

Gender and Development



'Societies that discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies that treat males and females more equally.'

'Studies . . . [of] more than 100 developing countries . . . find that measures of gender equality have significant, positive effects on growth and thus on poverty reduction'.

(World Bank)

Ignored until recently, gender issues are now seen to be directly relevant to many of the most important variables in the development equation discussed in this book: education, health, productivity of labour, population growth rates, mobilization of capital, enterprise, governance and, ultimately, economic growth.

Introduction

Discussion of gender issues is a relatively recent addition to the development debate. The publication that started the ball rolling was Ester Boserup's *Women's Role in Economic Development* published in 1970 – though it was nearly two decades later before the subject came to be accepted as 'mainstream', and even now textbook treatment tends to be sketchy and fragmented.

The emergence of gender as a variable worthy of serious consideration in the analysis of development processes can be attributed to the coincidence of two separate, though not unrelated, phenomena. The first was the strengthening of feminist sentiment, and in particular of the feminist focus on the widespread discrimination against women in developing countries (including disregard of women's human rights). This line of analysis was facilitated by, though it did not originate with, the rapid improvement in coverage, reliability and accessibility of data on developing countries – in particular, data broken down by gender. This improvement, which itself reflected the increasing interest in both official and academic circles in development, made possible the penetration of academic analysis into gender-related issues

not hitherto identified as important. This led to a growing understanding of the importance of gender in many aspects of the development process. The result of these mutually reinforcing pressures has been widespread official recognition – by the World Bank, the United Nations and many other international agencies, as well as national governments – of the strength of the case for urgent action to promote ‘women’s participation in development’.¹

BOX 15.1 TOOLKIT ON GENDER AND DEVELOPMENT

Gender gap. A systematic difference in the values, between women and men, of an important economic variable (such as the average wage rate), usually such as to imply that women are disadvantaged.

The ‘missing women’. The shortfall of actual numbers of women in developing countries below demographers’ original predictions. This arises because of failure to foresee the very high incidence of premature death of women – in child-birth or because of malnourishment.

Time poverty. Having inadequate time to carry out all the tasks one wishes, or is expected, to undertake.

Voice. Opportunity to express an opinion and to influence others.

Underclass. A group of individuals of particularly low social standing – usually carrying out low-prestige jobs or unemployed, and lacking the influence required to improve their circumstances.

BOX 15.2 ESTER BOSERUP

Ester Boserup, a Danish economist, wrote on agricultural and economic development. Her best-known work is a book on *The Conditions of Agricultural Growth: the Economics of Agrarian Change*, in which she argued that Malthus’ fears that population was very likely to outrun food supplies (see Chapter 4 on this) were baseless since population pressure would stimulate favourable changes in agricultural technologies and productivity. Boserup’s ground-breaking work, *Women’s Role in Economic Development*, stimulated a major debate about the sources and impact of development. Key points here were that: women’s crucial contributions to the development process were often overlooked since they were largely unpaid and outside the market; the development process itself – being ostensibly associated with male activities (including almost exclusively male employment in development projects and male involvement with modern technologies) – channelled benefits towards men and led women to be associated with the traditional and backward, and so to lose status.

In the next section summary data are presented on the nature and dimensions of the most important ‘gender gaps’ – the differences between women and men in their economic status, quality of life, and social standing. This is followed by a brief discussion of the reasons for

¹ A summary of current policy initiatives of these, and other, agencies is set out later in this chapter. No attempt is made here to pursue the arcane intricacies of the largely academic debates on ‘Women in development versus gender in development’, and on ‘Efficiency versus empowerment’.

the existence of these gaps. A résumé is then presented of current thinking on the role of gender gaps as a factor influencing the rate of economic growth. It will be seen that the relevance claimed for gender factors is remarkably pervasive and profound, spanning areas as diverse as education, health, labour productivity, population growth, mobilization of investible funds, enterprise, and governance – with consequential broadly based effects on the rate of economic growth. The policy agenda flowing from analysis of the role of gender factors in the development process are summarized in the final section of the chapter.

The nature and dimensions of gender gaps in developing countries

Marked differences between the economic situation, quality of life, and socio-cultural standing of women and those of men, are common in developing countries. In this section key ‘gender gaps’ are identified and the extent of these differences illustrated.

Economic gaps

In most developing countries *poverty* is being ‘feminized’: that is, an increasing proportion of those deemed ‘poor’ is made up of women, and the gap between average male incomes and average female incomes is widening – so much so that some observers see women as ‘the new underclass’.

	1990	1998	2005
Africa*	87.7	86.0	82.4
America & Caribbean**	80.2	85.7	87.3
Asia***	74.4	78.8	80.0

TABLE 15.1 Female wage rates as a percentage of male wage rates in developing countries

* Average (unweighted) of ratios for 6 countries.

** Average (unweighted) of ratios for 11 countries.

*** Average (unweighted) of ratios for 20 countries.

Source: ILO (2007).

In general, women work for lower wage rates than men and their employment opportunities are restricted to a narrower range of (usually less attractive) jobs than those open to men. Data on remuneration rates for males and females in a sample of 37 countries are set out in Table 15.1. Given the serious problems attached to constructing internationally comparable wage-rate statistics, the figures in the table should be regarded as indicative rather than precise values. Nevertheless, it is worth noting that, in the large majority (86 per cent) of the

developing countries covered by the table, female remuneration rates were below male rates in all three years covered, and that there was no clear evidence of any general improvement in female rates relative to male rates over the 15-year span.

In addition to this, women are much more likely than men to work for no remuneration at all – as ‘unpaid family workers’. Data here are patchy, but almost all the figures made available by the World Bank (2007) tend to confirm this. Striking examples among the larger developing countries include *Vietnam* where 50.3 per cent of all female employment is of this kind as against only 21.9 per cent for males, *Pakistan* (46.9 against 16.4 per cent), *Turkey* (49.0 and 8.2 per cent), *Egypt* (19.5 and 8.4 per cent), *Uganda* (40.5 and 10.3 per cent), *Sri Lanka* (20.9 and 4.2 per cent), *Morocco* (52.5 and 21.6 per cent), *Thailand* (35.2 and 16.0 per cent), and – the most unbalanced of all – *Bangladesh*, where a massive 73.2 per cent of all female employment goes unpaid compared with 10.1 per cent for males. Much of this work is in subsistence agriculture, in which many of the lighter tasks, such as weeding, are performed by women – the ‘invisible farmers’.² Men do perform unpaid work

² So called by Caroline Sachs (1983).

in the household and in agriculture, but this tends to comprise a much smaller proportion of their 'economic activity'.

For those women who do wish to work for pay, the problem of unemployment looms larger than is the case for men. Again, the data are incomplete, but of the 55 developing countries for which recent data are available no fewer than 41 had higher unemployment rates for female workers than for males (World Bank, *WDR 2007*, p. 65). The figures in Table 15.2 below, although incomplete, tell the same story.

	WORLD			East Asia and Pacific			Europe and Central Asia+			Latin America and Caribbean		
	1980	1990	2004	1980	1990	2004	1980	1990	2004	1980	1990	2004
1. Population												
Female %	49.7	49.7	49.7	48.9	49.1	52.3	51.9	52.1	50.1	50.3	50.6	
2. Life-exp at birth (years)												
Male	61	63	65	66	68	63	65	64	62	65	69	
Female	65	67	69	60	72	72	73	73	68	71	75	
3. Adult literacy (% age > 15 Years)												
Male				87.2	94.6		97.9	99.2		86.4	91.0	
Female				70.1	86.7		94.3	98.7		83.5	89.5	
4. Labour force (total)												
Female %	39	40	40	43	44	44	46	45	29	34	40	
5. Unemployment												
% Total labour force			5.7*	4.7	2.8	4.4	10.6*	10.6		6.2	9.5	
% Female labour force							10.6*	10.7		7.1	11.8	
6. Net primary school enrolment rate												
Male		89		98			91				95*	
Female		84		93			89				93*	
7. Primary school completion (% age group)												
Male				98	99		92	95		85	96	
Female				96	97		93	94		89	97	
8. Youth literacy rate (% people aged 15–24 yrs.)												
Male				96.9	98.2		99.2	99.3		92.7	96.3	
Female				92.8	97.5		97.4	98.4		92.8	97.0	
9. Total fertility rate (births per woman)	3.7	3.1	2.6	2.1	2.0		1.6	1.6	4.2	3.2	2.5	
10. Maternal mortality (per 100,000)			410*	117			58			194		
11. Parliamentary seats (% women)		11	15	19*	18		8*	12		8	19	

TABLE 15.2 Key gender statistics – world and major regions – 1980, 1990 and 2004

+ Excludes high-income countries.

* Year 2000.

Source: World Bank (2006) Table A7 (p. 281).

	Middle East & North Africa			South Asia			Sub-Saharan Africa		
	1980	1990	2004	1980	1990	2004	1980	1990	2004
1. Population									
Female %	49.5	49.4	49.5	48.3	48.4	48.7	50.3	50.3	50.1
2. Life-exp at birth (years)									
Male	57	63	68	54	58	63	47	48	46
Female		66	71	54	59	64	50	51	47
3. Adult literacy (% age > 15 Years)									
Male		64.7			59.5	71.9		61.0	
Female		38.8			33.9	46.4		40.7	
4. Labour force (total)									
Female %	20	23	27	33	31	29	43	43	42
5. Unemployment									
% Total labour force		15.2*	13.6		4.5				
% Female labour force		20.1*			5.0				
6. Net primary school enrolment rate									
Male		88	92		91*	90		51	68
Female		81	87		75	85		44	60
7. Primary school completion (% age group)									
Male		83	89		87	85		55	66
Female		71	86		65	78		47	56
8. Youth literacy rate (% people aged 15–24 yrs.)									
Male		80.0			70.2	82.5		76.2	
Female		59.4			49.9	65.3		60.9	
9. Total fertility rate (births per woman)	6.2	4.8	3.0	5.2	4.1	3.1	6.7	6.2	5.3
10. Maternal mortality (per 100,000)		183			564			921	
11. Parliamentary seats (% women)		4	6		6	9			13

TABLE 15.2 (continued)

Quality-of-life gaps

The quality of life of many women in developing countries is markedly inferior to that enjoyed by their male counterparts. This is both a cause and a consequence of the relatively weak economic situation of women. Here we focus on two key areas – health and education.

Nutrition and health: the 'missing women'

Women have a significant inbuilt biological advantage over men in their underlying greater longevity. However, demographic studies indicate that, for women in developing countries, this natural advantage is often seriously eroded by malnourishment (males typically having first claim on a family's dietary resources) and by a high incidence of

a variety of life-shortening maladies – especially those associated with pregnancy and child-bearing (again, male family members are usually given priority where expenditures on medical treatment are concerned).

Although life-expectancy has been rising for both sexes in recent years in most, though not all, countries, a significant discrepancy exists between experience in high-income countries, where the gender gap in life expectancy is 6–8 years, and in the developing world where the difference averages only 2–3 years. A.K. Sen (1992) has noted that, in many developing countries especially in South Asia, men actually outnumber women, and he has estimated that, in 1990, more than 100 million women were ‘missing’ because of avoidable ‘excess female mortality’.

Education

A major ‘gap’ is also evident in education. As the figures in Table 15.2 show, primary-school enrolment ratios in developing countries are generally higher for males than for females, and female literacy rates are correspondingly lower than male rates – notably in South Asia (46.4 against 71.9 per cent in 2004) and sub-Saharan Africa (40.7 against 61 per cent in 1990). In low-income countries 30 per cent of males are illiterate, compared with almost 50 per cent of females.

Socio-cultural-status gaps

For the majority of married women in developing-country families, the importance of their role in family life contrasts sharply with the *low esteem* they enjoy *in the family* and their *lack of decision-making authority* in that context. Women bear most of the responsibility for home-making and for managing the health and education of the children. Yet typically their often crucial contributions to family welfare are not reflected in their status within the family. Rather, the reverse is frequently true, with little importance being attached by the male head of the family to these contributions, and inadequate resources provided from the family budget to finance them.

In the broader social context women are again in a position of inferiority to males in many respects. Their *social mobility* is usually severely limited – in part because of the economic and educational handicaps mentioned above. This is often reinforced by a typically disadvantaged *legal status* so that, for instance, legislation on land rights may rule out ownership of land by women, while mercantile law may dictate that commercial documents and contracts cannot be validated by women – a husband’s signature being required to regularize them. In terms of *political power*, women are, in most countries, marginal players. Female representation in parliaments, and in the upper civil service echelons, is almost invariably small. As Table 15.2 indicates, among regions the highest value for the proportion of parliamentary seats held by women in 2004 was 18 per cent for East Asia and the Pacific, and the lowest a negligible 6 per cent in Middle Eastern and North African countries. Only in NGOs, a non-traditional element of civil society, are women generally believed to make a significant contribution to leadership, though data to back up this perception are hard to find.

The causes of gender gaps

The existence, and persistence, of the gender gaps referred to above stem from a complex of interrelated factors. A fundamental cause is the greater value, and higher expectations,

placed by many households on sons than on daughters. Promoting the success of male children typically means channelling a disproportionately large share of the family budget into providing *education, nutrition and health/medical-care* for boys – to the detriment of the educational attainment and health status of girls.

Exclusion from training and poorer health status, in turn, restrict the range of formal-sector employment opportunities, including government-sector jobs, open to girls, and greatly reduce their 'economic value' to their families. This encourages their diversion into low-grade (sometimes 'sweat-shop') formal employment, or into unpaid and (being outside the market) typically undervalued activities such as cooking, cleaning, collecting firewood and water, agricultural work – and child-rearing. Thus the expectation that the economic returns from investment in male children exceed those from investment in daughters becomes a self-justifying belief, a form of vicious circle.

Even if women attempt to break free from these constraints by seeking to move into independent private-sector activities, accessing credit for investment is likely to prove very difficult. Banks often share the view that rates of return on female enterprise are unlikely to be high. And, of course, lack of legal independence is very often a serious barrier to commercial success.

All of this helps explain the greater incidence of poverty – lack of command over resources – amongst women than amongst men in developing countries.

A further consequence of the diversion of most women away from formal-sector careers – in addition to their relegation to non-formal and domestic employment – is an increased emphasis on child-bearing. As the data in Table 15.2 indicate, in several regions – in particular, sub-Saharan Africa and South Asia – fertility rates, though falling, are still high. The latest World Bank data on age-specific fertility rates for women aged 15–24 years indicate that, even within this youngest decade of their fertile period, for the 40 developing countries for which figures were available, 21 had average rates in excess of 3.0 per woman, six had rates in excess of 4.0, and one country, Uganda, had a rate of over 5.0 (World Bank, *WDR* 2007). The combination of early child-bearing and high fertility reinforces the adverse effects on health of malnourishment in childhood and subsequent relative lack of access to healthcare. This further reduces the economic potential of women and significantly increases, during childhood and child-bearing years, female morbidity and mortality rates (which include the high maternal mortality rates documented in Table 15.2) to levels often above male rates, an important cause of Sen's 'missing women' phenomenon mentioned earlier.

Gender gaps and development

A strong case can be made for the view that, over and above the obvious ethical dimension, discrimination against women of the kinds discussed above adversely affects the rate of economic growth in developing countries, and that removing, or reducing the extent of, such discrimination is likely to bring major gains for growth and development. (This is, in fact, a particularly important application of the general argument that discrimination between people in the work they are allowed to do, other than on the criterion of their relative capacity to perform it, is always likely to be economically and socially wasteful). Key specific issues in the gender context run in terms of human-capital formation, and market and institutional discriminatory practices.

Human capital formation and growth: women's education and health

Returns to investment in education and health in developing countries are typically high. Expanding women's education and improving their health status adds *directly* to the stock of 'human capital'. This leads (as was noted in Chapter 4) to a rise in the growth rate during the phase when additional investment funds are being pumped into these areas and the capital stock is being augmented, which results in a permanent increase in per capita incomes. Additionally, to the extent that enhanced education of women better prepares them for adopting, adapting, and using new technologies, a permanent 'endogenous' increase in the growth rate may be achieved. Given the extent of the current disparities between the educational and health status of men and women, there is plenty of room for 'catch-up' in this context.

Over and above the straightforward favourable impact of human-capital formation referred to in the preceding paragraph, a number of important *indirect* benefits are likely to accrue. Thus:

- Compared with uneducated women, educated women place greater emphasis on, and are more knowledgeable about, the desirability of educating their own children – so extending the expansion of human capital into the next generation;
- Similarly, educated women are likely to be better informed about the importance of good nutrition, hygiene and healthcare for the well-being of their children. This, again, contributes to future human-capital formation and enhances the productivity of the next cohort of workers (Alderman and King 1998);
- An important aspect of development policy in most developing countries is cutting the population growth rate in order to reduce pressure on resources and the environment and to create space for per capita income growth. (The discussion of Malthus and population growth in Chapter 4 is relevant here.) There is a substantial body of evidence indicating that increased investment in women's education is an effective means of reducing population growth rates (see Figure 13.2 in Chapter 13). This works through several mechanisms:
 - 1 Education and employment of women have the effect of delaying marriage and the start of child-bearing, thus limiting fertility and the size of families. This results in healthier mothers and children, as well as releasing women for further education and employment after child-bearing. Both of these contribute to faster economic growth.
 - 2 A related point: education, by enhancing women's employment opportunities, increases the opportunity cost of having children since child-bearing and child-rearing usually involve prolonged, or permanent, absence from work. This provides a further incentive to curtail family size.
 - 3 Fewer children means enhanced availability of family resources per child for education and healthcare, so creating the potential for further capital formation and more rapid average-income growth in the future.
 - 4 Large families require a great deal of attention. Not only does this debar many mothers, often from a very early age, from education and formal employment, but it may well involve older children in helping to look after the family – so truncating their schooling, with obvious negative effects on human-capital formation.
 - 5 Educated women tend to be more aware of the benefits of contraception.
- Education and employment enhance women's economic status, which is often reflected in improved status within the family unit. This change not only lets women have their own funds to disburse, but may improve their 'voice', or influence, within the family, in

particular with regard to how the family budget is spent – and women are known to be much more likely than men to channel funds towards children’s education and healthcare (Hoddinot and Haddad, 1995). ‘Increasing household incomes may not translate fully into improved health, education levels and lower fertility – if the income is hijacked by men’ (Thomas, 1991). A corollary of this is that the effectiveness of expanded public provision of education and health infrastructure in promoting growth will be increased where women have a say in how household funds are deployed and are able to direct them into using such facilities. (Students of resource-allocation theory will note that the traditional approach, which regarded the household as the basic, homogeneous decision-making unit on family spending, did not take such intra-family distinctions into account.)

All of these mechanisms lead to more rapid growth by, either directly or indirectly, contributing to increasing the rate of human-capital formation and improving the quality of human capital. In many cases they are mutually reinforcing, making possible a break-out from the vicious circle of low per capita incomes, caused by low growth, itself the result of the poor education and health status – which are all that can be afforded because of low per capita incomes and large family size.

Gender relations: access to resources, institutional factors – and growth

Gender relations and gender-based specialization have an important bearing on the pace of economic growth and development through mechanisms other than the education/health/human-capital nexus. Important among these mechanisms are:

- *Legal and customary restrictions on women’s economic rights inhibit enterprise activity.* As noted earlier, in many developing countries women may not own land and are not free to enter into certain kinds of commercial and financial contracts. In agriculture, lack of ownership discourages women from investing in farm improvement. More generally, such restrictions impair women’s capacity to access financial assets and to provide collateral against which to raise investment funds. Removing them seems likely to spur enterprise activity. (The introduction of microcredit schemes, discussed in Chapter 19, was, in part, a means of addressing this growth-restricting problem);
- *The customary division of labour in rural areas lacking adequate infrastructure creates ‘time poverty’.* Many of the domestic tasks traditionally allocated to women in rural areas become particularly burdensome and time-consuming where infrastructure is lacking, often absorbing more hours than the typical male working day. For instance, fetching water (where there is no public water supply), transporting firewood and produce (where the local road system is not suitable for vehicles), and performing repetitive tasks manually rather than mechanically (where there is no public electricity supply), can absorb a great deal of time and energy, leaving very little of either for education or income-generating activities. Provision of appropriate infrastructure can relax this constraint;
- *Exclusion of women from formal-sector jobs limits earning power.* Many women migrants to towns have difficulty in finding formal-sector employment. This is often because of established patterns of job reservation for males (which may be excused on grounds of protecting women from difficult or strenuous work), or prejudice against employing women, or lack of educational qualifications. This kind of restriction is *prima facie* a barrier to efficient allocation of labour resources, and hence reduces total output. Many women, faced with this situation, are pushed into the low-paid informal sector and, despite often being heads of households, may be unable to afford education and

healthcare for their children. The growth benefits to be had from deregulation of the labour market in this context are apparent.

Governance and law

Good governance and the suppression of corruption are important contributors to economic growth. There is some evidence – admittedly as yet by no means conclusive – to suggest that women may be less prone than men to adopt corrupt practices when in power (World Bank, *WDR*, 2001). If this is so, then gender equality may bring with it improved governance and hence faster growth.

Policy on gender and development

International support for gender-based development policies

In recent years several important commitments have been made by major international institutions, and in a number of world forums, to improving the lot of women in developing countries. The growing recognition that such measures are likely to have favourable effects on development has helped bring on-side players in the international arena that might not have been swayed by egalitarian arguments alone, and has added considerable impetus to the introduction of gender-based policies.

Particularly significant have been:

- The designation by the UN of 1976–85 as the *UN International Women's Decade*. This focused official attention on women, and resulted in the establishment of national women's organizations and ministries in many countries. It also brought about the widespread adoption of Women in Development (WID) policies in governments, donor agencies and NGOs;
- The strong statement made by the United Nations International Conference on Population and Development (held in Cairo in 1994) to the effect that 'the empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development';
- The focus of the Fourth World Conference on Women: Action for Equality, Development and Peace (reflected in the *Beijing Declaration and Platform for Action*) was the advancement and empowerment of women in relation to women's human rights, women and poverty, and women and decision-making – to be achieved by 'gender mainstreaming' of many policies and programmes;
- The commitment embodied in the *Copenhagen Declaration* (made at the UN-sponsored World Summit for Social Development in 1995) to 'achieving equality and equity between women and men, and to recognizing and enhancing the participation and leadership roles of women in political, civil, economic, social and cultural life and in development';
- The World Bank's enthusiastic support for such policies, notably in its Policy Research Report entitled '*Engendering Development*' (Mason and King, 2001) and in several recent annual '*World Development Reports*';
- The inclusion in the UN's Millennium Development Goals (MDGs) of the need to 'promote gender equality and empower women';

- The four-year 'Gender Action Plan', beginning in 2007 and promoted by the World Bank in collaboration with national donors (notably Norway and Germany), designed to 'advance women's economic empowerment in order to promote shared growth [and] . . . gender equality'. The focus of this 'smart-economics' plan is women's empowerment in the economic sectors, most importantly infrastructure (energy, transport, water and sanitation); agriculture; private-sector development and finance.

Specific policies for economic growth through gender-equalization

Our discussion suggests that economic growth and the process of development may be significantly accelerated by the adoption of policy measures which promote more equal rights for women and seek to correct present prejudices. At the most general level, *empowerment of women* – that is, improving the social and political status of women, and giving them more control over their own life choices, especially with regard to education, employment and child-bearing – is seen as a social and ethical necessity, as well as being a particularly effective growth strategy. Empowerment may be promoted in a number of ways many of which are gender-specific, though, as the World Bank has pointed out, some important options may have a 'gender-neutral' *form* while yet favouring women in practice (World Bank, *WDR*, 2007). Specific policy options follow naturally from the discussion above and may be summarized as follows:

- *Improve girls' education.* Improving girls' primary and secondary education is seen as the most effective way of promoting empowerment. Much has already been done to increase primary-school enrolments and attention is now shifting to secondary education. The next four requirements listed constitute elements of a strategy for improving girls' education.
- *Build more schools closer to where people live.* The ostensibly gender-neutral policy of building more schools in rural areas turns out, in practice, to help in equalizing opportunities for schooling since girls' enrolment is more affected than boys' by the need to make lengthy trips to school (primarily because of perceived security problems) and since, in any case, female enrolment is currently at a lower level than male enrolment. These favourable effects can be reinforced if cash subsidies are made available to poor families to send, and keep, girls at school.
- Reinforce the beneficial effects of increased rural school building by *cutting school fees* and increasing the number of *scholarships for girls*.
- *Train more women teachers* and encourage girls to *study maths and science*.
- *Make selective investments in infrastructure.* Where 'time poverty' is a problem for women – adversely affecting, amongst other things, their ability to take advantage of educational opportunities – appropriate investments in infrastructure can have significant effects. Thus, building roads in rural areas can release girls from hours spent in walking to collect firewood or water and to attend market. Improving public transport has a similar effect. Providing electricity and water supplies can also reduce the time burden on women of routine tasks.
- *Guarantee reproductive health and rights.* Improving education on contraception and reproductive health in general, and providing improved access to obstetric care in particular, can greatly improve women's health as well as encouraging reduced family size. The improvements in girls' education proposed above can also assist in reducing family size, through delaying marriage by postponing the termination of education (at

which point many girls get married) and, in some cases, by further delaying marriage by improving employability of female school-leavers. In addition, delaying marriage reduces the health risks, the diminished decision-making power in the family, and the vulnerability to domestic violence – which are the lot of many women who have large numbers of children.

- *Improve employment prospects.* Improving women's employment prospects and earnings can have an important favourable impact on family spending on nutrition, health and education – as well as raising women's status in the household. Removing pro-male biases in employment legislation (including occupational segregation), encouraging equal pay, improving work place health and safety regulations (women often being particularly vulnerable to injury in the work-place) and providing government subsidies for child-care services and skills training can all play an important part here. Rather less obvious is the possibility of adopting trade policies aimed at increasing production (and exporting), and hence creating more jobs, in female-intensive occupations (for example, garment manufacturing). It will sometimes conveniently be the case that shifting to *non-discriminatory* trade policies has this effect. All these policy options have been found to narrow male–female wage gaps and increase employment levels of women with favourable effects on their status within their households.
- *Facilitate women's entrepreneurial activity.* Permitting women to own and inherit assets, and removing legal barriers to their autonomy in enterprise activity, can have favourable effects on both women themselves and the national economy. Encouraging microfinance schemes can help in this direction.³
- *Encourage women to enter government.* Increasing the numbers of women in parliament and in the upper echelons of the civil service is a very direct way to empower women and may also improve the quality of governance.

Summary conclusions

- The central message of this chapter is that the widespread relegation of women in developing countries to the status of second-class citizens in the economic, social and political spheres has been costly – whether viewed ethically for the intrinsic value of equal treatment or instrumentally for its impact on economic growth.
- Neglecting women's education and health, and placing barriers in the way of women's enterprise, have condemned them to unnecessarily severe poverty and have depressed their quality of life, as well as adversely affecting the efficiency of resource allocation and cutting growth rates in the developing world.
- Put more positively, the empowerment of women along the lines outlined above offers the possibility of accelerating rates of economic growth both indirectly, by building-in long-term improvement in the stock of human capital, and directly, by permitting women to play a much more active role in the market.

³ It is worth noting that the Grameen Bank, the original microcredit institution and one of the largest, incorporates in the 'Sixteen Decisions' which all members (male and female) must take, the restriction of family size – and this appears to have a negative impact on fertility.

Redrafting the policy agenda in developing countries to allow for much greater investment in women, and for the transformation of their status, creates a situation in which the ‘cost’ of correcting a serious social injustice is actually increased economic growth: a ‘win-win’ outcome.

Questions for discussion

- 15.1 What are the main ‘gender gaps’ between men and women in developing countries – with particular reference to their economic situation, quality of life, and socio-cultural standing?
- 15.2 Would you expect these ‘gaps’ to be wider – or narrower – in developed countries than in developing countries? Why?
- 15.3 What difference, if any, does the existence of significant ‘gender gaps’ in a developing country make to the prospects for economic growth?
- 15.4 What is meant by the statement that ‘poverty is being feminized’? What evidence can you adduce in support of this contention?
- 15.5 What gender-related policy measures would you recommend for developing countries? Why?
- 15.6 What arguments might be advanced for, and against, the proposition that economic governance in developing countries would be improved if taken out of the hands of men and handed over to women?
- 15.7 It is usually assumed that the central aim of private-sector entrepreneurs in the developing world is to increase the profitability of their businesses. Why, then, would they employ relatively poorly qualified men rather than relatively well-qualified women – as women’s rights campaigners claim they do?

Additional reading and web resources

The Oxfam journal *Gender & Development*, published three times per year, provides a useful up-to-the-minute overview of the topic together with articles, interviews and book reviews from researchers, academics, policy-makers, and practitioners. Each issue lists recent publications, electronic resources, and organizations in the field.

Inglehart, R. and P. Norris (2003) *Rising Tide: Gender Equality and Cultural Change Around the World*, Cambridge University Press, Cambridge, Mass.

Haddad, W.D. (1990) ‘Education and development: evidence for new priorities’, *World Bank Discussion Paper No. 95*, Washington DC, pp. 12–15.

Forsythe, N., R. Korzeniewicz, and V. Durrant (2000) ‘Gender inequalities and economic growth’, *Economic Development and Cultural Change*, **48** (2).

The main World Bank websites on Gender and Development are at:
<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,menuPK:336874~pagePK:149018~piPK:149093~theSitePK:336868,00.html> (which focuses on the ‘Smart Economics’ gender equality strategy) and the more general: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:20260262~menuPK:489120~pagePK:148956~piPK:216618~theSitePK:336868,00.html>

A short, but informative video on the World Bank's *Smart Economics* action programme is available at: <http://go.worldbank.org/KB7CH9X3WO>

World Bank papers on which *Engendering Development* was based can be found at: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:20191732~pagePK:210058~piPK:210062~theSitePK:336868,00.html>

A range of documents relating to Asian developing countries and generated by the Asian Development Bank can be found at: <http://www.adb.org/Gender/default.asp>

Work by the United Nations is discussed at: <http://www.undp.org/women/>

Data on gender and development are available on the World bank site at: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:20243643~menuPK:489223~pagePK:148956~piPK:216618~theSitePK:336868,00.html>