

## Women lead the way; Female entrepreneurs use microfinance wisely

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When Vivian Adamah lost her husband in 1990, she found herself looking for work to support their infant child.

Because no child care was available in Ashaiman, her village in Ghana, she began a day care service by looking after a couple of toddlers in her living room.

Today, she runs a school with 360 students. The transformation was made possible with support from Opportunity International, a pioneer in microfinance.

Development agencies operating in sub-Saharan Africa are increasingly turning to women as would-be entrepreneurs, who often prove effective in Africa's difficult business environment.

As a result, gender equality has become a tenet for many international development institutions such as the World Bank.

The bank launched in February 2007 a Gender Action Plan, which commits the global lender to "intensify gender-equality work in the economic sectors over four years, in partnership with client countries, donors, the private sector and other development agencies."

To date, some \$36 million has been pledged for implementation.

"Gender Equality is also smart economics," said bank President Robert B. Zoellick in the foreword of a recent report titled "Doing Business: Women in Africa." The report compiles success stories of female entrepreneurs in Cameroon, Rwanda, Senegal, South Africa, Tanzania and Uganda.

For example, Kah Walla, a young executive who returned to Cameroon after completing graduate study in the United States, created a management consulting firm, Strategies, with annual sales of \$500,000.

"I wanted to help my country," she said in the report.

As vice president of the American Chamber of Commerce in Cameroon, Ms. Walla is also a strong advocate of female entrepreneurs in her country, a nation ranked by the World Bank as No. 137 out of 154 countries in a gender-equity index.

"Many studies suggest that incomes put in the hands of women are more likely to positively impact family welfare, nutrition and girls' education," Amanda Ellis, the World Bank's lead specialist on gender equality said in a recent interview.

"The private sector also recognizes this gender differential," she added. She cited Starbucks in Kenya and Rwanda, where the world-famous coffeehouse chain focuses on female managers and employees.

Agriculture is another area where women can excel, said former U.N. World Food Program chief Catherine Bertini, now with the Bill and Melinda Gates Foundation.

"Efforts at reducing poverty by boosting agriculture in the developing world should be aimed more at women," Ms. Bertini said on the sidelines of a recent conference.

"I propose that when we talk about farmers in these programs, we say 'she' rather than 'he,' " Ms. Bertini said.

Rural women are responsible for half of the world's food production, and in developing countries, they produce 60 percent to 80 percent of the food, according International Center for Research on Women.

"About 80 percent of food grown in Africa is grown by women," said Rekha Mehra, official at the center.

"Yet, traditionally, development assistance has mainly be given to men. We need to change this."

Susy Cheston, vice president of Opportunity International, said female farmers can benefit from improved banking services.

"Savings are extremely important for farmers who have to carry over themselves for 10 months after the harvest. And in most African countries, women value savings more than their male counterparts," she said.

By focusing on women in sub-Saharan Africa, development institutions are also trying to make up for governmental and legal obstacles to gender equality.

"Constitutionally in Kenya, custom law overrides the principle of gender equality, with the result that women own only 1 percent of land in their own names," said Ms. Ellis of the World Bank. "It's a major limitation to women's rights and also a huge bridle for food production."

Some progress in reducing gender-based discrimination has been made in sub-Saharan Africa.

Cameroon has enacted laws that grant women new rights, including the ability to travel without male escorts, open bank accounts and register businesses on their own, without their husbands' consent.

In Uganda, the World Bank works closely with the Ministry of Finance.

"Over the years, the government has instituted several policies to liberate women from socioeconomic and political discrimination," said George Ndahendekire Ndyamuba, first secretary of the Ugandan Embassy in Washington.

For example, in 1995, the government enshrined affirmative action in the country's constitution.

Recent statistics indicate that 69 percent of active borrowers from microfinance institutions in Uganda are women, Mr. Ndyamuba added.

"Women play a vital role in reducing household poverty through their preferential investment in nutrition, education of the young and their capacity to manage business," he said.

Ms. Adamah's Providence International school in Ghana has turned into a collective blessing in the community.

It employs 19 full-time teachers and provides an affordable education to hundreds of children.

Said Ms. Cheston, whose organization helped finance the school's growth from its humble beginning as an in-home day care center:

"Our clients are the ones who make the changes. We only help them."