

Call for papers

**Women's financial empowerment in rural Africa
Sociological approaches**

University of Moundou, Chad
January 29, 30 and 31, 2026

The control of financial resources, a significant tool of male domination (Gollac & Bessière, 2020), can also serve as a lever for transforming patriarchy. Women's financial empowerment, understood as enhancing their access to economic resources and the decision-making regarding their use, can act as a vector for reducing gender inequalities. The advancement of women's rights following the First and Second World Wars in Europe exemplifies the impact of women's professional activity - and the income derived from it - on social change and the reduction of gender inequalities. Current statistical surveys reveal that couples where women earn more than their spouses tend to experience the lowest inequalities in the distribution of household tasks (INSEE, 2000). However, this convergence in responsibilities is attributed more to a decrease in women's tasks than to an increase in those undertaken by men.

In West Africa, Laure Moguerou et al. (2019), Norbert Kpadonou et al. (2016), and Bilampoa G. Thobiano (2018) have demonstrated relatively similar, though more moderate, effects of the increase in women's economic participation on the domestic organization of couples residing in urban areas. What about rural regions, where traditional social constructs of gender significantly limit women's access to financial resources and decision-making compared to urban areas, and where women encounter even greater obstacles in accessing property, credit, and cash-paid employment opportunities?

In rural Africa, several indicators suggest that women are gaining greater access to economic resources than in the past. Due to higher levels of education, they now have better access to more stable, well-paying jobs, including salaried positions. Alongside traditional forms of credit, such as tontines, which African women have long organized, new microfinance initiatives aim to enhance their access to credit, allowing them to create or expand micro-enterprises (Guérin, 2008, 2017). Various international NGOs are developing projects to support income-generating activities for women, achieving varying degrees of success (Gning, 2023). Similarly, the spread of smartphones and online services, particularly for payments (following the example of the development and rapid diffusion of Mobile Money on the continent), contributes to this dynamic by reinforcing individual control over resources (African women generally do not pool their resources with those of their husbands). Additionally, return migration (from urban to rural areas, or from rural areas with high economic potential to those with low potential) promotes the spread of behaviors that help reconfigure male-female relations in terms of resource control and household management in rural areas.

A series of recent studies have documented various avenues of women's empowerment in rural Africa: the commercial exploitation of "women-only" plants (Diatta et al., 2023) and, conversely, more traditional crops such as cassava (Amoa et al., 2023); initiatives to register land (Rouamba et al., 2020) and the legal formalization of women's organizations, including the establishment of bank accounts (Touré & Kassoum, 2023); financial incentive programs (Chekrouni, 2023) and the establishment of

guarantee funds (Kone-Barry, 2019); entrepreneurial support from the government (Ouattara, 2020) and, more practically, the advancement of internet access (Kegnide & Vodouhe, 2023). While all these initiatives aimed at providing women with access to economic resources have resulted, with varying degrees of success, in an increase in their economic autonomy, what impact do they have on relationships with spouses regarding the sharing of tasks and decisions, especially those related to children? What resistance and reluctance to change exist in this area?

Papers presented at the conference will focus on the reconfiguration of gender relations influenced by financial empowerment situations for women. They may also explore gender-based violence and/or strategies for maintaining or even reinforcing gender stereotypes and discrimination, which impede the reduction of inequalities. Additionally, they will address the social contexts in which gender relations are most contentious, as well as those where significant progress is being made, and the dynamics of women's financial empowerment are effectively coupled with a reduction in structural gender inequalities. Lastly, papers may examine the theme of "feminine development," such as the observation that women more frequently invest in the health, education, and well-being of their families than men: does this lead to forms of alternative development that differ from those propelled by men?

Contributions may fit into the following themes:

Axis 1: The role of governments and NGOs in promoting the economic empowerment of rural women.

Axis 2: Collective agricultural entrepreneurship and women's organizations for financial empowerment.

Axis 3: Gender-based violence and strategies for upholding patriarchy in rural Africa.

Axis 4: Education and training for men and women: specific investments? Different development models?

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Dates

- Paper proposals should be sent to colloque-mondou@uvsq.fr by July 15, 2025.
- Answers will be given before October 31, 2025.