

AFRICAN WOMEN'S FINANCIAL INVISIBILITY: A CRITICAL ANALYSIS OF JUSTINE MINSTA'S *AWU'S STORY*

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Abstract

This study examines the issue of the financial emancipation of contemporary African women through the prism of the novel *Histoire d'Awu* by the Gabonese writer Justine Mintsa, written in 2000. Using an intersectional approach, the research explores how social identity, social conditioning, and socioeconomic issues intersect to create and perpetuate gender disparities in African contexts. The analysis focuses on the complex interplay between traditional gender roles and modern aspirations, exemplified by the protagonist *Awu's* struggle for economic empowerment. The study investigates the "breadwinner" vs. "breadloser" dynamic and its impact on women's financial autonomy. By situating the analysis within the UN Sustainable Development Goals framework, the research highlights the global significance of addressing women's financial invisibility in Sub-Saharan Africa. The paper argues that achieving gender equality and women's empowerment requires addressing deeply rooted social norms, economic structures, and cultural expectations. It concludes by emphasizing the need for multifaceted approaches to promote women's financial empowerment, including challenging traditional gender roles, promoting education and entrepreneurship, and addressing systemic barriers through policy reforms and cultural shifts.

Keywords: financial emancipation, financial invisibility, stiwanism, nego-feminsm, cultural feminism, snail-sense feminism, motherism, humanism, patriarchy, gender inequality, Justine Mintsa, African women's writing

1.0 Introduction

Economic marginalization disproportionately affects minority particularly, African women. This issue is more pronounced in underdeveloped regions such as sub-Saharan Africa (as illustrated by the data presented in Figure 2 below). Throughout history and across cultures, women have faced systemic barriers to economic empowerment. Women are disproportionately affected by poverty, a growing trend known as the "feminization of poverty" (Fredrich, 2018). This means that, over time, a larger percentage of those living in poverty are women compared to men. Patriarchal norms, inadequate access to resources, and restrictive gender roles have constrained their financial autonomy. This issue remains pressing in contemporary African societies, where many women still depend economically on male relatives despite progress in educational

attainment.

The International Monetary Fund corroborates this in the Finance & Development report, that in sub-Saharan Africa, only 37% of women have a bank account compared to 48% of men, indicating a significant gender gap in financial inclusion. Similarly, the 2019 Nigeria Demographic and Health Survey reported that 61% of women in Nigeria are financially dependent on their husbands (National Bureau of Statistics, 2019). In Kenya, the Economic Survey 2021 found that 48% of women depend financially on their spouses or partners (Kenya National Bureau of Statistics, 2021). In Ghana, it has been revealed that 54% of women are financially dependent on men (Ghana Statistical Service, 2019).

The novel *Awu's Story* by Gabonese writer Justine Mintsa provides a valuable literary lens for

examining the complexities of African women's financial circumstances.

Originally published in French by Gabonese writer Justine Mintsa in 2000 and translated into English in 2018 by Cheryl Toman, *Awu's Story* is centered on the barbaric ritual traditions of widowhood faced by the main protagonist of the novel *Awudabiran*, which still exist in modern African societies. However, several themes also emerged from the novel, from which this study was drawn. Through a feminist and humanist analysis of this text, insights emerge on the cultural expectations, structural obstacles, and determined spirit shaping African women's financial situations. Examining Awu's economic activities and relationships illuminates the tensions between traditional duties and modern aspirations experienced by contemporary African women seeking empowerment. This paper will analyze Justine Mintsa's nuanced portrayal of an African woman's financial status in *Awu's Story*.

1.1 Problem Statement

Despite significant strides in education and economic participation, African women continue to face systemic financial invisibility, a phenomenon deeply rooted in cultural norms, social conditioning, and patriarchal structures. This invisibility persists even as women like Awu in Justine Mintsa's "Awu's Story" demonstrate remarkable resilience, skills, and economic potential. The stark contrast between women's capabilities and their constrained economic roles raises critical questions.

Hence, based on these facts, this study seeks to explore the complex interplay between social identity, cultural norms, and economic systems that contribute to African women's financial invisibility. Through the lens of Justine Mintsa's "Awu's Story," this research aims to examine how African feminist theories such as Motherism, Stiwanism, Snail-sense feminism, and Nego-feminism can provide insights into the strategies women employ to navigate and challenge patriarchal structures. By synthesizing the literature on African women's economic empowerment and analyzing the narrative of *Awu's Story*, this study endeavours to uncover

pathways for reconciling traditional values with the imperative for women's financial autonomy, ultimately contributing to the broader discourse on sustainable development and gender equality in Africa.

1.2 Research Objectives

The study aims to examine African women's financial invisibility through the lens of Justine Mintsa's "Awu's Story," synthesizing literature on African feminist perspectives and economic empowerment strategies.

The research objectives are to:

1. Analyze the portrayal of African women's economic marginalization in "Awu's Story" using African feminist theoretical frameworks.
2. Explore the tension between tradition and modernity concerning African women's financial autonomy as depicted in the novel.
3. Investigate the strategies employed by African women to navigate patriarchal structures and pursue financial independence.
4. Critically assess the relevance of African feminist theories in understanding contemporary challenges to women's economic empowerment in Africa.

1.3 Research Questions

The following research questions will be used to direct this study:

1. How does "Awu's Story" illustrate the complex interplay between social identity, cultural norms, and economic systems contributing to African women's financial invisibility?
2. In what ways do African feminist theories (such as Motherism, Stiwanism, Snail-sense feminism, and Nego-feminism) provide insights into the economic challenges and coping strategies of women as portrayed in the novel?
3. How does the protagonist's journey in "Awu's Story" reflect the broader tensions between traditional expectations and modern aspirations for African women's financial autonomy?

4. What strategies for negotiating patriarchal structures and achieving economic empowerment are evident in the novel, and how do these align with contemporary African feminist discourse?

2.0 Literature Review

2.1 African Feminism Through Humanist Perspective: An Intersectional Approach to Gender Equality

The intersection of African feminism and humanist perspective offers a rich framework for addressing gender inequality in African contexts. According to Humanists International, a global representative of the humanist movement, humanism is a democratic and ethical life stance that affirms that humans have the right and responsibility to give meaning and shape to their lives. Humanists believe we are responsible for respecting and caring for one another. Thérèse Kuoh-Moukoury also testifies to the humanist traits of the novel's protagonist in her preface:

“In both her private and professional worlds, Awu offers intelligence, sanity, and generosity in opposition to tyranny, cruelty, and corruption. Through her courage and thorough African ingenuity, Awu contributes to the emergence of a new kind of humanism for the twenty-first century” (Mintsa, 2018, p. 9).

The root causes of gender inequality are gender bias and social norms that restrict women's rights and opportunities. (Baoping, 2022, p. 8). African feminism, rooted in the same foundational principles as humanism, provides a unique lens to examine and combat gender disparities across the continent. This approach aims to understand and ameliorate women's multifaceted challenges in African societies while simultaneously recognizing and celebrating their agency, resilience, and contributions. African feminism, distinct from Western feminist paradigms, is intrinsically tied to the humanist tradition, emphasizing all individuals' inherent dignity and worth regardless of gender. This philosophical alignment stems from traditional African value systems prioritizing communal well-being and interconnectedness. Therefore, African feminism

seeks to understand how women navigate complex sociocultural landscapes, negotiate power dynamics in both public and private spheres, confront intersecting forms of oppression, contribute to economic development and social progress, challenge and transform patriarchal structures, and promote inclusive dialogue and coalition-building between genders and across different social groups. It highlights the need for men's involvement in gender equality efforts and seeks to build coalitions that effectively address systemic inequalities.

Bressler (2007) asserts that feminism aims to comprehend the various forms of oppression women face socially, economically, politically and psychologically to mitigate or eradicate these oppressive forces. Moreover, the intersection of African feminism and humanism acknowledges that gender inequality does not exist in isolation. It recognizes the intersectionality of oppression, understanding that gender interacts with other forms of marginalization such as class, ethnicity, religion, and colonial legacies. According to Naomi Nkealah (2006), African feminism strives to create a new liberal, productive, autonomous African woman within Africa's heterogeneous cultures (p. 133). As stated by Catherine Obianuju Acholonu, “Feminism has as its ultimate goal the triumphal emancipation of the woman as a unique, distinct individual with a mind uncluttered by patriarchal beliefs and abusive submission to tradition” (Roina Ochieng, 2018). Therefore, the novel provides a lens into the gender disparities, precarious financial situation, and struggles faced by Sub-Saharan women, especially those in rural areas, such as the novel's protagonist, Awu. Her journey to financial independence is portrayed as challenging. This study aims to shed light on the economic circumstances of African women. It seeks to investigate their diverse experiences and needs, unique challenges, aspirations, and opportunities in various economic contexts. By doing so, we hope to gain insights into developing more effective strategies to support their economic empowerment. This focus is crucial because African women represent a diverse group, encompassing individuals from different cultures,

socioeconomic backgrounds, and regions across the continent. Despite this diversity, they are often underserved in terms of economic opportunities and support. Importantly, this population possesses significant untapped potential, and with proper understanding and targeted support, African women could contribute more substantially to their local and national economies. This is key to achieving gender justice and inclusive development in Africa.

2.2 Theoretical Framework: African Feminist Theories

This study is grounded in African feminist frameworks, specifically drawing on four key theories: Motherism, Stiwanim, Snail-sense feminism, and Nego-feminism. These theories provide a culturally relevant lens to examine African women's financial invisibility and empowerment strategies.

Motherism: Developed by Catherine Obianuju Acholonu (1995), Motherism emphasizes the importance of motherhood, nature, and nurture in African societies. It advocates for a "return to traditional pro-natal womanhood" and promotes cooperation between genders rather than confrontation. This theory is relevant to our analysis of Awu's character, who embodies motherly qualities while navigating economic challenges.

"By marrying Obame Afame, however, she had become the mother of the entire village and one of the pillars of her husband's family" (Mintsa 2018, p.45)

"If Awudabiran hadn't had to help out Nguema Afane's two wives, who often had nothing to eat, and if she hadn't had full responsibility of Ada and her baby, her financial resources would have been sufficient. But given these circumstances, she had to learn how to cut down her expenses" p. 89

Stiwanim: Coined by Omolara Ogundipe-Leslie, Stiwanim (Social Transformation Including Women in Africa) addresses the colonial and neo-colonial structures that position African men at the top of the social hierarchy. This theory is crucial in

examining how Awu challenges traditional roles assigned to women in African society. Stiwanim, while advocating for social change, maintains a nuanced approach to African culture and traditions. This theory recognizes that not all traditional practices are detrimental to women's progress. It proposes a balanced approach that seeks to challenge harmful practices while respecting and maintaining valuable cultural elements, thereby avoiding the pitfalls of wholesale rejection of African cultural heritage. African feminism recognizes the significance of culture ((Stuhlhofer, 2020) and family values (Atanga, 2013). Male support is essential in advancing gender equality by supporting female education and participation (Stuhlhofer, 2020).

"Awu had been provided with a healthy dowry, and for a good reason. She was the only woman in the entire village to hold a degree! She was certified to teach elementary school and she was also a master seamstress How could you not give a proper dowry to such a rare specimen?" (p.45-46).

Snail-sense Feminism: Proposed by Akachi Adimora-Ezeigbo, this theory advocates for women to work slowly and strategically to overcome patriarchal societies. It emphasizes the importance of women developing survival strategies to overcome impediments. This framework helps analyze Awu's gradual and strategic approach to achieving financial independence.

Nego-feminism: Introduced by Obioma Nnaemeka (2004), Nego-feminism emphasizes negotiation and compromise in dismantling patriarchal structures. This "no ego feminism" suggests that progress can be achieved through strategic maneuvering rather than direct confrontation. This theory is particularly relevant in understanding Awu's interactions with her husband and society at large.

"She did know, however, that if she revealed her entire story, she indeed would have won her case. But the thought of letting people know just how much she contributed to the couple's wealth

prevented her from going further. It was their secret alone.” (p. 120)

These theories collectively provide a comprehensive framework for analyzing the complexities of African women's financial situations as portrayed in "Awu's Story". They offer insights into women's strategies to navigate patriarchal structures, the tensions between tradition and modernity, and the path towards economic empowerment.

3.0 Methodology

This study employs a qualitative literary analysis approach, combining textual analysis with insights from African feminist theories. The primary data source is Cheryl Toman's English translation of Justine Mintsa's novel "Awu's Story". The methodology, which is also a textual-discursive analysis, involves closely reading the text to identify key passages related to women's financial situations, cultural expectations, and the intersection of tradition and modernity. This analysis is supplemented by a review of scholarly literature on African feminism and women's economic empowerment. The study adopts an inductive approach to theme identification, situating the literary analysis within broader academic discourse. This interdisciplinary method bridges literary studies and social sciences, offering a multifaceted perspective on African women's financial invisibility.

4.0 Content Analysis

4.1 Onomatology and Symbolism of *Awu*

According to the Merriam-Webster dictionary, onomatology is the science or study of the origins and forms of proper names or words, especially when used in a specialized field. In her insightful introduction to Mintsa's novel, Toman offers a deep dive into the cultural and linguistic context that underpins the narrative. By exploring the history and traditions of the Fang ethnic group in Gabon, Toman illuminates the rich tapestry of influences that shape both the author's background and the novel's setting. This cultural context proves crucial in unravelling the "hidden elements" woven throughout the story, particularly in understanding the profound significance of the novel's title. Central to this analysis is exploring

the protagonist's name, Awu, which serves as both the novel's title and a key to its thematic core. In the Fang language, "Awu" translates directly to "death." This seemingly simple translation belies a more complex meaning when considering the character's full name, Awudabiran, which carries the dual significance of "death disturbs" and "death destroys." The author's choice of this name for her protagonist is far from arbitrary; it serves as a linguistic harbinger of the novel's central themes and the character's journey. The pervasive presence of death in the narrative mirrors the ominous connotations of the protagonist's name. The theme of death, embodied in the protagonist's name Awu, manifests in multiple forms throughout the narrative. Literal death appears in the passing of Bella, the first wife of Awu's husband. Symbolic death is represented through Ada, the daughter of Awu's sister-in-law, who experiences a metaphorical "death" when her mother rejects her due to an early pregnancy. A pivotal instance of death occurs with Awu's husband's passing, serving as a major turning point in the story. These instances of death, both literal and metaphorical, reinforce the significance of the protagonist's name and add depth to the novel's exploration of loss, transformation, and resilience in the face of adversity.

In this analysis, the most pivotal death in the narrative is that of Awu's husband. This event is a critical turning point and catalyst for the novel's climax. The significance of this death lies in its consequences for Awu, particularly her subjection to traditional Fang widowhood rituals. It forces her into a cultural practice that, in my view, exemplifies the complex intersection of tradition, gender roles, and personal autonomy within Fang society. This moment in the story provides a rich opportunity to examine how cultural practices impact women's autonomy and financial independence in Africa. Through carefully constructing names, events, and cultural practices, Mintsa crafts a narrative rich in symbolism and deeply rooted in Fang culture. The recurring theme of death echoed in the protagonist's name and the events that befall her, serves as a powerful device to explore the

complexities of cultural identity, gender dynamics, and personal resilience in the face of loss and societal expectations.

Despite her name's dark connotations, the protagonist's charming personality illuminates the lives of those around her. The author may have given her a gloomy name but endowed her with a character full of hope and vitality. This contrast serves to illustrate that women have the power to rewrite their destinies and change their fates. Even with death lurking around her, the protagonist remains determined to nurture life. This is evident in various aspects of her story. Firstly, when her husband loses his job, she steps into the role of breadwinner. Taking on financial responsibility showcases her adaptability and determination to maintain her family's well-being. It also challenges traditional gender roles, highlighting her strength and capability. Secondly, she extends her care beyond her immediate family, providing sustenance to her husband's relatives during times of scarcity. By preventing their starvation, she literally preserves life, embodying the life-giving force that contrasts so sharply with her name's gloomy implications. Furthermore, her nurturing nature is prominently displayed in her support of Ada during childbirth and her subsequent care for the newborn. This direct involvement in bringing new life into the world and ensuring its survival is perhaps the most literal manifestation of her life-affirming character.

Lastly, as a widow, she fights against the constraints imposed by her brother-in-law, asserting her right to independence. This struggle for freedom represents her determination to live life on her terms, refusing to be defined by societal expectations of widowhood. Her character serves as a testament to women's strength and their capacity to shape their own narratives, regardless of the names or roles assigned to them by society. In addition, through this analysis, the author depicted Catherine Obianuju Acholonu's humanist theory, *motherism*, which is a theory under the branch of African feminism. However, it is claimed to be the Afrocentric alternative to feminism as the founder self-identified as an environmental humanist and rejected feminism.

4.2 African Women's Financial Invisibility: Concept of Socio-Interconnectivity

The concept of socio-interconnectivity developed during this study offers a framework for analyzing the complex interplay between social identity, social conditioning, and socioeconomic issues, which is critical to understanding contemporary social dynamics. This paper examines the interconnectedness of these factors, with a particular focus on gender-based disparities. Socio-interconnectivity helps us understand how gender interacts with social expectations to produce varied socioeconomic outcomes. For instance, an African woman may face compounded disadvantages due to the interconnection of gender-based discrimination, cultural expectations, and economic barriers.

4.3 Gender Roles and Economic Participation

Traditional gender roles in many African societies have significantly impacted women's economic participation and financial visibility. These roles often confine women to the domestic sphere, limiting their financial independence and opportunities.

4.3.1 Expectations for Women

The traditional expectations for women, which are primary caregivers for family members, managers of household affairs, and supporters rather than leaders in societal contexts, reflect societal norms that have been increasingly challenged and redefined in recent decades. These expectations have historically cast women primarily as caregivers, household managers, and supporters rather than leaders in broader societal contexts. These expectations often result in women shouldering a disproportionate share of unpaid care work, limiting their ability to pursue personal goals or careers outside the home. Perhaps most concerning is the expectation that women should be supporters rather than leaders in societal contexts. This perspective has historically contributed to the underrepresentation of women in leadership positions across various fields, including politics, business, and academia.

4.4 The Cyclical Nature of Gender Disparity: A Systems Approach

This study conceptualized the gender disparity chart in Figure 1, which can be interpreted through the lens of systems thinking. It highlights the cyclical and self-reinforcing nature of gender inequality. It further illuminates and provides a more distinct understanding of the challenges in achieving gender equality. It also offers insights into holistic strategies for promoting women's financial visibility and empowerment in African contexts.

Feedback Loops in Gender Disparity

The interplay between social conditioning, social identity, and socioeconomic issues creates powerful feedback loops that perpetuate gender disparities:

Social Identity

By exploring how social identities are influenced by social conditioning, which affects socioeconomic outcomes, we can gain valuable insights into the perpetuation of systemic inequalities and potential avenues for social change. The privileged/marginalized dichotomy affects economic opportunities, solidifying social identities. This often manifests as a binary distinction between women as a marginalized group and men as a privileged group (Miles, 2024). However, it is crucial to note that this dichotomy oversimplifies the nuanced spectrum of gender identities and experiences. Historically and in many contemporary societies, women face systematic disadvantages rooted in their social identity. These disadvantages are not inherent to their biological sex but are largely the product of socially constructed gender roles and expectations.

Social Conditioning

Social conditioning refers to how individuals internalize societal norms, customs, and traditions. In many societies, this conditioning

is heavily influenced by patriarchal structures and beliefs. Patriarchy, as a system of social organization, privileges male authority and power across various domains of life, including familial, economic, and political spheres (Walby, 1990). Patriarchy is described as a pervasive force that manifests in various ways:

1. Gender role expectations: Prescribed behaviors and attributes associated with masculinity and femininity.
2. Division of labor: Gendered allocation of paid and unpaid work.
3. Power dynamics: Unequal distribution of decision-making authority in public and private spheres.
4. Cultural narratives: Stories, myths, and media representations that reinforce gender stereotypes.

Many African women have been conditioned to accept and perpetuate patriarchal norms, often unknowingly reinforcing systems that limit their own opportunities and rights (Musingafi, 2021). However, the character Awu in Justine Mintsu's novel presents a counterpoint to this trend. Awu embodies a more progressive self-perception, recognizing her inherent worth and potential beyond the confines of traditional gender roles in African society:

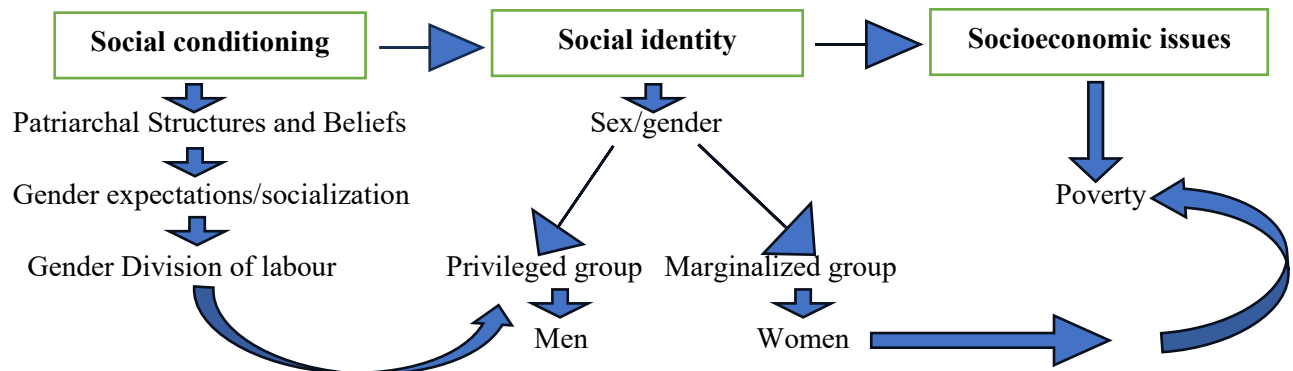
"Her purpose in life was to create stitches, just as the bee's purpose was to produce honey" (Mintsu, p. 44)

Awu's perspective represents a shift in consciousness, demonstrating how individual women can begin to question and resist internalized patriarchal norms. Her character illustrates the potential for African women to reimagine their place in society, even within the context of strong cultural traditions and expectations.

Socioeconomic Issues

The interconnectedness of social identity and conditioning profoundly impacts socioeconomic outcomes, particularly for women. The persistent socioeconomic disparities faced by women globally are a stark reminder of the ongoing struggle for gender equality. These disparities, deeply rooted in systemic inequalities, manifest across various aspects of women's lives, significantly impacting their economic well-being and overall quality of life. These impacts include employment disparities (e.g., wage gaps, occupational segregation), higher poverty rates, especially among vulnerable groups (single mothers and elderly women), educational barriers, and unpaid labour burdens. These socioeconomic issues are not merely consequences of individual choices but are deeply rooted in systemic inequalities perpetuated by social identity constructs and conditioning. The United Nations Gender Snapshot (2022) asserts that globally, over 380 million women and girls are in extreme poverty, living on less than \$1.90 a day. In addition, if current trends continue, in sub-Saharan Africa, more women and girls will live in extreme poverty by 2030.

Figure 1: Socio-Interconnectivity Chart



Source: Author's Concept

4.5 The "Breadwinner" vs. "Breadloser" Dynamic

The novel raises important questions about the role of women when traditional male breadwinners lose their income. This situation challenges entrenched gender norms and highlights the potential for women's economic empowerment. The concept of "breadwinner" and "breadloser" plays a crucial role in understanding African families' economic dynamics and women's challenges in achieving financial visibility. Traditionally, men are expected to be the primary breadwinners in African societies. This expectation is deeply rooted in cultural norms and societal structures. The breadwinner role typically involves being the primary economic provider for the family, making major financial decisions, and maintaining a public presence and leadership role.

The Emergence of the "Breadloser"

The term "breadloser" refers to someone who was previously the primary earner but has lost their source of income. This situation can arise due to various circumstances, such as job loss, economic downturns, or health issues. However, the term doesn't imply failure or incompetence. Instead, it can be viewed as a setback due to unforeseen circumstances. Even after losing their income, male breadwinners often continue to face societal pressure and expectations about their role as the primary provider for their household.

The "breadwinner" vs. "breadloser" dynamic reveals the complex interplay between traditional gender roles and economic realities in African societies. It highlights the need for more flexible and inclusive approaches to family economics, which can contribute to greater financial visibility and empowerment for women.

Impact on Gender Dynamics

When a male breadwinner becomes a "breadloser," it creates a complex situation that challenges traditional gender roles, which can have both negative and positive impacts.

- **Women's Economic Participation:** This situation may

necessitate women taking on more economic responsibilities.

- **Psychological Impact:** Men may face societal pressure and judgment for not fulfilling their expected role, thereby struggling with their identity and self-worth. The resulting psychological distress could manifest in adverse ways, potentially impacting relationships with their family, especially wives. In some cases, these issues may escalate to domestic violence.

“Awu, what did you do here? Your money is for you and your parents, especially now that I can no longer send them anything. What have you done?” But did you realize that by doing this, the whole village will think it's you who is supporting us? That it's you, the head of the house? That it's you, the man of the house? Do you really think that I can tolerate such a thing? ” (Mintsa, pp. 98-99).

Awu's Story compellingly portrays these gender dynamics and economic roles within an African family. The protagonist, Awu, embodies the untapped potential of many African women. The narrative takes a pivotal turn when Obame Afane loses his job, challenging the family's economic stability. This situation brings Awu's economic potential into focus.

4.6 Global Economic Disparities and the Urgency for Women's Financial Inclusion

The United Nations Sustainable Development Goals (SDGs) highlight a critical yet often overlooked aspect of gender equality: the persistent economic disparities faced by women, especially in Sub-Saharan Africa. This perspective is essential within the larger context of global sustainable development goals. It emphasizes the urgency of addressing women's financial invisibility not just as a local issue but as a critical component of global economic progress and gender equality.

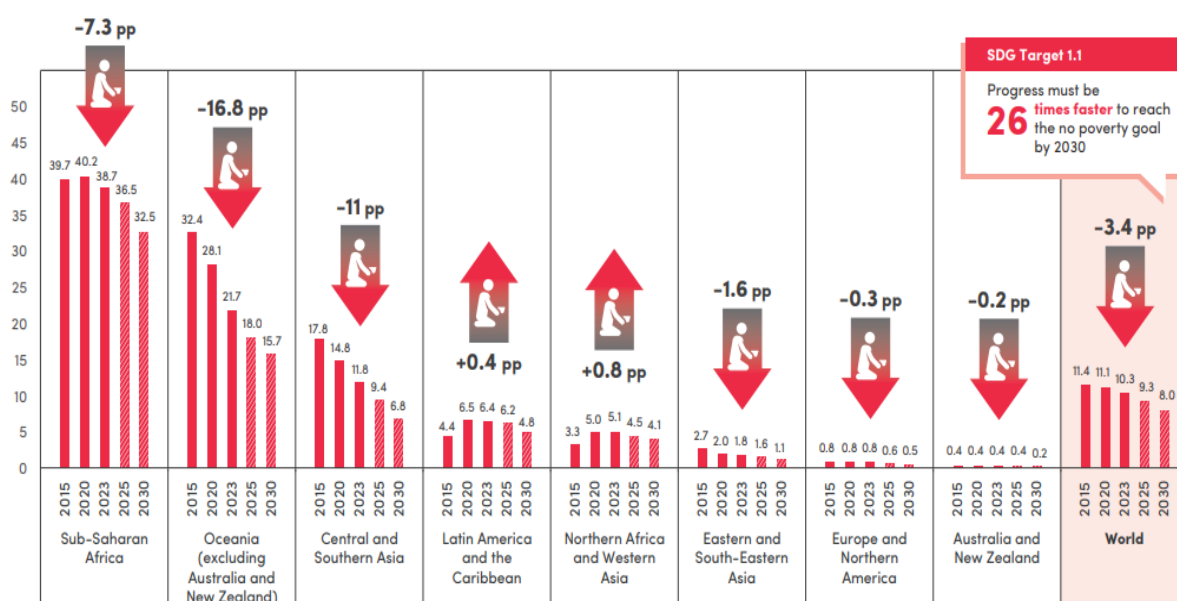
The Scale of the Challenge

Gender gaps in poverty are most pronounced among those aged 25 to 34, with women in this

age group 1.2 times more likely to experience extreme poverty than their male counterparts. Furthermore, the report reveals that older women (aged 60+) face a higher risk of relative poverty compared to men of the same age group, a trend observed across both developed and developing nations (The Gender Snapshot 2023). Recent data from the UN Gender Snapshot 2023 report, as shown in Figure 2, reveals the magnitude of the problem that:

- By 2030, approximately 8% of the global female population (342.4 million women and girls) will live in extreme poverty (living on less than \$2.15 a day), and a staggering 220.9 million women and girls will be in Sub-Saharan Africa.
- In 30% of countries, the extreme poverty rate among women and girls is projected to exceed 11% by 2030.

Figure 2: UN Gender Snapshot 2023 report



Source: UN Women and Pardee Center for International Futures, using the International Futures modelling platform 2023. (Note: pp refers to percentage points).

The Imperative for Financial Inclusion: Beyond Individual Empowerment

These statistics emphasize the urgent need for targeted interventions to promote women's financial inclusion and economic empowerment. The American Association of University Women (AAUW) stresses that financial parity in income and wealth is crucial for achieving gender equality. Importantly, the benefits of women's economic empowerment extend beyond individual women, rather:

1. Families and communities benefit when women achieve financial stability.

2. Workplaces become more diverse and innovative.
3. Breaking down barriers for women creates opportunities across all genders.

This analysis reveals that while progress has been made in women's education and economic participation, significant barriers to financial independence persist. The intersection of social identity, social conditioning, and socioeconomic factors continues to shape women's experiences and opportunities. Awu's journey exemplifies the

challenges African women face in achieving financial visibility and the resourcefulness they employ to overcome these obstacles. The study underscores the importance of addressing gender disparities in economic empowerment as a crucial step towards achieving sustainable development and gender equality in Africa. It highlights the need for policies and interventions that recognize and support women's contributions to the economy, both in formal and informal sectors. Furthermore, it emphasizes the value of culturally sensitive approaches to women's empowerment that work within existing social structures while gradually challenging oppressive norms.

5.0 Conclusion

Justine Mintsu's "Awu's Story" illuminates the complex interplay of factors contributing to African women's financial invisibility. Through an intersectional lens, this analysis reveals how gender, race, class, and culture create unique obstacles to women's economic empowerment. The novel challenges

traditional gender roles and the "breadwinner" paradigm, exposing both the hindrances to women's financial progress and the untapped economic potential of African women. This issue, resonating with UN Sustainable Development Goals, underscores the need for a multifaceted approach to promote women's financial empowerment in Africa.

This study contributes to the broader discourse on sustainable development and gender equality, emphasizing the delicate balance between tradition and progress in African women's pursuit of financial independence. It highlights the urgency of creating opportunities for women like Awu to thrive economically while navigating complex social and cultural landscapes. Addressing African women's financial invisibility emerges not just as a local concern but as a critical component of global economic progress, necessitating continued research, policy interventions, and societal changes to create an equitable future for all.

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