises, the impacts of commodity price shocks have been lower for women-headed households headed by educated women and, crucially, for women who own larger pieces of land.

The loss of women’s income, alongside disrupted and informal employment, has long-term negative implications for their households and communities. In broader economic terms, this financial loss exceeds men’s income, given women’s unpaid (and unrecorded) contributions to households and their well-documented preference to invest their (typically scarce) resources in children. This affects future economic development: in developing economies, including in Kenya and South Africa, children’s welfare (nutritional status, schooling attendance) in poor households improves more when income is in women’s hands rather than in men’s.

### 4.2 Trade policies: gender considerations to tackle trade disruption

Trade is important for gender parity when it creates more formal job opportunities for women (World Bank and WTO, 2020). Protracted disruptions to trade in Africa will unsettle this link within SSA economies. Analysis suggests that trade catalyses higher wages and more secure and formalised work for women (ADB, 2019; World Bank and WTO, 2020). Globally engaged domestic firms, and international firms based in SSA, are larger, more productive, more capital-intensive, promoting the diffusion of skills and new technologies in the domestic economy.

Trade policies that foster cross-border trade can improve resilience for women’s economic position in the following ways:

- **Better understanding of trade provisions that can help women’s economic resilience.** Exporting sectors tend to be more skills-intensive and have higher salaries than are available for women when they are employed in the informal sector. For

27In Nigeria, average male wage employment (54.7%) outpaces female employment (45.3%); men also dominate formal wage employment (an average of 63.7% against 36.3%) (Danquah, 2023).
example, India’s information technology firms typically employ a young and educated labour force, particularly women professionals. Similarly, expansion in textiles, garments and tourism creates job opportunities for women. Notably, the Maputo Corridor expansion promotes diversified trade relationships and leverages regional cooperation, thus strengthening food and nutrition security in the face of shocks (Ngepah, 2023) with the potential to support the position of women.

- **More female trade negotiators.** A number of SSA economies have adopted gender parity objectives – and yet there is underrepresentation in political, institutional and decision-making bodies, prompting the need for a ‘feminist diplomacy’ to catalyse change, including in trade negotiations. This political and institutional representation gap extends to trade negotiation, where women need to gain fairly from trade and have their voices and entrepreneurial interests taken into account. This is essential in improving women’s strategic needs, given their continued reliance on informal, largely insecure, employment (at rates as high as 80% in South Asia and 74% in SSA).

- **A reduction in tariffs for digital technologies and platforms.** This will induce multiple impacts, including technology modernisation and increased exports. New technologies improve computerised production processes and lower the need for physically demanding skills. Firms experiencing larger declines in export tariffs are more likely to hire blue-collar women and to pay them higher wages. Therefore, the relative wage of women typically improves in blue-collar employment compared with in white-collar tasks (Juhn et al., 2014), with mixed evidence of skills upgrading (ibid.). Female education in science, technology, engineering and maths subjects and access to broadband are also underfunded (Jebsen et al., 2022).

Policies that support greater cross-border trade will have multiple benefits in terms of generating resilience as long as women’s terms of employment improve and gender norms shift in a way that catalyses more representation in trade negotiations. Practically speaking, targeted trade finance – such as pre-export finance and credit for enterprises adding value to exports – will be essential in instigating productivity gains. To boost high-productivity sectors, policies that promote business investments and seek to harness the

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For example, the trade-led expansion of Lesotho’s apparel industry created 38,000 jobs between 1999 and 2004 and women filled most of them (UNCTAD, 2012).

Former Foreign Minister of Sweden Margot Wallstrom has emphasised the importance of feminist diplomacy (and feminist foreign policy) in introducing more democratic norms in decision-making. Sweden’s feminist foreign policy was framed around the promotion of the three Rs: rights, representation and resources for women (CFR, 2019).


Juhn et al. (2014) use establishment-level data from Mexico, exploiting tariff reductions associated with the North American Free Trade Agreement.
benefits of the African Continental Free Trade Area will be significant for women engaged in the trade sector.

4.3 Broader policy areas: pathways for greater representation

At an international level, women’s strategic interests are significantly underrepresented, particularly in relation to balancing wage employment and unpaid household work. This necessitates greater representation and advocacy. Agenda-setting by male elites tends to overlook women’s inclusivity and access to resources (Perez, 2019). On this basis, a feminist development policy is required, predicated on greater institutional finance, scaling women-owned businesses and recalibrating macroeconomic interventions.

To build momentum towards a whole and encompassing approach, a feminist development policy needs to be at the forefront of donors’ agendas, as in the case of Germany (BMZ, 2023), whose policy aims to eliminate discriminatory structures through systemic change. Institutional changes at an international level could include the following considerations:

- **Catalytic blended finance** for gender equity. At an international level, the World Bank Group Gender Action Plan 2024–2030 intends to fund responses to crises that maximise women’s incomes. Investment funds could also help narrow or eliminate the gap in analytical work and research on gender-specific obstacles to accessing finance. The IMF’s gender strategy (2022) highlights the need for in-country emphasis on strengthening women’s economic position, including through a vulnerability fund. There needs to be a step-change in private sector involvement in blended finance, in part through the We-Fi initiative, to tackle the gender gap in accessing finance and the country-specific barriers that women face, particularly in the trade sector (Jones, 2023).

- **Credit and resources for all types of female businesses and diverse forms of female entrepreneurship.** As women represent the dominant and most creditworthy group of borrowers, microcredit is seen to be a crucial part of the gender and development initiative (Kolster, 2015). There is evidence that

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32 UN Women estimates that at the current rate of global political representation and decision-making, gender equality in the highest positions of power will not be reached for another 130 years. See www.unwomen.org/en/what-we-do/leadership-and-political-participation/facts-and-figures

33 Inherent in the usage of the term ‘feminism’ here is recognition that there are multiple and diverse definitions. Here, it is meant to convey gender equity in political representation and power relations.

34 Blended finance is defined here as catalytic concessional capital from philanthropic and public institutions used alongside commercial capital to help mitigate market failures in financing developmentally important investments and projects (Liaplina and Sierra-Escalante, 2022).


36 The Women Entrepreneurs Finance Initiative (We-Fi) was established in 2017 with funding of $354 million from 14 governments with a goal of enabling up to $1 billion of financing to improve women’s access to finance and increased access to markets (Liaplina and Sierra-Escalante, 2022).
women-owned small and medium enterprises have disadvantaged access to credit (Mayoux, 2001; Chauduri et al., 2020) and that they are, in practice, controlled and owned and/or operated by male family members. A metric of actual empowerment is the economic flourishing of the household itself (Kabeer, 2000).

- **Re-evaluating macroeconomic policy.** There is active discussion, with the most recent contributions being from European Central Bank President Lagarde, on the necessary shifts in monetary policy to adjust for structural changes in the global economy that may bring further shocks – such as climate change and more flexible working. Equally, fitting the entirety of women’s economic roles into the broader neoliberal agenda (Kothari, 2005) requires a reconsideration, at least in part, of mainstream macroeconomic policy interventions. Monetary policy could be further calibrated to account for women’s underemployment during downturns and recessions (Papadavid and Pettinotti, 2019). A consideration of foreign exchange policy, given its gendered impacts, is also relevant for future research.

- **An increase in the depth, breadth, scale and analysis of gender-disaggregated data and analysis.** Accurate, high-frequency and detailed data is essential for evidence-based decision-making, given official statistics do not reflect women’s status, economic condition and multifaceted functions (Kotikula, 2023). This persistent data gap also holds in relation to women’s informal employment and access to digital technology. Investment in national statistics offices in SSA has fallen short in relation to the need to collect, disaggregate and analyse data – and to use it in the service of developing and implementing evidence-based gender policies (Gates, 2020).

Given the multiple shocks that African women continue to face, amid low reserve buffers during crises, a feminist development agenda that seeks to shed light on, and reverse, discriminatory gender norms is essential as Africa’s economies look to recover in a sustainable manner. Women’s participation in recovery and resilience measures has been lacking – particularly in international processes and institutions at the global and G20 level (Perez, 2019), making paradigm change all the more necessary.

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37 The empowerment approach, the equity approach and the anti-poverty approach corresponded with the growing perception that ‘redistribution with growth’ was inadequate to achieve improvements in the of wellbeing and living standards for women.
5 Conclusions

This paper has sought to map out the key economic impacts of three categories of shocks stemming from the RUW – the price shock (in food, fuel and fertiliser), SSA exchange rate depreciations and disrupted bilateral trade. A consideration of the shocks and existing macroeconomic structures reveals that the role of gender norms is essential in shaping and mediating the impact of the RUW on African women. We consider the type of shock, the type of channels and the differential structures and institutions. The paper argues that tackling gender norms, and the macroeconomic structures that help embed them, is crucial for African women’s resilience.

In the context of the RUW, and the COVID-19 pandemic that preceded it, SSA social safety nets for women matter in the light of the price hikes in food, fertiliser and fuel. Discriminatory social norms and women’s roles and responsibilities – including their responsibility for domestic work and childcare and limited intra-household bargaining power – mean that they experience higher levels of vulnerability to a given shock. Escalating inflation, exacerbated by weaker exchange rates, will further limit women’s access to affordable resources.

Institutional structures shape the degree of resilience of women’s economic position amid multiple shocks; further research should examine the details of this. Female education and literacy, economic diversification and the degree of women’s intra-household bargaining power all matter. Lower fiscal space and cuts to social spending during downturns significantly exacerbate women’s triple burden of paid work, unpaid housework and childcare. Fiscal interventions in times of crisis inadvertently circumvent this burden by prioritising men’s formal employment.

We also examined the types of potential policy areas at the national, bilateral and international levels with a view to analysing women’s practical and strategic needs, and gaps in their political representation in international and trade fora. This leads to further research questions. We take a broader view of economic resilience beyond women’s entry into the workforce as economic agents. Looking at inflation, fiscal space and financial shocks with a gender lens requires that future analysis entail a wider understanding and reconsideration of macroeconomic policy. Greater representation of women requires a more explicitly feminist development policy.
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