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Gender, Growth, and Poverty Reduction

*Special Program of Assistance for Africa,
1998 Status Report on Poverty in
Sub-Saharan Africa*



C. Mark Blackden
Chitra Bhanu

*in collaboration with the
Poverty and Social Policy Working Group of the
Special Program of Assistance for Africa*

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*The World Bank
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Foreword

Reducing gender inequality in Sub-Saharan Africa has long been accepted as a development goal for equity reasons. More recently, there has been growing recognition that gender inequality significantly constrains economic growth, and hence poverty reduction in Africa.

One of the tasks of the Poverty and Social Policy Working Group of the Special Program of Assistance for Africa (SPA) is to prepare status reports on poverty in Sub-Saharan Africa with a view to informing the policy debate and integrating poverty reduction objectives into economic reform. This 1998 SPA Status Report, *Gender, Growth, and Poverty Reduction*, documents the structural role of men and women in African economies and examines the linkages between the market and the household. The report makes a convincing case that gender-specific factors constrain effective resource allocation and growth, and that reducing gender inequality in access to and control of productive assets would increase growth, efficiency and welfare. In an environment in which Sub-Saharan Africa's growth prospects are more uncertain, addressing gender-based obstacles to growth and poverty reduction is particularly timely.

This report is the product of close collaboration between the members of the SPA Poverty and Social Policy Working Group. It has also benefited from consultations with representatives of African governments, NGOs, and civil society. The report aims to support efforts by the development community and by African partners to give greater attention to gender issues and to promote gender-inclusive participation in economic policymaking and in the design and implementation of economic reform programs.

An effective response to the problems of gender inequality requires a concerted and coordinated effort by donors, policy makers, African governments, NGOs, and civil society. It is hoped that the wide dissemination of this report, both within donor agencies and with African governments and NGOs, will facilitate dialogue on poverty and gender. We also hope that greater outreach to Africa will help to specify how the agenda outlined in the report can be implemented most effectively.



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Abstract

This report examines the linkages between gender inequality, growth, and poverty in SSA. It documents the interdependence of the market and household economies, and the structural roles of men and women in African economies. Based on country-level case studies, macroeconomic growth modeling, and gender analysis of household survey data, it concludes that reducing gender-based asset inequality increases growth, efficiency, and welfare. Recommendations for public policy intervention are made in five key areas: participation; investment in the household economy; investment in human capital; support for rural livelihood strategies; and engendering national statistics and poverty monitoring.



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This report was prepared for the Special Program of Assistance for Africa (SPA) with the close collaboration of several members of its Poverty and Social Policy Working Group (PSPWG), in particular Margreet Moolhuijzen (The Netherlands), Ingrid Lofstrom-Berg and Dag Ehrenpreis (Sweden), Andy Norton (U.K.), Curt Grimm (U.S.), and Sean Conlin and Arne Strom (E.U.). It reflects the outcome of informal consultations with key partners in Africa, notably ECA, in connection with its 40th Anniversary Conference on *Women in the African Economy*, held in April 1998. It also reflects discussions with government officials and civil society organizations in Ethiopia, Kenya, Uganda, Tanzania, and Ghana, and at the Regional consultative meeting with African NGOs held in Bamako, Mali, in September 1998.

Abbreviations and Acronyms

AfDB	African Development Bank
AHSDB	Africa Household Survey Data Bank (World Bank)
AIDS	Acquired Immunodeficiency Syndrome
CAR	Central African Republic
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
DAC	Development Assistance Committee (OECD)
DALY	Disability-adjusted life year
DHS	Demographic and Health Surveys
ECA	Economic Commission for Africa (UN)
FHH	Female-Headed Household
GBD	Global Burden of Disease
GDP	Gross Domestic Product
HIV	Human Immunodeficiency Virus
ICRW	International Center for Research on Women
IFPRI	International Food Policy Research Institute
IMT	Intermediate Means of Transport
IPU	International Parliamentary Union
MHH	Male-Headed Household
NGO	Non-Governmental Organization
PCE	<i>Per capita</i> expenditure
PPP	Purchasing Power Parity
PSPWG	Poverty and Social Policy Working Group (SPA)
Sida	Swedish International Development Cooperation Agency
SIP	Sectoral Investment Program
SNA	System of National Accounts (UN)
SSA	Sub-Saharan Africa
SPA	Special Program of Assistance for Africa
TFR	Total Fertility Rate
UNDP	United Nations Development Programme
UNFPA	United Nations Fund for Population Activities
UNICEF	United Nations Children's Education Fund
USAID	United States Agency for International Development
WBI	Women's Budget Initiative (South Africa)
WID	Women in Development
WHO	World Health Organization
WWB	Women's World Banking

Overview



I. Introduction

1. This 1998 SPA Status Report on poverty in Sub-Saharan Africa (SSA) argues that, if SSA is to achieve equitable growth and sustainable development, one necessary step is to reduce gender inequality in access to and control of a diverse range of productive, human, and social capital assets. Focusing principally on agriculture and the rural sector, the report examines the linkages between gender inequality, growth, and poverty in SSA. Reducing gender inequality—a development objective in its own right—increases growth, efficiency, and welfare.

II. Determinants of Growth

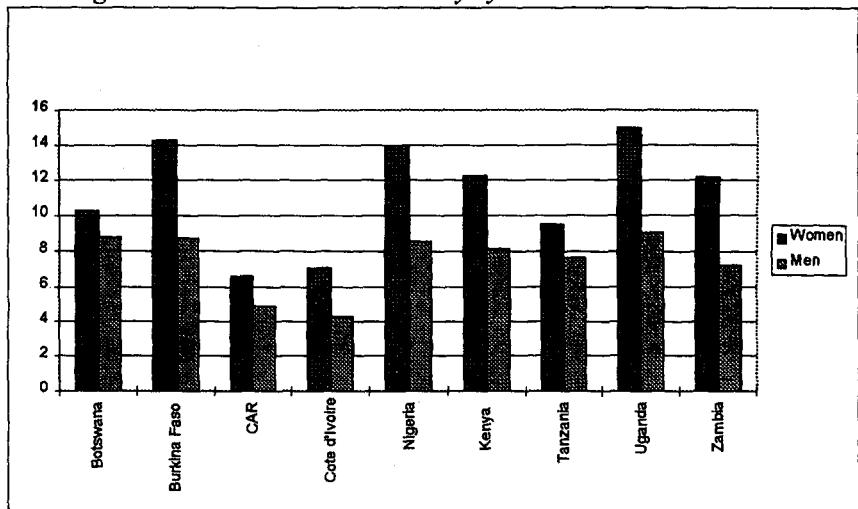
2. Many factors limit growth in Africa. Recent evidence suggests that lack of openness to trade and poor governance have had large, damaging effects on the growth rate. The effects on growth of high policy volatility and poor public services may also be harmful. High transport costs, poor soils, disease, climate risk, export concentration in commodities, and violent conflict have all played a part in reducing growth. The extent to which asset inequality constrains growth and poverty reduction has recently received renewed attention, as lower asset inequality may contribute to higher growth, and to a type of growth from which the poor will benefit the most. Using macro data on access to education and employment, and micro data on access to and control of land, labor, and other productive inputs, this report makes the case that gender-based asset inequality diminishes productivity, output, and growth in SSA.

3. Following a decade of stagnation, economic growth in SSA resumed in 1994-96, though this growth has proven to be fragile. In the context of the Asian crisis and global economic prospects more generally, the economic outlook for SSA in 1998 and beyond is much more uncertain than it was in 1997. Africa's population growth rate of about 2.5 percent per year will require very high economic growth rates—5 to 8 percent—to reduce the number of poor. The World Bank estimates that SSA's population-weighted GDP growth in 1998 will be 2.8 percent, a growth rate which provides little scope to reduce poverty. In this more uncertain environment, removing gender-based obstacles to growth and poverty reduction is timely.

III. Interdependence of the Market and Household Economies

4. Analysis of men's and women's time allocation captures the interdependence between the "market" and the "household" economies. It is well documented that women work longer hours than men throughout SSA (*Figure 1*). Much of women's productive work is unrecorded and not included in the System of National Accounts (SNA). For example, it is estimated that nearly 60 percent of female activities in Kenya are not

Figure 1: Productive Hours Per Day by Gender: Selected Countries

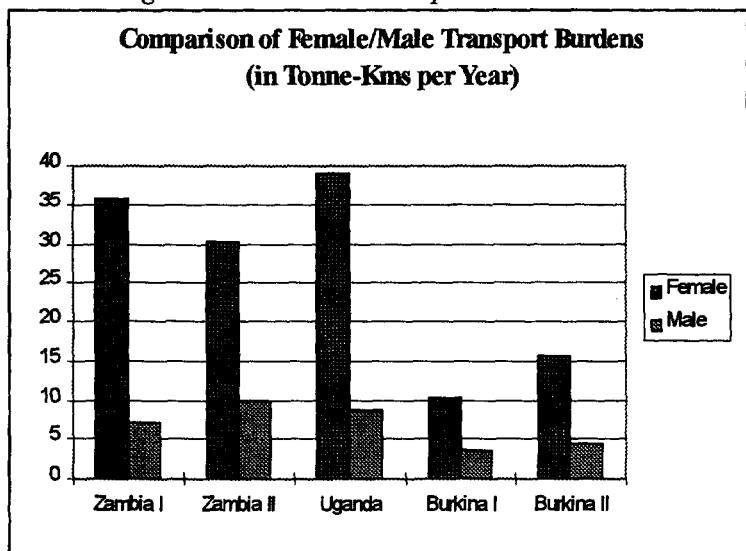


Sources: Brown and Haddad 1995; World Bank 1993b; Saito et al. 1994.

captured by the SNA, compared with only 24 percent of male activities. Children are closely integrated into household production systems, and the patterns that disadvantage girl-children begin very early. Poor households need their children's labor, sometimes in ways that also disadvantage boys. Domestic chores, notably fetching water and fuel, are one of the factors limiting girls' access to schooling.

5. The transport sector strikingly illustrates the interdependence between the market and the household economies, and the associated time problem for women. The gender division of labor leaves women with by far the more substantial transport task in rural areas (*Figure 2*). Other village transport surveys in Ghana and Tanzania show that women spend nearly three times as much time in transport activities compared with men, and they transport about four times as much in volume.

Figure 2: Gender and Transport Burdens in SSA



Source: Barwell 1996.

IV. Women and Men in African Economies

6. A distinguishing characteristic of SSA economies is that both men and women play substantial economic roles. Data compiled by IFPRI indicate that African women perform about 90 percent of the work of processing food crops and providing household water and fuelwood, 80 percent of the work of food storage and transport from farm to village, 90 percent of the work of hoeing and weeding, and 60 percent of the work of harvesting and marketing. There are marked sub-regional variations in men's and women's share of work; in much of the Sahel, men predominate in agriculture, including in the food sector.

7. One way to capture the dynamics of the varied contributions of men and women to the productive economy is in the "gender intensity of production" in different sectors. In Uganda, men and women are not equally distributed across the productive economy, as agriculture is a female-intensive sector of production, and industry and services are male-intensive (*Table 1*).

Table 1: Uganda - Structure of the Productive Economy

Sector	Share of GDP (%)	Share of Exports (%)	Gender Intensity of Production	
			Female (%)	Male (%)
Agriculture	49.0	99	75	25
o/w: Food Crops	33.0	-	80	20
Traditional Exports	3.5	75	60	40
NTAEs	1.0	24	80	20
Industry	14.3	1	15	85
o/w: Manufacturing	6.8	-	n.a.	n.a.
Services	36.6	-	32	68
Total/Average:	100.0	100.0	50.6	49.4

Notes: Gender Intensity of Production: female and male shares of employment.
 NTAE: Non-traditional agricultural exports.

Source: Adapted from Elson and Evers 1997.

V. Interface Between Gender and Growth

8. Micro-level analyses portray a consistent picture of gender-based asset inequality acting as a constraint to growth and poverty reduction. Country case studies throughout SSA point to patterns of disadvantage women face, compared with men, in accessing the basic assets and resources needed to participate fully in realizing SSA's growth potential. These gender-based differences affect supply response, resource allocation within the household, and, significantly, labor productivity. They have implications for the flexibility, responsiveness, and dynamism of African economies, and limit growth (*Box 1*). The agricultural growth that SSA does not achieve because of gender inequality is not marginal to the continent's needs, as it affects food security and well being, contributes to greater vulnerability, and further reinforces risk-aversion. A case in Burkina Faso shows how differences in access to key inputs, notably labor and fertilizer, lead to

marked productivity differentials, and different supply responses, between plots controlled by men and those controlled by women (*Box 2*).

Box 1: Gender and Growth: Missed Potential

Burkina Faso: Shifting existing resources between men's and women's plots within the same household could increase output by 10-20 percent -- see also *Box 2*.

Kenya: Giving women farmers the same level of agricultural inputs and education as men could increase yields obtained by women by more than 20 percent.

Tanzania: Reducing time burdens of women could increase household cash incomes for smallholder coffee and banana growers by 10 percent, labor productivity by 15 percent, and capital productivity by 44 percent.

Zambia: If women enjoyed the same overall degree of capital investment in agricultural inputs, including land, as their male counterparts, output could increase by up to 15 percent.

Sources: Udry et al. 1995; Saito et al. 1994; Tibaijuka 1994.

9. In parallel, comparative cross-regional macro data on gender differences in education and formal employment also provide a basis for assessing the impact of gender inequality on growth. Over the 1960-92 period, SSA, together with South Asia, had the worst initial conditions for female education and employment, and the worst record for changes in the past 30 years. The average number of total years of schooling for the female adult population in 1960 was 1.1 years. Gender inequality in schooling in 1960 was also very high in SSA, with women having barely half the schooling of men. Females in SSA have experienced the lowest average annual growth in total years of schooling between 1960 and 1992 (an annual increase of 0.04 years, raising the average years of schooling of the adult female population by a mere 1.2 years). Females experienced a slower expansion in the growth of total years of schooling than males, and have a weak position in formal sector employment. In 1970, the female-male ratio of formal sector employment was among the lowest in the developing world, and the share of female formal sector employment increased by only 1.6 percentage points between 1970 and 1990.

10. Based on these trends, comparison between SSA and East Asia indicates that gender inequality in education and employment is estimated to have reduced SSA's *per capita* growth in the 1960-92 period by 0.8 percentage points per year, and appears to account for up to one-fifth of the difference in growth performance between SSA and East Asia. While this is far from the overriding factor, it is an important constituent element in accounting for SSA's poor economic performance.

Box 2: Gender and Productivity in Burkina Faso

In Burkina Faso, as elsewhere in Africa, different members of the household simultaneously cultivate the same crop on different plots. Detailed plot-level agronomic data provide striking evidence of inefficiencies in the allocation of factors of production across plots planted to the same crops but controlled by different members of the household. If two plots are identical in all respects except that one is controlled by the wife and the other by the husband, productive (Pareto) efficiency requires that yields and input allocations be identical on the two plots.

The evidence shows that plots controlled by women have significantly lower yields than plots controlled by men. On average, yields are about 18 percent lower on women's plots. For sorghum, the decline is striking—about 40 percent. Even for vegetable crops in which women tend to specialize, the decline in yields is about 20 percent. The econometric analysis shows that factors of production are not allocated efficiently across plots controlled by different members of the same household. Male labor, child labor, and non-household labor are used more intensively on plots controlled by men. Plots controlled by women are farmed much less intensively than similar plots controlled by men. Though it is well-documented that the marginal product of fertilizer diminishes, virtually all fertilizer is concentrated on the plots controlled by men.

The gender yield differential is caused by the difference in the intensity with which measured inputs of labor, manure, and fertilizer are applied on plots controlled by men and women rather than by differences in the efficiency with which these inputs are used. The production function estimates imply that output could be increased by between 10 and 20 percent by reallocating actually used factors of production between plots controlled by men and women in the same household. Household output could therefore be increased by the simple expedient of moving some fertilizer from plots controlled by men to similar plots planted to the same crop controlled by women.

This evidence confirms a key point about intra-household relations in Burkina Faso, namely that men and women operate in a system of production in which some resources are neither pooled nor traded among household members. Allocative inefficiency, along with diminished output, is the result.

Source: Udry et al. 1995.

11. The interdependence of the market and household economies brings to light: (i) short-term inter-sectoral and inter-generational trade-offs within poor asset- and labor-constrained households; and (ii) positive externalities, whereby investment in the household economy will benefit the market economy in terms of improved efficiency, productivity, and, hence, growth. The trade-offs are compounded by intra-household inequality and the complexities of intra-household relations. The case study evidence points to key short-term trade-offs between different productive activities (labor allocation for food and cash crop production), as is apparent, for example, in seasonal labor and cropping pattern constraints in Zambia; between market and household tasks, where rigidity in labor allocation for domestic tasks, lack of mobility, and time constraints limit response capacity; and between meeting short-term economic and household needs and long-term investment in future capacity and human capital, where, for example, fetching water (girls) and herding livestock (boys) limit households' options for sending children to school and breaking the inter-generational transmission of poverty.

12. Sectoral growth policies and priorities need to consider these short-term trade-offs and the positive externalities explicitly. Aligning the school year with the cropping cycle, for example, mitigates trade-offs at the household level. Investing in the household economy, for example in domestic labor-saving technology, improves labor productivity and constitutes a positive externality for the market economy. These trade-offs and externalities reinforce the need to tackle the labor time constraints facing women and girls.

VI. Household Diversity and Poverty

13. There is a marked variety of household forms, of intra-household relations, and gender divisions of labor in SSA, within an equally diverse range of wider social organizations in climatically and agronomically complex settings. Gender analysis of household survey data for a group of 19 SSA countries confirms this enormous diversity in household structure and composition, and shows that poverty is related to family systems. A simple distinction between male and female heads of households does not adequately capture the diversity of family systems and how they allocate resources. Analysis of households on the basis of headship nonetheless provides useful information on the structure and characteristics of different households in SSA. The average size of FHH is consistently smaller than that of MHH. While the majority of female household heads are widowed or divorced, the overwhelming majority of male household heads are married. This suggests that female headship is likely to be the result of disruptive life changes for women, and is indicative of the instability of household structures and composition, with implications for vulnerability to poverty (*Box 3*).

Box 3: Poverty and Vulnerability

Vulnerability reflects the dynamic nature of poverty, referring as it does to defenselessness, insecurity and exposure to risk. Vulnerability is a function of assets; the more assets people have, the less vulnerable they are. An awareness of the diverse nature of assets, and of their hierarchy, is essential for meaningful policy action. Women and children are more vulnerable because tradition gives them less decision-making power and less control over assets than men, while at the same time their opportunities to engage in remunerative activities, and therefore to acquire their own assets, are more limited.

Source: World Bank 1996a.

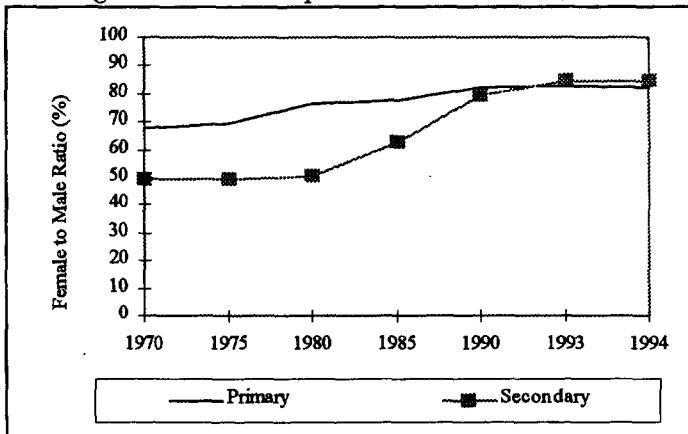
14. There is no consistent evidence that poverty incidence is necessarily higher among FHH. One cross-country study shows that poverty incidence is statistically higher among FHH compared with MHH in only two of six SSA countries. The gender of the household head is therefore not a particularly useful predictor of household-level poverty status, and is not in itself effective as a criterion for targeting. Patterns of disadvantage for women and girls persist irrespective of the gender of the household head. The situation of women and children in poor, polygamous MHH might be of greater concern. Analysis on a regional level finds the highest incidence of poverty in West Africa among polygamous MHH, and in East and Southern Africa among *de jure* and *de facto* FHH.

15. Where women have more control over the income/resources of the household, for which female headship may be seen as a proxy, the pattern of consumption tends to be more child-focused and oriented to meeting the basic needs of the household. When households with similar resources are compared in seven SSA countries, children in FHH have higher school enrolment and completion rates than children in MHH. In Côte d'Ivoire, doubling women's share of cash income has been shown to raise the budget share of food by 2 percent and lowers the budget shares of cigarettes and alcohol by 26 percent and 14 percent respectively.

VII. Asset Inequality

16. Evidence in SSA points to gender disparities in access to and control of assets in each of the three categories used to define assets in this report: human capital assets (education and health); directly productive assets (labor, land, and financial services); and social capital assets (participation at various levels).

Figure 3: Gender Gaps in Enrollment Ratios, 1970-94



Source: Ye 1998, AHSDB.

(A) Human Capital Assets

17. **Education.** Over the 1970-94 period, girls have made more rapid strides than boys in completing primary education, thus lowering the gender gap (*Figure 3*). This improvement has not benefited the poor as much as the nonpoor. Differentials persist at all levels of income, suggesting that social and cultural factors play a stronger role than income in determining female participation in education. As indicated in para. 4, domestic chores, notably fetching fuel and water, are one of the factors limiting girls' access to schooling.

18. Population growth outpaces resources available to education. In the 1995-2020 period, SSA's population of primary-school-age children is projected to increase by 52 percent, where it will decline in almost all other regions. To attain universal primary education by 2020, the current figure of 71 million pupils in primary education must increase by 91 million; 63 percent of this increase is attributable to population growth.

19. **Health.** African men and women face an array of health problems, though their needs and priorities are quite different. This is seen, for example, in the enormous gender differential in the region's sexual and reproductive burden of disease, as measured by deaths and disability-adjusted life years (DALYs) (*Table 2*).

Table 2: Sexual/reproductive burden of disease for people aged 15-44 as percentage of total burden of disease in SSA

Parameter	Female	Male
DALYs	30%	9%
Deaths	26%	7%

Source: Berkley (forthcoming).

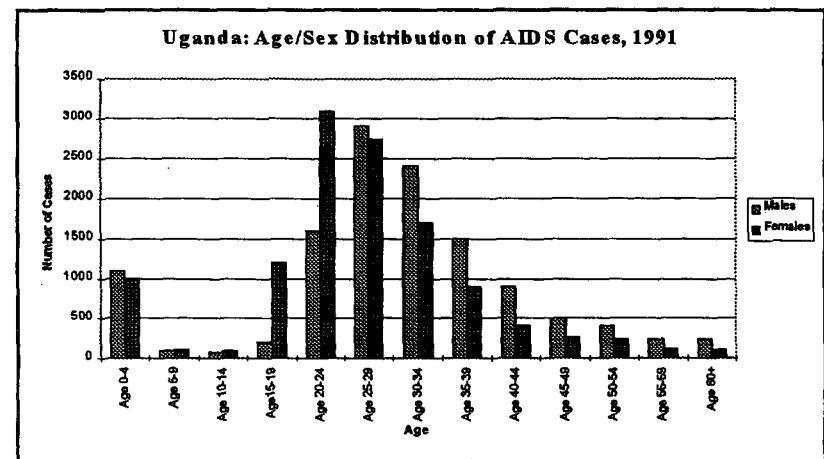
20. Africa's 1997 total fertility rate (TFR) was 6.0. Women in Africa generally report an ideal family size of five or six children, and they have more children than women anywhere else in the world. Maternal mortality rates in SSA remain the highest in the world: between 600 and 1,500 maternal deaths for every 100,000 births for most SSA countries. Africa accounts for 20 percent of the world's births but 40 percent of the world's maternal deaths. In SSA, the median age at first marriage ranges from 17.0 to 19.2 years. In 17 SSA countries surveyed by DHS, at least 50 percent of women had their first child before age 20. These are the highest percentages of any region.

21. HIV/AIDS is a significant—and worsening—health, economic, and social issue for SSA (*Box 4*). Recent research points to complex interlinkages between poverty, inequality, (and, in particular, gender inequality) and the AIDS epidemic. The fact that gender inequality both causes and is caused by AIDS is a matter of grave concern for the poorest quarter of the female populations of 10 or 20 African countries.

22. Gender-based violence affects women's health, and the health of society at large, by diverting scarce resources to the treatment of a largely preventable social ill. Four factors are predictors of the prevalence of violence against women in a society: economic inequality between men and women, using physical violence to resolve conflict, male authority and control of decision-making in the home, and divorce restrictions for women. Of these, economic inequality for women is the strongest.

Box 4: HIV/AIDS

Of the 30.6 million adults and children with HIV/AIDS around the world, 20.8 million live in SSA. The current adult prevalence rate in the region is 7.4 percent. Eighty-two percent of the world's 12.1 million women with AIDS live in Africa. Women under 25 years of age represent the fastest-growing group with AIDS in SSA, accounting for nearly 30 percent of all female AIDS cases in the region. Data for Uganda indicate that AIDS infection is nearly six times greater among young girls aged 15-19 compared with boys of the same age (*Figure*).



In particularly affected countries in Southern Africa, human development gains achieved over the last decades are being reversed by HIV/AIDS. In Zambia and Zimbabwe, 25 percent more infants are dying than would be the case without HIV. Given current trends, by 2010 Zimbabwe's infant mortality rate is expected to rise by 138 percent and its under-five mortality rate by 109 percent because of AIDS. In Botswana, life expectancy, which rose from under 43 years in 1955 to 61 years in 1990, has now fallen to levels previously found in the late 1960s.

Sources: UNFPA 1997; UNICEF 1992a.

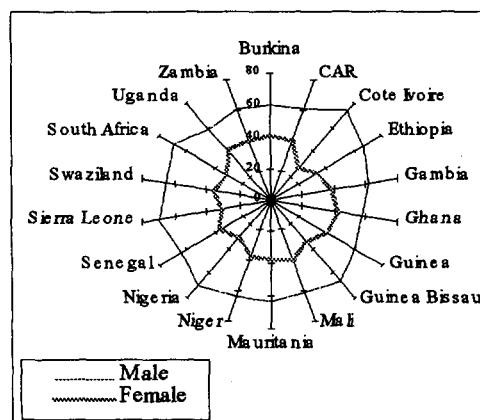
(B) Directly Productive Assets

23. **Land.** Having access rights to land and other land-based resources is a crucial factor in determining how people will ensure their basic livelihood. The vast majority of the population rely on land and land-based resources for their livelihoods. An enormous variety of rights to natural resources can be found in countries and communities throughout SSA, and these rights are firmly embedded in complex socio-economic, cultural, and political structures. With increasing scarcity of sustainable natural resources of land and water, the rights of individuals—especially women—and households to these resources are being eroded. Women's rights to arable land are weaker than those of men. Women's rights to land vary with time and location, social group (ethnicity, class, and age), the nature of the land involved, the functions it fulfills, and the legal systems applicable at local level. In SSA, most women are granted only use rights to land. Data from Cameroon indicate the near absence of women from land registers, where fewer than 10 percent of those who obtained land certificates were women.

24. **Labor.** Men and women have different access to paid labor, and labor scarcity limits women's farming activity. Labor remuneration also differs along gender lines, as the total income share received by men is over twice the share received by women (*Figure 4*). African households are social institutions for mobilizing labor, where there are strong differences between household members in their social command over labor that are directly related to their position in the household hierarchy.

25. **Capital/Financial Services.** Data on gender differences in access to financial services are scarce. Available estimates suggest that the poor in general have little access to finance, and that women in particular have less access than men. Women's World Banking estimates that less than 2 percent of low-income entrepreneurs have access to financial services. In Africa, women receive less than 10 percent of the credit to small farmers and 1 percent of the total credit to agriculture. In Uganda, it is estimated that 9 percent of all credit goes to women; in Kenya, only 3 percent of female farmers surveyed compared with 14 percent of male farmers had obtained credit from a commercial bank; similarly in Nigeria, only 5 percent of women farmers compared with 14 percent of male farmers had received commercial bank loans. Women face gender-specific barriers in accessing financial services, including lack of collateral (usually land); low levels of literacy, numeracy, and education; and they have less time and cash to undertake the journey to a credit institution.

Figure 4: Distribution of Earned Income by Gender in Selected SSA Countries (in %)



Source: Fofack 1998.

(C) Social Capital Assets

26. **Participation/Voice.** Women in Africa are consistently underrepresented in institutions at the local and national level, as is illustrated in data from Mali (*Figure 5*), and have little say in decision-making. Gender barriers limit women's participation and reinforce power gaps. Almost half of the 15 African countries reporting to the Interparliamentary Union showed no change or negative change in the level of women's representation between 1975 and 1997. Women in SSA comprise 6 percent of national legislatures, 10 percent at the local level, and 2 percent in national cabinets. Half of the national cabinets in SSA have no women at all. Few governments have made systematic efforts to institutionalize and translate their international commitments—at the Cairo, Copenhagen, Beijing, and Istanbul Conferences, and in the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW)—into practical strategies.

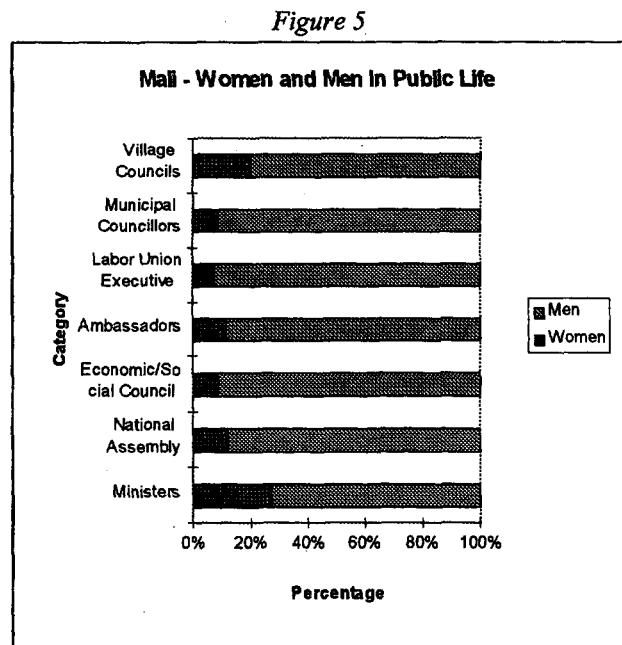
27. Power gaps are also evident within the household, and have implications both for economic decision-making and resource allocation, and in the area of fertility and contraceptive use. Spousal communication is positively associated with contraceptive use. The ability of women to negotiate decisions that affect fertility depends in part on their access to independent income, and the choices that are created through literacy, numeracy and formal education. This becomes especially important in the context of the growing AIDS epidemic.

VIII. Gender and the Policy Agenda

28. Public policy, and partnerships with civil society, have a major role to play in promoting gender-inclusive growth and poverty reduction. The principal issues and policy implications that emerge from the analysis presented in this report are summarized in *Table 3*.

29. The strategy for priority actions builds on the following conclusions:

- ❖ persistent gender inequality in access to and control of assets directly and indirectly limits economic growth in SSA;



Source: Data from World Bank Resident Mission in Mali.

- ❖ both men and women play substantial roles in SSA economies, but they are not equally distributed across the productive sectors, nor are they equally remunerated for their labor;
- ❖ the market and the household economies coexist and are interdependent; this brings to light both short-term inter-sectoral and inter-generational trade-offs and positive externalities; and
- ❖ the poor in general, and poor women in particular, do not have a voice in decision-making, and their different needs and constraints do not therefore inform public policy choices and priorities.

Table 3: Principal Issues, Policy Implications, and Directions for Policy

Principal Issues	Policy Implications	Directions for Policy
<ul style="list-style-type: none"> ◆ gender inequality persists in access to and control of economically productive assets necessary for growth 	<ul style="list-style-type: none"> ◆ gender inequality directly and indirectly limits economic growth in SSA ◆ women's greater vulnerability and risk aversion ◆ equity issue in its own right ◆ "investment poverty" greater for women (Reardon/Vosti) ◆ importance of political commitment to gender equality 	<ul style="list-style-type: none"> ◆ greater "voice" for women in decision-making at all levels ◆ female education and literacy, skills training ◆ invest in directly productive assets for women: financial services, agricultural technology and inputs ◆ address sustainable land ownership/use rights for women as part of legal reform
<ul style="list-style-type: none"> ◆ men and women both have different structural roles in SSA economies ◆ men and women are not evenly distributed across economic sectors 	<ul style="list-style-type: none"> ◆ "sectoral growth patterns make different demands on men's and women's labor and have different implications for the gender division of labor and income" (D. Elson) 	<ul style="list-style-type: none"> ◆ target sectors for growth and strengthening productivity where poor women work: ensure greater policy attention to "non-traded" sectors, notably subsistence agriculture and the urban informal sector
<ul style="list-style-type: none"> ◆ the "market" and "household" economies co-exist and are interdependent ◆ there is considerable scope for raising labor productivity in both the market and household economies 	<ul style="list-style-type: none"> ◆ risk of short-term inter-sectoral and inter-generational trade-offs within poor asset- and labor-constrained households, e.g., between growth (raising incomes) and human development (investing in education) ◆ time constraints ("double workday of women") ◆ need for balanced investment in both market and household economies 	<ul style="list-style-type: none"> ◆ prioritize sectoral investment to raise productivity: ◆ water supply/sanitation ◆ labor-saving technologies, focused on food processing and transformation ◆ intermediate means of transport ◆ domestic energy
<ul style="list-style-type: none"> ◆ data issues, including the "invisibility" of much of women's work, limit analysis and understanding of gender/ poverty interactions ◆ complexity of household structures and relations limits household-level analysis in poverty monitoring and trend analysis 	<ul style="list-style-type: none"> ◆ "incomplete" picture of total productive activity masks dynamic interactions and potential for synergy across sectors ◆ female-headed households are not necessarily poorer ◆ larger households are also not necessarily poorer 	<ul style="list-style-type: none"> ◆ include non-SNA work in country analysis ◆ develop country-specific time budgets for men and women ◆ develop women's budget initiatives (SA model) ◆ benefit incidence analysis of public expenditures ◆ gender disaggregation of poverty data and analysis

30. A key insight from gender analysis of poverty in SSA is that there are interconnections, and short-term trade-offs, between and within economic production, child bearing and rearing, and household/community management responsibilities. These assume particular importance given the competing claims on women's labor time, and the need to raise women's labor productivity in both the household and the market economies. Consequently, a key challenge for public policy is to undertake concurrent investments in both the market and household economies, across a range of sectors, which explicitly minimize trade-offs and build on positive externalities.

31. This report identifies five strategic areas, summarized in *Table 3.2* on page 46, for key public policy interventions. Investment in girls' education is paramount. Taking this as a given, the report emphasizes that other, concurrent, investments in the household economy are necessary, and of equally high priority, if the full benefits of investment in female education are to be realized. This also applies to investment in basic and reproductive health. The priority given to specific actions within these strategic areas will vary according to different country circumstances. It will be necessary to build on local knowledge, through pro-active participation of both men and women, so as to define specific priorities and to articulate how these priorities are to be implemented.

32. There is an important role for public policy in reaching out to the poor, and especially in building up women's skills and capabilities to reduce their "political deficit." Promotion of participation requires a corresponding commitment to make available the resources needed to build up women's long-term capacities to make themselves heard. A promising approach, related to economic management and priority-setting, is the development of "women's budgets." Africa has led the way in this area. Women's budgets examine the efficiency and equity implications of budget allocations and the policies and programs that lie behind them. This would enable public spending priorities to focus on investment in rural infrastructure and labor-saving technologies, as indicated below.

33. Public policy can have a significant impact on the heavy time burden of domestic work through investment in the household economy. Infrastructure to provide clean and accessible water supply is especially critical, in view of its multiple benefits. Labor-saving domestic technology relating to food processing is likely to have a greater immediate impact in raising the productivity and reducing the time burdens of many women. Transport interventions need to reflect the different needs of men and women, so as to improve women's access to transport services (including intermediate means of transport), commensurate with their load-carrying responsibilities. These investments in the household economy have substantial pay-offs in increased efficiency and growth in the market economy.

34. Agricultural policy, research, and extension need to support the livelihood strategies of smallholder households. Policy needs to focus on the food crop sector, where there is an urgent need for more women-focused integrated packages, including research,

extension, and technology development. The key policy priority is to break through the asset poverty of women in smallholder households. The right mix of assets, including land, labor, and financial services, is critical to ensure that women are not “investment poor.” The process of asset acquisition will require interventions: (i) at the policy level to facilitate equitable access to resources and delivery systems; and (ii) at the cultural and systemic level to understand how resource allocation decisions are made and how they can be changed.

35. Statistics and indicators on the situation of women and men in all spheres of society are an important tool in promoting gender equality. Gender statistics have an essential role in the elimination of stereotypes, in the formulation of policies, and in monitoring progress toward full equality. Key tasks are the integration of intra-household and gender modules in statistical surveys and analysis, and the inclusion of the household economy and home-based work in the SNA.



Gender and Growth

I. Introduction

1.1. This 1998 Status Report on poverty in Sub-Saharan Africa (SSA) argues that, if SSA is to achieve equitable growth and sustainable development, one necessary step is to reduce gender inequality in access to and control of a diverse range of assets.¹ Reducing gender inequality—a development objective in its own right—increases growth, efficiency, and welfare.

1.2. Focusing principally on agriculture and the rural sector, this report examines the linkages between gender inequality, growth, and poverty in SSA. The extent to which asset inequality constrains growth and poverty reduction has recently received renewed attention, as lower asset inequality may contribute to higher growth, and to a type of growth from which the poor will benefit the most (Deininger and Squire 1997, Birdsall and Londono 1997). Addressing these linkages is constrained by data limitations, and needs to reflect: (i) the co-existence and interdependence of the market and household economies (*Section III*); (ii) the structural roles of men and women in SSA economies (*Section IV*); and (iii) the diversity and complexity of household structures and intra-household relations in SSA (*Chapter 2*).

II. Determinants of Growth in SSA

1.3. SSA's economic performance has been worse than that of other regions. During the 1980s, *per capita* GDP declined by 1.3 percent p.a., a full 5 percentage points below the average for all low-income developing countries. During 1990-94 the decline accelerated to 1.8 percent p.a. and the gap widened to 6.2 percentage points (Collier and Gunning 1998). Many factors limit growth in SSA. Recent evidence suggests that lack of openness to trade and poor governance have had large, negative effects on the growth rate. The effects on growth of high policy volatility and poor public services may also be

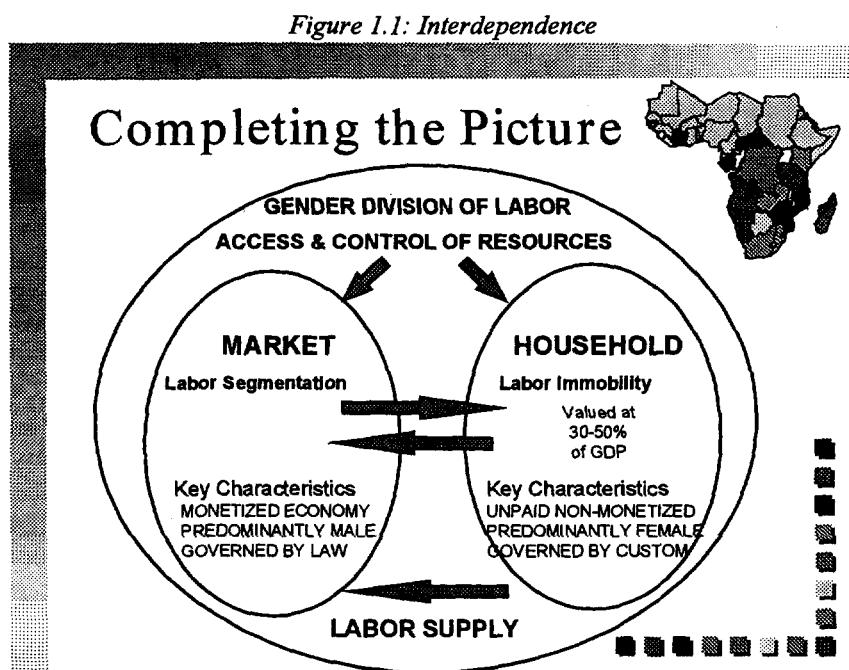
¹ In this report, “assets” are defined broadly to include: directly productive assets (principally comprising labor, land, agricultural inputs, financial services, and infrastructure), human capital assets (education and health), and social capital assets (focusing on household relations and participation). Linkages between gender, asset inequality, and poverty, based on these categories, are summarized in Table 2.7 below. A more extensive definition of assets is given in the Togo Poverty Assessment (see para. 2.2 below).

damaging. High transport costs, poor soils, disease, climate risk, export concentration in commodities, and violent conflict (see *Map 8* and *Box 2.5*) have also played a part in reducing growth (Collier and Gunning 1998; Sachs and Warner 1998). Using macro data on access to education and employment, and micro data on access to and control of land, labor, and other productive inputs, this report shows that gender-based asset inequality diminishes productivity, output, and growth in SSA (*Section V*).

1.4. After a decade of stagnation, economic growth in SSA resumed in 1994-96, though this growth has proven to be fragile. In the context of the Asian crisis and global economic prospects more generally, the economic outlook for SSA in 1998 and beyond is much more uncertain than was the case in 1997. SSA's population growth rate of about 2.5 percent per year will require very high economic growth rates—5 to 8 percent—to reduce the number of poor.² The World Bank estimates that SSA's population-weighted GDP growth in 1998 will be 2.8 percent, a growth rate which provides little scope to reduce poverty. To achieve poverty reduction objectives, the rate of growth needs to be substantially higher, and the patterns of growth need to be more strongly focused on the sectors where the poor earn their living. These in turn will create conditions in which the benefits of growth can be better distributed. In this more uncertain environment, addressing gender-based obstacles to growth is indeed timely.

III. Interdependence of the Market and Household Economies

1.5. Analysis of men's and women's time allocation captures the interdependence between the market and the household economies (*Figure 1.1*). It is well documented that women work longer hours than men throughout SSA (*Figure 1.2*). Much of women's productive work is unrecorded and not included in the System of National Accounts (SNA). It is estimated that 66 percent of female activities in developing countries are not



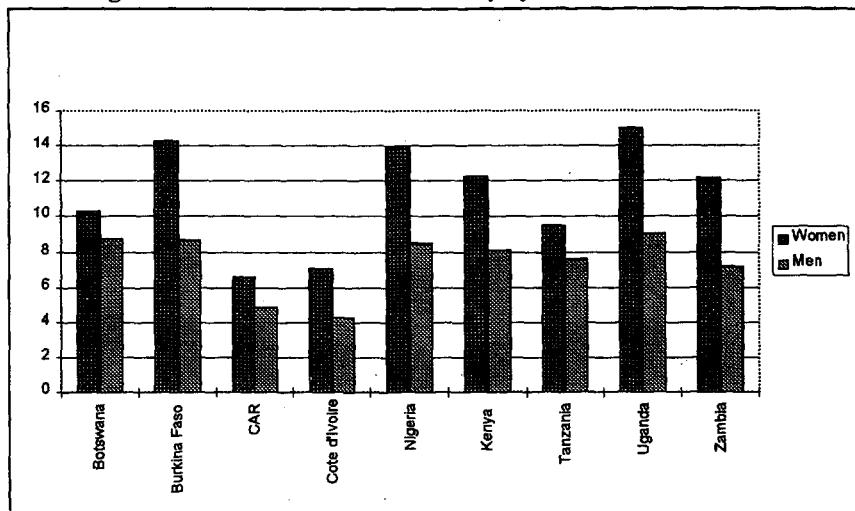
² The higher the initial poverty rate and the greater the initial inequality, the higher will be the *per capita* growth required to cut poverty incidence in half over 25 years (Demery and Walton 1998).

captured by the SNA, compared with only 24 percent of male activities (UNDP 1995). Data from Kenya confirm the under-recording of women's total productive contribution in SNA, where 58 percent of women's work is non-SNA (*Table 1.1*). This issue is discussed further in *Annex 1*.

1.6. The way men and women (and children) spend their time provides insights into the constraints and options they face in responding to changing economic incentives and opportunities. Summary findings from selected country studies are presented below. A more detailed case study of Zambia, which examines the implications of labor time constraints for the country's agricultural development, is in *Annex 2*.

- ❖ **Uganda:** Women have a very heavy workload: they work longer hours than men, between 12 and 18 hours per day, with a mean of 15 hours, compared with an average male working day of around 8-10 hours (World Bank 1993b).
- ❖ **Kenya:** Women work 50 percent more hours than men on agricultural tasks. They work half as many hours again as men when agricultural and non-agricultural tasks are combined: 12.9 hours compared with 8.2 hours (Saito et al. 1994).
- ❖ **Tanzania:** Compared with the average woman's leisure time of 2 hours per day, the figure of 4.5 hours per day for men is high. In economic activities, women have a greater labor input than men—52 percent vs. 42 percent. Women are involved in almost all activities on the farm as well as housework (in which men hardly participate). Even in traditional male activities such as cash-crop farming, women were found to make significant labor contributions (Tibaijuka 1994).

Figure 1.2: Productive Hours Per Day by Gender: Selected Countries



Sources: Brown and Haddad 1995; World Bank 1993b; Saito et al. 1994.

Table 1.1: Kenya: Comparison by Gender of Work Hours in SNA and non-SNA activities; shares of SNA/non-SNA in total work

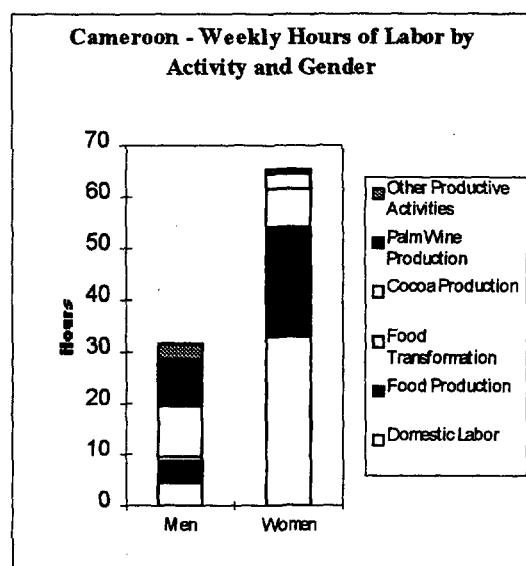
	Female		Male		Total in %
	hr/d	(%)	hr/d	(%)	
SNA	5.7	42	6.3	76	56
Non-SNA	6.6	58	2.0	24	44
Total	11.3	100	8.3	100	100

Source: Elson and Evers 1997.

❖ **Cameroon:** In the Center province, men's total weekly labor averages 32 hours, while women's is over 64 hours (*Figure 1.3*). Even though much of this disparity results from differences in domestic labor hours—31 hours a week for women and 4 for men—a significant difference was also observed in agricultural labor hours: 26 a week for women and 12 for men (Henn, in Poats et al. 1988).

1.7. Time allocation data reveal that children are closely integrated into household production systems, and the patterns that disadvantage female children begin very early. Poor households need their children's labor, sometimes in ways that also disadvantage boys (see *Box 2.2*). More generally, while girls perform essential household, agricultural production, and other economic tasks, boys go to school. In Lusaka, Zambia, for example, where tasks, such as water collection, have become more time-consuming, people have less time for income-generating activities, and girls miss school to fetch water for their mother's beer brewing business (Moser 1996). Domestic chores, notably fetching water, limit girls' access to schooling (*Box 1.1*). The percentage of households with access to water is presented in *Map 1*.

Figure 1.3



Source: Henn in Poats et al. 1988.

Box: 1.1: Girls' Education and the Water Sector

Togo: Girls drop out of school at very high rates. While initial enrollment rates for boys and girls in first grade are comparable, by the first year of secondary education, girls represent only 29 percent of the total and by the last year this drops to 12 percent. This national average hides regional differences. In the water scarce *Savanes*, less than half as many girls as boys are sent to school. The time-consuming task of fetching water may explain the gender difference in the *Savanes*. Through the Rapid Poverty Appraisal, it was found in the Oti district that there was a relationship between fetching water and enrollment. There, water is so far from the village that girls of elementary age are not expected to fetch it; girls' enrollment rates at the primary level are therefore much higher than the regional average.

Nigeria: A logit analysis of school enrollment was completed separately for boys and girls ages 10 through 13 in urban and rural areas. In both areas, the main explanatory variables for enrollment were the educational levels of the head of household and his wife. School attendance of girls in rural areas is also greatly influenced by variables such as the distance to safe drinking water and the type of toilet facility in the household.

Sources: World Bank 1996a; World Bank 1996b. See also *Table 2.4* below.

1.8. The transport sector strikingly illustrates the interdependence between the market and the household economies, and the associated time problem for women. The gender division of labor leaves women with by far the most substantial transport task in rural areas (*Figure 1.4*). Women generally transport more on their heads in volume than is transported in vehicles. The time spent by an average household on domestic transport activities ranges from 1,150 to 1,490

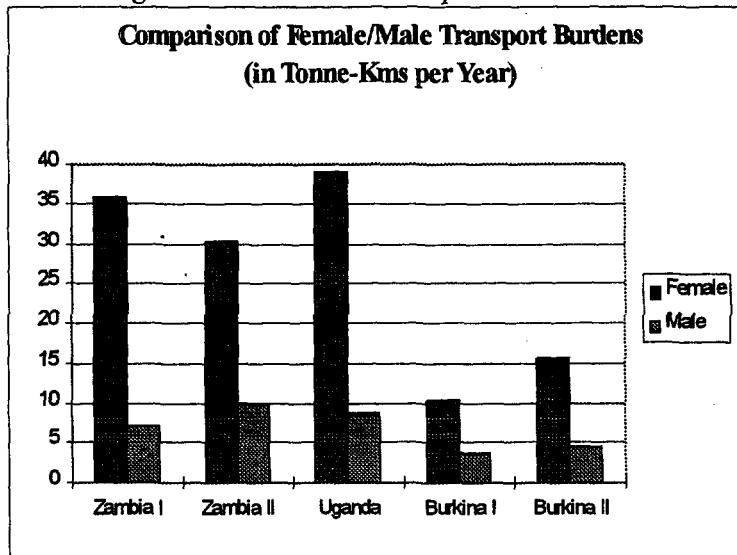
hours/year. These figures equate to a time input for an average adult female ranging from just under 1 hour to 2 hours 20 minutes every day. Water, firewood, and crops for grinding are transported predominantly by women on foot, the load normally being carried on the head. Village transport surveys in **Ghana** and **Tanzania** show that women spend nearly three times as much time in transport activities compared with men, and they transport about four times as much in volume (Malmberg-Calvo 1994; Bryceson et al. 1992; Grieco 1996).

IV. Women and Men in African Economies

1.9. A distinguishing characteristic of SSA economies is that both men and women play substantial economic roles. Data compiled by IFPRI indicate that African women perform about 90 percent of the work of processing food crops and providing household water and fuelwood, 80 percent of the work of food storage and transport from farm to village, 90 percent of the work of hoeing and weeding, and 60 percent of the work of harvesting and marketing (Quisumbing et al. 1995a). Time allocation data throughout SSA confirm women's preponderant role in agricultural activities (*Section III* above, and *Annex 2*). There are marked sub-regional variations in men's and women's share of work; in much of the Sahel, men predominate in agriculture, including in the food sector (Whitehead 1998; Braun and Webb 1989b).

1.10. Employment data in SSA capture the substantial participation of women in the labor force (Fofack 1998). While agriculture is the primary source of employment for both men and women, the proportion of women employed in agriculture is nearly always higher than for men (*Figure 1.5*). Women's participation in the industrial sector remains low, ranging from 2 percent (Guinea Bissau, Madagascar), to 17 percent (South Africa, Ghana). As the labor force has become more "informalized," it has also become more feminized. In many SSA countries, households responded to the economic downturns of

Figure 1.4: Gender and Transport Burdens in SSA

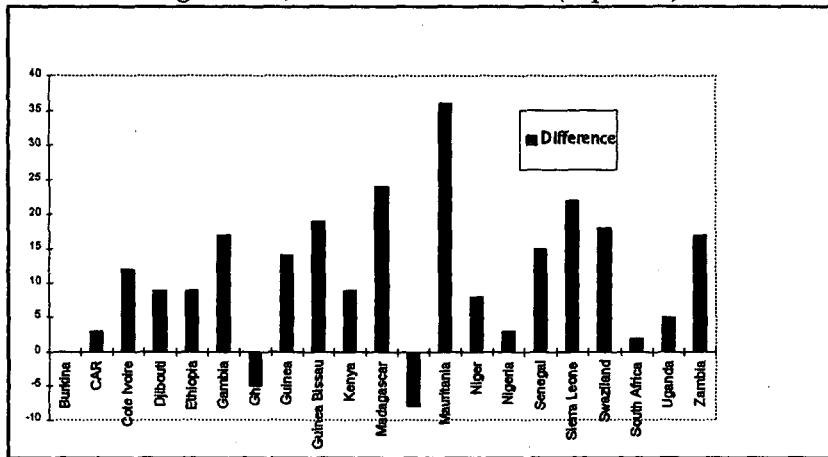


Source: Barwell 1996.

the 1980s and 1990s by mobilizing additional labor, especially female labor, into the informal sector. Women's entry into the labor market in Cameroon has become widespread over the past ten years in all age groups. In 1993, over 40 percent of the active population were women, up from 32 percent in 1983 (World Bank 1995c). Analysis of labor force participation and characteristics in Zambia and Ghana finds that labor force participation rates of women are almost the same as those of men, that female workers are disproportionately employed in the informal sector, and that there is discrimination against women in the labor market. These issues are discussed further in Annex 3.

1.11. One way to capture the dynamics of the varied contributions of men and women to the productive economy is in the "gender intensity of production" in different sectors (Elson and Evers 1997).³ In Uganda, which is broadly illustrative of SSA as a whole, men and women are not equally distributed across the productive economy, as agriculture is a female-intensive sector of production, and industry and services are male-intensive (*Table 1.2*).

Figure 1.5: Differences in Female to Male Labor Force Participation in Agriculture, Selected SSA Countries (in percent)



Source: Fofack 1998. Countries with negative values: Ghana and Mali.

³ "Gender intensity of production" refers to the respective shares of men and women in paid employment in these sectors. In principle, this should cover family labor and own-account employment as well as paid labor. However, most labor force surveys underestimate women's employment, and measures of gender intensity tend to underestimate the female contribution. In the Uganda case, the data for industry only cover formal sector employment, while data for agriculture and services include estimates of family labor and own-account employment.

Table 1.2: Uganda - Structure of the Productive Economy

Sector	Share of GDP (%)	Share of Exports (%)	Gender Intensity of Production	
			Female (%)	Male (%)
Agriculture	49.0	99	75	25
o/w: Food Crops	33.0	-	80	20
Traditional Exports	3.5	75	60	40
NTAEs	1.0	24	80	20
Industry	14.3	1	15	85
o/w: Manufacturing	6.8	-	n.a.	n.a.
Services	36.6	-	32	68
Total/Average:	100.0	100.0	50.6	49.4

Notes: Gender Intensity of Production: female and male shares of employment.
 NTAE: Non-traditional agricultural exports. n.a. = not available.

Source: Adapted from Elson and Evers 1997.

V. Interface between Gender and Growth

1.12. While higher initial income inequality is negatively associated with long-term growth, the effect of income inequality on growth seems to reflect differences in a fundamental element of economic structure, namely the access of different groups to productive assets (Birdsall and Londono 1997). This section examines whether gender-based asset inequality limits economic growth in SSA. First, micro-level case studies examine gender inequality in access to agricultural resources and productive inputs and the impact on productivity and growth. This is particularly important in view of the substantial role women play in the sector. Second, comparative cross-regional macro data on gender differences in education and formal employment also provide a basis for assessing the impact of gender inequality on growth (Section B below).

A. Impact of Gender-Based Inequality at the Micro Level: Evidence from Case Studies in Agriculture

(i) Differences in Access to Assets Limit Options

1.13. The case studies in this section show that productivity and efficiency are adversely affected by differences between men and women in access to a range of directly productive assets, such as labor, fertilizer, and other inputs, in control over income and labor remuneration, and in time elasticity. Differences in labor availability in Zambian households lead to multiple and far-reaching cropping pattern and yield effects (Box 1.2). Women farmers in SSA are less likely to adopt productivity-enhancing technologies or to plant high-valued tree crops for a variety of reasons: their lower education levels; greater risk aversion; increased time on family (husband's) fields at the expense of time on their own fields; and insufficient rewards to increased labor (Quisumbing 1996). Where women do control the product of their labor, they are generally willing to put in more labor time (Henn, in Poats et al. 1988).

1.14. **Kenya:** A study of adoption of tea growing in Kenya found that female-headed households (FHH) had only half the propensity of male-headed households (MHH) to adopt tea. Since in Kenya around one-third of rural households are female-headed, this diminished capacity is, in aggregate, substantial. Because most tea-picking is done by females, the household labor endowment affects the propensity to adopt tea. Extra male labor has no effect, whereas extra female labor leads to a statistically significant increase. The tea sector is characterized by three apparently incompatible facts. Women do most of the work on tea, households with more women are more likely to adopt the crop, yet households headed by women are far less likely to do so. The implication is that FHH face constraints additional to those faced by MHH which prevent them from entering what would otherwise be a natural activity (Collier, in Demery et al. 1993). Key among these constraints is access to sufficient female labor to carry out all the market and household tasks required. Furthermore, with the introduction of tea, the use of women's labor has become an area of negotiation and tension between the sexes (Sorensen 1990).

Box 1.2: Zambia: The Gender Factor in Agriculture

Female farmers (FHH in particular) were least advantaged in terms of access to factors of production. As a result, their farming practices, problems, and priorities are different from those of male farmers. In an agricultural system where some of the key tasks (such as cutting of trees for slash-and-burn cultivation) are gender-specific, the traditional pattern of land preparation undergoes great modification in the case of FHH who do not have access to required male labor. Due to this shortage of male labor, FHH normally prepare smaller fields in sites where big trees are not in abundance, often near the village where the forest has not fully regenerated. The insufficient amount of ash in such fields directly results in poor yields, and thus less food for the family. They depend on finger millet to brew beer to sell for cash with which to obtain the necessary labor for farming. Here, getting outside male labor entails further depletion of the already low stocks of finger millet available to these families. As a result, they run out of food early in the season, usually before the labor peak period for the more commercialized households. FHH then become a source of extra household labor for the more prosperous households, working for them in exchange for food. Since these FHH depend on finger millet to brew beer to obtain labor, they can only obtain extra-household labor when there is still finger millet in the family, during the post-harvest period. This (dry season) coincides with the time when trees are cut for *citemene*. They can no longer obtain labor at the time of making mounds for beans later in the season (another labor-intensive task) since by this time they have already run out of finger millet. Therefore, these families tend to cultivate very small fields of beans, resulting again in poor yields. Here it interesting to note how, due to systems interactions, poor finger millet yields result in poor beans yields for these households.

Source: Adapted from Sikana and Siame 1987. See also Annex 2.

(ii) Differences in Labor Remuneration Lead to Conflict and Affect Labor Allocation

1.15. Many studies document the existence of conflict over the allocation of labor and its remuneration, including conflict between men and women at the household level.⁴

⁴ For an overview, see Dey Abbas, and Hoddinott et al., in Haddad et al. 1997.

Some of this conflict arises from the disproportionate workload of women in combining economic and household activities, and some relates directly to differences in labor remuneration and control over income. These differences assume particular significance in an environment where households are characterized by complex joint and separate production activities and consumption patterns (*Chapter 2*).

1.16. Cameroon: A study of the SEMRY rice project in Cameroon found evidence of household production decisions that led to sub-optimal production, and failure to maximize income. At issue is the compensation women received for their labor. There is frequent conflict between men and women over the division of income from rice production. Men traditionally have the right to income earned by their wives, and income from rice sales was controlled by men, though women were expected to contribute their labor. Women's willingness to contribute labor to rice production depended on their being compensated significantly above what they could earn from low-return subsistence crops. Otherwise, they chose to work on subsistence crops, even though this kept the family's total income below the potential maximum. The study illustrates both the shortcomings of the "unitary" household model, and the cost in productivity and output where women do not benefit from the fruit of their own labor (adapted from Jones 1986).

1.17. Kenya: An illustration of asymmetric rights and obligations within the household is given where women work on holdings the output of which is controlled by men. A Kenyan sample survey compared the effectiveness of weeding (a female obligation) on maize yields in MHH and FHH. In both types of household there were two weedings per season and each weeding significantly raised yields. However, in FHH these weedings raised yields by 56 percent, while in MHH the increase in yield was only 15 percent. Since other differences were controlled for, the most likely explanation is a systematic difference in effort due to different incentives. To put this in perspective, if the sample is representative of rural Kenya, the national maize loss from this disincentive effect is about equal to the maize gain from the application of phosphate and nitrogen fertilizers (adapted from W. Ongaro, 1988, in Demery et al. 1993).

1.18. The Gambia: An initiative specifically intended to raise women's income, through adoption of a new technology (centralized irrigation pumps), had the opposite effect when the project transformed rice production from a woman's crop grown on individual plots to a crop grown on communal plots controlled by men (Braun and Webb 1989a and b). While women clearly lost an independent source of income, men's income also fell, as the redesignation of rice fields reflected a decision to cultivate rice as a household subsistence crop, not as a cash crop, and very little of the new output was sold. Despite the shift in control over rice, consumption of basic food increased, and children's nutritional status improved. This case suggests that the key to understanding allocational behavior at the household and farm level lies in the interdependence of income generation and longer-term food security objectives (Whitehead 1998).

(iii) Differences in Labor (and other Factor) Productivity Limit Economic Efficiency and Output

1.19. Other case studies illustrate SSA's missed growth potential by examining what might be possible if women's asset/resource package were the same as men's. A case in Burkina shows how differences in access to key inputs, notably labor and fertilizer, lead to different supply responses on plots controlled by men compared with plots controlled by women (*Box 1.3*).

Box 1.3: Burkina Faso: Gender and Productivity in Agriculture

In Burkina Faso, as elsewhere in Africa, different members of the household simultaneously cultivate the same crop on different plots. Detailed plot-level agronomic data from Burkina Faso provide striking evidence of inefficiencies in the allocation of factors of production across plots planted to the same crops but controlled by different members of the household. If two plots are identical in all respects except that one is controlled by the wife and the other by the husband, productive (Pareto) efficiency requires that yields and input allocations be identical on the two plots.

The evidence shows that plots controlled by women have significantly lower yields than plots controlled by men. On average, yields are about 18 percent lower on women's plots. For sorghum, the decline is striking—about 40 percent. Even for vegetable crops in which women tend to specialize, the decline in yields is about 20 percent. The econometric analysis shows that factors of production are not allocated efficiently across plots controlled by different members of the same household. Male labor, child labor, and non-household labor are used more intensively on plots controlled by men. Plots controlled by women are farmed much less intensively than similar plots controlled by men. Though it is well-documented that the marginal product of fertilizer diminishes, virtually all fertilizer is concentrated on the plots controlled by men.

The gender yield differential is caused by the difference in the intensity with which measured inputs of labor, manure, and fertilizer are applied on plots controlled by men and women rather than by differences in the efficiency with which these inputs are used. The production function estimates imply that output could be increased by between 10 and 20 percent by reallocating actually used factors of production between plots controlled by men and women in the same household. Household output could therefore be increased by the simple expedient of moving some fertilizer from plots controlled by men to similar plots planted to the same crop controlled by women.

This evidence confirms a key point about intra-household relations in Burkina Faso, namely that men and women operate in a system of production in which some resources are neither pooled nor traded among household members. Allocative inefficiency, along with diminished output, is the result. Yet, recognizing that households do not "act as one" is not sufficient for design of better policy. As important is the recognition that changing the incentives or constraints faced by one household member may induce other members to change their behavior in ways that frustrate the intention of the policy intervention. For example, construction of new wells, thereby reducing the time spent by women collecting water, could increase the amount of labor women expended on their plots. But this assumes that the husband's supply of labor would remain unchanged. If men then reduced their labor input on their wives' plots, the net result of this intervention might be an increase in men's leisure time, with no reduction in women's overall labor burden.

Source: Udry et al. 1995.

1.20. Comparative evidence from Kenya suggests that men's gross value of output per hectare is 8 percent higher than women's. However, if women had the same human capital endowments and used the same amounts of factors and inputs as men, the value of their output would increase by some 22 percent. Their productivity is well below its potential. Capturing this potential productivity gain by improving the circumstances of women farmers would substantially increase food production in SSA, thereby significantly reducing the level of food insecurity in the region. If these results from Kenya were to hold in SSA as a whole, simply raising the productivity of women to the same level as men could increase total production by 10 to 15 percent (Saito 1992).⁵ Similar results are obtained in analysis for Zambia, where it is shown that if women enjoyed the same overall degree of capital investment in agricultural inputs, including land, as their male counterparts, output in Zambia could increase by up to 15 percent (Saito et al. 1994).

1.21. Statistics Norway conducted a pioneering study examining supply response from a gender perspective in response to adjustment in Zambian agriculture (Wold et al. 1997). The study showed that weak supply response was characteristic of poor farmers, male and female. It also confirmed the existence of various biases—legal, family obligations, division of labor—which constrained the supply response capacity of women farmers. Women farmers are less able to exploit market opportunities.

1.22. Male farmers respond more to market opportunities in that: (i) they are more responsive to price changes by switching to relatively better-paid crops, even if these are traditionally considered "female crops;" and (ii) they respond to marketing opportunities, such as in-kind credit-based contract farming, and higher-price sales opportunities more distant from the village. Women farmers respond less to market opportunities and respond differently in that: (i) they are more time-constrained and more obligated to produce for own-consumption, hence cannot vary response as much; (ii) women are more risk-averse in responding to opportunities because of their greater responsibility for household food security; (iii) because of their lesser effective access to credit, women have more limited choices; yet (iv) women respond more strongly than men to well-organized marketing opportunities at the community level (Wold et al. 1997).

⁵ This analysis reinforces an earlier study in Kenya (Moock 1976), which found that when female farm managers in Vihiga district had the same access as men to extension, production inputs, and education, their maize yields were nearly 7 percent higher than those of men, and concluded that women produce more, on average, from a given package of maize inputs.

B. Growth and Inequality: Does Gender Inequality Matter?⁶

1.23. Other ways in which gender inequality may affect growth are through differences in education and formal sector employment. First, inequalities in access to education could depress growth in several ways. One is by directly limiting human capital of the population and allocating scarce resources for investment in human capital on the basis of sex rather than ability. If even very able females face reduced education opportunities, their potential to contribute to economic growth will be artificially restricted. Moreover, education inequalities can reduce economic growth through the impact of female education on fertility and the impact of fertility on growth. Many studies document the critical impact of female education on fertility (King and Hill 1993; Summers 1994). Summers shows that females with more than 7 years of education have, on average, two fewer children in Africa than women with no education. King and Hill (1993) show similar direct effects of female schooling on fertility. In addition, lower gender inequality in enrollment has an *additional negative effect* on the fertility rate. Countries with a female-male enrollment ratio of less than 0.42 have, on average, 0.5 more children than countries where the enrollment ratio is larger than 0.42. Countries in which the ratio of female to male enrollment in primary or secondary education is less than 0.75 can expect levels of GNP that are roughly 25 percent lower (King and Hill 1993).

1.24. While the impact of female education on fertility is well-recognized, several recent studies point to the marked negative influence of population growth on economic growth. High population growth depressed *per capita* growth in SSA by 0.7 percent/year between 1965 and 1990 (Sachs and Warner 1998); this factor alone accounted for about one-fifth of the difference in growth performance between SSA and South-East Asia (ADB 1997). Bloom and Williamson (1997) find that the early fertility transition in South-East Asia had the positive effect of lowering the dependency burden and promoting savings. Conversely, SSA, with its high population growth and high dependency ratios, is suffering from low savings and low resulting economic growth.

1.25. A second type of gender inequality—in access to formal sector employment—may also influence economic growth. Discriminatory access to employment for females may reduce the ability of a country to draw on its best talents, which may hurt output and productivity of its formal economy. Moreover, artificial barriers to female employment in the formal sector may contribute to higher labor costs and lower international competitiveness, as women are effectively prevented from offering their labor services at more competitive wages. A considerable share of the export success of South-East Asian economies was based on female-intensive light manufacturing. Gender inequality in access to formal employment may also reduce measured economic growth, as it will artificially reduce the visible portion of female economic activity. Conversely, greater participation of females in the formal economy which is picked up in the SNA will increase measured economic activity.

⁶ This section is based on Klasen 1998.

Table 1.3: Cross-Regional Comparison, 1960-1992
Regional Averages for Key Economic Indicators

	Growth (in %)	Investment (% share GDP)	Openness (X+M)/ GDP	Under-5 Mortality 1960	Population Growth (in %)	Initial Income 1960	Final Income 1992
Average	1.9	17.5	66.8	169.2	2.1	2303	4748
SA	1.7	8.9	30.4	197.0	2.3	760	1306
SSA	0.7	11.0	67.0	270.6	2.7	896	1101
ECA	3.2	33.3	54.1	64.0	0.4	2675	5308
EASTAP	4.2	21.0	98.2	131.7	2.2	1283	5859
LAC	1.3	16.7	66.3	139.6	2.1	2384	3674
MNA	2.2	15.3	61.9	229.0	3.1	2205	3941
OECD	3.0	26.7	69.5	39.3	0.8	5377	12421
	REMP70	GEMPF	RPTAM70	RTYR60	RTYRAG	FTYR60	FTYRAG
Average	0.35	0.044	0.71	0.69	1.01	3.22	0.07
SA	0.13	0.011	0.36	0.33	0.77	0.87	0.06
SSA	0.20	0.016	0.51	0.51	0.89	1.09	0.04
ECA	0.60	0.085	0.88	0.83	1.26	6.16	0.09
EASTAP	0.39	0.051	0.76	0.59	1.44	2.79	0.11
LAC	0.40	0.024	0.90	0.89	1.11	3.27	0.07
MNA	0.12	0.019	0.46	0.37	0.82	1.09	0.09
OECD	0.48	0.072	0.80	0.92	0.91	6.40	0.06

Note: all data refer to unweighted averages of the countries in each region.

Openness: Exports+imports/GDP (average for time period).

Income: PPP-adjusted income *per capita* in 1985 dollars. Final income is the average for the latest year available which, in the case of SSA, may be before 1992 in some cases.

REMP70: Ratio of share of female formal sector employees in female working age population to share of male employees to male working age population, 1970.

GEMPF: Absolute growth of share of female formal sector employees in female working age population, 1970-1990.

RPTAM70: Ratio of share of female professional, technical, administrative, and managerial workers to female working age population to equivalent male share, 1970.

RTYR60: Female-male ratio of total years of schooling, 1960.

RTYRAG: Ratio of female to male annual growth in total years of schooling, 1960-90.

FTYR60: Female years of schooling, 1960.

FTYRAG: Annual growth of female years of schooling, 1960-1990.

Source: Klasen 1998.

1.26. *Table 1.3* shows regional averages for a number of economic aggregates, focusing on growth and its determinants, and gender inequality in education and employment.⁷ Growth in real *per capita* incomes between 1960 and 1992 was slowest in SSA, less than one-third of the world average, and 3.5 percentage points slower per year than in East Asia and the Pacific. Average rates of investment were very low in SSA, though slightly above South Asia. SSA suffered from a number of disadvantages in initial conditions. *Table 1.3* shows that child mortality in 1960 was the highest of all regions, and population growth (annual uncompounded growth rate, 1960-90) was among the highest in the world. The total years of schooling for the female adult population in 1960 was a

⁷ A brief note on the data used to assess the impact on economic growth of gender inequality in schooling and in formal sector employment, and on the methodology underpinning the regressions in this section, is presented in Annex 4.

dismal 1.1 years, with only South Asia, at 0.7, worse off. Gender inequality in schooling in 1960 was also very high in SSA, with women having barely half the schooling achievement of men; South Asia and the Middle East were worse off, while other regions had considerably higher ratios.

1.27. Of greater concern is that females in SSA have experienced the lowest average annual growth in total years of schooling between 1960 and 1990 of all regions (an annual increase of 0.04 years, raising the average years of schooling of the adult female population by only 1.2 years between 1960 and 1990). Moreover, the female-male ratio in the growth of total years of schooling is 0.89 (higher than in South Asia, but much lower than in Eastern Europe or East Asia), meaning that females experienced a slower expansion in educational achievement than males.

1.28. Finally, females in SSA have a weak position in formal sector employment. In 1970, the female-male ratio of formal sector employment was among the lowest in the developing world, and the share of women in professional, technical, administrative, and managerial workers was also very low. The share of female formal sector employment (employees as a share of the working age population) increased by only 1.6 percentage points between 1970 and 1990. Only South Asia had a lower rate, while all other regions had much higher rates of female formal sector employment growth.

1.29. SSA, together with South Asia, seems to suffer from the worst initial conditions for female education and employment, as well as the worst record of changes in female education and employment in the past 30 years. In contrast, East Asia and the Pacific started out with slightly better conditions for women's education and employment. More importantly, however, women were able to improve their education and employment opportunities much faster than men, thereby rapidly closing the initial gaps. As shown in *Table 1.3*, increases in female educational attainment between 1960 and 1990 were 44 percent larger than increases in male educational attainment in East Asia and the Pacific, while they were 11 percent smaller in SSA.

1.30. How have these developments hurt SSA and to what extent did gender inequality in schooling and employment contribute to SSA's poor growth performance? *Table 1.4* shows preliminary results of such an assessment.

Table 1.4: Direct and Indirect Linkages between Gender Inequality and Economic Growth

Dependent Variable	(1) Growth	(2) Invest- ment Rate	(3) Popula- tion Growth	(4) Labor Force Growth	(5) Education Total Effect	(6) Growth
Constant	3.626***	6.600	4.906***	5.158***	3.135***	4.439***
Initial Income	-0.832***	-0.107	-0.233**	-0.309***	-0.837***	-0.821***
Pop. Growth	-0.749**		1.838***			
Labor Force Growth	0.654**					
Openness	0.007**	0.025*			0.010***	0.005
Investment Rate	0.079***					
Life Expectancy 1960	0.005	0.003	-0.001	-0.001	0.005	0.002
Male Total Years of Educ. 1960	0.235***		-0.185***	-0.210***	0.400***	0.245***
Growth of Male Total Years of Educ.	13.153***	47.120**	-1.500	0.425	18.453***	15.833***
F-M Ratio Total Years of Educ. 1960	-0.064	4.799**	-0.420*	0.121	0.781*	0.477
F-M Ratio of Growth in Years of Educ.	0.598***	1.001	-0.021	0.112	0.741***	0.702**
Growth in Share of Female Formal Employment in Total Fem. Labor Force						9.992***
R-Squared	0.599	0.653	0.537	0.482	0.508	0.468
N	99	99	99	99	99	64

* Denotes significance at the 90% level, ** at the 95% level, and *** at the 99% level. The last regression (6) uses only 64 countries, as data on female and male employment were not available for the other countries. This last regression is therefore not fully comparable with the other ones.

1.31. The following results emerge from the first regression:

- ❖ Higher investment, both physical and human (education) is strongly correlated with higher growth. The education variables show that the *level* of educational attainment in 1960, as well as the *growth* in educational attainment of the adult population after 1960, are associated with higher growth in *per capita* incomes.
- ❖ Higher population growth is correlated with lower growth; conversely, growth in the working-age population boosts growth.
- ❖ Higher initial life expectancy has a small and insignificant positive impact on growth.
- ❖ Greater openness is associated with higher growth.
- ❖ Low initial income is associated with higher growth, suggesting conditional convergence does take place when other factors, such as education and investment, are controlled for.
- ❖ Most importantly, the female-male ratio of growth in total years of schooling has a positive and significant coefficient. This suggests that educational expansion

that increases female education faster than male education is associated with higher growth.⁸

1.32. Gender inequality in education therefore appears to have a direct impact on economic growth. If SSA had had East Asia's ratio in the growth of educational attainment (1.44 compared with 0.89), annual *per capita* growth would have been about 0.5 percentage points higher.

1.33. The subsequent regressions in *Table 1.4* measure the impact of gender inequality in education on investment, population growth, and the growth of the working-age population. Regression 2 shows that a higher initial female-male ratio of education is associated with higher investment rates, and higher growth in the female-male ratio also appears to boost investment, although not significantly so. Regression 3 shows that initial education and income levels have the expected negative effect on population growth. In addition, a higher female-male ratio of initial education and a higher ratio of growth are associated with lower population growth. Based on these regressions, one can calculate the total indirect impact of gender inequality in education on economic growth. This amounts to about 0.2 percentage points of lower growth between SSA and East Asia. Altogether this leads to a 0.5 percentage points total effect of gender inequality in education on economic growth, i.e. SSA would have had an annual *per capita* growth rate 0.5 percentage points higher, if it had improved its female-male ratio of education to the levels in East Asia. Regression 5 estimates the total effect of gender inequality in education by omitting the intervening variables and also finds a total impact of 0.5 percentage points. Regression 6 adds a variable measuring the increase in female formal sector employment (absolute increase in the share of the female working age population employed in the formal sector), which is sizeable and significant, suggesting that increasing employment opportunities for females helps boost economic growth.⁹ If SSA had had East Asia's growth rates in female formal sector employment, annual *per capita* growth would have increased by more than 0.3 percentage points.

⁸ The initial female-male ratio of educational attainment is not significant (and has the wrong sign) in regression 1. This is due to the fact that the positive impact of the initial ratio of educational attainment on growth is captured through its indirect impact on population growth and investment rates. When these variables are excluded, the positive (and significant) impact of the initial ratio of schooling becomes visible (see regression 5). As this variable measures the change in total educational attainment of the adult population, it is largely based on past investments in education. As a result, we can be fairly confident that this variable measures the effect of gender inequality in education on growth, rather than the effect of economic growth on gender inequality in education. To further examine this causality issue, the educational attainment variables were replaced with variables measuring male and female enrollment rates in 1970 to see whether initial gender gaps in enrollments have a similar impact on subsequent growth. It turns out that the effect of the gender gap is of similar magnitude as presented in *Table 1.4*, underscoring that causality appears to run from gender gaps in education to economic growth.

⁹ This variable has to be treated with some caution as there may be measurement and simultaneity issues that partly contribute to this result. In addition, these results are not comparable with the earlier regressions, as this only includes those countries for which employment data were available.

1.34. Altogether, the reduced education and employment opportunities for women in SSA served to reduce annual *per capita* growth by 0.8 percentage points. This is significant given that annual *per capita* growth in SSA stood at only 0.7 percent between 1960 and 1992 to begin with, and a boost of 0.8 percentage points per year would have doubled economic growth. If SSA had had the lower gender inequality in education that prevailed in East Asia, *per capita* income levels in 1992 would have been some 16 percent, or \$180 (1985 PPP-adjusted), higher. If SSA had also had the same growth in female formal sector employment, it would have been 30 percent or some \$320 higher.¹⁰ This analysis suggests that gender inequality in education and employment appears to account for about 15-20 percent of the difference in growth performance between SSA and East Asia. The size of these effects is considerable and gives credence to the argument that one important element in Africa's low growth may be its high gender inequality in education and employment.¹¹

VI. Conclusions and Policy Implications

1.35. Women occupy a central position in economic production in SSA, especially in agriculture and in the informal sector. Data from Uganda suggest that women contribute about 50 percent of the country's GDP, and that women and men are not equally distributed across the productive sectors. Different sectoral growth patterns therefore make different demands on male and female labor time and have different implications for the gender division of income and work (Elson and Evers 1997). These differences need to be integrated into policy analysis and prescription.

1.36. If men and women make approximately equal contributions to total measured economic production, the same cannot be said of their contributions to the household economy. Time allocation data reveal the markedly unequal burden on women's labor time in this area, and the interdependence between the two. Moreover, these tasks are not captured in the SNA (*Annex I*). Increases in women's productivity may therefore not be recorded at all, or only to an insufficient degree (Klasen 1998).

1.37. Compared with men, women operate under severe time constraints, which limit their options and their flexibility to respond to changing economic opportunities. Time constraints

¹⁰ This analysis assumes that increases in female education do not mean commensurate decreases in male education. Assuming that there were such decreases generates a lower bound estimate of the impact of gender inequality in education on economic growth. If there were such decreases, the effect of education inequality on economic growth (comparing SSA with East Asia) falls from 0.5 percent to 0.3 percent per year and the total effect of gender inequality in education and employment would be 0.6 percent per year. In *per capita* terms, this would lower the gain to 21 percent, or some \$230, over the period.

¹¹ Gender inequality in education and employment is even greater in South Asia, and the regression results therefore suggest that South Asia would benefit even more if it eliminated gender inequality in access to education and employment.

induce allocative inefficiency, as the cases from Kenya and Zambia illustrate. Output and household income are lower than they would otherwise be (*Box 1.4* below). These inefficiencies may be a key source of female poverty, as well as a contributor to the overall poverty of the household. Moreover, the low substitutability of male and female labor time in specific activities, notably in domestic tasks, reduces the ability of women to reallocate their time in accordance with changes in market and non-market opportunities (Addison et al. 1990).

1.38. The results of both the macro- and micro-level analyses of the links between gender inequality and growth portray a remarkably consistent picture of gender-based asset inequality acting as a constraint to growth and poverty reduction in SSA. Gender inequality in education seems to lower economic growth through its association with higher population growth, with lower investment rates, and the role of female education in increasing the productivity of the workforce. Gender inequality in employment seems to lower economic growth, while increases in female formal sector employment are associated with considerably higher growth.¹² These factors combined are estimated to have reduced SSA's *per capita* growth in the 1960-92 period by 0.8 percentage points per year. If SSA had had the lower gender inequality in education that prevailed in East Asia, and the same growth in female formal sector employment, *per capita* income levels in 1990 would have been 30 percent or some \$325 higher (*Table 1.5*). Gender inequality in education and employment appears to account for about 15-20 percent of the difference in growth performance between SSA and East Asia. While this is far from the overriding factor, it is an important constituent element in accounting for SSA's poor economic performance.

¹² This result should be seen as tentative, as it is very difficult to measure and compare gender inequality in employment across countries, and clear causality links are difficult to establish.

*Table 1.5: Effects of Key Gender Variables on Per Capita Growth in SSA
in Comparison with East Asia and the Pacific, 1960-92*

Regression	Variable	Annual Change (in percent)
(1)	Education Direct Effects	-0.3
(2)	Investment Rate }	
(3)	Population Growth }	-0.2
(4)	Working Age Population }	
(5)	Education (without intervening variables) pour mémoire	(-0.5)
(6)	Formal Sector Employment	>-0.3
Total		-0.8
<i>Per Capita Income</i>		% Change
Actual <i>per capita</i> income		
	1960 (1985 \$PPP)	1992 (1985 \$PPP)
Education	896	1,101
Employment		1,285
Total		1,239
		30.4
	1,436	

Source: Based on Klasen 1998, and the regression results summarized in Table 1.4.

Note: Using only the results from regression 6, which considers both gaps simultaneously, leads to a slightly lower final *per capita* income (\$1,388).

1.39. At the micro level, the analysis points to patterns of disadvantage women face, compared with men, in accessing the basic assets and resources, especially labor and capital, needed if they are to participate fully in realizing SSA's growth potential. These gender-based differences affect supply response, resource allocation within the household, and labor productivity. They have implications for the flexibility, responsiveness, and dynamism of SSA economies, and directly limit growth, as is evident across a range of country case studies (*Box 1.4*).

1.40. The *per capita* growth that SSA does not achieve (0.8 percentage points *per annum* at an aggregate level, and substantial missed potential in agriculture) is not marginal to the continent's needs, especially as it is agriculture, and notably the food sector, that is most affected. This output loss, in turn, affects food security and well-being, contributes to greater vulnerability, and further reinforces risk-aversion. In view of SSA's chronic poverty and food insecurity,¹³ measures specifically designed to overcome these gender-based barriers to growth deserve urgent policy attention.

¹³ Africa is uniquely vulnerable to food insecurity. In the last three decades, it has moved from food self-sufficiency to dependence on external sources for one-fifth of its food. Concurrently, the continent suffers more than any other from drought and desertification (only Asia has a larger area of degraded land). If current trends continue, the continent's annual gap between food consumption and production will increase from 10-12 million tons to 250 million tons by 2020 (PAI 1995). From 1969-71 to 1988-90, the percentage of those chronically undernourished in SSA declined by 2 percent, but the absolute number increased from 101 million to 168 million (Cohen 1995).

1.41. The interdependence of the market and household economies brings to light: (i) short-term inter-sectoral and inter-generational trade-offs within poor asset- and labor-constrained households; and (ii) positive externalities, whereby investment in the household economy will benefit the market economy in terms of improved efficiency, productivity, and, hence, growth. The trade-offs are compounded by intra-household inequality and the complexities of intra-household relations. The case study evidence points to key short-term trade-offs between different productive activities (labor allocation for food and cash crop production), as is apparent, for example, in seasonal labor and cropping pattern constraints in Zambia; between market and household tasks, where rigidity in labor allocation for domestic tasks, lack of mobility, and time constraints limit response capacity; and between meeting short-term economic and household needs and long-term investment in future capacity and human capital, where, for example, fetching water (girls) and herding livestock (boys) limit households' options for sending children to school and breaking the inter-generational transmission of poverty.

1.42. Growth strategies that focus on expanding commercial agriculture increase opportunities disproportionately for male farmers. Enhancing men's economic opportunities may have the effect of increasing male claims on female resources such as labor, while decreasing female claims on male resources such as income (Carter and Katz, in Haddad et al. 1997). The task is to strike a balance between commercial (traded) and food (non-traded) agriculture so that all household members benefit. Similarly, promotion of non-traditional cash exports in Uganda—a female labor-intensive sector—can be expected to raise aggregate household income, but there may also be unintended costs to consider. Sida has suggested that vanilla pollination in Uganda is often done by girls at the expense of their schooling (Sida, in Elson and Evers 1997). A further example of inter-generational trade-offs is evident in Zambia, where poor households depend on their children's labor (an asset), by using girls' labor to provide water for their mothers' beer brewing business (*para. 1.7 above*), rather than invest in their children's future by educating them. In so doing, they risk perpetuating poverty from one generation to the next (Moser 1996).

Box 1.4: Gender and Growth: Missed Potential

Burkina Faso: Shifting existing resources between men's and women's plots within the same household could increase output by 10-20 percent.

Kenya: Giving women farmers the same level of agricultural inputs and education as men could increase yields obtained by women by more than 20 percent.

Tanzania: Reducing time burdens of women could increase household cash incomes for smallholder coffee and banana growers by 10 percent, labor productivity by 15 percent, and capital productivity by 44 percent.

Zambia: If women enjoyed the same overall degree of capital investment in agricultural inputs, including land, as their male counterparts, output in Zambia could increase by up to 15 percent.

Sources: Udry et al. 1995; Saito et al. 1994; Tibaijuka 1994.

5

1.43. These cautionary examples suggest that there may be real short-term trade-offs, in poor labor- and asset-constrained households, between growth (seen as raising incomes) and human development (investing in education) that is often masked by inattention to gender differences in rights and obligations at the household level. Sectoral growth policies and priorities need to consider these short-term trade-offs, and the positive externalities, explicitly. Aligning the school year with the cropping cycle, for example, mitigates trade-offs at the household level. Investing in the household economy, for example in domestic labor-saving technology, improves labor productivity and constitutes a positive externality for the market economy. These trade-offs and externalities reinforce the need to tackle the labor time constraints facing women and girls.



Gender and Poverty

Women and men experience poverty differently, and different aspects of poverty (deprivation, powerlessness, vulnerability, seasonality) have gender dimensions. These interact with age, ethnicity, and socio-economic status to produce highly diverse and complex patterns of poverty in Africa.

Swedish International Development Cooperation Agency

I. Introduction

2.1. Household-level issues, and particularly intra-household resource allocation, are relevant in understanding both the status and dynamics of poverty—how poverty affects men and women differently—and in identifying actions to reduce poverty. Two issue areas are particularly important in discussing gender/poverty linkages at the household level: (i) diversity in the structure, composition, and organization of households in SSA; and (ii) variation and complexity in the ways households organize livelihood strategies, joint and separate production, and meeting consumption needs.¹

2.2. As stated in the Togo Poverty Assessment, vulnerability reflects the dynamic nature of poverty, referring as it does to defenselessness, insecurity and exposure to risk (World Bank 1996a). Vulnerability is a function of assets; the more assets people have, the less vulnerable they are. Assets include stores (e.g., jewelry, money, granaries), concrete productive investments (e.g., farming and fishing equipment, animals, tools, land), human investments (education and health), collective assets (irrigation systems, wells) and claims on others for assistance (kinship networks, friendships, savings clubs, patrons, credit). An awareness of the diverse nature of assets, and of their hierarchy, is necessary for meaningful policy action. Women and children are more vulnerable because tradition gives them less decision-making power and less control over assets than men, while at the same time their opportunities to engage in remunerated activities, and therefore to acquire their own assets, are more limited (World Bank 1996a).

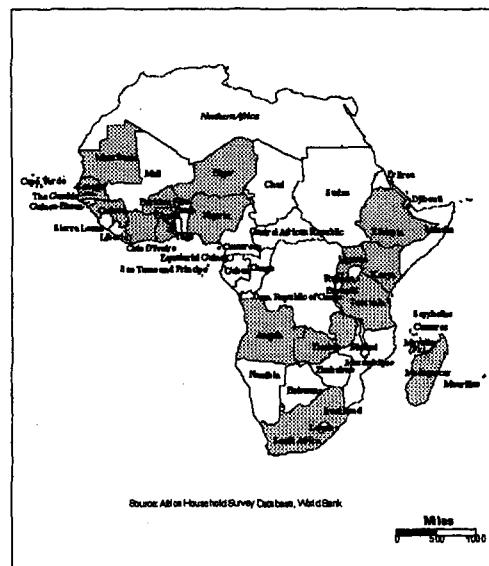
¹ Persistent gender inequalities have focused analysis on the key role of household decision-making and the process of resource allocation within households. Two frameworks for thinking about household decisions are the unitary model and the collective model. The unitary model assumes that household members pool resources and allocate them according to a common set of objectives and goals. Under the collective model, the welfare of individual household members is not synonymous with overall household welfare (World Bank 1995b).

II. Household Diversity

2.3. There is a marked variety of household forms, of intra-household relations, and gender divisions of labor in SSA, within an equally diverse range of wider social organizations in climatically and agronomically complex settings (Whitehead 1998). Gender analysis of household survey data for a group of 19 SSA countries for which standardized data are available (*Figure 2.1*) confirms the enormous diversity in household structure and composition, and shows that poverty is related to family systems (*Box 2.1*). It also calls into question the notion that a simple distinction between male and female heads of households adequately captures the diversity of family systems and how they allocate resources. Analysis of households on the basis of headship nonetheless provides useful information on the structure and characteristics of different households in SSA.

2.4. Key characteristics of households are summarized in *Table 2.1*. The average size of FHH is consistently smaller than that of MHH. While the majority of female household heads are widowed or divorced, the overwhelming majority of male household heads are married. This suggests that female headship is likely to be the result of disruptive life changes for women, and is indicative of the instability of household structures and composition, with implications for vulnerability to poverty. In Zambia, one strategy for women to minimize vulnerability is to avoid becoming heads of households (Moser and Holland 1997).

Figure 2.1: Geographic Distribution of Survey Countries



Source: AHSDB.

Box 2.1: Poverty and Family Systems

There is evidence indicating higher poverty among polygamous households than among monogamous households. In Kenya, about 60 percent of the polygamous households are 66 percent below the weighted mean expenditure of the country, almost double that of monogamous households. In Guinea Bissau, the mean *per capita* expenditure in polygamous households is 80 percent of the mean in monogamous households, and 42 percent of the mean in *de facto* female-headed households. In Côte d'Ivoire, across all regions but especially in urban areas, polygamous households are consistently poorer in terms of their average levels of *per capita* expenditures.

Source: Adapted from Morris-Hughes and Peña, 1994.

Table 2.1 Household characteristics by gender in selected countries

Country	Year of survey	(1) Female-headed households (percent)	(2) Mean size of female-headed households	(3) Mean size of male-headed households	(4) FHH heads widowed or divorced (percent)	(5) MHH heads widowed or divorced (percent)
Angola	1995	20.9	6.5	5.6	n.a.	n.a.
Burkina Faso	1994	9.0	4.0	8.1	n.a.	n.a.
Côte d'Ivoire	1995	15.2	4.1	5.7	63.8	6.5
Djibouti	1996	22.6	5.8	7.0	69.8	2.9
Ethiopia	1996	28.4	3.7	5.4	73.4	4.0
Gambia (The)	1992	8.8	6.4	9.1	n.a.	n.a.
Ghana	1997	34.2	4.5	3.4	64.0	18.7
Guinea	1994	17.8	4.3	7.0	57.4	2.7
Kenya	1994	24.6	4.4	5.5	49.8	2.5
Madagascar	1993	20.6	3.7	5.2	84.4	6.4
Mauritania	1995	27.5	4.5	5.9	73.4	5.4
Niger	1995	13.0	4.4	7.4	80.3	2.3
Nigeria	1992	15.1	3.1	5.0	n.a.	n.a.
Senegal	1991	19.7	6.9	9.1	n.a.	n.a.
South Africa	1993	29.1	4.5	5.1	n.a.	n.a.
Swaziland	1995	27.5	6.3	6.5	n.a.	n.a.
Tanzania	1993	14.5	4.9	6.2	74.6	2.3
Uganda	1992	28.2	3.9	4.8	50.6	6.8
Zambia	1996	22.4	5.3	4.1	79.2	10.5

Source: Ye 1998. Country Household Surveys, AHSDB. Note: n.a. = not available.

2.5. It is sometimes assumed that households headed by women are poorer than those headed by men. To examine this, poverty incidence was analyzed for MHH and FHH, respectively, based both on expenditure *per capita*, and adjusting for size elasticity to take account of the smaller size of FHH.² Table 2.2 presents poverty estimates by gender of household head using these different measures. Based on expenditure *per capita*, in 10 of 19 countries poverty incidence is statistically lower in FHH than in MHH. Using size

² A common finding in poverty analysis in developing countries is that large families tend to be poorer. This is not surprising if *per capita* expenditure is used as a measure of welfare, because it assumes that each additional member of the household needs to consume exactly the same amount of resources to achieve the same level of welfare. Empirical evidence in developing countries suggests that there are economies of scale in household consumption in that some household items, such as fuel and utilities, are shared among household members. Lanjouw and Ravallion (1995) propose taking economies of scale into account by modifying the formula for *per capita* expenditure (X/n , where X is the total expenditure and n is the household size) with a size elasticity θ to adjust for household size. A household welfare level is calculated by X/n^θ ($0 < \theta < 1$). The size elasticity θ gives a discount rate to household size n ; n^θ can be interpreted as the equivalent number of *consumption units* in the household. The discount rate is determined by the magnitude of θ ; the smaller the θ the larger the discount rate. When there are no economies of scale ($\theta=1$) each individual in the household counts as one (as in the conventional poverty index). Under the assumption of full economies of scale ($\theta=0$) all individuals in the household count as one. Using 0.5 is equivalent to assuming that there are sizable economies of scale in household consumption. It is also important to address the question of economies of scale in production activities, as this seems to be a key entry point into the interpretation of intra-household relations, for example in the West African coarse grain belt (Whitehead 1998).

elasticities, at $\theta=0.7$, in 9 of 19 countries poverty incidence is statistically lower in FHH than in MHH, and when $\theta=0.5$, in only 5 of 19 countries is poverty incidence statistically lower in FHH than in MHH.³ In the five countries where FHH have lower poverty incidence, the gaps become smaller. For example, the gap in Burkina Faso fell from 21 to 5 percentage points. Because FHH tend to be smaller, conventional measures of poverty incidence by *per capita* expenditure can therefore understate poverty incidence in FHH, by not taking into account economies of scale with respect to household size.

Table 2.2: Household Poverty Incidence by Gender of Household Head

Country	Year	Poverty incidence based on expenditure per capita (in %)			Poverty incidence based on size elasticities (in %)					
		(1)	(2)	(3) Dif- ference (F-M)	(size elasticity = 0.7)			(size elasticity = 0.5)		
					(4) FHH	(5) MHH	(6) Dif- ference (F-M)	(7) FHH	(8) MHH	(9) Dif- ference (F-M)
Angola	95	42	43	-1	44	42	2	47	42	5*
Burkina Faso	94	36	57	21*	48	57	9*	52	57	-5*
Djibouti	96	46	40	7*	49	39	10*	50	39	11*
Ethiopia	96	42	45	3*	47	44	3	50	43	7*
Gambia	92	25	52	27*	29	51	22*	29	51	-22*
Ghana	97	38	36	2*	43	34	9*	48	32	16*
Guinea	94	34	45	11*	42	44	-3	46	44	2
Côte d'Ivoire	95	35	43	8*	39	43	-4*	45	42	3
Kenya	94	50	46	3*	53	45	7	54	45	9*
Madagascar	93	53	51	2*	57	50	7	58	50	8*
Niger	95	37	49	12*	38	49	-11*	40	49	-9*
Mauritania	95	33	44	11*	37	43	-6*	40	42	-2
South Africa	93	80	56	27*	81	56	25*	81	56	25*
Senegal	91	32	58	26*	36	58	-22*	39	57	-18*
Swaziland	95	66	62	4*	66	62	4*	66	62	4*
Tanzania	93	37	43	6*	39	43	-4*	42	42	0
Uganda	92	43	42	1	46	41	5*	48	41	8*
Nigeria	92	34	49	15*	38	48	-11	40	48	-9*
Zambia	96	60	53	7*	62	53	9*	64	52	12*

Note: Shaded cells represent countries where poverty incidence is lower among female-headed households.

* Represents statistically significant at 95 percent.

Source: Ye 1998. Household Surveys for each country, AHSDB.

2.6. These results show that there is no consistent evidence to support the hypothesis that poverty incidence is necessarily higher among FHH. This is consistent with other empirical studies conducted for SSA countries, including the 1994 SPA Poverty Status Report (World Bank 1994b), and was confirmed by recent analysis undertaken by the

³ The determination of an appropriate size elasticity is an empirical matter, depending on the proportion of the household budget spent on non-shared items such as food and shared items such as utilities. The larger the budget share spent on the non-shared items, the smaller the size elasticity will be. The most commonly used size elasticity in developed countries is $\theta=0.5$, and this should be regarded as a limit for size elasticity estimates in SSA.

Economic Commission for Africa (ECA) (Woldemariam 1997). One cross-country study (Quisumbing, Haddad and Peña 1995) shows that poverty incidence is statistically higher among FHH compared with MHH in only two of six SSA countries. A study of Uganda also concludes that, based on consumption measures, FHH as a whole were not poorer than MHH (Appleton 1996), though females face substantial disadvantages in other areas, notably in education.

2.7. The gender of the household head is therefore not a particularly useful predictor of household-level poverty status, and is not in itself effective as a criterion for targeting. Patterns of disadvantage for women and girls persist irrespective of the gender of the household head. The 1994 SPA Poverty Status Report argued that the situation of women and children in poor, polygamous MHH might be of greater concern (World Bank 1994b). This is confirmed by analysis on a regional level which finds the highest incidence of poverty in West Africa among polygamous MHH, and in East and Southern Africa among *de jure* and *de facto* FHH (Lampietti 1998).

2.8. Where women have more control over the income/resources of the household, the pattern of consumption tends to be more child-focused and oriented to meeting the basic needs of the household. Taking female headship as a proxy for this greater control over resources, there is growing evidence that FHH do give higher priority to essential expenditures and needs. When households with similar resources are compared in seven SSA countries, children in FHH have higher school enrollment and completion rates than children in MHH (Blanc and Lloyd, in Haddad et al. 1997). In Côte d'Ivoire, doubling women's share of cash income raises the budget share of food by 2 percent and lowers the budget shares of cigarettes and alcohol by 26 percent and 14 percent respectively (Hoddinott and Haddad 1995).

2.9. Other studies suggest caution in concluding that larger households are necessarily poorer. Whitehead argues that in West Africa the clearest and strongest correlate of socio-economic well-being was the size of household, especially the number of adults in it. In this region, large households are better off and small households are the poorest. Large, and more economically secure, households had higher child dependency ratios. The economic viability of large farm households makes sense in the context of how farming is organized in this area (Whitehead 1998).

2.10. Intra-household relations involve both pooling and non-pooling. In many parts of SSA, farming within the household, and to a lesser extent income generation of all kinds, is organized into two parallel spheres—a household or communal sphere, and an individual or private sphere. Interdependence arises because there are complex arrangements for access to basic consumption, especially to staple foods. Household goods and incomes are not necessarily meant to be held in common (Whitehead 1998). An example of these complex interactions is provided in the irrigated rice project in The Gambia (*para. 1.18*).

2.11. Differentiation by gender in tasks, crops, and labor use is set within a context in which there are quite clear differences in men's and women's access to resources and productive assets. In the West African coarse grain belt, for example, investment capital and savings in the form of cattle and plows are mainly owned by men. Few women own any cattle, although they do have small livestock. About 65 percent of households own working plows, usually only one, and this is used for much of the field preparation for cereal crops and to a lesser extent for men's groundnuts. Women's farms are not given a high priority when it comes to plowing (Whitehead 1998).

III. Asset Inequality

2.12. Evidence in SSA points to gender disparities in access to and control of assets in each of the three categories used to define assets in this report (*Chapter 1*): human capital assets (education and health); directly productive assets (labor, land, and financial services); and social capital assets (gender differences in voice and participation at various levels). A broader framework linking gender and asset inequality is presented in Table 2.7.

A. Human Capital Assets

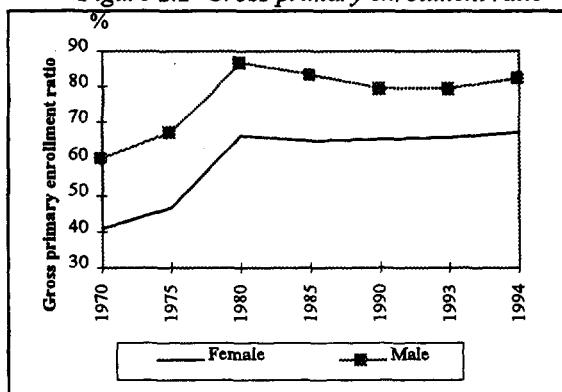
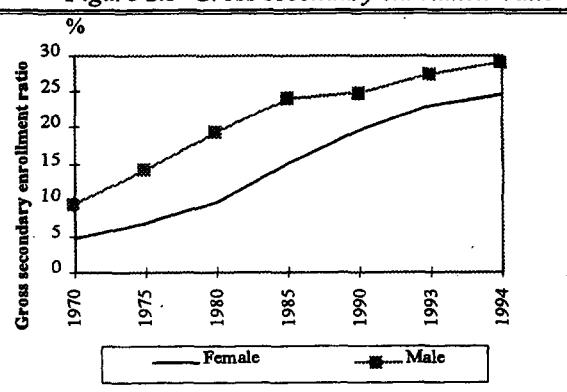
2.13. **Education.** Gender differentials persist at all levels of education in SSA and the gap widens at the higher levels (Odaga and Heneveld 1995). There are country-specific and rural/urban differences in women's access to education. Female adult literacy in SSA is 36 percent (male literacy 59 percent). Significantly, gender differentials persist at all levels of income, suggesting that gender bias in education and literacy is not just a poverty problem. Social and cultural factors play a stronger role than income in determining female participation in education. Lesotho is one of the rare cases where gender bias in education is favorable to girls (*Box 2.2*).

2.14. Figures 2.2 and 2.3 show changes in gross primary and secondary enrollment ratios in SSA for males and females, respectively, and Figure 2.4 shows changes in the gender gaps. From 1980 to 1994, there was no improvement in the gross primary school enrollment ratio, while the gross secondary enrollment ratio improved consistently and significantly, partly due to its very low base.

Box 2.2: Lesotho: Gender Bias Against Boys

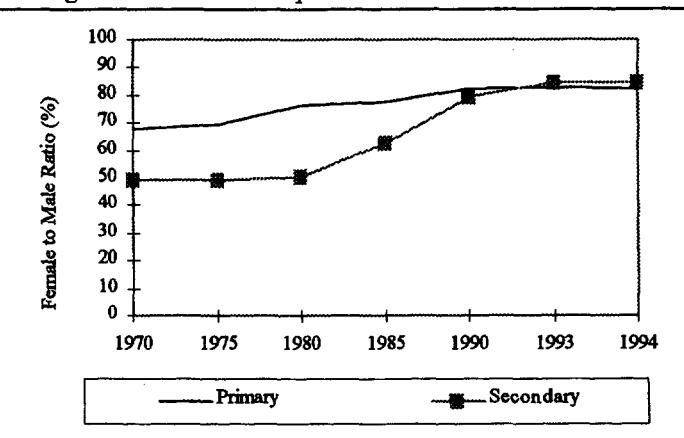
Boys ... had less primary schooling than girls. Lower school enrollment for boys was characteristic of all income groups, regions and male headed and female headed households. The greatest gender disparity was found in mountain zones where herding was common; nearly 30 percent more girls than boys attended school, corroborating the linkage between livestock tending and school enrollment. But there were also significant disparities in school enrollment in urban areas. One explanation was that parents viewed working in South African mines as the most promising job prospect for men and so viewed boys' education as irrelevant.

Source: World Bank 1995d.

Figure 2.2 Gross primary enrollment ratio*Figure 2.3 Gross secondary enrollment ratio*

Source: Ye 1998. AHSDB.

2.15. Table 2.3 shows how the younger generation has made substantial progress in educational attainment. Over the period, girls have made more rapid strides than boys in completing primary education, thus reducing the gender gap. This improvement has not benefited the poor as much as the nonpoor. The share of the poor is less than 40 percent for all levels of education,

Figure 2.4: Gender Gaps in Enrollment Ratios, 1970-94

Source: Ye 1998. AHSDB.

except for primary education by the male poor. Poor females have benefited less than poor males. In the 1990-95 period, countries have made varying degrees of progress in reducing female illiteracy, as shown in Map 2.

Table 2.3: Education attainment by age, gender, generation, and poverty status

	Male			Female			
	Age 26-64	Age 15-25	Change (%)	Age 26-64	Age 15-25	Change (%)	
Completion of primary education	7.5	8.3	11	5.0	7.7	54	
Or which share of the poor			40%			30%	
Some secondary education	12.0	21.7	81	9.0	16.9	88	
Or which share of the poor			20%			20%	
Age 29-64 Age 18-28 Change (%)			Age 29-64 Age 18-28 Change (%)				
Completion of secondary or higher education*	7.7	8.0	4	4.9	5.3	8	
Or which share of the poor			20%			20%	

Source: Ye 1998. AHSDB.

Table 2.4: Factors affecting school attendance of children of age 6 to 11 years in selected countries

	Gender		Education level of household head				Other characteristics		
	If female household head	If girl	Some primary education	Complete Primary education	Some secondary	Complete Secondary or higher	If rural	If piped water	If poor
Burkina Faso	8	-14	12	22	30	33	-29	7	-13
Djibouti		-13	13	6	11	13		9	-10
Ethiopia	5	-11	7	9	16	24	-51	8	-7
Gambia		-12	8*	24*	6*				-4*
Ghana	12	-8	19	15	50	32	-4	6	-5
Guinea		-20	11	24	25	29	-22	16	-15
Côte d'Ivoire		-17	29	31	30	36	-14	13	-9
Kenya	9	-3	28	30	31	36		2	-6
Madagascar	8		20	34	41	50	-13	13	-16
Niger	5	-11	25	21	34	39	-26	6	-7
Mauritania	-3*	-4				22	-15	10	-8
South Africa	3	3	2	9	3			4	-5
Senegal	3	-11	-13*				-29	16	-11
Tanzania	3*	3		12	10	7		7	-5
Uganda	6	-5	10	14	24	22	-5	6	-12

*Statistically significant at 10 percent level. Not marked parameters are significant at 5 percent level.

Source: Ye 1998. AHSDB.

2.16. Analysis of the survey data confirms how different individual and household level characteristics affect children's school enrollment (*Table 2.4*). First, in spite of the disadvantage that women experience in education, children in FHH are more likely to go to school than children in MHH, the possibility increases by between 3 and more than 10 percent. Second, discrimination against girls varies greatly from country to country: in Guinea, girls are 20 percent less likely to go to school than boys, but in Kenya this difference is only 3 percent. Third, parents' education is strongly correlated with children's prospects to go to school. Even some primary education can increase children's likelihood to go to school by 10 to 30 percent. Fourth, living in rural areas is a major factor that prevents children from going to school, the possibility decreasing by as much as 50 percent. Fifth, availability of piped water is a consistent factor contributing to a higher likelihood of children attending school, by more than 15 percent. Finally, poor children are less likely to go to school than nonpoor children.

2.17. **Health.** African men and women face an array of health problems, though their needs and priorities are quite different. This is seen, for example, in the enormous gender differential in the region's sexual and reproductive burden of disease, as measured by deaths and disability-adjusted life years (DALYs) (*Table 2.5*). Country data on maternal and child mortality, women who are mothers at age 18, supervised deliveries, and adult HIV/AIDS rates are presented in *Maps 3, 4, 6, 7, and 10*.

Table 2.5: Sexual/reproductive burden of disease for people aged 15-44 as percentage of total burden of disease in SSA

Parameter	Female	Male
DALYs	30%	9%
Deaths	26%	7%

Source: Berkley (forthcoming).

2.18. Africa's 1997 total fertility rate (TFR) was 6.0 (PRB 1997). Women in Africa generally report an ideal family size of five or six children, and they have more children than women anywhere else in the world (DHS 1994). Maternal mortality rates in SSA remain the highest in the world: between 600 and 1,500 maternal deaths for every 100,000 births for most SSA countries (UNFPA, in PRB 1997). Africa accounts for 20 percent of the world's births but 40 percent of the world's maternal deaths. In SSA, the median age at first marriage ranges from 17.0 to 19.2 years. In 17 SSA countries surveyed by DHS, at least half of women had their first child before age 20. These are the highest percentages of any region. The linkages between women's education, infant and child mortality, and fertility are well documented (*Box 2.3*).

Box 2.3: The "Nexus" of Education, Health, and Fertility

DHS data indicate that women with secondary education had 2.3 fewer births than women with no education. Most of the reduction in the total fertility rate occurred with secondary education. In Zambia, total fertility declines from 7.1 for women with no education to 4.9 for women with secondary or higher education. Rural fertility (7.1) is higher than urban fertility (5.8). Data for 13 African countries between 1975 and 1985 show that a 10 percent increase in female literacy rates reduced child mortality by 10 percent, whereas changes in male literacy had little influence. Demographic and health surveys in 25 developing countries show that, all else being equal, even one to three years of maternal schooling reduces child mortality by about 15 percent, whereas a similar level of paternal schooling achieves a 6 percent reduction.

Sources: World Bank 1993a; 1994a; Kirk and Pillet 1998; ZDHS 1993.

2.19. Population growth outpaces resources available to education. In the 1995-2020 period, SSA's population of primary-school-age children is projected to increase by 52 percent, where it will decline in almost all other regions. To attain universal primary education by 2020, the current figure of 71 million pupils in primary education must increase by 91 million to 162 million; 63 percent of this increase is attributable to population growth (World Bank 1998).

2.20. Recognizing the need to rectify programs that focus only on women, family planning programs are increasingly taking account of men's points of view and conducting more research on men's attitudes to family planning. Ngom's (1997) analysis of DHS data from Ghana and Kenya suggests that African men have levels of unmet need for family planning that are only slightly lower than those of their partners. This finding suggests that a substantial potential demand for family planning exists among African men, and Ngom argues that satisfying men's unmet need would accelerate the pace of Africa's demographic transition (*Box 2.4*).

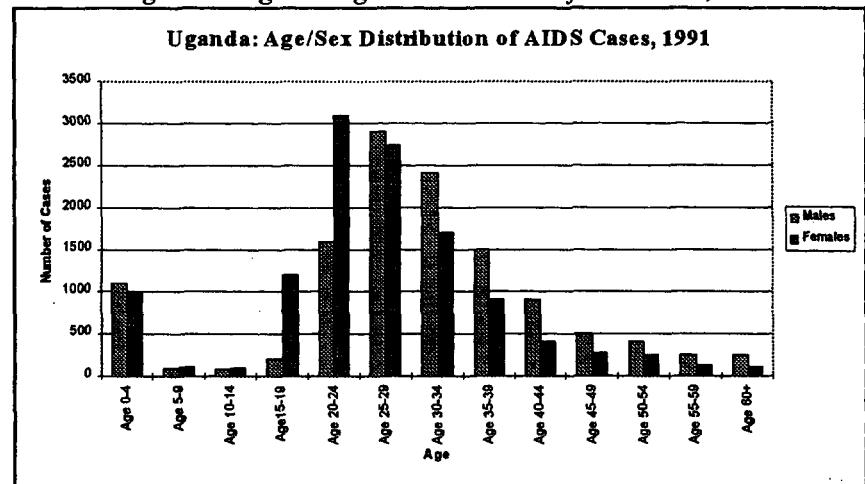
2.21. HIV/AIDS is a significant—and worsening—health, economic, and social issue in SSA. Of the 30.6 million adults and children with HIV/AIDS around the world, 20.8 million live in SSA. The current adult prevalence rate in the region is 7.4 percent. Eighty-two percent of the world's 12.1 million women with AIDS live in Africa. Women under 25 years of age represent the fastest-growing group with AIDS in SSA, accounting for nearly 30 percent of all female AIDS cases in the region. Data for Uganda indicate that AIDS infection is nearly six times greater among young girls aged 15-19 compared with boys of the same age (*Figure 2.5*). Recent research points to complex interlinkages between poverty, inequality, and in particular, gender inequality, and the AIDS epidemic (World Bank 1997d). In five of eight African countries, the death of a mother depresses school enrollment more than does the death of a father.

*Box 2.4: Getting Men "on board":
Some Experiences from SSA*

In Togo, the aim is to promote positive attitudes to family planning among traditional and religious leaders via media sensitization. In Swaziland, the family planning association runs a program to dispel fears and rumors among men and assures them of the safety of contraception; men-to-men teams join women in targeting male audiences with family planning education and messages. In Kenya, the Family Planning Association is providing "male only" services at special clinics in three districts. In Ghana, seminars and plays have been organized for both male and female audiences to generate discussions on partners' joint responsibility in family planning, parenting, and family life.

Source: Garbus 1998.

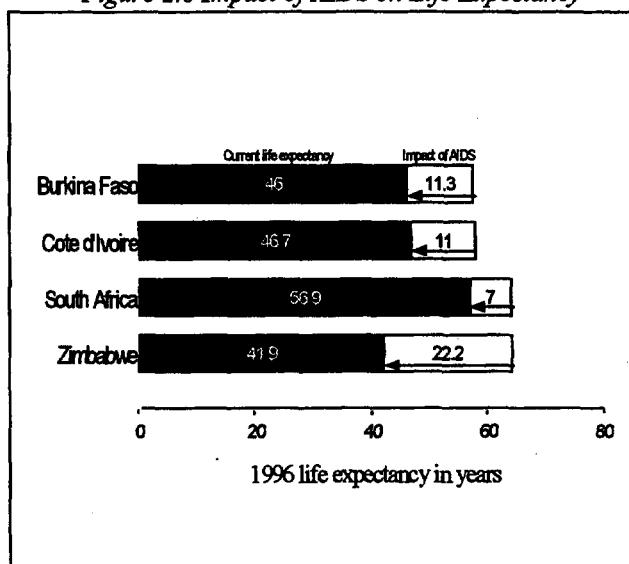
Figure 2.5: Uganda: Age/Sex Distribution of AIDS Cases, 1991



Source: UNICEF 1992a.

2.22. In acutely affected countries in Southern Africa, human development gains achieved over the last decades are being reversed by HIV/AIDS. In Zambia and Zimbabwe, 25 percent more infants are dying than would be the case without HIV. Given current trends, by 2010 Zimbabwe's infant mortality rate is expected to rise by 138 percent and its under-five mortality rate by 109 percent because of AIDS. In Botswana, life expectancy, which rose from under 43 years in 1955 to 61 years in 1990, has now fallen to levels previously found in the late 1960s. The impact of AIDS on life expectancy in four SSA countries is illustrated in *Figure 2.6* (see also UNDP 1998).⁴

Figure 2.6 Impact of AIDS on Life Expectancy



Source: World Bank 1997d.

2.23. Gender-based violence, including rape, domestic violence, mutilation, murder and sexual abuse, is a profound health and social problem. Violence against women affects their health—and the health of society at large—by diverting scarce resources to the treatment of a largely preventable social ill (Heise et al. 1994).

2.24. Using data from 90 societies around the world, Levinson identified four factors that, taken together, are strong predictors of the prevalence of violence against women in a society. These factors are economic inequality between men and women, a pattern of using physical violence to resolve conflict, male authority and control of decision-making in the home, and divorce restrictions for women. The study suggests that economic inequality for women is the strongest factor (Levinson, in Heise et al. 1994). Gender-based violence is particularly prevalent in war-torn countries (*Box 2.5*).

⁴

Approximately 7.8 million AIDS orphans, 95% of the global total, live in SSA. The issue of children orphaned by AIDS is addressed in Hunter and Williamson 1998.

Box 2.5: Conflict, Gender, and Poverty in War-Torn Sub-Saharan African Countries

In addition to sharing the burdens of warfare faced by men, women are affected in significantly different ways:

- ❖ Sexual violence against women (not necessarily “enemy” women) is pervasive in many conflicts. In Sierra Leone, rebel “recruits” have been forced to rape and/or mutilate their mothers and sisters to break their family ties and reinforce their attachment to the rebel forces. In some parts of Africa, rape results in the ostracism of the victim. In the Horn of Africa, sexual violence has been used to destroy social capital by humiliating not just the victims but also their husbands and relatives.
- ❖ Women are “enslaved” to provide services to combatant groups. In Sierra Leone, thousands of captive women provided sexual services, head-carried supplies on bush trails, and produced and prepared food for troops in rebel-held areas.
- ❖ Among young women displaced by conflict, prostitution has become a key means of earning a living.
- ❖ Conflict has changed the roles of women in society. In Eritrea, following independence, women who had played non-traditional roles in the independence movement faced pressure to return to more traditional roles, sometimes willingly, sometimes not.
- ❖ Violent conflict can radically change the roles and situation of women in society. Following the genocide in Rwanda, 68 percent of the population is now female; 50 percent of the women are widows, and 50 percent of all households are headed either by women or children.
- ❖ Women often play a significant role in promoting conflict resolution and peace building. Grassroots activism by women has significantly contributed to post-conflict transition in Liberia, Mali, Mozambique, Sierra Leone, and Uganda.
- ❖ While violent conflict impoverishes women (as it does men, but not always in the same ways), it may also provide opportunities to improve their lot. In destroying social capital, conflict opens possibilities for reconstruction in qualitatively different ways. Post-conflict transition provides opportunities for new, non-traditional leaders and community groups to emerge.

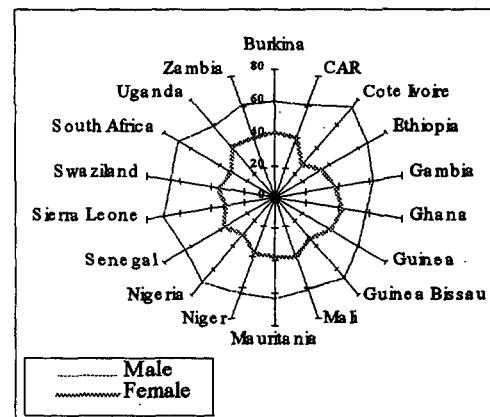
Sources: Bradbury 1995; Richards 1996; Women’s Commission for Refugee Women and Children 1997; World Bank 1997e.

B. Productive Assets

2.25. Labor. As the case studies in Chapter 1 show, men and women have different access to paid labor, and labor scarcity limits women’s farming activity. Labor remuneration also differs along gender lines, as the total income share received by men is over twice the share received by women (*Figure 2.7*).

2.26. African households are social institutions for mobilizing labor (Whitehead 1998). There are strong differences between household members in their social command over labor that are directly related to their position in the household hierarchy. Household heads can command anyone to work for them; married men can call

Figure 2.7: Distribution of Earned Income by Gender in Selected SSA Countries (as % total income)



Source: Fofack 1998.

on the labor of their wives, younger men and daughters, and they can ask other married women for help; senior women cannot command married men's labor, but they can call on other women's labor; young men can only call on the labor of small boys and young girls. Young girls can only help each other. In this way, the patterns of labor use reflect status hierarchies. Building up a secure set of household laborers is an important livelihood strategy that household heads pursue (Whitehead 1998).

2.27. Land. Having access rights to land and other land-based resources is a crucial factor in determining how people will ensure their basic livelihood. The vast majority of the population rely on land and land-based resources for their livelihoods. An enormous variety of rights to natural resources can be found in countries and communities throughout SSA, and these rights are firmly embedded in complex socio-economic, cultural, and political structures. With increasing scarcity of sustainable natural resources of land and water, the rights of individuals—especially women—and households to these resources are being eroded. Women's rights to land vary with time and location, social group (ethnicity, class, and age), the nature of the land involved, the functions it fulfills, and the legal systems applicable at local level. In SSA, most women are granted only use rights to land. Data from Cameroon indicate the relative absence of women from land registers (*Box 2.6*).

Box 2.6: Cameroon: Who Gets the Land?

Only 3.2 percent of registered titles were issued to women in the North West Province, representing barely 0.1 percent of the registered land mass. In the South West Province, the percentage of titles issued to women rose to 7.2 percent for a total registered land mass of 1.8 percent. This pattern is similar in other parts of the country, and suggests that in the best of situations less than 10 percent of those who obtained land certificates were women.

Source: Fisiy 1992.

2.28. Access to land and other landed assets is a critical determinant of survival and well-being. This raises two sets of issues: (i) patterns of resource allocation (management regimes) and (ii) patterns of use (contingent on tenure arrangements, inputs, and consumption/marketing outlets). Landholding in SSA is either collective (belonging to a community, a lineage, or a clan) or individual. Land management regimes among patrilineal groups permit men to acquire primary rights to land by birth into a landholding group or through patron-client relationships. They eventually convert their use rights into private interests through a process of asset creation. These assets are created either through house building, considered a male activity, or through the creation of a tree/cash crop plantation, also a male activity.

2.29. In both cases, women are disadvantaged because they do not have direct access to land. Instead, they have mediated access, either by marriage as spouses, or by birth as daughters. In very few cases will women build their own houses or start tree crop plantations. They hold only secondary access rights to the land. In West Africa, women have much weaker rights to land, but in practice do not find getting land a constraint on their farming (Whitehead 1998).

2.30. When programs do ensure tenure security and equitable access to improved technology, there are likely to be limited, if any, differences in land productivity between men and women (Dey, in Haddad et al. 1997). Secure rights to land are essential, but the promotion of titling is of concern, as there is evidence of the “regressive effect” of titling on women’s productivity and access to land. As Dey argues, titling is not necessary either for tenure security or for productivity increases.

2.31. The ability to make minimum investments in resource improvements, to maintain or enhance the quantity and quality of the resource base, or to forestall resource degradation, is important in analysis of environment-poverty linkages.⁵ Reardon and Vosti term a household without this ability “investment poor,” to differentiate it from being “welfare poor” (Reardon and Vosti 1995). Welfare poverty criteria can miss the potentially large group of households that are not “absolutely poor” by the usual consumption-oriented definition, but are too poor to make key conservation or intensification investments necessary for their land use practices not to damage the resource base or lead them to push into fragile lands. The “welfare poor” are usually also “investment poor.” The converse, that the investment poor are welfare poor, is not necessarily true. Though Reardon and Vosti do not explicitly examine the gender dimensions of this distinction, it is perhaps appropriate, in the context of discussing gender-based asset inequality, to argue that women are much more “investment poor” than men.

2.32. **Capital/Financial Services.** Data on gender differences in access to financial services are scarce. Available estimates suggest that the poor in general have little access to finance, and that women access is lower than that of men. Women’s World Banking estimates that less than 2 percent of low-income entrepreneurs have access to financial services (WWB 1995). In Africa, women receive less than 10 percent of the credit to small farmers and less than 1 percent of the total credit to agriculture (UNDP 1995). In Uganda, it is estimated that 9 percent of all credit goes to women; in Kenya, only 3 percent of female farmers surveyed compared with 14 percent of male farmers had obtained credit from a commercial bank; similarly in Nigeria, only 5 percent of women farmers compared with 14 percent of male farmers had received commercial bank loans (Baden 1996). Women face gender-specific barriers in accessing financial services, including lack of collateral (usually land); low levels of literacy, numeracy, and education; and they have less time and cash to undertake the journey to a credit institution (Duggleby 1995; Weidemann 1992).

2.33. Women’s lack of access to credit is one of the major factors constraining the expansion of their economic activity. At the macro level, the overall distribution of credit—between formal and informal financial markets and between different sectors of

⁵ This report does not examine the complex linkages between poverty and the environment, nor the gender-specific dimensions of these linkages. Poverty-environment linkages are addressed in Reardon and Vosti 1995; gender-environment linkages in Clones 1992.

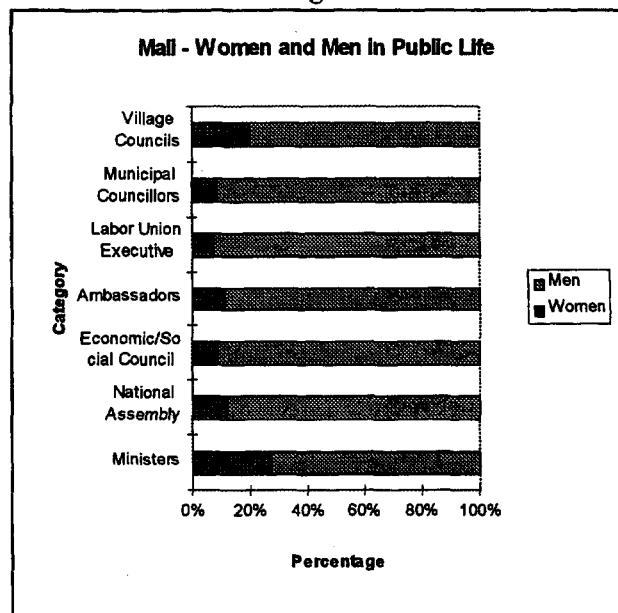
activity—may have implications for gender-differentiated access to credit, depending on the female intensity of activity in particular sectors. At the meso level, transaction costs and imperfect information, which affect the functioning of financial markets, are not gender neutral (Baden 1996).

C. Social Capital Assets

2.34. Participation/Voice. Women in Africa are consistently underrepresented in institutions at the local and national level, as is illustrated in data from Mali (*Figure 2.8*) and have very little say in decision-making. Women's political participation is generally still low. Almost half of the 15 African countries reporting to the Inter-parliamentary Union showed no change or negative change in the level of women's representation between 1975 and 1997 (IPU 1997). Women in SSA represent 6 percent of national legislatures, 10 percent at the local level, and 2 percent in national cabinets. Half of the national cabinets in SSA have no women. Few governments have made systematic efforts to institutionalize and translate their international commitments into practical strategies.⁶ Data on the political representation of women are in *Statistical Table 4*, and in *Map 5*.

2.35. More countries have made and are making the transition from highly centralized, one-party states to more inclusive governments under democracy. In many countries, civil society is emerging through the formation of vibrant, legal, social, and cultural groups. These processes are redefining the role of the state and creating opportunities for greater participation in public policy by NGOs, civil society, and the private sector. In this context, lack of voice and low representation is a characteristic of poor people (both men and women) and empowering the poor to participate in decisions that affect them also concerns poor men.

Figure 2.8



Source: Data from World Bank Resident Mission in Mali.

⁶ Most governments are signatories to various conventions and international declarations against gender discrimination in all forms. At the World Summit for Social Development in 1995, governments committed to "achieve equality and equity between women and men and to recognize and enhance the participation and leadership roles of women in political, civil, economic, social and cultural life" (United Nations 1995). Women's full participation in political, economic and social affairs was acknowledged as central to achieving the goals and commitments made at the Cairo, Beijing and Istanbul Conferences.

in public and civil life. To the extent that decentralization brings decision-making closer to the community, where the focus of local government is on concerns of direct interest to the community and household, it ought to be easier for women to participate at this level. However, available data indicate that female representation is lower at the local level than in central government (*Statistical Table 4*).

2.37. In practice, gender barriers limit women's participation and reinforce power gaps. The factors that constrain women in fully participating in political and other aspects of public life are well researched. These include:

- ❖ *Legalized discrimination.* In many societies, laws and customs impede women to a greater extent than men in obtaining credit, productive inputs, education, information, and medical care needed to carry out their multiple roles. The co-existence of dual, or multiple, legal systems in many countries leads to ambivalence and insecurity of women's legal status. In Africa, under customary law and custom, women often are "minors" who do not have adult legal status or rights.⁷ An extreme case is Swaziland where women are still legally minors and denied the right to vote.
- ❖ *Lack of educational opportunities.* Entry to the civil service and to elected office typically requires the attainment of a certain level of education and/or training.
- ❖ *Cultural constraints.* Customs, beliefs, and attitudes (of women as well as of men) confine and restrict the scope and acceptability of women's participation in public life. In many cultures, women are more isolated and cut off from channels of communication, or the information they receive is filtered through the (male) head of household or community leaders.
- ❖ *Multiple demands on women's time.* Time constraints on women limit their ability to participate in public life (Box 2.7).

2.38. Power gaps are also evident within the household, and have marked implications not only for economic decision-making and resource allocation, but also in the area of fertility and contraceptive use. Spousal communication is positively associated with

Box 2.7: Zambia: Time for Meetings?

Time use data in Zambia confirm the minimal time spent by women (compared with men) at "meetings," thus limiting their capacity for effective participation in decisions that affect their lives. In the Kefo time allocation study, both men and women spend relatively little time in "meetings and discussions," though men devote almost three times as much time as women do to this activity (1.7 hours compared with 0.6 hours per week).

Source: Skjonsberg 1989.

⁷ For a discussion of the complex relationships between law, gender, and development in SSA, see Martin and Hashi 1992.

contraceptive use (Garbus 1998). More discussion between spouses is associated with higher use of both traditional and modern methods of family planning. The ability of women to negotiate decisions that impact on fertility and population growth rates depends in part on their access to independent income, and the many choices that are created through access to literacy, numeracy and formal education. This becomes especially important in the context of the growing AIDS epidemic.

IV. Conclusions and Policy Implications

2.39. Households in SSA are characterized by considerable diversity in their composition and structure, and there is great variation in household arrangements for joint and separate production activities, and meeting of consumption needs. While certain factors vary considerably in different environments, other elements seem to apply with reasonable consistency (*Table 2.6*). Given the complexity of systems of livelihood, production and consumption, seeking to understand the needs and priorities of women as a systematic part of local level planning processes remains critically important. Heeding women's own expressed needs and priorities is a useful and practical way to develop policies and interventions that are adapted to local realities.

2.40. Agencies responsible for delivering credit and extension services to poor farmers need to take into account these specific household structures and specific gender divisions of labor. They need to be aware of the ways in which innovations change the balance of autonomy and dependence between household members (for an example, see *Box 1.3*). There is ample evidence that the "unitary" household model does not apply in rural SSA. However, it is equally inappropriate to adopt an extreme model of separation of interests and welfare. Women's welfare, and that of their children, is bound up with both their own income and secure livelihoods and with those of male members of their households, especially husbands and fathers.

Table 2.6: Variability of Factors Affecting Household Composition and Tasks

High Variability	Low Variability
<ul style="list-style-type: none"> ◆ meaning of female household headship (implications for well-being of household) ◆ levels of women's and men's input into the main household farming system ◆ levels of pooling in consumption/joint activity in production, by gender, within the household ◆ clarity of the rights of disposal of different crops/items produced within the household 	<ul style="list-style-type: none"> ◆ women's domestic duties—childcare, food processing, cleaning, fetching water and fuelwood (dominance of food preparation and processing in time budgets) ◆ differentiated access of men and women to assets needed for farming ◆ importance of access to credit and off-farm income to support women's farming activities ◆ women's lower capacity than men to mobilize labor within the household

Source: Adapted from Whitehead 1998.

2.41. There is no consistent evidence that FHH are necessarily poorer than MHH, and the gender of the household head is not in itself a particularly useful predictor of poverty

status. Case study evidence also suggests caution in linking household size and poverty. In West Africa, larger households tend to be more economically successful, and are more robust in the face of micro-level shocks, such as illness of a farm laborer (Whitehead 1998).

2.42. Compared with men, women are disadvantaged in their access to and control of a wide range of assets. With fewer assets and more precarious claims to assets, women are more risk-averse, more vulnerable, have a weaker bargaining position within the household, and consequently are less in a position to respond to economic opportunities. Some of the links between assets and vulnerability are summarized in *Table 2.7*.

Table 2.7: Asset Vulnerability Matrix

Asset	Components	Key Gender Issues	Increasing Vulnerability	Decreasing Vulnerability
Human Capital Assets	♦ Education ♦ Health	♦ bias in access to social services ♦ different health needs and priorities ♦ gender stereotyping	♦ decline in access to or quality of social services ♦ dropout ♦ AIDS	♦ enrollment & retention ♦ accessible quality reproductive and health services
Productive Assets	♦ Financial Services ♦ Land ♦ Labor (paid and unpaid employment; wage discrimination) ♦ Infrastructure (water, transport, domestic energy, communications)	♦ lack of collateral ♦ property ownership ♦ access to paid labor ♦ control over product (income) ♦ transport as women's task ♦ access to means of transport ♦ domestic tasks	♦ lack of credit ♦ insecure ownership, tenure, use rights to land ♦ time constraints ♦ "informalization" of the economy ♦ environmental degradation (scarcity) ♦ poor roads ♦ no access to IMT ♦ isolation (also cultural aspects)	♦ access to credit ♦ land ownership/ secure tenure ♦ secure employment, formal sector ♦ reduced domestic workload/ drudgery ♦ provision of potable water ♦ access to fuel ♦ access to means of transport ♦ access to information
Social Capital Assets	♦ Household relations (decision-making; changes in structure and composition of households; domestic violence) ♦ Conflict ♦ Voice ♦ Law ♦ Isolation	♦ intra-household inequality ♦ headship ♦ "pooling" and "separate spheres" ♦ gender effects of conflict ♦ barriers to participation ♦ ambiguity in legal status and rights	♦ changes in structure erode household as social unit ♦ higher dependency ratios ♦ community violence ♦ social exclusion ♦ bias in application of law and custom	♦ greater pooling and resource sharing (child care) ♦ reduction in domestic violence ♦ lower violence ♦ inclusive participation ♦ secure legal rights and status for women

Source: Based on a concept developed by Moser 1996.

2.43. Access to land is not an end in itself. Access to land and other productive resources is critical in creating wealth and generating growth. The right mix of assets, including land, labor, and financial services, is critical to ensure that women are not “investment poor” (*para. 2.31*). The process of asset acquisition will require interventions at the policy level to facilitate equitable access to resources and delivery systems, and at the cultural and systemic level to understand how present resource allocation decisions are made and how they can be changed. Careful thought needs to be given to how to guarantee women’s access to land in situations of scarcity (*Box 2.8*).

Box 2.8: Gender-Inclusive Land Reform

Tanzania: The 1992 Report of the Presidential Commission of Inquiry into Land matters made three recommendations to reduce gender inequality: (i) to vest land title in the village authority rather than the clan; (ii) to record the names of both husband and wife on the certificate of title (complicated in polygamous households); and (iii) to require more attention to the material needs of wives and children by the Elder’s Council which disposes of the land.

Côte d’Ivoire: The Rural Land Management Project is one of the pioneering initiatives in SSA to support an evolutionary approach to rural land management that explicitly addresses gender biases. The first phase is a land use clarification exercise that seeks to: (a) clarify the boundaries of each landholding unit; (b) ascertain the modes and conditions of access; and (c) register the information on maps. This process assesses and records effective land occupation instead of notional ownership, thereby recognizing, for example, women’s right to return to fallow land they have cultivated. The project will eventually provide some form of certification of different use patterns.

Sources: Tanzania—World Bank 1996b; Côte d’Ivoire—Information provided by Cyprian Fisiy (World Bank).

2.44. One way to ensure that women are able to contribute more effectively to development, and to benefit from it, is increasing women’s role in decision-making at the household, community and national levels. Where women are able to influence the decision-making process, they are able to achieve welfare improvements for themselves and their children. If women’s participation in decision-making can be better documented at all levels, more concrete strategies can be developed to increase their participation in directing resources, achieving their preferences, and shaping public policy (ICRW 1997).

3



Gender and Policy

I. Introduction

3.1. Public policy has a key role to play in promoting gender-inclusive growth and poverty reduction. In its report for the Beijing Conference, the World Bank argued that the causes of gender inequality are complex and are linked to intra-household decision-making. Intra-household resource allocation is influenced by market signals and institutional norms that do not capture the full benefits to society of investing in women. It is therefore essential that public policies work to compensate for market failures in the area of gender equality (World Bank 1995b). This chapter outlines a priority policy agenda to promote gender-responsive growth and poverty reduction in SSA.

3.2. The principal issues and policy implications that emerge from the analysis presented in this report are summarized in *Table 3.1*. The strategy for priority actions builds on the following key conclusions:

- ❖ persistent gender inequality in access to and control of assets directly and indirectly limits economic growth in SSA;
- ❖ both men and women play substantial roles in SSA economies, but they are not equally distributed across the productive sectors, nor are they equally remunerated for their labor;
- ❖ the market and the household economies coexist and are interdependent; this interdependence brings to light short-term inter-sectoral and inter-generational trade-offs within poor asset- and labor-constrained households, e.g., between growth and human development; and
- ❖ the poor in general, and poor women in particular, do not have a voice in decision-making, and their different needs and constraints do not therefore inform public policy choices and priorities.

Table 3.1: Principal Issues, Policy Implications, and Directions for Policy

Principal Issues	Policy Implications	Directions for Policy
♦ gender inequality persists in access to and control of economically productive assets necessary for growth	♦ gender inequality directly and indirectly limits economic growth in SSA ♦ women's greater vulnerability and risk aversion ♦ equity issue in its own right ♦ "investment poverty" greater for women (Reardon/Vosti) ♦ importance of political commitment to gender equality	♦ greater "voice" for women in decision-making at all levels ♦ female education and literacy, skills training ♦ invest in directly productive assets for women: financial services, agricultural technology and inputs ♦ address sustainable land ownership/use rights for women as part of legal reform
♦ men and women both have different structural roles in SSA economies ♦ men and women are not evenly distributed across economic sectors	♦ "sectoral growth patterns make different demands on men's and women's labor and have different implications for the gender division of labor and income" (D. Elson)	♦ target sectors for growth and strengthening productivity where poor women work: ensure greater policy attention to "non-traded" sectors, notably subsistence agriculture and the urban informal sector
♦ the "market" and "household" economies co-exist and are interdependent ♦ there is considerable scope for raising labor productivity in both the market and household economies	♦ risk of short-term inter-sectoral and inter-generational trade-offs within poor asset- and labor-constrained households, e.g., between growth (raising incomes) and human development (investing in education) ♦ time constraints ("double workday of women") ♦ need for balanced investment in both market and household economies ("externalities")	♦ prioritize sectoral investment to raise productivity: ♦ water supply/sanitation ♦ labor-saving technologies, focused on food processing and transformation ♦ intermediate means of transport ♦ domestic energy
♦ data issues, including the "invisibility" of much of women's work, limit analysis and understanding of gender/poverty interactions ♦ complexity of household structures and relations limits household-level analysis in poverty monitoring and trend analysis	♦ "incomplete" picture of total productive activity masks dynamic interactions and potential for synergy across sectors ♦ female-headed households are not necessarily poorer ♦ larger households are also not necessarily poorer	♦ include non-SNA work in country analysis ♦ develop country-specific time budgets for men and women ♦ develop women's budget initiatives (SA model) ♦ benefit incidence analysis of public expenditures ♦ gender disaggregation of poverty data and analysis

II. Synergy and Trade-Offs

3.3. A key insight from gender analysis of poverty in SSA is that there are interconnections, and short-term trade-offs, between and within economic production, child bearing and rearing, and household/community management responsibilities (*Box 3.1*). These assume particular importance given the competing claims on women's labor time. There are interconnections between rural development and transport (Barwell 1996), between education, health and fertility (*Box 2.3*), and within the population/agriculture/environment "nexus" (Cleaver and Schreiber 1994). Building on these interconnections can have positive multiplier effects.

3.4. There are trade-offs between different productive activities, between market and household tasks, and between meeting short-term economic and household needs and long-term investment in future capacity and human capital. Failure to minimize or eliminate these trade-offs, as between girls' education and domestic tasks (especially water and fuel provision), runs the risk of perpetuating poverty while undermining the effectiveness and impact of interventions designed to reduce poverty. Consequently, a key challenge for public policy is to undertake concurrent actions across a range of sectors which explicitly minimize these trade-offs and raise labor productivity.

Box 3.1: Building on Synergy

Women's triple responsibility—child bearing and rearing, household management, and productive activities—and the increasing pressures on their time and energy have important consequences for human resource development, agricultural productivity, and environmental sustainability. In many areas, 50 percent or more of all farms are managed by women—yet traditional and legal constraints remain severe. Fuelwood and water are becoming increasingly scarce and more time is required to obtain them. Efforts to intensify agriculture, conserve natural resources, and reduce population growth will have to be focused to a significant extent on women. These efforts will have to aim primarily at reducing women's severe time constraints; lowering the barriers to women's access to land, credit, and extension advice; introducing technologies usable by and beneficial to women; and upgrading women's educational standards and skills.

Source: Cleaver and Schreiber 1994.

III. A Strategic Agenda

3.5. This report identifies five interconnected strategic areas for priority public policy interventions, which are summarized in *Table 3.2*. Investment in girls' education is paramount. Taking this as a given, the report emphasizes that other, concurrent, investments in the household economy are necessary, and of equally high priority, if the full benefits of investments in female education are to be realized. The same reasoning applies to investment in basic and reproductive health.¹ The priority given to specific actions within these strategic areas will vary according to different country circumstances. It will be necessary to build on local knowledge, and undertake pro-active (gender-inclusive) participation to define specific priorities and to articulate how these priorities can be implemented.

¹ There is an extensive literature on necessary actions in education (e.g., FAWE 1997, Odaga and Heneveld 1995, Tietjen 1997), as there is for the need to invest in basic and reproductive health (World Bank 1994a; Garbus 1998).

Table 3.2 Matrix of Key Policy Actions

Policy Area	Key Actions	Principal Actors	Main Instruments
◆ pro-active participation of poor women and men in defining and implementing poverty reduction policies	<ul style="list-style-type: none"> ◆ political leadership and commitment to gender equality ◆ implement "women's budget initiatives" along the lines of the South Africa model ◆ capacity-building – focus on literacy, skills development for community-based organizations ◆ gender awareness raising and capacity building of policy makers and implementers ◆ development of instruments to reduce gender inequalities 	<ul style="list-style-type: none"> ◆ Government leadership ◆ Donors: CAS dialogue ◆ NGO/Government/Donor partnerships ◆ NGOs, grassroots management training (GMT) 	<ul style="list-style-type: none"> ◆ policy statements, PFP, public expenditures/budget process ◆ implementation of Africa Platform, Beijing, Cairo conference commitments, CEDAW ◆ "participatory" CAS ◆ "women's budgets" ◆ GMT programs
◆ raise labor productivity in the household economy by reducing the time burden of domestic work; this will have a positive impact on concurrent investment in education and health	<ul style="list-style-type: none"> ◆ investment in the household economy by giving much greater priority to investments to reduce the time burden of domestic work: water supply and sanitation, labor-saving technology, domestic energy, intermediate means of transport, promoting greater male-female balance in undertaking domestic work ◆ enhancing access of poor women and men to productive assets such as land, credit, information, and services 	<ul style="list-style-type: none"> ◆ Government - policy focus ◆ Donors: strategic sectors and financing ◆ Community development organizations - focus on community- and household-level infrastructure 	<ul style="list-style-type: none"> ◆ SIPs in water/sanitation, transport, energy sectors ◆ priority focus in CAS ◆ Public Expenditure Reviews ◆ legal/regulatory reform programs ◆ land reform

Table 3.2: Matrix of Key Policy Actions (continued)

Policy Area	Key Actions	Principal Actors	Main Instruments
<ul style="list-style-type: none"> ◆ primary education for all ◆ functional literacy for women ◆ basic and reproductive health services 	<ul style="list-style-type: none"> ◆ sustain investment in basic education and health services 	<ul style="list-style-type: none"> ◆ Government and Donors ◆ Partnerships with private sector ◆ NGOs/civil society 	<ul style="list-style-type: none"> ◆ public expenditure allocations ◆ CAS ◆ SIPs in human resource sectors
<ul style="list-style-type: none"> ◆ support rural livelihood strategies and raise labor productivity in this sector 	<ul style="list-style-type: none"> ◆ prioritize the food ("non-traded") sector with focus on food security at the household level in agricultural research and extension, and in agricultural sector programs (greater balance with export promotion) ◆ facilitate the access of poor women and men to production technology and to appropriate financial services ◆ gender-inclusive law reform with focus on enhancing women's land security and property rights 	<ul style="list-style-type: none"> ◆ Ministries of Agriculture ◆ Donor partnerships ◆ NGOs/CBOs ◆ Country and donor institutions engaged in technology development and dissemination ◆ judicial system/customary law ◆ banking system, formal and informal financial institutions 	<ul style="list-style-type: none"> ◆ CAS ◆ Agriculture SIPs ◆ financial sector reform and (micro-) credit programs ◆ public expenditure review and reforms ◆ law reform programs ◆ land reform programs
<ul style="list-style-type: none"> ◆ engendering statistics through inclusion of unpaid and domestic work in national accounts, and in poverty monitoring and analysis 	<ul style="list-style-type: none"> ◆ gender modules in household surveys ◆ inclusion of the household economy in the system of national accounts (SNA) ◆ country-specific time budgets 	<ul style="list-style-type: none"> ◆ National Statistical Offices in partnership with donors ◆ UN system-wide reforms of SNA ◆ local research institutes 	<ul style="list-style-type: none"> ◆ poverty monitoring systems ◆ develop and apply gender modules in next round of SSA household surveys ◆ benefit-incidence analysis of public expenditure

A. Promoting Participation of Poor Women and Men

3.6. There is an important role for public policy in reaching out to the poor, and especially in building up women's skills and capabilities to reduce what Whitehead terms their "political deficit" (Whitehead 1998). Promotion of participation requires a corresponding commitment to make available the resources needed to build up women's long-term capacities to make themselves heard.²

3.7. A promising approach, related to economic management and priority-setting, is the development of "women's budgets," a process described more fully in *Annex I*, where Africa has led the way. This would enable public spending priorities to focus on productivity-enhancing investment in rural infrastructure and labor-saving technologies (see Section B below) which can help to reduce the time women spend in collecting water and fuelwood, and in food preparation and processing.

3.8. Donors and SSA countries interested in developing women's budgets can use a number of strategies, including the following:

- ❖ Allocating donor funds in support of research and data gathering to initiate women's budget programs.
- ❖ Working with national statistical offices in better identifying disadvantaged groups, measuring the extent of disadvantage and providing gender-disaggregated information (as well as urban/rural, racial, income-level, and regional) which allow monitoring of progress (see Section D below).
- ❖ Identifying stakeholders and establishing coalitions/national task forces among researchers, NGOs and parliamentarians in launching a women's budget initiative in a country.
- ❖ Employing one or more of the six research tools (*Box 3.2*) for integrating gender into public expenditure policies effectively by initiating collaboration between the Ministry of Finance, Office of the Status of Women or Ministry of Women's Affairs, National Statistics Office, and the major spending Ministries in the economic and social sectors.

² The NGOs and civil society groups with whom this report was discussed all emphasized women's capacity-building and functional literacy as pre-requisites for effective participation (*Annex 5*).

Box 3.2: Tools to Engender National Budgets

Six tools and techniques have been identified to fill information gaps. See Annex 1.

- ❖ **Gender-disaggregated beneficiary assessments** are used to assess the views of women and men as potential beneficiaries of public expenditure on how far current forms of service delivery meet their needs.
- ❖ **Gender-disaggregated public expenditure incidence analysis** looks into the extent to which men and women, girls and boys, benefit from expenditure on publicly provided services.
- ❖ **Gender-disaggregated policy evaluations of public expenditure** evaluates the policies that underlie budget appropriations in terms of their likely impact on women and men.
- ❖ **Gender-aware budget statements** show the expected implications for gender inequality of the expenditure estimates in total and by Ministry.
- ❖ **Gender-disaggregated analysis of interactions between financial and time budgets** makes visible the implications of the national budget for household time budgets, to reveal the macroeconomic implications of unpaid work in social reproduction.
- ❖ **Gender-aware medium-term economic policy scenarios** produce a policy framework which recognizes that women and men participate in economic activity in different ways, contribute in different ways to macroeconomic outcomes, and experience different costs and benefits from macroeconomic policies.

Source: Elson 1997. Further information on these tools is in Elson 1996, Demery 1996, and Esim 1995.

- ❖ Using the popular versions of the research results from the South African women's budget initiative, such as Hurt and Budlender 1998, to inform stakeholders about such initiatives.

B. Reducing the Burden of Domestic Work: Giving Priority to Investments in Water, Labor-Saving Technology, and Transport Services

3.9. Public policy can have a significant impact on the heavy time burden of domestic work. Infrastructure provision for clean and accessible water supply is especially important, in view of its multiple benefits. Labor-saving domestic technology relating to food processing is likely to have a greater immediate impact in raising the productivity and reducing the time constraints of many women. The readiness of women to use grinding mills in West Africa reflects the enormous burden of food preparation (Whitehead 1998). There is a potential multiplier effect on women's employment, in that it can produce work for other women in the processed food sector. Improved domestic technologies may enable women who have income-generating activities to avoid passing the time costs of domestic work on to daughters.

3.10. Priority is given to investment in assets which raise productivity and minimize trade-offs, by addressing time constraints directly. Key interventions are:

- ❖ **Water and sanitation:** substantially raise public investment, in partnership with the private sector.

- ❖ **Labor-saving technology:** develop and make accessible labor-saving technology to reduce the time burden of household tasks, with particular emphasis on food processing and transformation technologies.
- ❖ **Transport:** design sectoral interventions around the different needs of men and women, with attention to improving women's access to transport services (including intermediate means of transport), commensurate with their load-carrying responsibilities.

C. Support Rural Livelihood Strategies and Subsistence Agriculture

3.11. Agricultural policy, research, and extension need to support the livelihood strategies of smallholder households. The key policy priority is to break through the asset poverty of women in smallholder households. The evidence that women do not take up opportunities in farming because of severe resource constraints is strong. Agricultural institutions, notably research, extension services, and institutions providing credit, need to treat women farmers as priority clients, and develop outreach systems to them. The right mix of assets, including land, labor, and financial services, is critical to ensure that women are not "investment poor" (Reardon and Vosti 1995). The process of asset acquisition will require interventions: (i) at the policy level to facilitate equitable access to resources and delivery systems; and (ii) at the cultural and systemic level to understand how resource allocation decisions are made and how they can be changed.

3.12. Access to financial services will enable women to begin a virtuous circle of investing in inputs, to increase their farming incomes, which can be reinvested. Women will likely use this cash to get non-household labor. It is this initial step toward more secure incomes that will enable women to overcome the labor constraints they currently face within existing household labor allocations. It will also increase their autonomy—an important element in addressing unequal power relations within the household.

3.13. Agricultural growth is indispensable for poverty reduction in SSA (Box 3.3). The food sectors, including production, processing, transport, and marketing—where women

Box 3.3: Broad Elements of a Strategy for Sustainable Poverty Reduction

Equitable ... growth, accompanied by broad-based investment in basic health, education, and infrastructure, would have to be the pillars of any poverty reduction strategy. In order to encourage growth, macroeconomic stability is necessary, as is agricultural development and private sector development. Throughout—in health, education and agriculture, for example—reducing gender inequities is crucial. Studies of recently successful development have confirmed these broad elements of the development agenda, but have also emphasized the importance of the capacity of a nation to manage its affairs in an internal and external environment that is uncertain and volatile. Finally, environmental sustainability and the population dimension have now been brought firmly into the development agenda.

Source: World Bank 1995a.

predominate—will have the greatest impact on women's income earning, household welfare, and food security. Key actions are:

- ❖ Reverse the neglect of the food crop sector, where there is an urgent need for more women-focused integrated packages, including research, extension, and technology development.
- ❖ Address the policy and operational implications of the different time, technology, and seasonal constraints facing men and women farmers (see Annex 2 for evidence of this in Zambia).
- ❖ **Financial Services:** Support for and development of innovative non-bank financial institutions is critical to increasing women's effective access to appropriate financial services, commensurate with their structural economic role. To be responsive to the needs of low-income women, financial services need to provide an informal banking atmosphere; small, short-term loans; non-traditional collateral requirements; simple application procedures with rapid turnaround; flexible loan requirements; ownership and mutual accountability; convenient mechanisms for small savings accounts; and participatory management of institutions (Duggleby 1995). While there is much focus on micro-credit, insufficient attention has been given to the broader policy environment of the financial sector and to the potential for gender-inclusive financial sector reforms.

D. Gender in Statistics, National Accounts, and in Poverty Analysis and Monitoring

3.14. Statistics and indicators on the situation of women and men in all spheres of society are an essential tool in promoting equality. Gender statistics have an essential role in the elimination of stereotypes, in the formulation of policies, and in monitoring progress toward full equality. The production of adequate gender statistics concerns the entire official statistical system. It also implies the development and improvements of concepts, definitions, classifications, and methods (Hedman et al. 1996). Key actions to improve gender statistics and data are:

- ❖ Integration of intra-household and gender modules in statistical surveys and analysis.
- ❖ Development of women's budgets and integration of gender issues into national budget formulation and monitoring, along the lines of the South Africa model. Use of gender-based benefit incidence analysis of public expenditures.
- ❖ Inclusion of the household sector (care economy) and home-based work in SNA (satellite accounts).

- ❖ To address the widespread problem of gender-based violence, data should be collected on the health and social costs of domestic violence, sexual assault and abuse, including estimates of the cost of emergency services, indirect costs of productivity losses, and costs associated with increased utilization of primary care services.

3.15. Better integrating women's unpaid work in the form of subsistence production, domestic and reproductive work into national policies of the region could be achieved by undertaking a number of steps. Some of these are (Perucci 1997):

- ❖ Determining specific policies for advocacy, which are linked to unpaid work.
- ❖ Formulating core operational definitions on terms such as paid vs. unpaid and market vs. nonmarket.
- ❖ Sensitizing policy makers, decision makers and enumerators to the significance and policy implications of unpaid work.
- ❖ Conducting capacity development of national statisticians in methods to measure unpaid work through training and workshops.
- ❖ Developing policy-oriented questionnaires and training manuals for data collection and analysis on unpaid work.

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Annex 1



Engendering Macroeconomic Policy in Budgets, Unpaid, and Informal Work¹

I. Introduction

1. Policies and programs geared to macro-level planning and management have often failed to take gender characteristics into account. This has resulted in negative effects on the position of women. Visibility is crucial for integrating women into the macroeconomic development process. Two areas where progress has been made to integrate women into macroeconomic policies are efforts to engender budgets at the national level, and programs to introduce unpaid work, time use, and informal employment into national economic statistics and policy.

II. Engendering National Budgets

2. Women's alternative budgets are not separate budgets for women. Women's budgets are based on the argument that the creation of wealth in a country depends on the output of both the market economy and the "*household and community care*" economy. Women's budgets examine the efficiency and equity implications of budget allocations and the policies and programs that lie behind them. So far, Australia, Sweden, Canada, and South Africa have each produced at least one such document, with Australia producing a women's budget every year since 1984.

3. Until recently, most non-governmental initiatives have taken place in the "North." The success of the recent South African initiative has raised a new interest around the developing world in gender analysis of budgets. It also coincided with the growing awareness on the differential impact of macroeconomic policies on disadvantaged groups in general and on women in particular. The South African Women's Budget Initiative (WBI) is primarily non-governmental, though it receives the support of the Joint Standing Committee on Finance. It is a collaborative effort of the parliamentary Committee on the Quality of Life and Status of Women and two NGOs, IDASA and the Community Agency for Social Enquiry. The government-supported program is formed by an external committee of academics and NGOs. The knowledge provided by the researchers serves to strengthen the political clout and arguments of the parliamentarians. This committee has written three "Women's Budgets" which cover all sectors (Budlender, 1996, 1997, 1998). The Women's Budget focuses on influencing three types of government spending:

- ◊ programs specifically targeting women and girls or men and boys;
- ◊ programs aimed at change within government, such as affirmative action to promote the interests and advancement of women employed by public service; and
- ◊ mainstream expenditures, in terms of their differential impact on women and men, and different groups of women and men.

¹ This Annex was prepared with material provided by Simel Esim, based on her consultancy with the Poverty Reduction and Social Development Group, Africa Region, World Bank.

4. So far, the initiative stressed reprioritization rather than an increase in overall government expenditure. It has also emphasized reorientation of government activity rather than changes in the overall amounts allocated to particular sectors. Yet there are still challenges, such as the financial constraints posed by the macroeconomic situation in the country and the audiences that are being reached by the initiative. Issues that need more exploration include the gender effects of fiscal decentralization, effects of donor funding on gender-targeted spending, and the need for careful analysis on inter-sectoral prioritization.

5. The WBI emphasizes extra-governmental involvement. This is not the only model for engendering budgets in Africa. Other Southern African countries, Mozambique and Namibia, have voiced interest in the WBI. Representatives from Zambia attended a gender budget workshop in Cape Town. The Swedish International Development Cooperation Agency (Sida) is providing assistance to the Namibian Ministry of Finance for an in-government women's budget initiative. Other Sub-Saharan African countries, such as Uganda and Tanzania, have also been developing gender budgets with a variety of approaches, priority areas, and relationships between stakeholders.

6. In Uganda, the exercise is led by the Parliamentary Women's Caucus, in cooperation with the associated NGO, Forum for Women in Democracy. It combines the resources of parliament and research-oriented NGOs, and in that sense it is similar to the South African WBI. At its strategic planning meeting in 1997, the Caucus decided to start a three-year gender budget initiative. The Women's Caucus is strong and well organized as a lobby with over 50 women parliamentarians as members. Through its organizational strength, the Women's Caucus has won a number of important legislative changes, including the clause in local government law stating that at least one-third of Executive Committee members at parish and village level should be women. In 1997, the Caucus initiated a series of activities on macroeconomics and gender, focusing on the impact of structural adjustment on poor women.

7. The Tanzanian women's budget, a three-year initiative, is coordinated by a coalition of NGOs headed by the Tanzania Gender Networking Program (TGNP). Structural adjustment is a major concern in this case too, which covers health and education budgets in the first year, as these sectors most concern poor rural women and men. For each of the other two years, two sectors will be covered. The Tanzanian initiative includes research at the level of technical and financial analysis of budgets, as in South Africa, and at grass-roots levels by talking with women and men. The Tanzania coalition invited women parliamentarians and government officials in the education and health ministries for a three-day training workshop in late 1997. Unlike in Uganda, no parliamentarians participated in the Tanzanian initiative.

8. Through development and application of various tools and techniques (Box 1), women's budgets can make a number of crucial contributions. These include efforts to:

- ❖ recognize, reclaim and revalue the contributions and leadership that women make in the market economy, and in the reproductive or domestic (invisible and undervalued) spheres of the care economy, the latter absorbing the impact of macroeconomic choices leading to cuts in health, welfare and education expenditures;

- ❖ promote women's leadership in the public and productive spheres of politics, economy, and society, in parliament, business, media, culture, religious institutions, trade unions and civil society institutions;
- ❖ engage in a process of transformation to take into account the needs of the poorest and the powerless; and
- ❖ build advocacy capacity among women's organizations on macroeconomic issues.

Box 1: Tools to Engender National Budgets

Six tools and techniques have been identified by Diane Elson to fill information gaps.

- ❖ **Gender-disaggregated beneficiary assessments** are used to assess the views of women and men as potential beneficiaries of public expenditure on how far current forms of service delivery meet their needs.
- ❖ **Gender-disaggregated public expenditure incidence analysis** looks into the extent to which men and women, girls and boys, benefit from expenditure on publicly provided services.
- ❖ **Gender-disaggregated policy evaluations of public expenditure** evaluates the policies that underlie budget appropriations in terms of their likely impact on women and men.
- ❖ **Gender-aware budget statements** show the expected implications for gender inequality of the expenditure estimates in total and by Ministry.
- ❖ **Gender-disaggregated analysis of interactions between financial and time budgets** makes visible the implications of the national budget for household time budgets, to reveal the macroeconomic implications of unpaid work in social reproduction.
- ❖ **Gender-aware medium-term economic policy scenarios** produce a policy framework which recognizes that women and men participate in economic activity in different ways, contribute in different ways to macroeconomic outcomes, and experience different costs and benefits from macroeconomic policies.

Source: Elson 1997. Further information on these tools is in Elson 1996, Demery 1996, and Esim 1995.

9. There are no simple recipes for launching women's budget initiatives, though lessons can be learned from each country experience by comparing strengths and weaknesses, similarities and differences. The South African political context is unique because of the post-apartheid state's commitment to non-sexist and non-racist principles in its constitution. It might, therefore, be unrealistic to expect a similarly supportive political environment in other countries. Collaboration between researchers, NGOs, and parliamentarians in launching the initiative is proving to be effective in the South African case as well as in Uganda.

III. Unpaid and Informal Work

10. More of women's work than men's is left out of national accounts because of the nature of their work outside the formal labor market in subsistence production, informal employment, domestic or reproductive work, and voluntary or community work. There are three uses of time (paid work, unpaid work and leisure) rather than the two that are used by neo-classical economic theory (work and leisure). How time is used, strategies to reduce the intensity of social reproduction of work, and employment-sharing are all a part of a discussion of unpaid work and paid informal work not registered in national accounts.

11. **Unpaid Work:** Most women's productive activities in subsistence agriculture, in family enterprises and in the home remain invisible in labor statistics and national accounting. These

"invisible" tasks constitute economically necessary work, often complementary to that of men, which are unremunerated. If the unpaid invisible work by women were fully taken into account in labor statistics, their levels of economic activity would increase from 10% to 20%. Global estimates suggest that women's unpaid work produces an output of \$11 trillion, compared to a global GDP of about \$23 trillion (UNDP 1995).

12. Much progress has been made on the conceptual, methodological and practical implications of incorporating unpaid work in national income accounts in the last two decades. The System of National Accounts (SNA), a new set of international guidelines for national accounts which determine GDP, was revised to include all goods produced in the household and, by extension, production-related activities such as water-carrying. The SNA is only a conceptual and accounting framework applicable to all countries. Work in institutions such as the UN Statistical Commission has led to recommendations on constructing satellite accounts to provide estimates of the contributions of unpaid domestic work to national income. Although unpaid domestic and personal services (such as cooking and childcare) are still not included, the 1993 SNA suggests that alternate concepts of GDP be devised for use in satellite accounts.

13. In practice, GDP tends to omit as much as it includes. Official GDP figures in SSA generally count only the produce actually brought to market or exported, and some progress has been made in accounting for subsistence production. Adding the value of unpaid work to paid work in calculating national product would lead to an increase in the value of work done by women in all societies. It is also important for accuracy and for development planning.

14. Incorporation of women's unpaid work into national accounts has a number of benefits (Cagatay, Elson and Grown, 1995) such as allowing more accurate analysis of:

- ◊ inequality in the distribution of leisure and domestic work;
- ◊ productivity changes in unpaid production;
- ◊ shifts in domestic work and family welfare as a result of changes in family income and employment status of household members; and
- ◊ the extent to which imprecise measurements of GDP growth can be avoided, as in the shift of production from the household to the market sector.

15. Currently, there is one comprehensive technique for measuring unpaid work: systematic time-use surveys to demonstrate how a person uses his or her time provide accurate estimates of unpaid household activities and show daily, weekly and seasonal patterns and their relationship to economic and non-economic activities. Such detailed accountings of how days are spent, whether at work, play, eating or sleeping, have been widely used in the industrialized countries, but in only a handful of developing nations. The techniques usually required—distribution of diaries and interviews by specially trained personnel—are frequently inappropriate to developing countries, particularly in remote rural areas where literacy rates tend to be low.

16. Some SSA countries (e.g., Nigeria, Cameroon) have agreed to include subsistence production in GNP accounts, since this was viewed as producing marketable goods. In the case of unpaid domestic and volunteer work, their inclusion in national accounting statistics has been met

with more resistance. There is still a long way to go to make the invisible contributions of women visible, accepted, valued, and integrated into SSA economies.

17. **Informal Employment:** Most of the world's women who are economically active work in the informal sector (Box 2). More than half the economically active women in SSA and South Asia are self-employed in the informal sector, as are about one-third in northern Africa and Asia. In Latin American countries, 30-70 percent of women workers are employed in the informal sector. In 1993, the United Nations Statistical Commission endorsed a resolution of the Fifteenth International Conference of Labor Statisticians concerning informal sector statistics and decided to include a fuller definition of the informal sector in the Revised System of National Accounts.

Box 2: Statistical Work on the Informal Sector

There are three interrelated areas of statistical work relating to the informal sector.

- ❖ **Informal sector in labor statistics:** On labor statistics, efforts have focused on evolving a conceptual basis for collecting and analyzing data on the characteristics of informal sector businesses and their workers. However, further work needs to be done to develop methods for data collection and to have these methods implemented in countries.
- ❖ **Informal sector statistics in national accounts:** The system of national accounts (SNA) provides the basic framework for defining what constitutes production and economic activity and methods for assessing the value of production in the economic sectors. However, better guidelines are needed on how to determine the value of production for the informal sector in relation to total production.
- ❖ **Development of statistics on home-based workers:** This area requires specific attention, because of increasing policy concerns and the need for clarity in defining it's composition as the group overlaps with both formal and informal employment.

18. The SSA experiences in measuring informal employment began with Ghana and Kenya in the 1970s. Establishment censuses were followed by sample surveys in Guinea, Mauritania, Ethiopia, Senegal and Benin. The establishment approaches missed the bulk of informally employed women as home-based workers, outworkers and street vendors. Later establishment censuses in Guinea, Niger and Benin were extended to include street vendors. Since the late 1980s, household approaches and mixed survey approaches (household and establishment surveys) have been used in Mali, Niger, Tanzania, Ethiopia, and in the capitals of Cameroon, Madagascar and Tanzania.

19. Although more national statistical offices are collecting data on informal employment, available statistics are still scarce. There are major difficulties in obtaining complete and reliable information on informal employment due to factors such as high mobility, and seasonality. Some of these problems are particularly relevant to measuring women's informal employment. Women are more likely to be engaged in multiple activities and often concentrate in particular types of informal activities, such as food processing and sale, which require questions on secondary and tertiary activities and an oversampling of specific strata. As in other sectors, the stereotypes of interviewers and respondents lead to underreporting of women's work and underenumeration of women operators when listing the informal units in household surveys (UNDP 1995).

20. Another issue with women's informal employment concerns home-based work. Evidence suggests that home-based work is an important source of employment for women throughout the

world. Almost all home-based workers around the world are women.² This type of work is easily under-reported when it can be confused with housework. Another major problem in data collection is linked to the distinction between paid employment and self-employment. These distinctions are more relevant for measurement purposes than for policy purposes. Laws and social protection are needed for home-based workers no matter what status of employment they have.

21. Several measures have been identified to integrate informal employment into national policies in SSA (Perucci 1997). Some of these are:

- ❖ developing a framework for the inclusion of informal sector employment into SNA;
- ❖ determining what is known about informal employment at regional and national levels by making inventory of studies, data and methodologies and reviewing existing data to assess appropriateness and gaps;
- ❖ implementing regional and national programs to formulate a measurement framework; supporting improved data collection on informal sector; and promoting ready availability of improved information for the formulation of relevant policies;
- ❖ coordinating activities with international agencies and networks such as the UNDP project on "Engendering Labor Force Statistics."

² Evidence suggests that in Botswana, 77 percent of the enterprises in a nation-wide sample survey of 1,362 enterprises were home-based. In Lesotho, 60 percent of all enterprises are home-based. Among these, 88 percent of women's manufacturing enterprises are home-based, compared to 37 percent of men's. In Malawi and Zimbabwe, 54 percent and 77 percent of enterprises, respectively, are home-based. In South Africa, 71 percent of enterprises are located within a home or homestead. (Chen and Sebstad, forthcoming).

Annex 2



The Interface between Time Allocation and Agricultural Production in Zambia: A Case Study¹

I. Introduction and Context

1. Both men and women play multiple (e.g., productive, reproductive, and community management) roles in society (Moser 1989). While men are able to focus principally on their productive role, and play their multiple roles sequentially, **women, in contrast to men, play these roles simultaneously and balance simultaneous competing claims on limited time for each of them.** Analysis of time allocation is a means of capturing multiple tasks and the interdependence between the "market" and the "household" economies. In Zambia, there are significant time allocation differentials between men and women. As a result, women work longer hours than men, and "time poverty" is a major issue for women.

2. Though agriculture accounts for only about 15 percent of GDP, it is by far the most important source of employment in Zambia. Growth in agriculture is critical both for the country's economic prospects in general, and for poverty alleviation in particular. As a result of migration patterns over many years, women have been estimated to comprise about 65 percent of the rural population in Zambia (Chenoweth 1987). The predominance of female labor is thus a key characteristic of rural Zambia in general, and of Zambian agriculture in particular.

II. Key Findings of Time Allocation Studies

3. Time allocation studies present a strikingly consistent picture of the gender division of labor in Zambia and the different work burdens of men and women, notwithstanding variations in their findings and conclusions which reflect regional, farming system, and socio-economic differences. A study in Luapula Province defines productive work as comprising all work on agriculture, food and household activities, building, foraging, business, and working for others (Allen 1988). It finds that an average woman spends 43 percent of available time engaged in productive work, compared with 12-13 percent for the average man. This equates to a working day for a female adult of 6 hours, compared to less than two hours for a male adult. Comparison of the time spent on productive activities between men and women at different levels of production is

¹ This case study is drawn from C. Mark Blackden, *All Work and No Time: The Relevance of Gender Differences in Time Allocation for Agricultural Development in Zambia*, Working Draft, Poverty Reduction and Social Development Group, Africa Region, World Bank, March 1998.

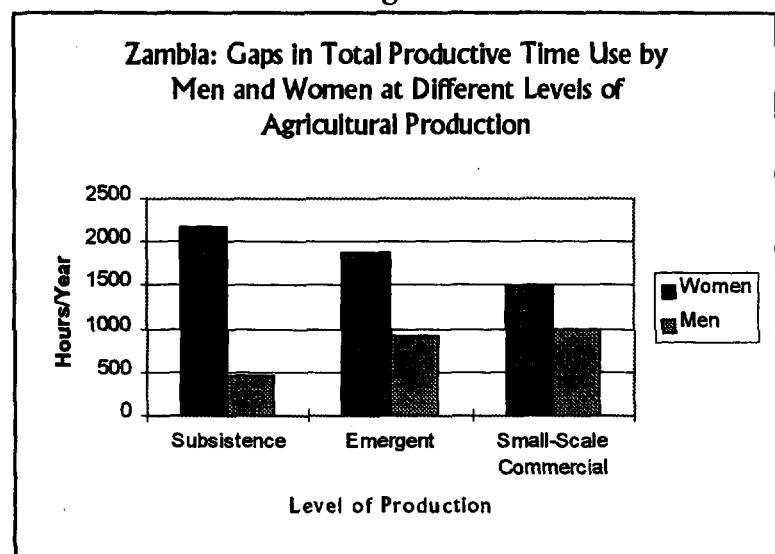
particularly instructive (*Figure 1*). In any category, women spend a much greater proportion of their lives on productive activities than men, but the discrepancy between them is much greater in the lower production categories. In the subsistence category, the amount of leisure taken by women is very small (less than one hour per week) while the amount taken by men is very large (nineteen hours per week), 40 percent more than men in any other category.

4. There are very significant gender-differentiated time use patterns among children. Children are inextricably integrated into the production systems of the household, and the unequal distribution of work starts very early. Girls spend four times more time than boys on directly productive work. The average girl child spends more time on productive work than any group of adult men, except the very small number in the commercial households. More than half of this time is spent on household activities, especially food preparation and cooking. The time girls spend on this activity boys spend at school. Boys and girls do substantial amounts of farm work: boys about 15 minutes each day, girls approximately 40 minutes each day. More than any other cluster of responsibilities, food preparation dominates the lives of village women (*Box 1*).

5. Time allocation studies are virtually silent on the subject of child care. One reason for this is that child care illustrates the simultaneity with which women play their multiple roles, since the task of looking after children under five is essentially carried out alongside other activities. Where child care is identified as a separate activity, there is often very little actual time recorded against it. In the Kefa study, women apparently spend 7 percent of their time on child care (Skjonsberg 1989).

6. Time use data confirm the minimal time spent by women (compared with men) at "meetings," thus limiting their capacity for effective participation in decisions that affect their lives. In the Kefa study, both men and women spend relatively little time in

Figure 1



Source: Allen 1988.

Box 1: Time for Food Preparation

A villager has few and simple tools to prepare and preserve food. To compensate for the lack of equipment, there is little a woman can do but work hard. And she does. A woman spends on average between four and five hours every day to prepare the food her family eats. This is about twice the time it takes the villagers to grow and gather food- and cash-crops. There is no chain of activities that is more time-consuming than to convert the golden maize grain into the daily *nsima*.

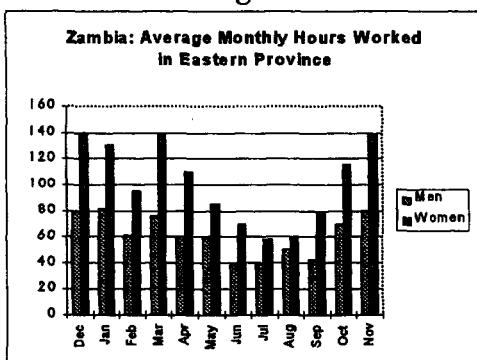
Source: Skjonsberg 1989.

"meetings and discussions," though men devote almost three times as much time as women do to this activity (1.7 hours compared with 0.6 hours). The picture is somewhat more balanced in the Mabumba study. These findings have wider implications for development of gender-inclusive agricultural institutions and services.

III. The Interface between Time Allocation and Agricultural Development

7. The preponderance of women's labor in agriculture is illuminated by the time allocation studies. Detailed farm system surveys reveal women's greater labor contribution to crop production (*Box 2*). A critical dimension is the *seasonality* of time use (*Figure 2*).

Figure 2



Source: Celis et al. 1991.

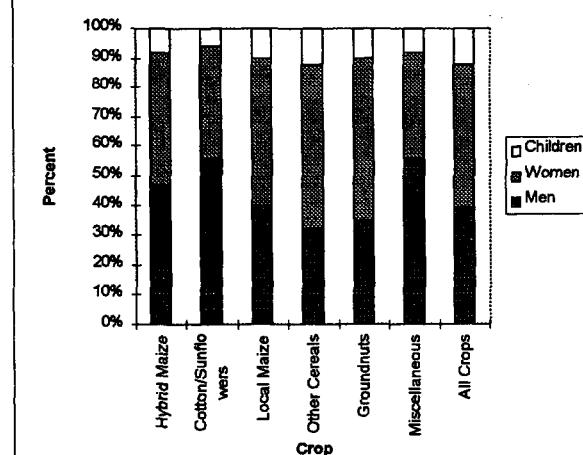
8. Labor constraints leave women with the harsh choices. Expansion of maize production compromised the time available for other crops, while they frequently had to neglect some aspect of their farming activities because labor time was short (*Box 3*). The kind of seasonal labor stress women complained about was not the labor demands of a particular activity or crop, but the pressure of having to balance a range of different demands on their time within very short periods of time. These competing time uses, in a framework of almost total inelasticity of time allocation, have serious implications for agricultural output and productivity, and, in consequence, for household income, welfare, nutrition, and health.

9. Technological change in agriculture has been detrimental to women. The focus of labor-saving technological innovation has been on tasks performed by men. When this leads to greater land areas being cleared, (at less time input for the men), the result is *increased* labor burden for women. Adoption of technological innovation without

Box 2: Women's Agricultural Production

In Zambia, women are responsible for 49 percent of family labor allocated to crop production, while, men supply 39 percent and children supply 12 percent. The traditional view that women specialize in food crop production and men in cash crop production is not necessarily true. Women's commitment of labor to cash crops - hybrid maize, sunflowers, and cotton - is not insignificant. Women contribute 44 percent of total family labor to hybrid maize and 38 percent to cotton and sunflowers.

Zambia Percent of Labor by Crop



Source: Kumar 1994, in Quisumbing et al. 1995a.

attention to its impact on the gender division of labor and the time burdens of men and women can, and does, lead to substantially raising the time pressure on already overburdened women. Agricultural technologies must recognize, and be compatible with, household relationships. The lack of access by the majority of farmers to even the most basic technology, inputs, and finance severely limits the country's agricultural growth and output potential. One recent estimate concludes that if women enjoyed the same overall degree of capital investment in agricultural inputs, including land, as their male counterparts, output in Zambia could increase by up to 15 percent (Saito 1992).

IV. Conclusions and Recommendations

10. Understanding the time constraint, and its attendant implications, is fundamental if Zambia's agricultural development policies, strategies, and projects are to be successful. Time constraints must be addressed directly. Pro-active measures to reduce the time burden for women farmers are both urgent and feasible. Women need access to labor-saving technology, across their full range of tasks. This requires shifts in priorities and orientation of key institutions, and measures to ensure that technologies that are available are not simply appropriated by men.

11. It is urgent to design agricultural systems around the needs of women farmers.

Agricultural institutions need assistance in recognizing (and acting on) the centrality of women's roles in agriculture. There is a clear need to redirect agricultural training, research, and extension to meet the specific and different needs of women farmers. Much more research is needed on farming system-specific time use constraints, conflicts, and trade-offs, and on how to foster changes in the gender division of labor to reduce male-female imbalances; the interaction of these factors with crop mix, production strategies, technological packages, "husbandry" practices etc. requires urgent attention. A critical task is to determine how to mobilize surplus male labor in agriculture (the scope for which is evident in the time data), as well as in promoting greater burden-sharing in carrying out domestic tasks. It is essential to develop and adopt labor-saving technology explicitly accessible to women, covering the full range of their domestic and economic tasks: this requires clear focus on transport technology (IMT), and affirmative steps to overcome male bias (control) in technology development and adoption. Finally, it is important to take affirmative action to place women in decision-making positions in training and extension, marketing and financial institutions, and in sectoral policy, planning, and management, in ways that reflect the predominance of women in rural areas and in Zambian farming.

Box 3: Groundnuts vs. Maize

An Adaptive Research Planning Team (ARPT) study in a community in Luapula Province observed how the production goals of the husband may conflict with those of the wife. In this system, "pops" (empty pods) on groundnuts are experienced as a major problem. Farmers associate this problem more with late planted groundnuts than with early planted groundnuts. A married woman in this system tends to plant her groundnuts late because she is preoccupied with her husband's hybrid maize. Since the husband decides how family labor must be utilized, his hybrid maize is given priority over the wife's groundnuts. ARPT has concluded that the evidence of the labor conflict between groundnuts and maize justifies further research on the maize-groundnut intercrop.

Source: Sikana and Siame 1987.

Annex 3



Gender and Labor Markets in Zambia and Ghana: An Analysis of Household Survey Data

1. This note provides an overview of characteristics of labor markets in Zambia and Ghana based on the Household Surveys¹. It also examines the links between labor market outcomes and gender. Section I deals with the supply of labor, and the determinants of labor force participation. Section II is concerned with the absorption of labor—the sectoral pattern of employment—in household activities and market activities. Section III discusses the issue of gender discrimination in the labor market and Section IV concludes with a brief summary of major findings and implications.

Table 1: Labor force participation rates (in percent)

Category	Ghana			Zambia		
	Male	Female	All	Male	Female	All
<i>Area</i>						
Urban	63.5	64.8	64.2	58.5	59.6	48.38
Rural	79.1	80.0	79.2	61.7	38.1	60.37
<i>Poverty Groups</i>						
Poor	68.6	71.7	70.3	57.4	43.1	50.1
Non-poor	75.4	75.0	75.2	61.5	42.3	51.9
<i>Age-groups</i>						
15-19 yrs	46.8	44.8	45.9	23.9	28.1	26.1
20-24 yrs	59.6	66.3	63.2	58.5	47.7	52.8
25-29 yrs	79.7	81.8	80.9	78.2	55.4	66.6
30-39 yrs	89.2	85.5	87.1	75.2	54.6	64.7
40-49 yrs	89.8	87.8	88.7	67.1	51.4	59.6
50-59 yrs	89.9	79.2	83.7	60.4	50.4	55.3
60-69 yrs	82.7	72.6	78.3	87.8	74.2	81.0
<i>Education level</i>						
No education	94.4	62.5	79.4	12.1	22.5	17.5
Primary	71.8	75.3	73.7	88.7	64.8	75.2
Secondary	56.2	54.9	55.7	92.7	62.4	79.7
Higher	77.1	76.6	76.3	97.5	89.3	94.8
Total	73.5	74.1	73.8	59.6	47.4	53.4

I. The Supply of Labor

2. Table 1 examines the labor force participation rates in Ghana and Zambia by age groups, gender, education level, and rural/urban sectors. The rates were more or less the same for men and women. In Zambia, the rates are considerably higher in the 25-60 year age group (productive age group) for males, but in Ghana they were almost identical. As

¹ This annex is based on analysis of the 1992 Ghana LSMS data and the 1996 LCMS survey of Zambia, and was prepared by Saji Thomas, Poverty Reduction and Social Development Group, Africa Region, World Bank.

observed in other countries, the participation-age profile for both genders is concave, as younger and older individuals have lower participation rates than their prime aged counterparts. Participation rates in urban areas are slightly higher than in rural areas. Similarly the participation rates among the poor are somewhat less than among the non-poor—though not significantly so.

II. The Demand for Labor

3. This section analyzes the absorption of labor in different segments of the labor market, the distribution of formal and informal workers, the public-private composition of wage workers—especially formal workers. The key questions are: Which sector is the main provider of wage employment? Does female employment distribution differ from that of males? Is agriculture still the main source of employment in rural areas? What proportion of individuals are employed in the formal and informal sectors? What proportion of the labor force is unemployed?

4. Table 2 examines the distribution of workers by sector of employment. In Ghana, over 50 percent of workers are employed in agriculture while another 28 percent each are employed in services. There are significant differences by gender. For example, 21 percent of women are engaged in trading compared to only 4 percent of men. 30 percent of males work in services, a sector which employs over 23 percent of women.

Table 2: Distribution of workers by industry and gender (in percent)

Industry	Ghana			Zambia		
	Male	Female	Both	Male	Female	Both
Agriculture	54.0	48.2	50.9	22.2	25.9	24.1
Mining & Utilities	1.01	0.13	0.54	3.2	0.33	1.74
Manufacturing	10.7	7.73	7.46	5.74	1.88	3.78
Trade	3.85	20.8	13.0	8.26	7.9	8.12
Services	30.4	23.1	28.1	60.6	63.9	62.3
All	100.0	100.0	100.0	100.0	100.0	100.0

5. Table 3 examines the distribution of the workforce by sector of employment. The largest sectors are self-employment (79 percent) followed by the public sector (9 percent). Again, not surprisingly, there are significant gender differences. Women are much more likely to be self-employed than men.

Table 3: Distribution of workers by sector and gender (in percent)

Industry	Ghana			Zambia		
	Male	Female	Both	Male	Female	Both
Public	14.1	4.9	9.3	24.5	10.3	18.1
Private enterprise	14.0	5.5	6.5	17.9	6.13	12.6
Self-employed	70.0	86.9	79.0	46.9	46.5	46.7
Unpaid labor	1.8	2.7	2.2	10.6	37.0	22.6
All	100	100	100	100	100.0	100.0

6. Men are more likely to be employed in the formal² sector while women are more likely to be self-employed in agricultural or services sector (Table 2). In Ghana, over 95 percent of female workers are employed in the informal sector compared with 90 percent in Zambia (Table 4). Most of the female workers are engaged in agriculture, trading and services sector—small-scale business activities in the informal sector.

Table 4: Distribution of workers by formal/informal sector and gender (in percent)

Industry	Ghana			Zambia		
	Male	Female	Both	Male	Female	Both
Informal	84.6	95.4	90.4	73.1	89.5	81.5
Formal	15.4	4.6	9.6	26.9	10.5	18.5
All	100.0	100.0	100.0	100.0	100.0	100.0

7. This section examines earnings³ by sector of employment, area and education levels. On average, males earn close to 48 percent more than females (Table 5). Looking at the mean earning of males and females by sector of employment, public sector workers earn significantly higher incomes than those in any other sector. Through the regression functions below we shall see whether public sector workers are in fact actually overpaid, or whether their higher earnings are a result of their human capital characteristics—higher levels of education and experience.

Table 5: Mean Yearly Earnings by sector and gender

Education level	Ghana (1997 cedis)			Zambia (1996 Kwes)		
	Male	Female	All	Male	Female	All
Public	354,442	319,440	344,534	134,422	107,587	127,718
Private	189,393	70,876	151,832	57,740	21,845	38,179
All	271,310	184,322	245,201	102,853	37,137	73,610

8. If we look at the earnings of workers by level of education, we see the familiar pattern of increasing returns to education (Table 6). Individuals with no education are the lowest paid workers while those with university and post-graduate education are the highest paid. Women earn significantly less than their male counterparts with the same levels of education, though the difference narrows with increasing levels of education. This is partly because females predominantly work in the informal sector where the pay is much lower than in the formal sector, and also because of discrimination (see below).

² A person is classified as employed in the formal sector if s/he is a wage worker, receives benefits, or works in a firm which has a union.

³ The earnings were adjusted for regional price differences to make them comparable across regions. Earnings include income from wages, self-employment, food, housing, clothing, and transportation allowance. Average earnings are only for those employed.

Table 6: Mean yearly Earnings by education levels (cedis)

Education level	Ghana (1992 cedis) - Yearly			Zambia (1996 K'vcs) - Monthly		
	Male	Female	All	Male	Female	All
None	7134	--	7134	42848	10937	22055
Primary	168514	60994	141193	46346	16807	32172
Secondary	237632	175315	219801	126732	81288	112508
Higher	353229	314223	339473	392636	198342	332349
All	271310	184322	245201	102853	37137	73610

III. Discrimination in the Labor Market

9. As in most other developing countries, female labor is paid less than male labor in Ghana and Zambia. While a portion of this male-female wage differential may be explained due to differences in individual characteristics (human capital accumulation and labor market experience) and employment characteristics (relative to women, males predominate in the high-paying formal sector and work in different industries and occupations), a portion of the differential may still remain unexplained. This portion measures an upper bound on wage discrimination against women. Using Oaxaca's (1973) technique we can decompose the pay gap between males and females into these two components.

10. Assuming the male and female earnings regressions to be:

$$\ln W_m = C_m + (X_m)b_m + \epsilon_m, \quad (1)$$

$$\ln W_f = C_f + (X_f)b_f + \epsilon_f \quad (2)$$

where the subscripts 'm' and 'f' refers to males and females respectively; $\ln(W)$'s are the log of earnings, C's are the constants terms, X's are a vector of characteristics, b's are the coefficients and ϵ 's are the error terms. The difference in the average log of earnings is equivalent to the percentage difference between male and female pay. Given that the error term in the male and female earnings function are mean zero, we can show that:

$$\ln W_m - \ln W_f = (C_m - C_f) + [(X_m)b_m - (X_f)b_f] \quad (3)$$

where X_m and X_f are the average values of male and female characteristics in the sample. Re-arranging this equation we get:

$$\ln W_m - \ln W_f = [C_m - C_f] + X_f(b_m - b_f) + [b_m(X_m - X_f)] \quad (4)$$

11. The difference in pay comes from two different sources. The first term represents the differential rewards to male and female characteristics in the labor market, while the second term represents the differences in the quantities of these characteristics. The

portion of the wage gap arising out of differences in quantity of characteristics can be thought of as not being discriminatory or as "justified discrimination." However, the portion of the wage gap arising out of different rewards to male and female characteristics can be thought of as the upper bound of "unjustified" wage discrimination.

12. The male-female earnings gap is around 26 percent in Ghana. In Table 7, we examine the Oaxaca decomposition. Our results are somewhat startling. The non-discriminatory part of the earnings actually reduced differentials by 69% but the discriminatory portion of the gap increased differentials by 169 percent. This can be seen to be the upper bound of discrimination. This means that if both male and female workers had the same characteristics (i.e. $X_m = X_f$), the earnings differential would be 1.69 times higher than the present level due to discrimination. If there was no discrimination ($b_m = b_f$), the earnings differential would only be 69 percent of the present level, in other words the differential would be reduced by 31 percent. This is mainly because men's and women's characteristics are not identical. We find similar results in Zambia, but the unjustified component of earnings differentials is slightly smaller.

Table 7: Decomposition of Gender Earnings Differential

Differential	Ghana			Zambia		
	Justified	Unjustified	Total	Justified	Unjustified	Total
Differences in log wages in % terms	-0.14 69	0.44 169	0.26 100	-0.58 58	0.92 158	0.34 100

IV. Conclusions

13. Briefly summarized, some of the main conclusions that have emerged are:

- ❖ *Labor force participation rates of women are almost the same as that of men.* Female labor force participation rates are about the same as male participation rates in Ghana. In Zambia, female labor force participation rates are lower than those of males because a substantial number of women are unpaid workers. If the activities most commonly associated with women, especially poor women—unpaid household work—are formally classified as labor force activities, their participation rates are similar to those of males. However, these low participation rates may also be due to the significant discrimination against women in the labor market (see below).
- ❖ *Female workers are disproportionately employed in the informal sector.* In Ghana over 95 percent of female workers are employed in the informal sector (90 percent in Zambia). Most female workers are engaged in agriculture, trading and the services sector—small-scale business activities in the informal sector. These workers often lack access to basic infrastructure such as water, power,

telecommunications and transport and their access to credit—which is crucial in enabling them to utilize more efficient technologies—is limited.

- ❖ *There is discrimination against women in the labor market.* There is significant discrimination in the labor market. Women earn significantly less than do their counterparts and this leads to inefficient allocation of resources. These groups are less likely to invest in education and human capital accumulation, and less likely to participate in labor market activities. Furthermore, as these groups are among the poorest in the economy—efforts to reduce poverty will be hindered until this issue is addressed more thoroughly.

Annex 4



Gender Inequality and Growth: Note on Data and Methodology¹

1. In the last few years, an increasing number of studies has sought to understand the causes of SSA's poor growth performance. Many of these studies have been based on empirical tests of the endogenous growth literature, which measure the impact on growth of human capital, demographic change, and economic policy (e.g., Barro 1991; Sachs and Warner 1995, 1998; ADB, 1997; Bloom and Williamson 1997; Collier and Gunning 1998; Easterly and Levine 1997). These studies confirmed that a combination of factors appear to account for low growth in SSA, including poor human capital, poor policies, and high population growth.
2. Measuring gender inequality is, in itself, not an easy task. Many countries lack data disaggregated by gender. Despite considerable progress with gender-disaggregated data on education and employment, there is little comparable information of sufficient quality on gender inequality in access to technology, land, and productive resources. As a result, it is not possible to assess the importance of these forms of gender inequality on economic growth in a macroeconomic framework. Instead, case studies document these effects (Chapter 1). Assessment of the impact of gender inequality in employment is also very difficult, as there are few reliable and consistent data series on employment by gender. Even data on labor force participation are often not comparable across countries as definitions of participation, particularly for women, frequently differ (Bardhan and Klasen 1997).
3. This annex provides further information on the methodology used to integrate the two gender variables (years of schooling, and formal sector employment) into the growth regressions presented in Chapter 1. The data used in Table 1.3 are the following:
 - ◆ data on incomes and growth are based on the PPP-adjusted income *per capita* between 1960 and 1990, as reported in the Penn World Tables Mark 5.6 (Heston and Summers 1991);
 - ◆ data on schooling are based on Barro and Lee (1995) and refer to completed years of schooling of the adult population;
 - ◆ data on employment, working age population, and skilled employment are drawn from WISTAT, Version 3.0 (UNICEF 1996);
 - ◆ data on child mortality and life expectancy are drawn from World Bank (1993a) and UNICEF (1992b); and
 - ◆ data on investment, population growth, openness (exports plus imports as a share of GDP) are also drawn from the Penn World Tables.

¹ This annex is drawn from Klasen 1998.

4. The regression results shown in *Table 1.4* were derived as follows. First, growth rates are regressed on the most likely factors contributing to growth (especially initial income, physical and human investment, initial health, population growth, growth of the working age population, and openness) and indicators of gender inequality in education. This aims to test whether initial gender inequality and changes in gender inequality in education have an additional impact on economic growth, beyond the impact they may have on investment rates or population growth. These are *direct* effects of gender inequality in education on growth. It is assumed for these purposes that gender inequality in education could have been reduced without reducing male education levels.² Second, investment rates, population growth, and growth of the working age population are regressed on initial gender inequality and changes in gender inequality in education to capture the effects that operate from gender inequality to investment and population growth, and which then influence economic growth.³ These are *indirect* effects of gender inequality on growth which, when added to the direct effects, show the total effect of gender inequality on economic growth. Finally, results are checked by regressing economic growth without the intervening variables (investment rates, population growth, labor force growth) to confirm the results of the total effect of gender inequality on economic growth. The last regression adds a variable capturing growth of female formal sector employment to see whether gender inequality in employment also hurts economic growth.

5. The first regression (Column 1 of *Table 1.4*) regresses annual (compounded) growth rates of PPP-income *per capita* from 1960-1992,⁴ average investment rates (INV), initial income in 1960 (INITIAL INCOME) average openness (OPEN), uncompounded population growth rates (POPGRO), annual growth of the working age population (WORKGRO) life expectancy at birth in 1960 (LE60), male total years of schooling in 1960 (MTYR60), annual growth in male total years of schooling (MTYRAG),⁵ the female-male ratio in total years of schooling in 1960 (RTZR60) and the female-male ratio of the annual growth in total years of schooling (RTYRAG).

² There are two ways to assess the impact of gender inequality in education. The first (reproduced in Chapter 1) assumes that gender inequality in education could have been reduced without reducing male education levels, thus generating an upper bound estimate of the measured impact of gender inequality in education. The second assumes that any increase in female schooling would have led to a commensurate decrease in male schooling, thereby reducing the measured effect of gender inequality and representing a lower bound estimate. To measure the former, one includes male education levels in the regression and adds variables measuring the female-male ratio. To measure the latter, one includes average levels of education and then adds a variable for female-male ratios in educational attainment.

³ For a similar strategy of dealing with endogenous right-hand variables in a growth regression, see Taylor 1998.

⁴ In some countries, the periods under analysis differ slightly. See Penn World Tables 5.6 for details.

⁵ As this indicator measures the change in the stock of educated adults which is largely based on past investments in schooling, the measured impact of education on growth is likely to measure the true impact of education on growth rather than the impact of growth on education. The same holds for RTYRAG.

Annex 5



Summary of Meetings with African NGOs, Academics, and Government Officials

In the course of preparing this report, a series of meetings was held in Ethiopia, Ghana, Kenya, Tanzania, and Uganda with NGOs, academics, and government officials.¹ The objective of these meetings was to solicit African perspectives on the issue of poverty and gender. The scope and substance of the report has sought to reflect the main messages conveyed at these meetings. These messages are summarized below.

A. Culture

- ◆ African culture is a barrier to development to the extent that it perpetuates culturally sanctioned biases against women and provides excuses for men.
 - ◆ Cultural biases operate at all levels - macro: institutions, government policy; meso: community; and micro: household and individual.
 - ◆ Culture can be changed if specifically targeted.
 - ◆ Education, incentives and affirmative action, legal reform, and participation are the means by which culture changes.
 - ◆ Policies will fail if the cultural context in which they operate are not taken into account.
- “ Women’s time constraint is a problem of culture. Men culturally do not collect water or firewood.”

“ Domestic violence is tied to culture; women are regarded as property.”

“ Incentives should be given to get more girls into school. After about fifteen years, the value of educating girls will be internalized and special incentives will no longer be required.”

“ Changing culture requires an enabling environment. The legal system, institutions and structures must be subject to change.”

“ Cultural constraints in Uganda are being addressed at the macro level through the Land Bill and the Domestic Relations Bill.”

“ If we could look at decision-making within the household, and look at the position of the girl child, we would begin to deal with the cultural issue that underlies the gender problem.”

“ As an antidote to cultural biases, donor agencies should educate the family before putting resources into educating the girl child.”

“ Some money should be invested in socializing women for change.”

¹ This annex was prepared by Chitra Bhanu, Consultant, Poverty Reduction and Social Development Group, Africa Region, World Bank, following her meetings with African counterparts.

B. Participation

- ◆ The participation of women at all levels of decision making, macro and grassroots, is important.
- ◆ Participation, to be effective, has to be promoted in conjunction with capacity building and the provision of skills such as functional literacy.
- ◆ Affirmative action should be considered as a means of getting women into all cadres of leadership.
- ◆ A participatory approach leads to insights which would not otherwise be gained.

C. Labor

- ◆ Women don't necessarily shift their labor in response to changes in price or other market signals.
- ◆ Women's choices in production reflect issues of control and security.
- ◆ The estimation of women's contribution to the economy is inaccurate given that their unpaid labor is not included in the national accounts.

"Inclusion, control and lobbying are the most important words when considering poverty and gender."

"Women must be on committees where the decision is made as to which road is built. Kitchens are designed by men who spend three percent of their time in the kitchen."

"Fetching water may be time consuming, however, it also has a social dimension. It may be the woman's only opportunity to socialize. Only a participatory approach, as opposed to mere observation, would provide this information."

"The Ugandan Constitution requires that one third of the seats in the local councils be occupied by women. However, these women have moved from the private to the public sphere without any experience of public office. They need capacity building in order to participate effectively, to know how to influence policy."

"Through the Constitution making process in Uganda, women became aware of their rights. Their participation in the process led to a gendered Constitution."

"There are policies that only the higher ups are aware of. Women at the bottom don't know what they are, even the local governments don't know. Participation is key."

"Productivity as a whole is an anomaly. Women have no incentive to produce more because their husbands take a new wife with the increased income."

"A woman will not grow more maize because her husband will use the extra money to take another wife. The issue is insecurity of her control over the income generated. It is the same reason why she won't build a house; it's a permanent structure over which she has no control."

"When food crops become cash crops, they are taken over by men leading to food insecurity. The public sector should focus more on the food crop sector as the cash crop sector only benefits men."

D. Credit, Law, and Violence

- ◆ In a hierarchy of assets, including land and labor-saving technology, credit takes priority.
- ◆ The manner in which credit is extended has a bearing on its impact and results.
- ◆ Legal reform is a powerful agent of change despite the coexistence of customary law.
- ◆ Violence against women stems from poverty and therefore should be addressed by policy makers.

“The reality is that men are also badly off. Therefore targeting women for credit would create conflict in the household. Credit should be targeted at both spouses.”

“Gender discriminatory customary law has been made null and void by civil law. But women must be made aware of the legal reforms and the implications for them.”

“Poverty has a double negative impact on women. Within a household, it breeds violence against women and children.”

“In Tanzania, the Gender Task Force on the Land Bill conducted workshops in villages. The women in the villages said that it was nice that the land bill was being discussed but that they would like to see a bill that forced men to work harder so that they would be too tired in the evenings to beat their wives.”

Statistical Tables



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Some of these data tables were compiled from various sources by the International Center for Research on Women (ICRW) in Washington D.C. The support of ICRW in the preparation of this Annex is gratefully acknowledged.

BASIC INDICATORS

COUNTRY	Population (000) ¹	% of Pop. Living in Poverty (US\$ day) ²	% Female Headed Households ³	GNP Per Capita (US\$) ¹	GNP per Capita (US\$) ²	Central Govt. Expenditure ²		Military Exp. as % of Combined Education & Health Expenditure ²	Debt Burden as of GNP ²	Aid as % of GNP ²
						Health	Education			
	1997	1994	1980-94	1995	1993-94	1992-95	1992-95	1992-95	1995	1994
ANGOLA	11,600			410				208	274.9	11.0
BENIN	5,900			370	362				81.8	17.4
BOTSWANA	1,500	23	48.0	3,020	1,784	4.9	20.3	22	16.3	2.2
BURKINA FASO	10,900	59	9.7	230	253	6.9	17.3	30	55.0	23.7
BURUNDI	6,100	49	25.0	160	191			42	110.1	31.6
CAMEROON	13,900	31	19.0	650	661	4.8	18	48	124.4	10.0
CAPE VERDE	400	44		960	654					
CAR	3,300	42	19.0	340	348			33		19.4
CHAD	7,000			180	173			74	81.4	23.9
CODE D'IVOIRE	15,000	46	16.0	660	708			14	251.7	24.8
COMOROS	600		16.00 ⁴	470	437					
CONGO	2,600	29	21.00 ⁴	680	933			37	365.8	24.9
DJIBOUTI	600		18.0							
DR CONGO	47,400	41	16.00 ⁴	120		0.7	0.6	71		
EQUATORIAL GUINEA	400			380	420					
ERITREA	3,600									
ETHIOPIA	58,700	56	15.5 ⁴	100	153	3.2	10.6	190	99.9	22.7
GABON	1,200			3,490	3,639			51	121.6	5.6
GAMBIA, THE	1,200			320	268	6.9	12.3	11		19.8
GHANA	18,100	33	32.2	390	412	7	22	12	95.1	8.5
GUINEA	7,500	50	13.00 ⁴	550	397			37	91.2	11.0
KENYA	28,800	26	22.0	280	372	5.4	18.9	24	97.7	9.7
LESOTHO	2,000	28		770		11.5	21.9	48	44.6	8.9
LIBERIA	2,300		19.0							
MADAGASCAR	14,100	50		230	205	6.6	17.1	37	141.7	10.2
MALAWI	9,600	46	28.8	170	132			24	166.8	38.0

Country	Population (000) ¹	% of Pop. Living in Poverty (US\$1 day) ²	% Female Headed Households ³	GNP Per Capita (US\$) ¹	GNP Per Capita (US\$) ¹	Central Govt. Expenditure ²		Military Exp. as % of Combined Education & Health Expenditure ²	Debt Burden as of GNP ²	Aid as % of GNP ²
	1997	1994	1980-94	1,995	1993-94	1992-95	1992-95	1992-95	1995	1994.0
MALI	9,900	55	14.0	250	248			53	131.9	24.5
MAURITANIA	2,400	47		460	494			40	243.3	27.7
MAURITIUS	1,100	12	19.00 ⁴	3,380	2,399	8.8	17	4	45.9	0.4
MOZAMBIQUE	18,400	50		80	133			121	443.6	101.0
NAMIBIA	1,700	45		2,000	1,575			23		
NIGER	9,800	66	10.0	220	275			11	91.2	25.0
NIGERIA	107,100	42		260	349			33	140.5	0.6
RWANDA	7,700	46		180				25	89.1	95.9
SAO TOME & PRINCIPE	100			350	486					
SENEGAL	8,800	49		600	615			33	82.3	17.2
SEYCHELLES	100			6,620	4,974					
SIERRA LEONE	4,400	59	11.0	180	145	9.6	13.3	23	159.7	36.0
SOMALIA	10,200									
SOUTH AFRICA	42,500	24		3,160	2,141			41		0.2
SUDAN	27,900	42	13.0		765			44		
SWAZILAND	1,000		40.0	1,170	768			11		
TANZANIA										
TOGO	4,700	39	26.0	310	317			39	121.2	13.8
UGANDA	20,600	41	21.0	240	511			18	63.7	19.2
ZAMBIA	9,400	35	16.2	400	253	14.2	15	63	191.3	20.7
ZIMBABWE	11,400	17	33.0	540	629			66	78.90	10.2

Source:

¹ 1997 World Population Data Sheet, Population Reference Bureau.² UNDP Human Development Report, 1997.³ The World's Women 1995 Trends & Statistics.⁴ Data are from years other than those indicated.

ECONOMIC ACTIVITY

COUNTRY	Women as % of Adult Labor Force ¹ (Formal Sector)	% Distribution of Labor Force ²						Earned Income Share ¹ %	
		Agriculture		Industry		Service			
		W	M	W	M	W	M	W	M
ANGOLA	47	87	58	2	17	11	25		
BENIN	48	64	54	4	12	31	34	40.5	59.5
BOTSWANA	47	78	41	3	31	19	27	38.9	61.1
BURKINA FASO	47	85	85	4	6	11	9	40.0	60.0
BURUNDI	49	98	87	1	4	1	9	41.7	58.3
CAMEROON	37	64	51	4	16	32	33	30.9	69.1
CAPE VERDE	39	14	50	31	30	54	21	32.4	67.6
CAR	47	63	60	5	12	31	28	39.1	60.9
CHAD	44	80	75	2	7	19	18	37.3	62.7
COTE D'IVOIRE	32	62	50	8	13	30	38	27.0	73.0
COMOROS	43	84	76	3	10	13	15		
CONGO	43	83	45	2	19	15	36		
DJIBOUTI		80	71	8	11	12	18		
DR CONGO	44	92	49	2	22	6	29		
EQUATORIAL GUINEA	35	82	38	3	22	15	39	29.0	71.0
ERITREA	47	80	71	8	11	12	18		
ETHIOPIA	41	80	71	8	11	12	18	34.0	66.0
GABON	44	84	63	3	18	13	19	37.0	63.0
GAMBIA, THE	45	91	74	3	12	6	14	38.0	62.0
GHANA	51	50	55	17	20	33	24	43.0	57.0
GUINEA	47	84	70	6	14	9	16	40.0	60.0
GUINEA BISSAU	40	91	72	2	6	7	22	34.0 ³	66.0
KENYA	46	82	73	4	11	14	15	42.0	58.0
LESOTHO	37	86	79	3	7	11	13	30.0	70.0

COUNTRY	Women as % of Adult Labor Force ¹ (Formal Sector)	% Distribution of Labor Force ²						Earned Income Share ¹ %	
		Agriculture		Industry		Service			
		W	M	W	M	W	M	W	M
LIBERIA									
MADAGASCAR	45	92	68	2	11	6	21		
MALAWI	50	92	63	3	17	5	19	42.0	58.0
MALI	47	75	83	4	2	21	15	39.0	61.0
MAURITANIA	44	82	46	4	16	145	38	37.0	63.0
MAURITIUS	30	24	21	16	26	60	53	25.0	75.0 ³
MOZAMBIQUE	48	97	68	1	16	2	15	41.0	59.0
NAMIBIA	41	47	32	3	32	50	36		
NIGER	44	92	84	0	4	8	12	37.0 ³	63.0
NIGERIA	35	67	64	7	16	26	20	30.0	70.0
RWANDA	49	98	86	1	6	2	8		
SAO TOME & PRINCipe									
SENEGAL	42	87	72	3	10	10	18	36.0	64.0
SEYCHELLES									
SIERRA LEONE	36	78	56	4	22	17	23	30.0 ³	70.0
SOMALIA									
SOUTH AFRICA	37	13	11	17	48	70	40	31.0	69.0
SUDAN	27	84	60	5	10	11	29	23.0	77.0
SWAZILAND	37	78	60	4	16	18	24	35.0	65.0
TANZANIA									
TOGO	40	64	72	8	13	28	15	33.0	67.0
UGANDA	48	85	80	3	8	12	12	41.0	59.0
ZAMBIA	45	82	65	3	14	15	21	39.0	61.0
ZIMBABWE	44	80	62	4	17	16	21	37.0	63.0

Source:

¹ UNDP Human Development Report, 1997.

² The World's Women, 1995, Trends and Statistics.

³ Data are from different years other than 1994.

WOMEN'S RIGHTS

COUNTRY	Convention on the Poll Rights of Women ¹	Convention on the Nationality of Married Women ²	Convention on Consent To Marriage, Minimum Age for Marriage & Registration of Marriages ³	Agenda 21 Article Chapter 24 ⁴	Convention on Elimination of all Forms of Discrimination Against Women ⁵	Convention on the Rights of the Child ⁶
ANGOLA	X		X		X	X
BENIN					X	X
BOTSWANA					X	
BURKINA FASO			X		X	
BURUNDI					X	
CAMEROON					S	
CAPE VERDE					X	
CAR	X				X	
CHAD					S	
CODE D'IVOIRE					X	
COMOROS					X	
CONGO	X				X	
DJIBOUTI					X	
EQUATORIAL GUINEA					X	
ERITREA					X	
ETHIOPIA	X				X	
GABON	X				X	
GAMBIA, THE					S	
GHANA	X				X	
GUINEA	X				X	
GUINEA BISSAU					X	
KENYA					X	
LESOTHO	X				X	
LIBERIA	S				X	

COUNTRY	Convention on the Political Rights of Women ¹	Convention on the Nationality of Married Women ²	Convention on Consent to Marry, Minimum Age for Marriage & Registration of Marriages ³	Agenda 21 Article Chapter 24 ⁴	Convention on Elimination of all Forms of Discrimination Against Women ⁵	Convention on the Right of the Child ⁶
MADAGASCAR	X				X	X
MALAWI	X	X			X	X
MALI	X	X			X	X
MAURITANIA	X		X			X
MAURITIUS	X	X			X	X
MOZAMBIQUE						S
NAMIBIA					X	X
NIGER	X		X		X	X
NIGERIA	X				X	X
RWANDA					X	X
SAO TOME & PRINCIPE						X
SENEGAL	X				X	X
SEYCHELLES					X	X
SIERRA LEONE	X	X			X	X
SOMALIA	X	X	X		X	X
SOUTH AFRICA					X	
SUDAN						S
SWAZILAND	X	X				
TANZANIA					X	X
TOGO					X	X
UGANDA		X			X	X
ZAIRE	X	X			X	X
ZAMBIA	X	X			X	X
ZIMBABWE						

Source: United Nations Economic Commission for Africa, African Center for Women: International Legal Instruments Relevant to Women, 1994..

¹ Convention on the Political Rights of Women.

² Convention on the Nationality of Married Women.

³ Convention on Consent to Marriage, Minimum Age for Marriage, & Registration of Marriages.

⁴ Agenda 21, Article 24.

⁵ Convention on the Elimination of All Forms of Discrimination Against Women.

⁶ Convention on the Rights of the Child.

WOMEN IN DECISION-MAKING STRUCTURES

COUNTRY	Parliament ¹		Ministerial Positions ²		Sub-ministerial Positions ²		Local Authorities ³		Administration Managers ³		Professional & Technical Workers ³	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
MADAGASCAR	4.0 ⁵	96.0	0.0	100.0								
MALAWI	5.6	94.4	13.6	86.4	7.7	92.3			4.8	95.2	34.7	65.3
MALI	2.3	97.7	10.0	90.0	0.0	100.0	0.0	100.0	20.0	80.0	19.0	81.0
MAURITANIA	1.3	98.7	4.0	96.0	5.0	95.0	1.0	99.0	8.0	92.0	21.0	79.0
MAURITIUS	7.6	92.4	4.0	96.0	8.2	91.8	1.0	99.0	14.3	85.7	41.4	59.6
MOZAMBIQUE	25.2	74.8	3.6	96.4	14.9	85.1			11.3	88.7	20.4	79.6
NAMIBIA	18.1	71.9	9.5	90.5	5.7	94.3			21.0	79.0	41.0	59.0
NIGER			5.0	95.0								
NIGERIA			2.9	97.1	11.1	88.9	1.0	99.0	5.5	94.5	26.0	74.0
RWANDA	17.1	86.9	8.0	92.0	13.0	87.0	1.0	99.0	8.0	92.0	32.0	68.0
SAO TOME & PRINCIPE	7.0 ⁵	93.0	0.0	100.0								
SENEGAL	3.7	96.3	4.0	96.0	0.0	100.0	8.0	92.0	0.0	100.0	0.0	100.0
SEYCHELLES	27.0 ⁵	73.0	33.0	67.0								
SIERRA LEONE	6.3	93.7	3.8	96.2	5.2	94.8			8.0	92.0	32.0	68.0
SOMALIA												
SOUTH AFRICA	25.0	75.0	9.4	90.6	5.9	94.1	6.0	94.0	17.4	82.6	46.7	53.3
SUDAN	5.3	94.7	0.0	100.0	1.2	98.8	4.0	94.0	2.4	87.6	28.8	71.2
SWAZILAND	3.1	96.9	0.0	100.0	13.0	87.0	0.0	100.0	14.5	85.5	54.3	45.7
TANZANIA												
TOGO	1.2	98.8	4.0	96.0	0.0	100.0			8.0	92.0	21.0	79.0
UGANDA	18.0	82.0	10.0	90.0	7.3	92.7						
ZAMBIA	9.7	90.3	7.4	92.6	8.8	91.2	6.0	94.0	6.1	93.9	31.9	68.1
ZIMBABWE	14.7	85.3	3.0	97.0	18.8	80.2	4.0	96.0	15.4	84.6	40.0	60.0

Source: UNDP, Human Development Report, 1997.

¹International Parliamentary Union Map, 1997

²Women's Indicators & Statistics, Wistat-CD-ROM, 1994.

³UNDP, Human Development Report, 1997.

⁴Data refers to latest available year.

⁵Data refers to 1996.

EDUCATION

COUNTRY	Adult Literacy Rate 1995 ¹			School Enrollment First Level ²		School Enrollment Second Level ²		School Enrollment Third Level ²		1991 Cohort Reaching Grade 5 ³			Children Out of School ⁴	
	Total	Female	Male	% Girls	% Boys	% Girls	% Boys	% Girls	% Boys	Total	% Girls	% Boys	% Girls	% Boys
ANGOLA	N/A	28.0	56.0	48	52	42	58			34	56			
BENIN	35.5	23.0	46.6	34	66	29	71	22.0	78.0	55	56	54	72	42
BOTSWANA	68.7	58.0	79.3	52	48	52	48	3.0	97.0	84	86	82	10	15
BURKINA FASO	18.7	8.6	28.8	38	62	32	68	23.0	77.0				84	73
BURUNDI	34.6	21.0	48.2	45	55	38	62	6.0	94.0	74	75	74	65	56
CAMEROON	62.1	49.5	74.0	46	54	41	59	5.8	94.2	66	69	63	41	28
CAPE VERDE	69.9	59.8	79.4	49	51	50	50						25	20
CAR	57.2	50.9	45.9	39	61	29	71	16.0	84.0	65	63	66	70	48
CHAD	47.0	32.7	60.0	7	70	18	82			49	33	57	81	54
COTE D'IVOIRE	39.4	27.5	48.4	42	58	30	70	3.0	97.0	73	70	75	62	42
COMOROS	56.7	49.4	63.4	44	56	40	60	14.5	85.5	78			54	42
CONGO	74.9	44.0	70.0	46	54	44	56	18.0	82.0					
DJIBOUTI	45.0			41	59	40	60						74	63
DR CONGO	76.4	64.9	85.1	42	58	32	68			64	54	73	56	36
EQUATORIAL GUINEA	77.8	67.3	88.9	28	72	26	74							
ERITREA	25.0									83	80	85	76 ⁵	63
ETHIOPIA	34.5	24.1	44.5	39	61			18.0	82.0	22	21	22	83	78
GABON	62.6	51.8	74.1	50	50	43	57							
GAMBIA, THE	37.2	22.7	50.9	43	57	35	65			87	89	85	65	46
GHANA	63.0	51.0	75.2	45	55	39	61	18.0	82.0	80	79	81	50	34
GUINEA	34.8	20.3	48.4	32	68	24	76	10.0	90.0	80	75	82	85	67
GUINEA BISSAU	53.9	40.7	67.1	36	64	32	68	6.0	94.0				73	51
KENYA	77.0	67.8	85.2	49	51	41	59	31.0	69.0				26	21
LESOTHO	70.5	60.9	80.3	55	45	60	40	53.0	47.0	60	66	54	16	30
LIBERIA	36.4	22.0	54.0	35	65	28	72	23.1	77.0				77	

COUNTRY	Adult Literacy Rate 1995 ¹			School Enrollment First Level ²		School Enrollment Second Level ²		School Enrollment Third Level ²		1991 Cohort Reaching Grade 5 ³			Children Out of School ⁴	
	Total	Female	Male	% Girls	% Boys	% Girls	% Boys	% Girls	% Boys	Total	% Girls	% Boys	% Girls	% Boys
MADAGASCAR	45.8	73.0	88.0	49	51	49	51						48	45
MALAWI	55.8	40.4	71.7	45	55	34	66	24.6	75.4	46	44	48	53	42
MALI	29.3	20.2	36.7	37	63	32	68	13.2	82.8	76	77	76	89	80
MAURITANIA	35.9	25.6	48.4	41	59	30	70	12.6	87.4	72	69	74	73	57
MAURITIUS	82.4	78.4	86.8	49	51	49	51	34.3	65.7	100	99	100	23	23
MOZAMBIQUE	40.0	22.1	55.8	41	59	36	64	22.1	78.0	35	31	39	73	64
NAMIBIA				52	48	55	45	61.0	39.0	64	67	62		9
NIGER		5.6	20.5	36	64	29	71						87	76
NIGERIA	56.0	49.4	63.4	43	57	43	57	25.8	74.2	87	83	84	58	44
RWANDA	59.2	37.0	64.0	50	50	42	58	18.8	81.2	59	60	58	54	53
SAO TOME & PRINCIPE				47	53	47								
SENEGAL	32.1	21.2	42.1	42	58	34	66	21.1	79.0	88	83	92	69	55
SEYCHELLES	88.0			49	51	48	52							
SIERRA LEONE	30.0	16.7	43.7	41	59	37	63						73	59
SOMALIA		14.0	36.0	34	66								91	82
SOUTH AFRICA	81.4	81.2	81.4							71	68	74	4	9
SUDAN	45.0	31.3	56.4	43	57	43	57	42.2	58.0	94	95	90	70	58
SWAZILAND	75.2	73.3	76.4	50	50	43.5		46.8	57.0	77	80	74	16	15
TANZANIA														
TOGO	50.4	34.4	65.6	39	61	24	76	13.3		70	57	76	49	13
UGANDA	61.0	48.7	73.2	45	55	43	47						59	48
ZAMBIA														
ZIMBABWE	85.0	79.0	90.2	50	50	44	56	32.0	68.0	76	81	72	14	8

Source:

¹UNDP Human Development Report, 1997.²1st, 2nd and 3rd level education—United Nations, Women's Indicators & Statistics Database CD-ROM, 1994.³UNESCO, World Education Report, 1995.⁴The World's Women's 1995, Trends & Statistics.⁵For primary school only. Data from World Development Indicators, World Bank CD-ROM, 1997.

HEALTH

COUNTRY	Life Expectancy at Birth			Infant Mortality Rate (Per Thousands)	Maternal Mortality Rate (Per 100,000)	Population Per Doctor	Population Per Nurse	% Population Without Access to Safe Drinking Water	% of Births Attended by Trained Health Personnel	% of Women who are Mothers by age 18
	Total	Female	Male							
ANGOLA	47.2			123.0	1,500	25,000		32	15	
BENIN	54.2	56.8	51.7	87.0	990	14,286	3,226	50	45	
BOTSWANA	52.3	53.7	50.5	55.0	250	4,762	469	93	78	26
BURKINA FASO	46.4	47.5	45.4	101.0	930	33,333	10,000	78	42	32
BURUNDI	43.5	45.0	41.9	122.0	1,300	16,667		59	19	8
CAMEROON	55.1	56.5	53.7	62.0	550	12,500	1,852	50	64	46
CAPE VERDE	65.3	66.1	64.1	48.0					49	
CAR	48.3	50.9	45.9	99.0	700	25,000	11,111	38	46	
CHAD	47.0	48.7	45.4	121.0	1,500	33,333	50,000	24	15	
COTE D'IVOIRE	52.1	53.5	50.9	85.0	810	11,111	3,226	75	45	
COMOROS	56.1	56.5	55.6	88.0	500	10,000	4,448		24	
CONGO	51.3			90.0	890	3,571	1,370	34		
DJIBOUTI	50.0	51.0	48.0	108.0	600			24		
DR CONGO	52.2			94.0	870	14,286	1,351	42		
EQUATORIAL GUINEA	48.6	50.2	47.0	114.0						
ERITREA	50.1	51.6	48.6	131.0	1,400					
ETHIOPIA	48.2	49.8	46.7	118.0	1,400	33,333	14,286	25	14	
GABON	54.1	55.8	52.5	91.0	500	2,500	1,471	68		
GAMBIA, THE	45.6	47.2	45.0	131.0	1,100			48	80	
GHANA	56.6	58.5	54.8	80.0	740	25,000	3,704	65	59	23
GUINEA	45.1	45.6	44.6	131.0	1,600	7,692		55	31	49
GUINEA BISSAU	43.2	44.8	41.7	139.0	910			59	27	
KENYA	53.7	52.0	70.0	650.0	12,500	1,852	53	45	28	
LESOTHO	57.9	59.4	56.8	78.0	610	25,000	2,000	56	40	
LIBERIA	51.0	53.0	50.0	172.0	544		40		44	

COUNTRY	Life Expectancy at Birth			Infant Mortality Rate (Per Thousands)	Maternal Mortality Rate (Per 100,000)	Population Per Doctor	Population Per Nurse	% Population Without Access to Safe Drinking Water	% of Births Attended by Trained Health Personnel	% of Women who are Mothers by age 18
	Total	Female	Male							
MADAGASCAR	57.2			87.0	490	8,333	3,846	29		31
MALAWI	41.1	41.5	40.6	142.0	560	50,000	33,333	37	55	38
MALI	46.6	48.3	45.0	156.0	1,200	20,000	5,882	45	24	47
MAURITANIA	52.1	48.3	45.0	98.0	930	16,667	2,273	66	40	
MAURITIUS	70.7	74.2	67.4	18.0	120	1,175	398	99	85	
MOZAMBIQUE	46.0	47.5	44.5	147.0	1,500	33,333	5,000	63	25	
NAMIBIA	55.9			59.0	370	4,545	339	57	68	18
NIGER	47.1	48.7	45.5	121.0	1,200	50,000	3,846	54		53
NIGERIA	50.0	53.2	50.0	80.0	1,000	5,882	1,639	51	31	35
RWANDA	22.6			145.0	1,300	50,000	33,333		26	8
SAO TOME & PRINCIPE										
SENEGAL	49.9	50.9	48.9	66.0	1,200	16,667	12,500	52	46	34
SEYCHELLES	72.0			15.0				97		
SIERRA LEONE	33.6	35.2	32.1	165.0	1,800			34	25	
SOMALIA	49.0	50.0	47.0	128.0	1,725			31		
SOUTH AFRICA	63.7	66.8	60.8	52.0	230			99		
SUDAN	51.0	52.4	49.6	77.0	660			60	69	17
SWAZILAND	58.3	60.5	56.0	74.0	560	9,091	595			
TANZANIA										
TOGO	50.6	52.2	49.1	89.0	640	11,111	3,030	63	54	38
UGANDA	40.2	41.1	39.3	121.0	1,200	25,000	7,143	38	38	42
ZAMBIA	42.6	43.3	41.7	103.0	940	11,111	5,000	27	51	34
ZIMBABWE	49.0	50.1	48.1	67.0	570	7,692	1,639	77	70	25

Source:

a) All data from UNDP Human Development Report 1997 except for data on % of women who are mothers by age 18 which comes from UNICEF, Progress of Nations, 1996 and data on Djibouti, Eritrea, Liberia, Somalia, and Libya which comes from World Development Indicators, CD-ROM, World Bank, Feb. 1997.

b) Data are from different years other than those indicated.

FEMALE GENITAL MUTILATION (1994)

COUNTRY	Estimated % of Women Affected	Estimated No. of Women (Millions)	Govt has Published Policy Opposing FGM	FGM Prohibited Under Specific	
				FGM Law	Medical Code of Practice
ANGOLA	-	-	-	-	-
BENIN	50	1.3	YES	NO	NO
BOTSWANA	-	-	-	-	-
BURKINA FASO	70	3.5	YES	NO	NO
BURUNDI	-	-	-	-	-
CAMEROON	20	1.3	YES	NO	NO
CAPE VERDE	-	-	-	-	-
CAR	50	0.8	YES	NO	NO
CHAD	60	1.9	YES	NO	NO
COMOROS	-	-	-	-	-
CONGO	-	-	-	-	-
COTE D'IVOIRE	60	4.1	NO	NO	NO
DJIBOUTI	98	0.3	YES	NO	NO
EQUATORIAL GUINEA	-	-	-	-	-
ERITREA	90	1.6	YES	NO	NO
ETHIOPIA	90	23.9	YES	NO	NO
GABON	-	-	-	-	-
GAMBIA, THE	89	0.5	YES	NO	NO
GUINEA	50	1.6	YES	NO	NO
GUINEA BISSAU	50	0.3	NO	NO	NO
KENYA	50	6.8	YES	NO	NO
LESOTHO	-	-	-	-	-
LIBERIA	60	0.9	YES	NO	NO

COUNTRY	Estimated % of Women Affected	Estimated No. of Women (Millions)	Govt has Published Policy Opposing FGM	FGM Prohibited Under Specific	
				FGM Law	Medical Code of Practice
MADAGASCAR	-	-	-	-	-
MALAWI	-	-	-	-	-
MALI	80	4.3	YES	NO	NO
MAURITANIA	25	0.3	NO	NO	NO
MAURITIUS	-	-	-	-	-
MOZAMBIQUE	-	-	-	-	-
NAMIBIA	-	-	-	-	-
NIGER	20	0.9	NO	NO	NO
NIGERIA	60	32.8	YES	NO	NO
RWANDA	-	-	-	-	-
SAO TOME & PRINCIPE	-	-	-	-	-
SENEGAL	20	0.8	YES	NO	NO
SEYCHELLES	-	-	-	-	-
SIERRA LEONE	90	2	YES	NO	NO
SOMALIA	98	4.5	YES*	NO	NO
SOUTH AFRICA	-	-	-	-	-
SUDAN	89	9.7	YES	-	NO
SWAZILAND	-	-	-	-	-
TANZANIA	-	-	-	-	-
TOGO	50	1	YES	NO	NO
UGANDA	5	0.5	NO	NO	NO
ZAIRE	5	1.1	NO	NO	NO
ZAMBIA	-	-	-	-	-
ZIMBABWE	-	-	-	-	-

Source: UNICEF, Progress of Nations, 1996.

*Legal status unclear.

**Unnecessary because practice is illegal.

***FGM not practiced in the counting.

Maps

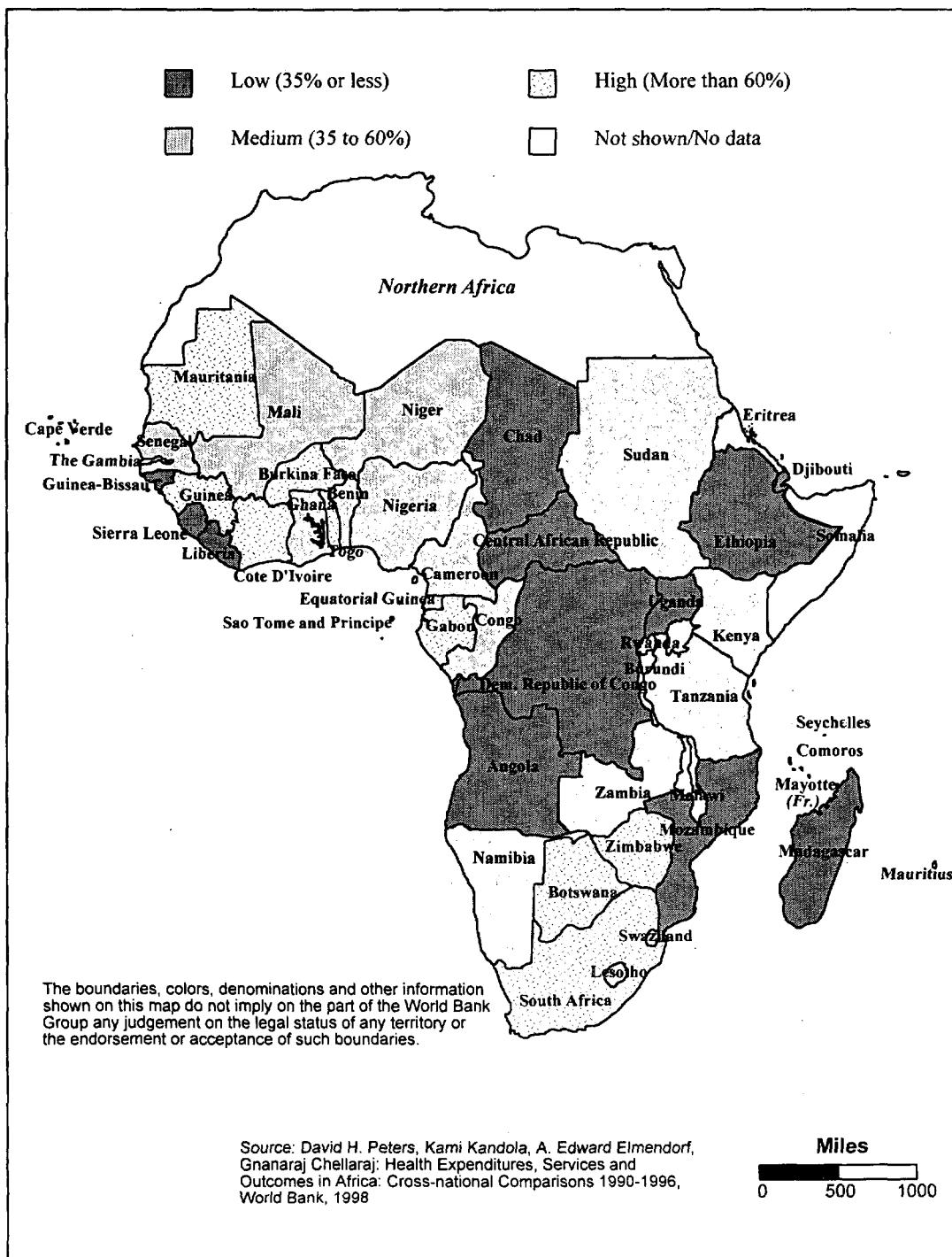


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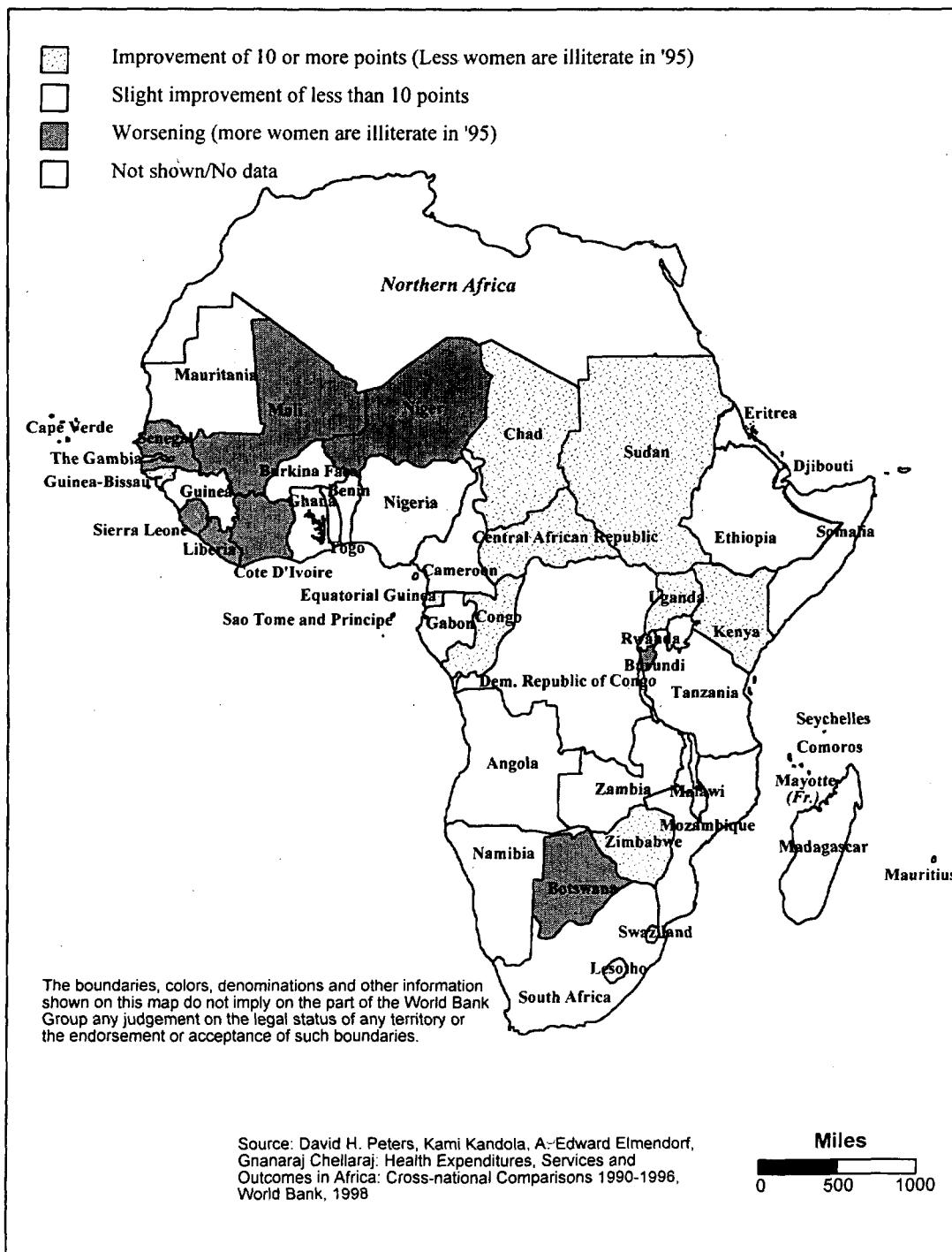
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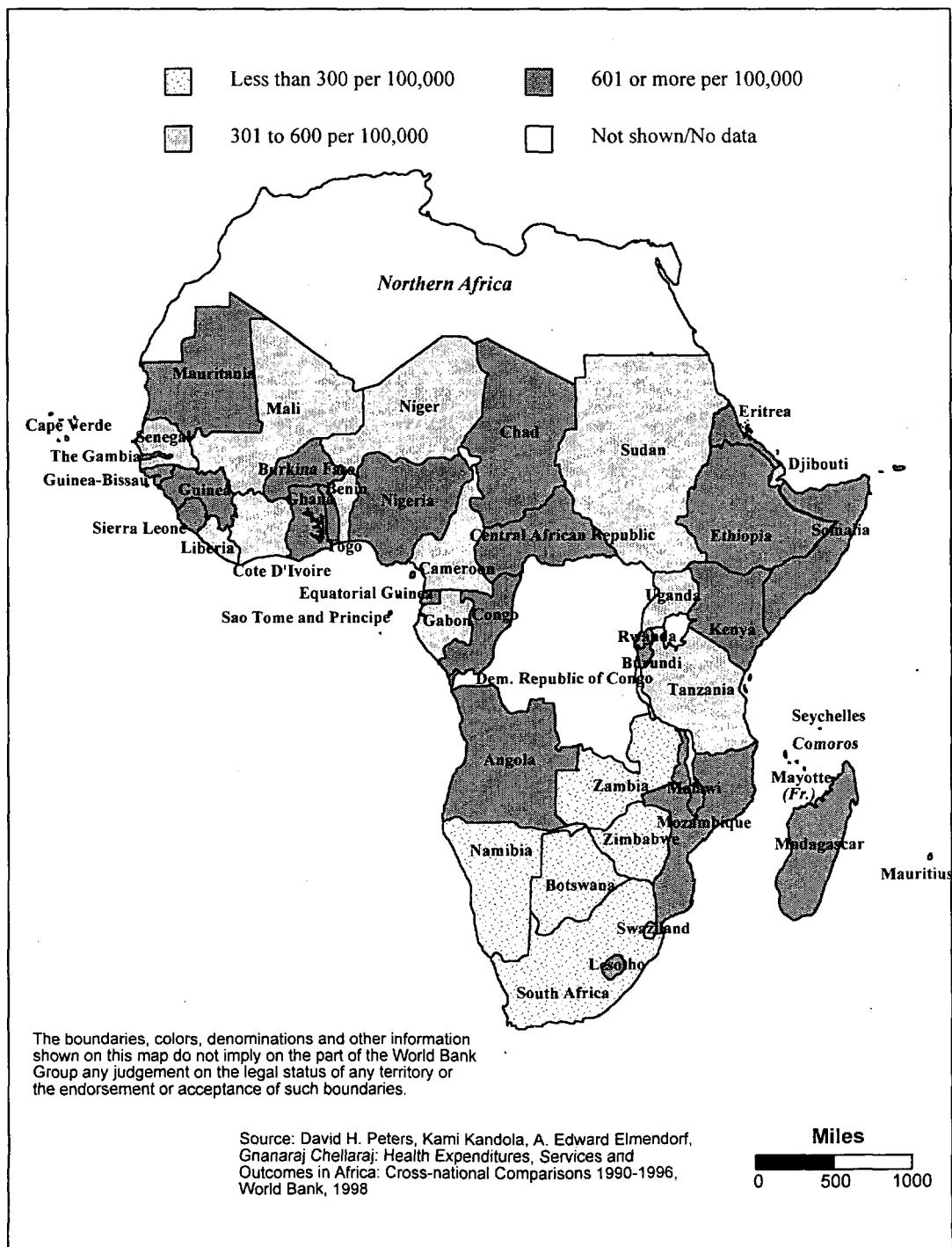
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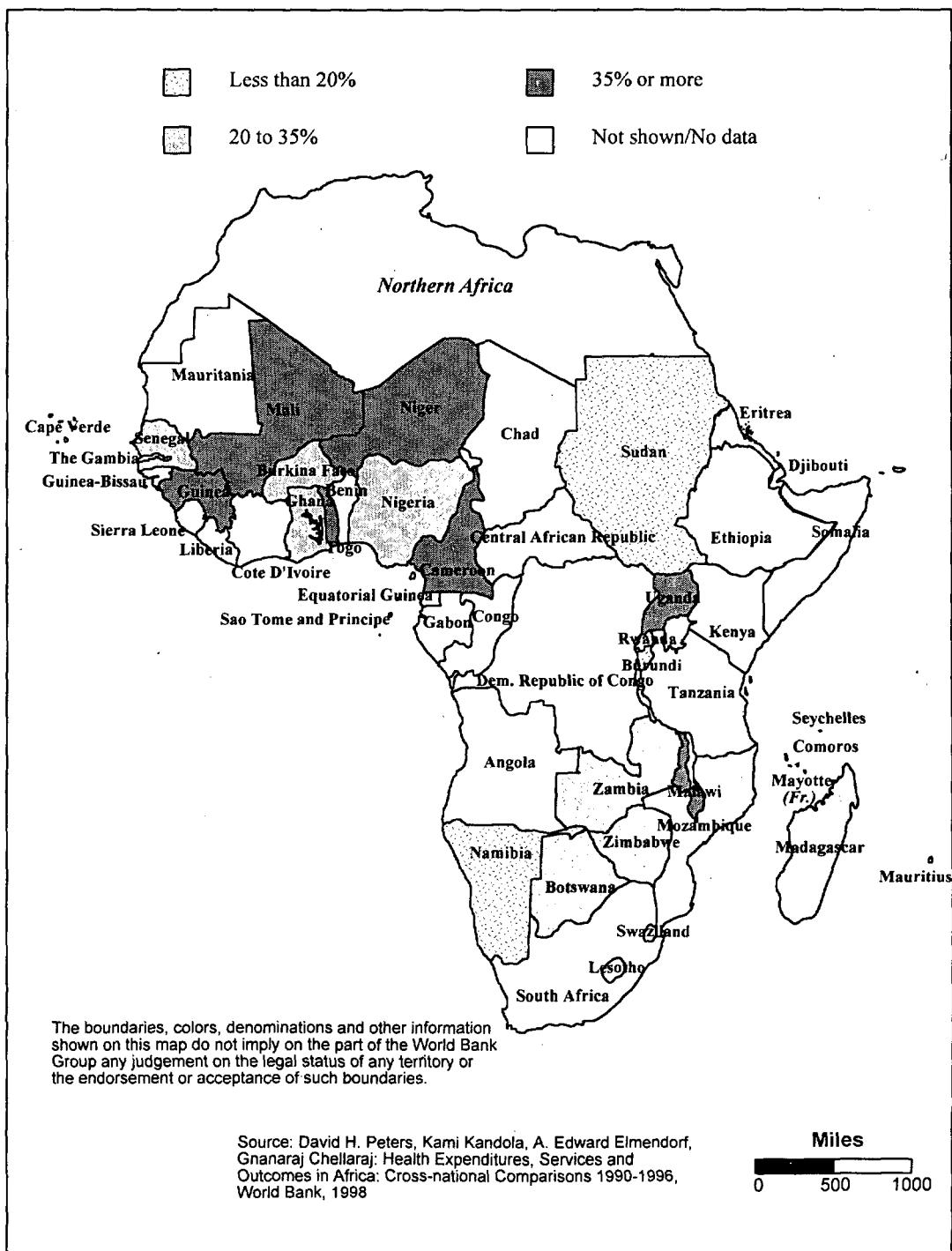
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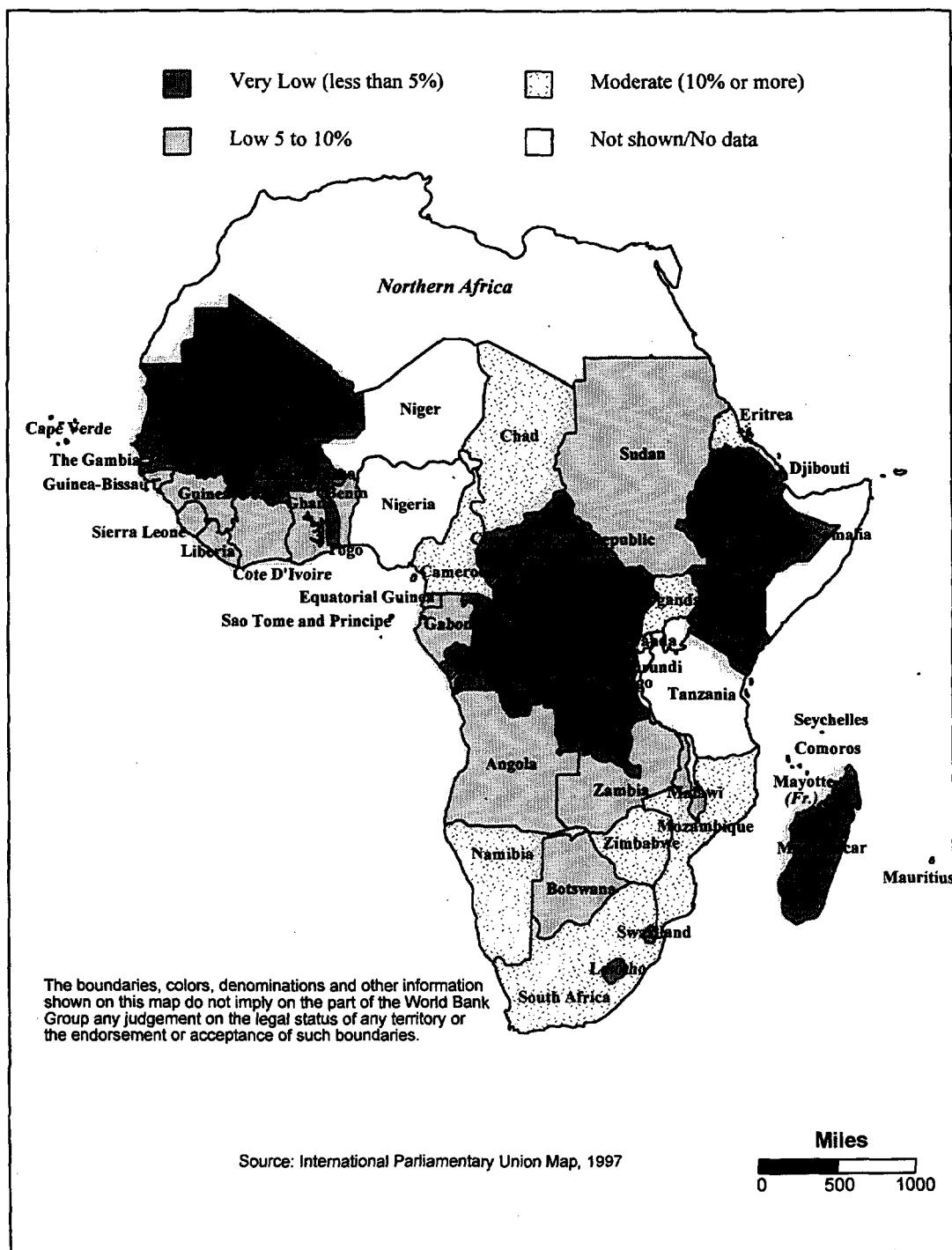
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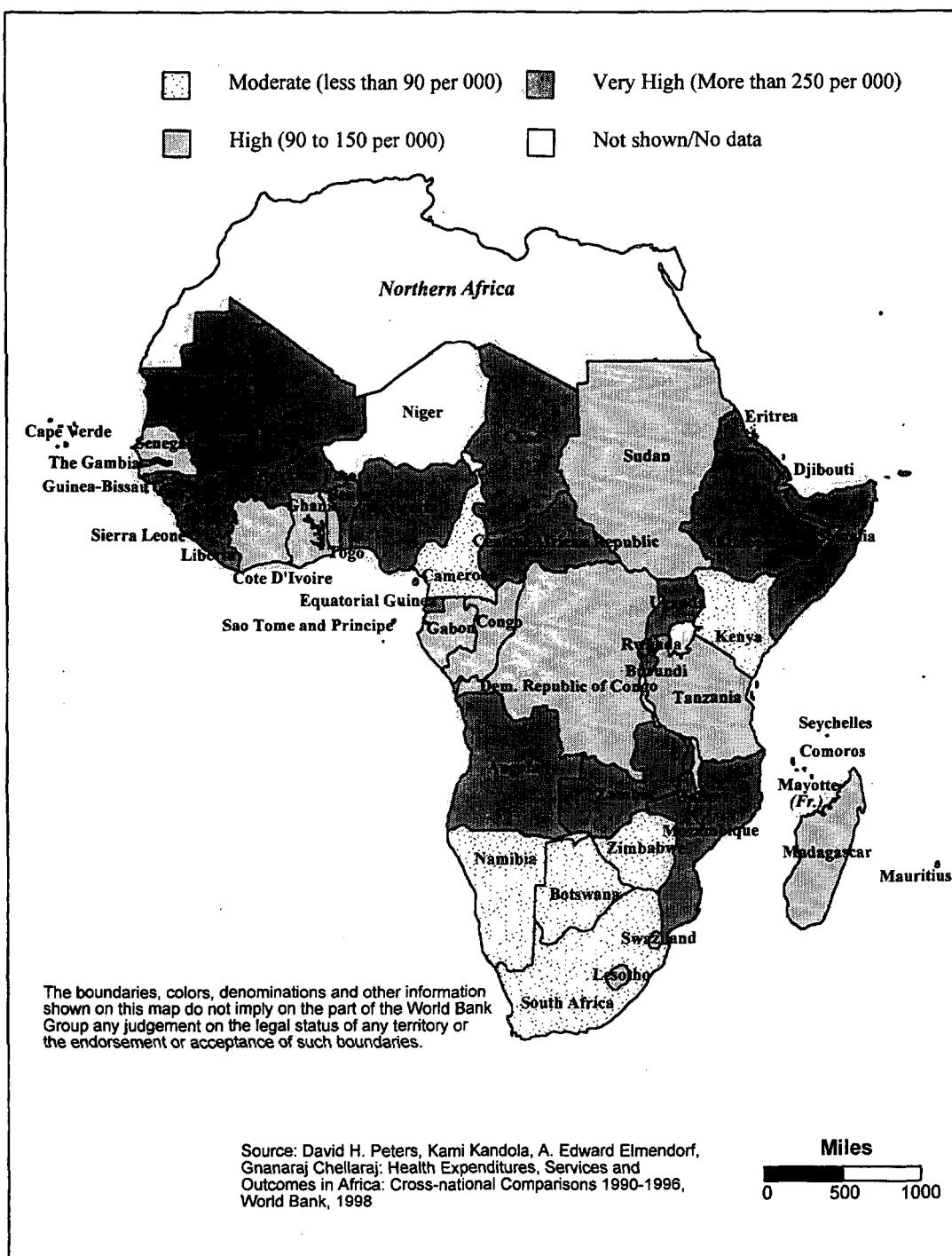
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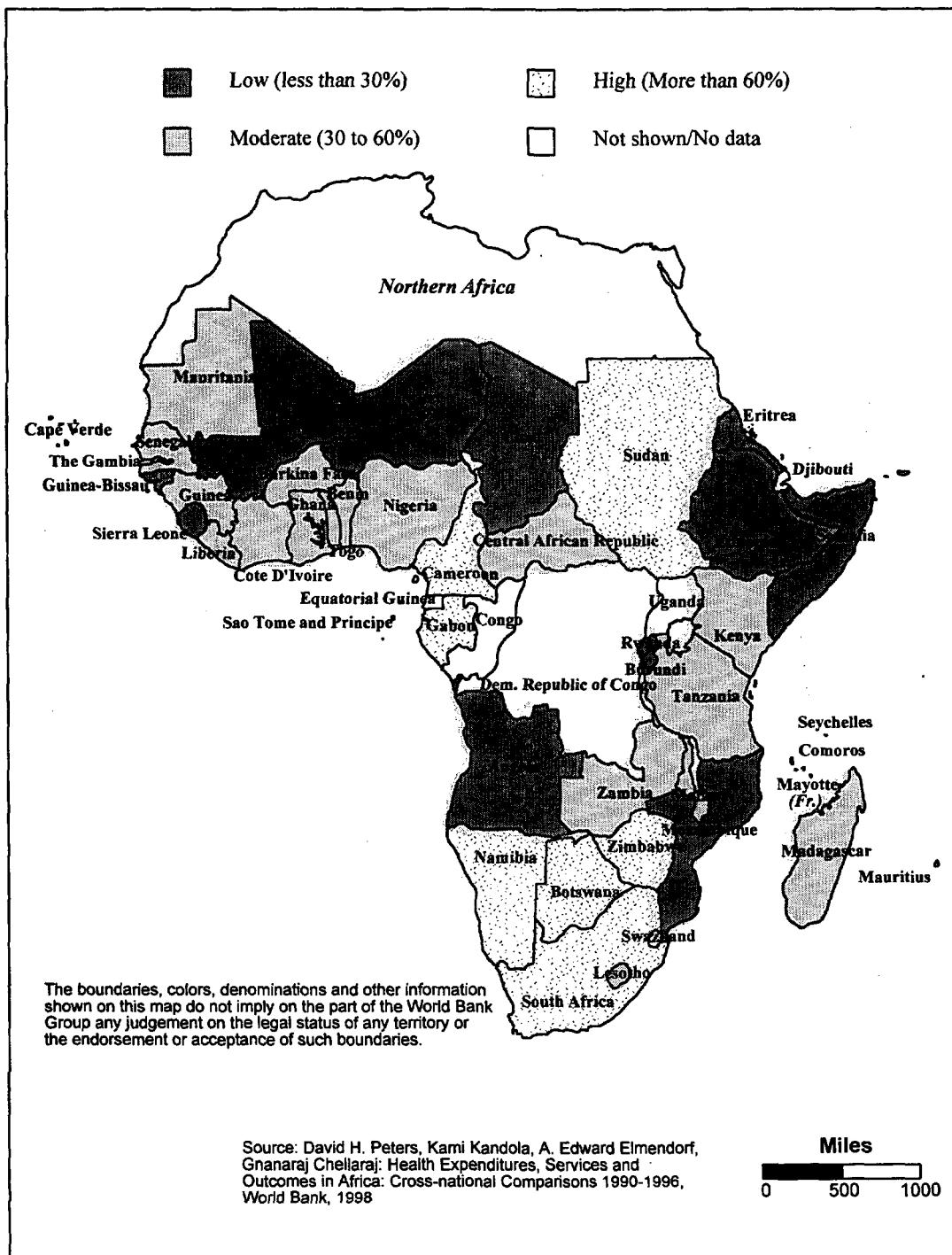
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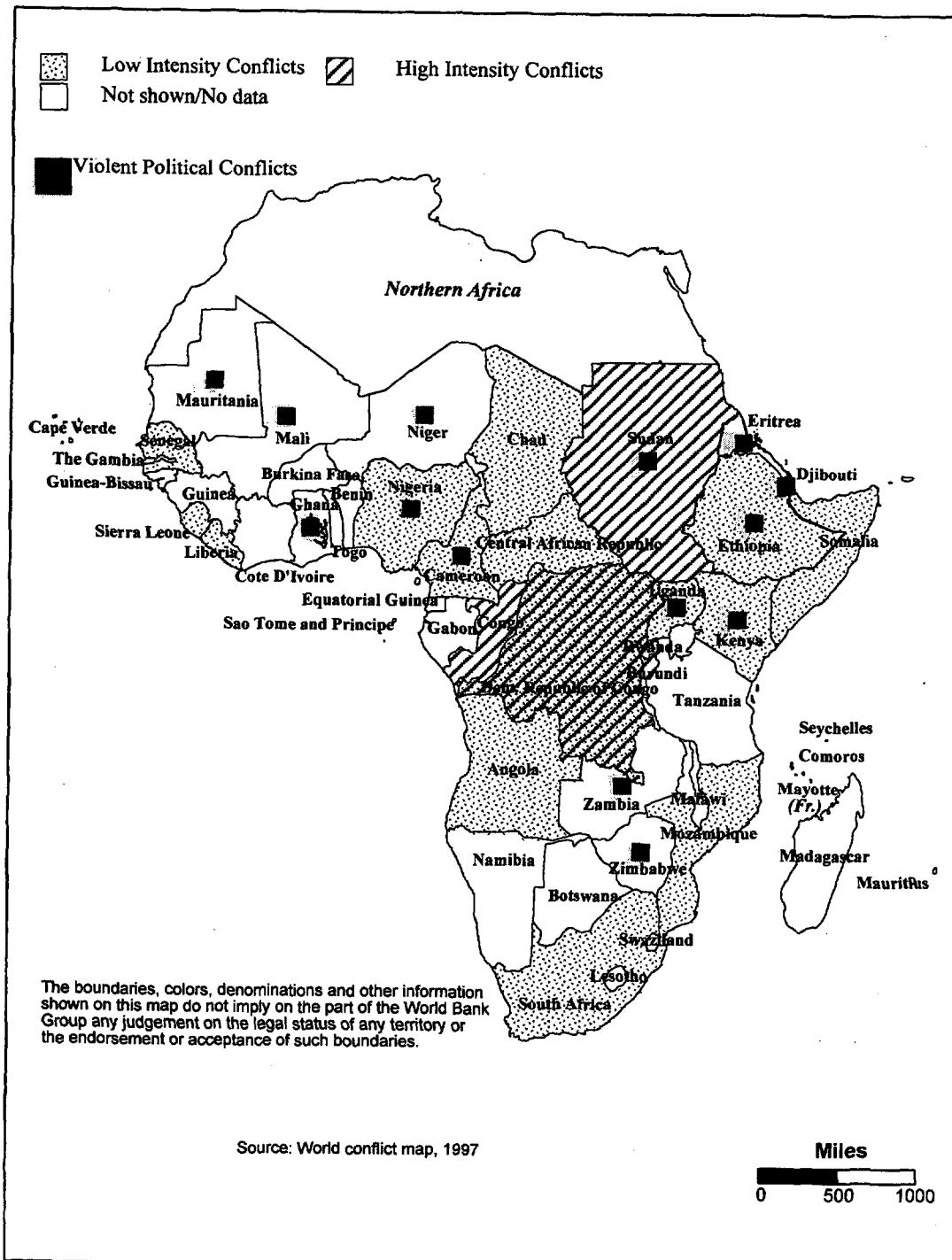
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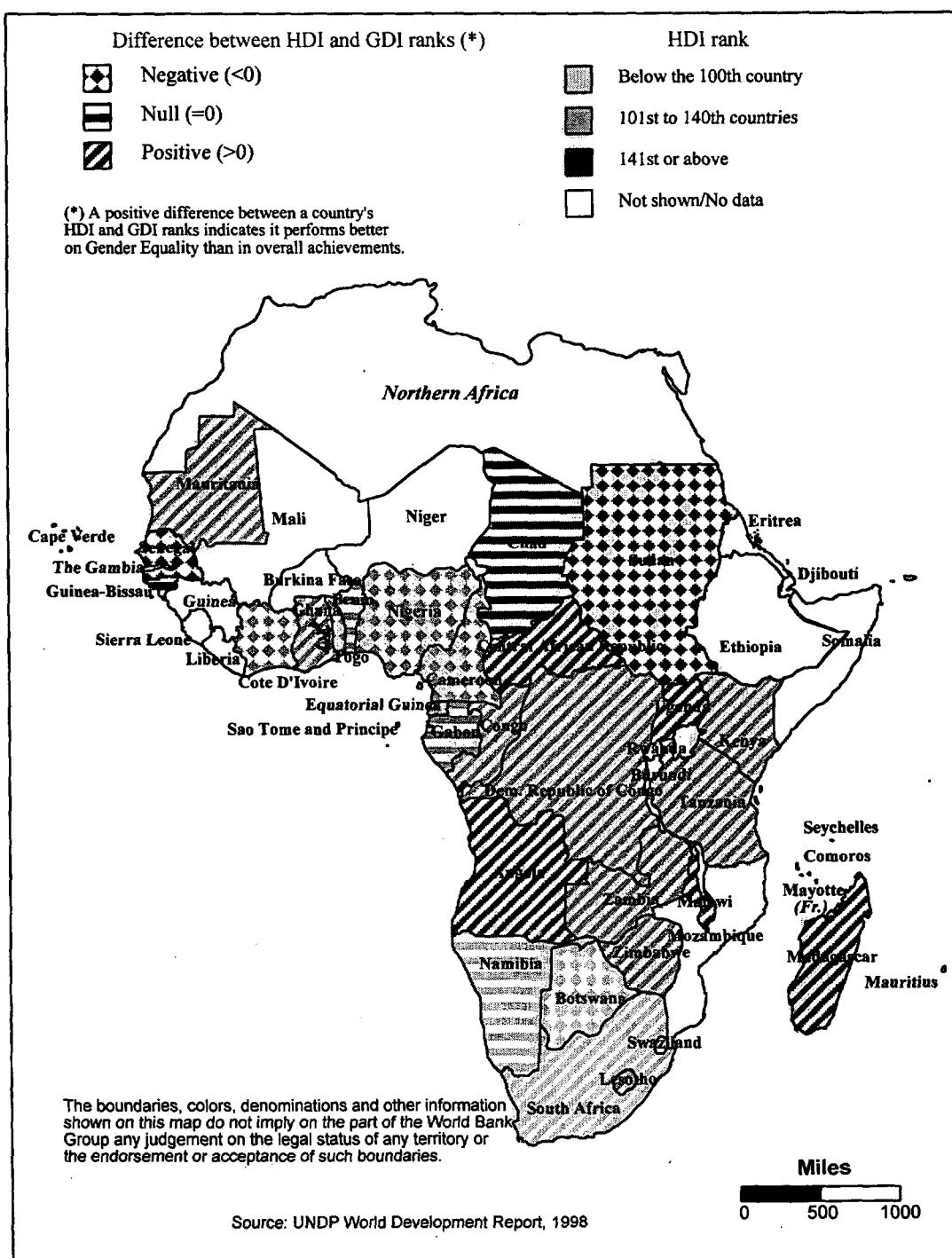
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Map 8: Africa in Conflict, 1997

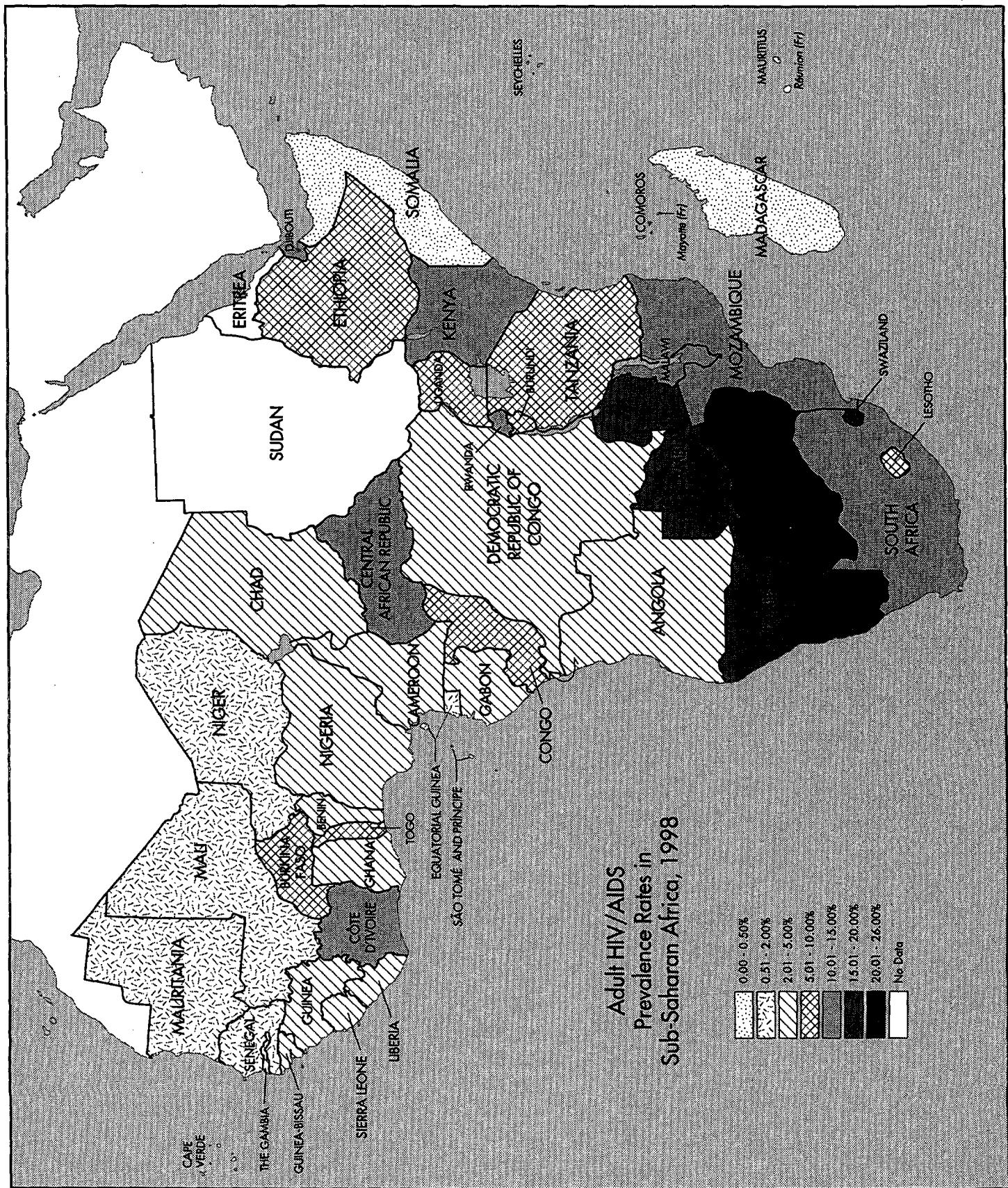


Map 9: Comparison of Country GDI and HDI Ranks, 1998



Map 10: Adult HIV/AIDS Prevalence Rates, 1998

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