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**WOMEN AND INCOME-GENERATING  
ECONOMIC ACTIVITIES**

## INTRODUCTION

I thank the Economic Commission for Africa (ECA) and the United Nations Development Programme for giving us the opportunity to exchange our experiences and approaches on the economic activities of Congolese women in a context of change, and particularly for enabling us to define concrete actions for the economic empowerment of women. This involves control of productive resources and access to decision-making structures in the country's various economic sectors, but also requires women to have a combination of qualities for succeeding in a context of change.

I have been requested to address you on the theme: "Congolese women and income-generating economic activities."

It is really not easy to speak on the economic activities of women for most adult women (that is, women over 18) are married and therefore qualified housewives, and according to INS<sup>1</sup> these are inactive persons or dependants, going by the current formula for identifying contributory services.

As for income, while it is easy to know the salaries of civil servants, it is very difficult to determine the exact income of private sector economic agents and especially the income of members of non-Governmental organizations and associations, including those involved in economic activities.

My presentation will be based on the following points:

1. The concepts of income-generating economic activities, and what makes a successful leader;
2. The objectives of the economic activities of Congolese women;
3. The diverse economic activities of Congolese women;
4. Difficulties encountered by women in carrying out their economic activities; and
5. The results achieved.

1. **Concepts of income-generating economic activities, and what makes a successful leader**

Faced with the profound deterioration of the Congolese economy which affects the living conditions of most of the urban as well as rural people and given the inability of most Congolese families (whose monthly income is below the minimum required for survival) to cope with the direct and indirect costs of a healthy family,

Women, conscious of the importance of their role, embarked on income-generating economic activities. Before elaborating on these various activities, it is necessary to agree on the concepts of income-generating economic activities and the qualities of a successful leader.

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<sup>1</sup>INS, "Profile de la femme au Zaïre", Kinshasa 1994, pp. 24-26

### 1.1 The concept of economic activities

According to Samuelson<sup>2</sup> economics is the study of how societies use scarce resources to produce valuable goods and services and to distribute them to a multitude of individuals.

This definition requires us as economic agents to consider resources and time as limited, but also indicates the three important operations involved. In fact, economic activity takes place in three stages: production, exchange and consumption.

#### *Stage 1: Production.*<sup>1</sup>

This is the first operation for creating intermediate and final consumer goods and services.

#### *Stage 2: Exchange*

It is the act of making the produced goods and services available to users and consumers.

Exchange within a country is distribution or in a broader sense marketing of goods.

Exchange outside a country involves importation when part of the goods and services is from other countries and exportation when part of the goods and services is going to other countries. Here, I wish to draw your attention to one indicator: "the rate of coverage of imports by exports." This indicator makes it possible to know the extent to which a country depends on the other.

#### *Stage 3: Consumption*

This is the act whereby needs are satisfied.

These three stages should exist in each economic unit at all levels: the family level, the level of enterprises and the national level.

Also, economic activity is classified by three well-known characteristics: Primary-Secondary-Tertiary.

#### *The Primary sector*

This sector deals with resources which are given directly or indirectly by nature. For an economist, even these natural resources are limited.

It includes agriculture, livestock farming, fisheries and mineral extraction.

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<sup>2</sup>Paul A Samuelson & William D Nordhaus, "Micro-economic, 14 ed. of Organization, USA, 1995

***The Secondary sector***

This sector deals with processing.

It includes manufacturing and artisanal industries.

***The Third sector***

This sector deals with services.

It includes most current trades: trading, transport, tourism, telecommunications, insurance, health, the entertainment industry and foreign exchange.

I will try to show later how women's economic activities cover the three sectors and three stages.

**1.2. The concept of income**

According to the *Association of women entrepreneurs (ASSOFE)*, every income-generating activity is an enterprise. If, therefore, women are considered managers of their own enterprises or enterprises belonging to groups of people they should be well informed about the concept of income so as to be able to choose from the various income possibilities available to them.

According to the Alpha encyclopedia, income is the amount received by an individual or a legal entity for his/her activity or property. Income is also all the goods and money received periodically by an individual or a legal entity whatever the source and reason.

Income also means any kinds of remuneration paid for factors used in a productive activity.

Thus, there are various kinds of income as listed below:

Factor of production	Income
- Human (Labour)	- Wage
- Property (Building)	- Rent
- Capital (Money)	- Interest
- Entrepreneurship (Enterprise)	- Profit
- Regulation (State)	- Duty and tax

In micro-economics, there is also transfer income such as national insurance benefits and child benefits. Thus, housewives may seek to increase their income by trying to pressurize their husbands into increasing their child allowances.

In the business world, income is equivalent to incoming revenue. According to Paypas in his book Managerial economics<sup>3</sup>, the total income (TI) of an enterprise is

<sup>3</sup>James L. Paffas & Mark, Managerial economics, 6th ed., the Duyden Press, USA, 1990

determined by the quantity of goods sold (Q) multiplied by the sale price per unit of the product (P). This is summarized by the mathematical equation:

$$TI = Q \times P$$

What is important for women is knowing the factors which influence the quantity of goods and services produced and their sale price and, especially, the relationship between quantity and price.

Generally, women operating in a market economy must know that their income depends on supply and demand regarding their products and services on the national, international or world markets.

### 1.3. What makes a successful leader

According to Hickman's study in his book *Testez vous-même votre entreprise*<sup>4</sup> a leader must have certain qualities in order to succeed in a context of change.

In the past, the basic management skills needed to succeed in economic activities were:

- Setting objectives and establishing procedures;
- Organizing, motivating and controlling individuals;
- Analyzing situations and formulating strategic and operational plans;
- Reacting to change through new strategies and restructuring;
- Implementing change by establishing new procedures and policies; and
- Obtaining results capable of producing a sufficient rate of growth and profitability of investment.

However, in a context of change, the six basic qualities for leaders to succeed are:

- High creative efficiency;
- Ability to respond to situations;
- Vision;
- Openness of spirit;
- Concentration;
- Patience.

Hickman reminds us of a philosophy of George Santanyana which I consider useful to repeat. It says that we must welcome the future remembering that it will soon become the past. We must also respect the past remembering that it was once something humanly possible.

The aim is to invite you to replace the values of the past with qualities adopted during change, but knowing the past.

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<sup>4</sup>Graiy R. Hichman ey Michael A. Silves, Test our enterprise yourself, Londrets, 1988. PP 10-19

Income generated by women is becoming increasingly important for the well-being and even survival of their families. Hence the need to know the objectives of the income-generating economic activities of women in order to evaluate their success.

## **2. The objectives of the economic activities of Congolese women**

In reviewing the reports on the economic activities of women the following objectives can be identified.

### **2.1. General objectives**

- Undertaking remunerative activities to supplement the household budget in order to meet various household expenses, in the context of the present low wages paid to workers, especially civil servants, in our country;
- Improving the income of women in production and trading;
- Economic independence of women;
- Increasing agro-food production in our country.

### **2.1. Specific objectives**

- Increasing women's access to factors of production (land, capital, labour, water, energy, material, training, information) and infrastructure;
- Alleviating the workload of women by introducing appropriate technologies;
- Keeping members of the family healthy by feeding them well;
- Pooling of capital indispensable for goods production and marketing;
- Saving part of income by participation in dividend-yielding cooperative societies to offset such social expenditures as health-care costs, school fees, water and electricity bills and house rent;
- Exchange of information and experiences among women's groups.

## **3. The diverse economic activities of Congolese women**

With the deterioration of the economic situation of Congolese families, women are now increasingly involved in goods production, processing and marketing, and provide many other services in order to generate income.

The number of working women is estimated at 5,215,800, that is, 49 per cent of the total working population. The distribution by sector is as follows:

Distribution of female working population by sector of activity

SECTOR	%
Primary	86.4
Secondary	1.3
Tertiary	12.1
Unspecified	0.2
Total	100

Source: INS op cit p.30

### 3.1 Women in agriculture, livestock farming and fisheries

Agriculture remains the dominant sector of activity of Congolese women (87 per cent) except in Kinshasa where agriculture accounts for only 13 per cent of the activities of the working female population.

According to studies we conducted jointly with Mrs. Van Oever Pocrera<sup>5</sup> and for our thesis<sup>6</sup> Congolese women farmers generally farm on a plot of less than one hectare a person. The association of women farmers and market gardeners as well as NGOs have community farms of 10-20 hectares to make available to women.

Women farmers use very little chemical fertilizers and mechanized agriculture (such as by tractors) to produce food crops and continue to use a variety of traditional seeds whose yield is good even without much use of fertilizer.

Furthermore, the low level of education of most women farmers and the health risk involved in the use of pesticides make the latter even less used to protect food crops.

Women farmers play an important role in providing food security for the country for it is their labour that has for many years produced the most consumed food crops such as cassava (with its wide range of uses), maize, rice, groundnuts and vegetables. Women are also a major labour force in the production of export crops, such as coffee and tea.

However, our studies indicate that the productivity of Congolese women farmers is low in terms of quantity of harvest per hectare and in terms of the monetary value of products sold per hectare. The results of the analysis of cassava production regression in Bandundu show that women farmers need not only access to more land, but also access to male labour (especially during peak periods). They also need advice from extension workers and, more importantly, access to credit to put their land to productive use.

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<sup>5</sup>Preintionella Van Oever-Pereira, La division du travail dans la culture vivrière, January 1995

<sup>6</sup>MPUTELA MBONGOLO NDUNDU, "The role of women farmers in making decision to produce cassava in Bandundu," Masters Thesis, SIU/USA, Sept. 1991

The fact that farms are distant from market places is statistically significant only for the quantity of cassava to be transported.

If productivity is low, the income of women farmers will also be low, making them to remain poor.

According to Heilironer (7)<sup>7</sup> increased productivity is the main factor for raising standard of living and ending poverty.

In addition to crop farming, women also invest in small-scale livestock farming at home for the production of chicken and eggs, and even engage in large-scale animal husbandry.

With regard to fisheries, in areas where men do not engage in large-scale fishing, women do fish farming at the family level.

### 3.2 Women and the processing of agricultural products

The contribution of female labour to the manufacturing industry is estimated at only 1.3 per cent throughout the country and a little more (7 per cent) in the city of Kinshasa.

The report of Mrs. Martine Vanachere(8)<sup>8</sup> identifies many different processing activities carried out by women in both the rural and urban areas. I will try to take stock of some processing activities and invite you to enrich my views by giving some strong and weak points of the activities.

Women in rural areas and, even those in urban areas spend much effort and time making *Chikwangué* (or cassava bread).

Sifting, mixing, draining and baking is now made easier by the use of modern equipment which is available in the country. But the high cost of this modern technology compel the enterprises which use it to send their *Chikwangué* abroad for sale as sale price in the country is very low.

For the processing of cassava and maize into flour women's associations and NGOs help women to procure mills.

Women also excel in the delicatessen trade using local raw materials (meat and ingredients), with a few equipment and artisanal technology. They provide large quantities of cheap delicatessen of acceptable quality to the target clientele - pupils, students, and workers.

Women associations and HONG have embarked on the manufacture of jam, fruit cordial, wine and butter using local fruits such as maracoudja, paw-paw, pineapple, orange,

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<sup>7</sup>Robert L. Heilironer, Comprendre la micro-economique, Economica, 1974.

<sup>8</sup>Martine Vanackere, Rapport technique sur la promotion de l'entrepreneuriat feminin, Dec. 1992.

lemon, strawberry, plum and groundnuts. In most cases manual mills in the form of large stainless-steel pots are used and products are bottled or bagged in sachets.

Artisanal manufacture of soap is undertaken by a large number of women NGOs in the urban as well as rural areas. There are modern soap-making enterprises, but these are unable to meet the demand of many low-income families. Thus, the artisanal manufacture of soap by women plays an important regulatory role as it provides cheap soap to customers anywhere and in packages that suit each customer needs. Soap factories in rural areas operate on an irregular basis owing to insufficiency of palm oil and caustic soda.

Bakeries and pastry shops are sure activities for women in urban areas because of regular supply of wheat flour. Women have succeeded in obtaining modern equipment such as whiskers-mixers, rolling mills and electric ovens which enable them to increase their production. Some women have been able to invest a capital of up to \$US 10,000 in making bread, cakes and doughnuts.

Import of large quantities of the Chinchard fish has also encouraged women to go into fish processing. Salting and sun-drying are the new processing techniques used by women. In the rural areas, however, women do more of fish smoking in sheds, using firewood to smoke fresh-water fish.

Some women specialize in artisanal and industrial charcoal making. Charcoal trade is still huge in the Congo partly because of the wide gap between the low income of households and the high cost of electrical appliances and partly because of the fact that many towns and villages are still without electricity.

Nevertheless, artisanal production, using rudimentary techniques does not allow for large-scale production and the process of underground charcoal-making makes it difficult to blow the sticks because of inadequate provisions for air entry and exit.

Furthermore, deforestation not accompanied by reforestation makes the producer to go long distances in search of wood.

According to the OWEN group's diagnostics report<sup>9</sup>, an industrial charcoal-making enterprise takes advantage of the baths produced by major logging industries in a particular area. It uses 12 heat-resistant brick ovens, 4 chain-saws, axes and cold chisels for the manufacture of large quantities of charcoal each month.

In the Congo, there are women who work as carpenters and cabinet-makers. They make furniture on request using elementary technology. This way, raw material is supplied on a daily basis to meet orders received.

Finally, some women process natural plants for the manufacture of pharmaceutical products. They are able to produce and market perfusions, serums, suppositories, pessaries, pomades, syrup, capsules and tablets. But the technology used is semi-industrial.

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<sup>9</sup>La Fiduciaire vie d'entreprise, Rapport sur le diagnostic du group OWEN, November, 1992.

### 3.3 Women and product marketing

The economic activity of most women is petty-trading in food products in public market places and in front of their homes. The experience of COOCEC-CEAZ of KINTAMBO <sup>10</sup> supported by the guided self-evaluation report on the BA-MAMA tokala elongo Project<sup>11</sup> names four products sold mainly by women traders whose initial capital ranges from \$US 50 to \$US 200. These are bread, sugar, maize and palm-oil as shown in the table below:

**Classification of products sold by Congolese women traders**

No.	PRODUCTS SOLD	% according to COOCEC	% according to project
1	Bread	10	39
2	Sugar	12	11
3	Palm-oil	12	8
4	Maize	4	16
5	Fresh foodstuff	10	-
6	Spices	-	8
7	Cassava flour	8	-
8	Groundnuts	7	-
9	Beans	7	-
10	Rice	7	-
11	Fritter Sweet drinks	6	-
12	Vegetable	-	5
13	Banana Chikwangue	-	5
14	Salted fish	4	-
15	Cured meat	4	-
16	Milk	3	-
17	Charcoal	3	-
18	Prepared products	3	-
19		-	3
20			
	Total products	100	100

According to my study on food policy in Zaire and motivation of small farmers<sup>12</sup>, Congolese women traders undertake export trade in food products with such neighbouring African countries as BURUNDI, CONGO Brazaville, KENYA, NIGERIA, RWANDA,

<sup>10</sup>COOCEC-Kintambo, Rapport de la situation du crédit sur les Fonds de promotion a l'entreprenariat féminin, 1993

<sup>11</sup>KABWE MUKANZ-DIYAMBY, Rapport d'Auto Evaluation assisté du Projet BA-MAMA tobala elongo, 1997, No. 6.

<sup>12</sup>MUPUTELA MBONGOLO NDUNDU, The food Policy of Zaire and the motivation of small farmers, May, 1990, S.I.U. USA.

UGANDA, AND ZAMBIA. They export such products as coffee, tea, palm-oil and trade their products directly with products on sale in the national market.

But the ever-increasing need for food products and the low food production capacity of the Congo makes the big traders to increase import of wholesale food items while the women traders serve as their big retailers.

According to FAO<sup>13</sup> the ratio of the percentage export-import value of food products is very low, 14.4 per cent. This ratio is 9.5 per cent for Belgium, 15 per cent for France and 34 per cent for the United States.

Since the Congo's food exports cannot match its food imports, and given the low national supply, the country is compelled to look to food aid in order to meet its food needs.

But as this food aid is sold on the markets at a lower price than that of local products, it leads to poor sale of the products of women farmers, thus making the Congo to continue to depend on food aid.

### **3.4 Women and the people's restaurants**

Most restaurants in the Congo serve foreign food. Thus Congolese women have seized the opportunity to open people's restaurants which serve local food in public places where the target clientele is workers of big enterprises.

Congolese cuisine covers a wide range of dishes prepared with local ingredients and priced less than foreign food.

The people's restaurants operated by women use a minimum of equipment to produce food of average quality under fairly acceptable hygienic conditions. These people's restaurants offer workers flexible payment possibilities tailored to the financial status of each category of workers: labourers or middle-level officers.

### **3.5 Congolese women and other non-financial services**

Congolese women have become creative in an effort to combat misery by developing many other services capable of generating some income. Hair dressing salons for traditional and modern hairdos, dress-making shops, training and computer centres, musicians and dancers of traditional and modern music, entertainment/show centres and even printing presses.

The stamping and printing market has grown in importance, especially with the change of the name of the country which has compelled enterprises, NGOs and associations to adapt to the new name, the Democratic Republic of the Congo.

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<sup>13</sup>FAO: **Economic and Social Development**, Document No. pp. 66-79

### 3.6 Women and financial services

Women do not often have access to commercial banks and other modern credit institutions. For this reason, most women use savings and rotating credit associations to help their members to finance their socio-economic activities. However, the capital of this traditional financial institution depends on the amount of its profits and the number of members it has. With the deteriorating terms of trade between products sold by women and imported products purchased by these women, the profits earned are minimal.

Other women specialize in currency exchange - between the local currency and foreign currency. The development of this financial service by women is justified by the trust put in them by the big importers who need to purchase foreign exchange in order to import new goods after selling those imported earlier in local currency. However, the foreign exchange held by women money changers is that which enters the country through non-banking circuits.

## 4 Difficulties encountered by Congolese women in their economic activities

Women have greater difficulties than men in succeeding in their economic activities. Their difficulties are psycho-social, legal, institutional, administrative, technological and economic.

### Psycho-social difficulties

- Contempt for manual work, especially farming.  
Farming is left for women with low level of schooling.
- Influence of the extended family on the type of production of the married woman.

### Legal difficulties

- Enterprises owned by individual women or groups of women do not have sufficient legal status to make them income-generating economic activities.
- Custom as regards land does not allow married women who are responsible for income-generating activities to own land and buildings.

### Institutional difficulties

- Lack of coordination of various associations, NGOs and women's small- and medium-scale industries which operate income-generating activities.
- Women's lack of knowledge of national, provincial and communal mechanisms for promoting their income-generating economic activities.

### Administrative difficulties

- An almost lack of administrative organization of individual or group enterprises.

- Difficulty of access to all necessary documents for formation of an income-generating enterprise.

Technological difficulties

- Most women use rudimentary production instruments; and
- Women's lack of access to appropriate technological training.

Economic difficulties

- Women's difficulty of access to factors of production, especially access to soft credit.
- Women's difficulty of access to conditions for favourable profit margins in national and international markets.

I invite you to identify difficulties specific to your income-generating economic activities.

**5. Results achieved by Congolese women**

It is not my idea to give the figures of every enterprise owned by individual women or groups of women.

However, the important thing is to encourage women to have indicators for evaluating the success of their income-generating economic activities.

In his book Testez vous-même votre entreprise, Hickman<sup>14</sup> gave the objective and subjective criteria for evaluating the performance of an enterprise.

The objective criteria are:

- Cumulative growth of assets;
- Average annual growth of shareholder's equity;
- Ratio of the capital's market value to its book value;
- Average yield of fixed capital;
- Average yield of shareholder's equity; and
- Average net profit margin of the turnover.

The subjective criteria are:

- Quality of management;
- Quality of goods or services;
- Long-term investment value;
- Financial stability;
- Ability to attract, develop and obtain competent individuals;
- Responsibility of the enterprise vis-a-vis the community and its environment;
- Use of assets.

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<sup>14</sup> Ibid.

However, Hickman advises that all the criteria should not be rigidly used to evaluate your enterprises; that the efficiency of your enterprise should be measured by your own criteria. He stressed the importance of passing on skills to successors since it is persons and not the organizations which create excellence. His three notable slogans with regard to a manager of a successful business are:

- Treat your salaried workers as members of your own family;
- Maintain strong coherence in your enterprise; and
- Plan your investments carefully.

I will try to quickly give you the results achieved by women in pursuance of their objectives.

### **5.1. Income generated**

Most economic activities undertaken by Congolese women only fetch their operators low income, hardly up to \$US 1000 a month.

Taking for example soap manufacturing by the various women's groups, Kambolongo's study<sup>15</sup> found that the income earned by many women hardly covers production costs and some even produce at a loss, except for palm-oil and caustic soda production.

Women members said that the funds generated by artisanal soap production enables many families to cope with family expenses, particularly children's school fees. Some of the soap produced is even used in their homes.

### **5.2. Job creation**

Women's income-generating economic activities provide self-employment for 30-to-100 women members of each association.

In addition, women are able to create permanent jobs for about a dozen salaried workers and some 20 part-time workers in each enterprise.

Although I examined a number of reports, I could not figure out the average wage paid by women.

### **5.3. Training and Information received**

Women's income-generating activities play an educational role for women. They enable women to familiarize themselves with activities which still seem difficult for people in the Congo and in which women are engaged.

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<sup>15</sup> Ibid.

#### **5.4. Other results**

There is an awareness among women who agree to pool their production resources and to strive to save a quarter of their profits.

#### **Conclusion**

I have just delivered to you my experience and my method of approach to the income-generating activities of Congolese Women.

These economic activities are becoming more and more diversified, especially since the advent of democratization. In any case, there is no doubt about women's contribution to the three economic sectors and the three stages of economic activity, a contribution that is even acknowledged by the most reserved of men. Nevertheless, the results of the income-generating activities of women is still poor because of the various difficulties which we have enumerated and analyzed.

As women economic agents, we are all invited to double our efforts and improve our work methods so as to make our economic activities more productive and competitive at this time of political change and economic globalization.

I am convinced that the work of this seminar will help us to achieve this providing that we adopt a spirit of change as recommended by George Santonyama who said that we must welcome the future remembering that it will soon be the past. We must also respect the past remembering that it has once been something humanly possible.