ENHANCING WOMEN'S PARTICIPATION IN ECONOMIC DEVELOPMENT

EDUCATION AND SOCIAL POLICY DEPARTMENT
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"There are, it is true, considerable numbers of matters where practical action is delayed by the absence of sufficient knowledge. There are more perhaps where our knowledge is sufficient to occupy us for the next twenty years, and where the continuance of social evils is not due to the fact that we do not know what is right, but to the fact that we prefer to continue doing what is wrong. Those who have the power to remove them have not the will, and those who have the will have not, as yet, the power."

— Richard Henry Tawney
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PREFACE

Gender disparity is caused by a complex interaction of social, political, and economic factors. Attempts to redress the worldwide lack of gender parity can, therefore, take many different avenues. The donor community, including bilateral and multilateral agencies, and non-governmental agencies (NGOs) have all adopted strategies that reflect the individual mandates and comparative advantages of each organization. Since the 1970s, the World Bank has helped to illuminate the often unacknowledged contribution of women to economic development. Research during the last two decades has documented substantial benefits from investing in women in terms of alleviating poverty and promoting sustainable development. Recognizing that women could make a still larger contribution if freed from the constraints which affect them, the Bank has experimented with operational strategies to ensure greater participation of women in development. Increasing women's productivity and their access to health care, education, and other social services are now important components of the Bank's strategy for alleviating poverty.

Gender parity is also an important aspect of social justice. The inequities in education, health, access to employment, and poverty are indefensible from a moral stance. Indeed, many governments, donor agencies and NGOs are actively supporting women's participation at political and other decision-making levels to help overcome the social injustices embedded in gender disparities. Equal economic opportunities for women lead to their enhanced participation in policy formulation and decision-making.

This paper outlines the Bank's policy for enhancing women's participation in sustainable economic development and the underlying rationale and strategies. Notwithstanding the substantial benefits resulting from women's increased participation in economic development, discrimination against women is still pervasive throughout the world. The hope for the future lies in a joint effort—mounted by all governments, agencies, and the World Bank—to promote those changes that will allow both men and women to play an equal role in the development of their societies.
EXECUTIVE SUMMARY

i. Women produce half the food in some parts of the developing world, bear most of the responsibility for household food security, and make up a quarter of the work force in industry and a third in services. In addition to income-generating activities (in cash and kind), women’s household activities include caring for the sick, house maintenance, and such vital work as caring for children, preparing food, and fetching firewood and water. Yet, because of more limited access to education and other opportunities, women’s productivity relative to that of men remains low. Improving women’s productivity can contribute to growth, efficiency and poverty reduction—key development goals everywhere.

ii. Investing proportionally more in women than in men—in education, health, family planning, access to land, inputs, and extension—is, thus, an important part of development strategy, as well as a matter of social justice. It directly reduces poverty through substantial economic payoffs in higher productivity, and more efficient resource use. It contributes to environmentally sustainable development. It produces significant social gains—lower fertility, better household nutrition and reduced infant, child, and maternal mortality. The intergenerational gains are particularly striking: a mother’s education has a stronger impact on the health and education of her children than does the father’s. Studies also show that income controlled by women is more likely to be spent on household needs than income controlled by men.

Gaps and barriers

iii. The payoffs notwithstanding, the gender gap remains substantial in many countries. Girls’ school enrollment rates lag behind those of boys’. Women are channelled into disciplines with low payoffs. In many countries, dropout rates are higher for girls than boys. In a few countries in South Asia and Africa, owing to discrimination in food intake and health care, women’s natural health advantage at birth is quickly eroded—if not reversed—resulting in lower life expectancies for women than men. Pregnancy and childbirth remain major killers.

iv. The worldwide progress in social and economic development over the past three decades has not translated into proportional gains for women. The reasons: limited options and formidable barriers. The barriers begin with low investment in their education and health, continue with poor access to services and assets, and are made worse by legal and regulatory barriers that restrict their options. As a result, many more women than men, are in low-paying, low-skilled informal activities. Those in the formal labor force fare no better: occupational segregation channels them into less productive and less remunerative segments of the labor market.

v. Parents in developing countries are less likely to send their daughters to school than their sons: the direct and indirect costs of education are higher for girls than for boys, and the benefits to parents remote and uncertain. Lower educational attainment, in turn, places women at a disadvantage in the labor market, perpetuating the cycle of low earnings and low investment in education. For similar reasons, families spend less on health care for girls.

vi. Women in developing countries lack access to family planning services. The combination of poor education and poor access to services can be deadly—as prevailing high maternal mortality rates testify.
vii. Women who brave the odds to operate as farm managers and agricultural workers rarely benefit from extension services. Few extension agents are women, and overloaded extension systems tend to concentrate on men’s crops and activities.

viii. Lack of access to credit for female entrepreneurs limits the profitability and growth of their enterprises. Limited education and mobility—and, in some cases, cultural barriers—restrict women’s contact with institutions that offer financial services as do the high transaction costs and collateral requirements associated with making small loans.

ix. Legal and regulatory barriers to women—which do not apply to men—exacerbate the inefficiencies of inequity. Property, especially land—the universal collateral—is usually registered in a man’s name. Some countries have laws that prevent women from entering into contracts in their own names, or from owning or selling land. In other countries, legal and regulatory restrictions prevent women from participating in the labor force on equal terms with men.

x. The need to balance home and market responsibilities is a major constraint on women’s earnings, productivity and accumulation of human capital. The lack of affordable child care forces women into jobs with flexible hours and locations—jobs that frequently result in lower earnings, discontinuities in work, limited mobility, and lower levels of skill.

Reducing the barriers

xi. Several effective strategies for reducing the barriers to women’s economic participation have emerged from the past two decades of project experience. It should be stressed that the experience so far gained is inevitably country-specific. However, evidence of what works is particularly strong in five areas: education, health, wage labor, agriculture, and financial services.

xii. Education. Strategies for expanding girls’ enrollment include reserving places for girls, establishing single-sex schools or classrooms, recruiting more female teachers, and designing school facilities to conform to the cultural standards of the community. In some countries, it may also be necessary to reduce the direct and indirect costs of education in order to persuade parents to send their daughters to school as well as their sons. Scholarships for girls, flexible hours to allow them to complete home chores before or after school, and the provision of child care for younger siblings have proved successful in raising attendance among girls. Projects that improve home technologies and reduce the time required to provide the household with water or fuel have also freed girls to go to school.

xiii. Health. Community-based health services have been cost-effective in improving women’s health. Integrated services—which combine nutrition, family planning, maternal and child health services, and primary health care—tend to be the most effective in reaching women. Certain interventions have proven particularly cost-effective, including iron and iodine supplementation, calorie supplementation for pregnant women, family planning, and safely ending unwanted pregnancy, where it is legal. In some settings, the availability of women as health providers is especially important.

xiv. Wage labor. The principal strategies for increasing women’s participation in the formal labor force include removing legal and regulatory barriers, raising women’s productivity, easing the constraints on their time, and improving the efficiency of the labor market by providing information
on job opportunities. Legal reform, education and training, improved access to information, and affordable child care are the keys for enhancing women's participation in formal labor markets.

xv. **Agriculture.** Because most poor rural women work in agriculture, the main strategy is to help women obtain title to the land they farm and open the door to services and government assistance. Women also should be enabled to exercise the full range of land rights—to sell or mortgage the land—and to get the full benefit from crop sales.

xvi. **Financial services.** Innovative programs have demonstrated that financial services, mainly credit and savings, can be provided to poor women at competitive cost. Group lending has broken down the barriers of high transaction costs, high perceived risks of default, and the lack of collateral. Institutions that experimented with such innovative strategies—such as the Grameen Bank in Bangladesh—have much higher repayment rates than national commercial banking systems.

The Bank's strategy

xvii. The World Bank's early "Women in Development" programs tended to treat women as a special target group of beneficiaries in projects and programs. The policy framework is now broadening to reflect the ways in which the relations between women and men constrain or advance efforts to boost growth and reduce poverty for all. This focus characterizes the "gender and development" approach—which the Bank will promote to enhance women's contributions to development. The Bank's future analytical work will focus on gender differentiation and the factors underlying the structure of gender relations within households.

xviii. The Bank will support member governments in designing and implementing promising policies and programs, concentrating on the areas where accumulated experience provides clear and unambiguous operational direction. Effective program delivery depends on careful design, monitoring, evaluation, and staff training—areas in which the Bank has now gained some experience. The Bank can also help governments mobilize other donor resources to address gender disparities.

xix. The Bank is committed to integrating gender issues into the mainstream of its own approach, including focusing special attention on countries and areas where underinvestment in women has been acute. Gender issues will be systematically addressed in country assistance strategies—and in the design and implementation of lending programs. The Bank's policy-oriented analytical work will continue to advance the conceptual and operational knowledge of the gender and development approach.

xx. Successful implementation of this strategy will require intensified staff training, some shift in the skills mix, and some degree of resource reallocation within country departments and possibly, across departments or regions. Bank staff need to be sensitized to the importance of integrating gender issues into Bank operations; there is also a need for dissemination of analytical work, operational tools, and good practices to staff and member countries. Carrying out gender assessments, pilot programs, and impact evaluations may also imply a need for specialized staff skills that may not be adequately available at present. Finally, particularly in countries where acute gender disparities exist, it is likely that operationalization of the strategy will imply significant resource reallocations within the country departments.
xxi. The Bank is only one of the contributors to the international scene in advancing women’s status and participation in economic development. Other donors and international institutions play important roles in closing the gender gap. The Bank will continue to learn from, and collaborate with, other agencies and capitalize on a wide range of expertise that exists in advancing gender issues on the development agenda. All these efforts, however, will be fruitful only with governments’ leadership, commitment, and collaboration.
CHAPTER 1

AN OVERVIEW

1. Women produce half the food in some parts of the developing world, bear most of the responsibility for household food security, and make up a quarter of the industrial work force and a third of the services work force. In addition to income-generating activities (in cash and kind), women’s household activities include caring for the sick, house maintenance, and such vital work as caring for children, preparing food, and fetching firewood and water. Yet, women’s productivity remains low—in income-generating work and in home production. Improving women’s productivity can contribute to growth, efficiency and poverty reduction—key development goals everywhere.

2. Investing in women—in education, health, family planning, access to land, inputs, and extension—is, thus, an important part of development strategy as well as a matter of social justice.

3. For long-term change in the conditions of women, the actions and attitudes of men must change. And it is important that men are brought along in the process of change. For example, family planning information campaigns should be aimed at men as well as women because when men and women are able to make joint informed decisions on family size, child spacing, and appropriate methods of contraception, these programs are most successful. Likewise, women’s problems are often closely related to the social relationships between men and women. For example, many women’s health problems are embedded in unequal gender relations in work loads, responsibilities for family welfare, and access to resources and decisionmaking. That makes it impossible to deal effectively with women’s health problems with approaches that deal only with women.

4. The lessons from strategies and projects now extend the women in development approach to an even broader field. Development organizations have begun to recognize that the best way to ensure that women are not left at the margin of the development process is to analyze the relative roles and responsibilities of men and women and to apply the insights gained from this research to the design of programs and projects. This, in essence, constitutes the gender and development approach.

5. Far from being antithetical to the women in development approach, the gender and development approach builds on what has been achieved so far. As in almost all cases, the disparities handicap women rather than men; thus, the gender and development approach is aimed at achieving the same basic goals as the women in development approach. The emphasis, however, is on gender relations in the family and in the community rather than on women in isolation.

6. The gender and development approach distinguishes between the practical and strategic needs of women. Practical needs refer to the demand for foods and services arising out of women’s socially acceptable roles in society—such as the need for health care or drinking water supplies. Strategic needs refer to requirements that would help women achieve a greater equality relative to men by changing their position in society such as equal employment opportunities, equal access to education, and to productive assets. Interventions that are aimed at meeting practical needs seldom arouse controversy or hostile reactions as they do not alter the subordinate position of women in the society. By contrast, interventions to meet strategic needs are often controversial because they challenge the women’s subordinate status in the society.
7. While the conceptual basis for this evolution is generally understood, the practical distinction is much less clear. The "Harvard approach" to gender analysis is to create awareness of gender differentiation and focus on policy and project interventions that would assist women to perform more efficiently in their existing or new roles. It aims at meeting mainly women's practical needs and assumes a direct relationship between increased access to resources and employment and women's status. It differs from another approach, adopted by some agencies, which calls for policies and interventions that would change the existing subordinate roles of women relative to those of men. It aims at meeting women's strategic needs and is more confrontational than the "Harvard approach." The difficulty for a donor organization such as the World Bank is to address both the practical and strategic needs of women in a way that is sensitive to the prevailing social and cultural factors in its member countries. This can best be done by focussing on the strong economic arguments for ensuring that women can and must play a full role in the economic development of their countries, which will contribute to raising their social status and eventually equalizing their status with that of men.

Continuing gender gaps

8. Across the world, significant improvements have been made in women's education, health, and in their access to labor market opportunities. However, compared with men, women remain at a disadvantage in nearly all socioeconomic spheres.

9. Both boys and girls have benefited from enormous expansion in school enrollments at all levels of education, but girls still lag behind. In the developing countries in 1960, there were 67 females per 100 males enrolled in primary schools—and in 1990, 86 females per 100 males. Trends are similar for secondary and tertiary enrollments (Figures 1-3): 53 females per 100 males in secondary schools in 1960 and 75 in 1990 and 36 females per 100 males in tertiary education in 1960 compared with 64 by 1990. However, in the transitional economies, even as early as 1970, there was near gender parity in both primary and secondary school enrollments, and girls' educational qualifications when leaving school often exceeded those of boys (Table 1).¹

¹Note to Table 1: The numbers refer primarily to general secondary education and do not include those (mostly males) enrolled in technical and vocational schools or full-time apprenticeships, as observed in East European countries.
Females still lag behind males...

![Figure 1: In Primary School](image1)

![Figure 2: In Secondary School](image2)

![Figure 3: In Postsecondary Education](image3)

Source: UNESCO Statistical Yearbook, 1991

But not in transitional economies

| Table 1. School Enrollments in Transitional Economies, Females Per 100 Males |
|-----------------------------------|-----------------------------------|-----------------------------------|
|                                   | Primary                           | Secondary                         |
| Romania                           | 97    | 106                           | 151    | 174                           |
| Poland                            | 93    | 95                            |  -     |  -                            |
| Bulgaria                          | 94    | 93                            |  -     | 98                            |
| Czech                             | 96    | 97                            | 183    | 132                           |
| Hungary                           | 99    | 99                            | 102    | 137                           |

10. In postsecondary institutions, women continue to be overrepresented relative to men in some fields of study: teacher training, the humanities, theology, fine and applied arts, home economics, and service trades (Figure 4). "Gender streaming" arises because in many countries women acquire skills at the primary and secondary school levels that prepare them only for predominantly feminized professions such as teaching. In some countries (e.g., Saudi Arabia), women's employment is limited by law to occupations like teaching. Such "gender streaming"—whatever the reasons—prevents women from getting training in applied scientific fields like agriculture, forestry, fishing, science, and engineering—even in Czech and Slovak Republics, Hungary, Poland, and, to some extent, Russia.

11. Over the past two decades, life expectancy at birth has risen for men and women in all regions of the world. In South Asia and Sub-Saharan Africa, female life expectancy is less than 60 years, compared to a female life expectancy of 71 years in Latin America and the Caribbean. In the transitional economies of Europe and Central Asia, the trends in the average life expectancies of men and women show a pattern similar to that observed for the industrial countries, where the average life expectancy for women is, on average, five to eight years longer than for men. But in some South Asian countries—Bangladesh, Bhutan, India, Nepal, and Pakistan—men either outlive or have the same life expectancy as women, notwithstanding the biological advantages females enjoy (Table 2).
Table 2. In some countries, females die at an earlier age than males

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nepal</td>
<td>53</td>
<td>54</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>52</td>
<td>53</td>
</tr>
<tr>
<td>Pakistan</td>
<td>59</td>
<td>59</td>
</tr>
<tr>
<td>India</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Sub-Saharan Africa</td>
<td>52</td>
<td>49</td>
</tr>
<tr>
<td>East Asia &amp; Pacific</td>
<td>66</td>
<td>66</td>
</tr>
<tr>
<td>South Asia</td>
<td>59</td>
<td>59</td>
</tr>
<tr>
<td>Europe &amp; Central Asia</td>
<td>74</td>
<td>66</td>
</tr>
<tr>
<td>Middle East &amp; N. Africa</td>
<td>65</td>
<td>63</td>
</tr>
<tr>
<td>Latin America &amp; Caribbean</td>
<td>71</td>
<td>65</td>
</tr>
<tr>
<td>High-Income Economies</td>
<td>80</td>
<td>73</td>
</tr>
</tbody>
</table>


12. Among all the causes of death for women, maternal mortality continues to be the most significant. About 500,000 women die each year from the direct complications of pregnancy and childbirth. On average in developing countries, the maternal mortality ratio is 290 deaths per 100,000 births, compared with 24 in developed nations (Table 3). Countries in South Asia have among the highest ratios with some countries having more than 1,500 maternal deaths per 100,000 live births.

Table 3. Childbirth is still a major killer in many developing countries

<table>
<thead>
<tr>
<th>Maternal Mortality (per 100,000 births)</th>
<th></th>
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<tbody>
<tr>
<td>Bhutan</td>
<td>1,710</td>
</tr>
<tr>
<td>Ghana</td>
<td>1,000</td>
</tr>
<tr>
<td>Nigeria</td>
<td>800</td>
</tr>
<tr>
<td>Senegal</td>
<td>600</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>600</td>
</tr>
<tr>
<td>Pakistan</td>
<td>500</td>
</tr>
<tr>
<td>Indonesia</td>
<td>450</td>
</tr>
<tr>
<td>Paraguav</td>
<td>365</td>
</tr>
<tr>
<td>Colombia</td>
<td>126</td>
</tr>
<tr>
<td>Russian Federation</td>
<td>49</td>
</tr>
<tr>
<td>Developing Countries' Average</td>
<td>290</td>
</tr>
<tr>
<td>Industrial Countries' Average</td>
<td>24</td>
</tr>
</tbody>
</table>

Source: UN's WISTAT database.
13. Between 1970 and 1985, the percentage of economically active women declined in Sub-Saharan Africa and in South Asia (Figure 5). This finding needs to be interpreted with caution because women's economic participation and economic activities may be substantially undercounted in some countries, especially in rural areas.

14. In economies making the transition to a market economy, recent data on percentages of females who are economically active are not readily available. However, women's participation in the labor force has traditionally been higher than in other developing and developed countries. In Russia, for example, women outnumbered men 52 to 48 in the labor force in 1991. In eastern Europe, women accounted for 40-50 percent of the labor force, compared with 35-40 percent in western Europe.

15. Working women earn less (per hour), on average, than working men in most countries. In Latin America and the Caribbean, for example, the ratio of women's to men's wages ranges from 60 percent in countries like Bolivia, Argentina, and Brazil to approximately 80 percent in countries like Colombia, Mexico, and Panama. Evidence on total earnings (i.e., monthly or quarterly) of men and women shows that the difference (in earnings) is even wider due to gender differences in hours worked in wage employment. Moreover, the earnings of women relative to men is higher for younger workers and lower for older workers (Figure 6). There is considerable evidence from many countries in Latin America and the Caribbean and Asia that differences in human capital endowments (education, work experience, etc.) between men and women explain only a small proportion of the wage differential. A study on 15 Latin American and Caribbean countries documents that less than 25 percent of gender earnings differentials during the period 1985-1990 is related to human capital variables. Legal barriers and discriminatory hiring practices may explain much of the observed gender differences in earnings.
Progress in education and health are critical for human welfare—and for enhancing women's participation in development. Yet, the above analysis suggests that regions (and often countries within regions) differ in the observed gender parity. Some countries (regions) expanded their human resources with gender parity, whereas in others the human resource base expanded but not with gender parity. These contrasting patterns suggest that general progress in human resources is necessary but not sufficient for progress towards gender parity. Closing the gender gap requires positive public action to ensure that the average gains at the national level translate into gains for women as well as men.
17. Investing in women is critical for poverty reduction. It speeds economic development by raising productivity and promoting the more efficient use of resources. It produces significant social returns, improving child survival and reducing fertility. And it has considerable intergenerational payoffs.

Promoting growth

18. Development and growth are best served when scarce public resources are invested where they yield the highest economic and social returns; the latter are, on the whole, greater for women than for men. Investing in women helps achieve these goals since the economic and social returns to such investments are high. A growing body of research has established that the private economic rates of return to education are highest for primary education, more moderate for secondary education, and lower (but still considerable) for higher education.2 The returns to schooling are considerable for both men and women—and in all regions of the developing world. Improving women’s educational attainments contributes to their mobility from low-paying, low-productivity activities to activities of higher economic value.

19. Investing in women also produces major social returns central to development—for example, female education lowers fertility and slows population growth. Educated women desire fewer children and are better able to have their desired family size. Family planning programs reduce fertility more when combined with female education, especially in countries that have low female secondary enrollments. Moreover, since women’s income-generating activities compete with childbearing and child care, increases in women’s formal labor force participation are associated with lower family size more than increases in men’s participation rates. In Brazil and Colombia—where labor force participation rates and earnings for men and women have been converging—there have also been sharp declines in fertility.

20. Education, improved health, and access to income-generating activities for women do much to lower infant mortality and to improve child nutrition and survival. Even for a poor country with a GDP per capita of $300, a doubling of female secondary school enrollments (from 10 percent to 20 percent) would, controlling for all other factors, reduce the infant mortality rate from 105 deaths per 1,000 live births to 78. When translated into deaths averted, the influence of women’s education is, thus, far greater than that of direct intervention aimed at reducing mortality and fertility.

21. Improving women’s health also improves the health of children and other family members. For example, about 24 million infants are born each year at low birth weights, due largely to their mothers’ malnutrition during pregnancy, and about 5 million of these children die before reaching the age of five. Food supplementation for a malnourished pregnant woman can purchase an additional year of healthy life for her child for an estimated expenditure of only $25—and this

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2 Private economic rate of return is defined as the rate that equates the costs to the study with the present discounted value of the increase in net income (less taxes) that the student will earn with an education. For details on the definition and method for estimation, see Schultz (1989).
estimate does not include the health benefits to the mother—underscoring the remarkably high payoffs from a dollar invested in women’s nutrition. A long-term study in the Matlab district of Bangladesh found while the death of a father increased child mortality by 6 deaths per 1,000 children under five, regardless of the child’s sex, a mother’s death increased child mortality by 50 per 1,000 for boys and 144 per 1,000 for girls. Clearly, the social externalities of reducing premature deaths among adult women are very high.

22. Increasing the income in the hands of poor women through the expansion of employment opportunities is also associated with reduced child mortality and improved child health and nutrition. In India, where female mortality exceeds male mortality, district data and household surveys indicate that where the local labor market activity and income of adult women are greater than that of adult men, the survival rate for girls relative to boys is more equitable. Also in India, women’s participation in a major public works program in the Maharashtra state considerably improved the nutrition of their children. In most African countries, household food security is primarily the responsibility of women. So, raising the productivity of women in agriculture, in both absolute terms and relative to men, is bound to contribute to better family nutrition, especially for the women’s children, in addition to increasing household incomes.

23. One benefit of education for women themselves is a lower maternal mortality rate. Female education significantly reduces the risk associated with pregnancy and childbirth by increasing women’s knowledge about health care practices and reducing the average number of pregnancies. Simulations suggest that an additional year of schooling for 1,000 women may prevent two maternal deaths. Moreover, poor nutrition in childhood and adolescence prevents many women from realizing their physical growth potential. A state-by-state national survey in India showed that between 15 and 29 percent of 20-24 year old women weighed less than 38 kilograms, and between 12 and 23 percent were shorter than 145 centimeters. Below these levels, women are at high risk of obstetric complications and death.

24. Calculations by the World Bank show that improving health care for adult women aged 15-44 offers the biggest return to health care spending on any demographic group of adults (men or women). The major causes of disability and premature death for women of reproductive age are treatable with low-cost interventions. Six of the ten main causes of illness for this group can be prevented or treated for less than $100 per year of healthy life gained, compared to three causes of illness for men (Table 4). These include illness associated with pregnancy, childbirth, respiratory infection, and anemia—which together account for 44 percent of the burden of disease among women of reproductive age. The marginal cost of providing a year of healthy life is smaller for this group than for any other adult population.

**Promoting efficiency**

25. Education offers favorable private returns to the individual and has a long-term and sustainable effect on women’s productivity and, thus, on the growth of the sector they work in. In agriculture, where modern technologies have been introduced, returns to an additional year of women’s education range from 2 to 15 percent, comparable to those of men. Simulations in Kenya suggest that there may be significant gains from increasing women’s physical and human capital to the levels of men (Table 5).
10 Enhancing Women's Participation in Economic Development

Table 4. It’s cost-effective to avoid female illness and death

<table>
<thead>
<tr>
<th>Rank</th>
<th>Health Intervention</th>
<th>Male Cost-Effective</th>
<th>Female Cost-Effective</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HIV</td>
<td>Y</td>
<td>Maternal Y</td>
</tr>
<tr>
<td>2</td>
<td>TB</td>
<td>Y</td>
<td>STDs Y</td>
</tr>
<tr>
<td>3</td>
<td>Motor Vehicle Injuries</td>
<td>M</td>
<td>TB Y</td>
</tr>
<tr>
<td>4</td>
<td>Homicide &amp; Violence</td>
<td>NA</td>
<td>HIV Y</td>
</tr>
<tr>
<td>5</td>
<td>War</td>
<td>NA</td>
<td>Depression M</td>
</tr>
<tr>
<td>6</td>
<td>Self-Induced Injury</td>
<td>NA</td>
<td>Self-Inflicted Injury NA</td>
</tr>
<tr>
<td>7</td>
<td>Depression</td>
<td>M</td>
<td>Respiratory Y</td>
</tr>
<tr>
<td>8</td>
<td>Falls</td>
<td>NA</td>
<td>Anemia Y</td>
</tr>
<tr>
<td>9</td>
<td>Alcohol Dependence</td>
<td>NA</td>
<td>Osteo-arthrits NA</td>
</tr>
<tr>
<td>10</td>
<td>Respiratory Infections</td>
<td>Y</td>
<td>Motor Vehicle M</td>
</tr>
</tbody>
</table>


Y = Can be substantially controlled with less than $100 per DALY saved.
M = Can be partially controlled with $250 - $999 per DALY saved.
NA = Interventions have not been evaluated for cost-effectiveness.

26. Increasing the opportunities for women to participate in economically productive formal labor market activities also increases economic efficiency. Reducing wage differences between men and women—unrelated to their productive attributes—contributes to an economy’s allocative efficiency. The apparent lower relative return to women’s participation leads parents to invest less in girls’ and women’s education than in boys’ and men’s—a pattern perpetuated from one generation to another, prolonging and intensifying losses from inefficient investment in and allocation of productive and human resources.

27. Under the former socialist economies of Eastern Europe and the Soviet Union, there were relatively fewer highly skilled jobs to be shared between men and women comparable to their education levels. However, the mismatch between education and job levels was higher for women than for men. In Russia, for example, 4.5 percent of all women in industry were in leadership positions compared to 9 percent of all men. In some of the high-skilled/technical sectors such as banking, insurance, information technology, the medical profession, and computing, women dominated; however, their salary levels were lower than the average wage.

Reducing poverty

28. As demonstrated in paragraphs 18-27, investing in women is a major theme of the Bank’s two-pronged strategy for poverty reduction. This strategy calls for (a) broad-based, labor-absorbing economic growth to generate income-earning opportunities for the poor and (b) improved access to education, health care, and other social services to help the poor take advantage of these
opportunities. Both components are designed to develop and use effectively the poor’s most abundant asset—their labor. The weight of poverty falls most heavily on certain groups; women in general are disadvantaged. In poor households they often shoulder more of the workload than men, are less educated, and have less access to remunerative activities. Investment in women—in their education and health and in opening access to resources and assets—strongly contributes to the above two-pronged poverty reduction strategy. Moreover, women contribute a large share of household income for family survival. Evidence from diverse country settings—Burkina Faso, Cameroon, India, Lebanon, Nepal, and the Philippines—suggests that when the time spent on home production is valued and included in the computation of full household income, women contribute between 40 to 60 percent of household income. Raising the productivity and incomes of poor women is thus important for alleviating poverty.

29. Finally, to the extent women are overrepresented among the poor, programs aimed at enhancing women’s economic participation and productivity is highly compatible with targeted approaches to poverty reduction. In several African countries, women head more than one-third of families, suggesting the potential for poverty reduction by expanding income-earning opportunities for women. In some of the poorest countries, such as Bangladesh and India, encouraging the entrepreneurship and self-employment of women is proving to be a self-directed and targeted poverty reduction strategy. This is especially so because the formal sector cannot provide employment opportunities for the growing labor force. A recent comprehensive evaluation of Grameen Bank—a financial institution that provides credit to the poor among whom women figure significantly—showed that its economic impact among participants was substantial, reducing poverty more than in non-participating villages. In Indonesia, lending under the KUPEDES (an acronym derived from the Indonesian words for Rural Credit) program of the Bank Rakyat Indonesia dropped the poverty ratio
15 percent to 4 percent after three years of participation—as their incomes rose two-and-half times. There is also evidence that as women gain access to income, they shift their social position both inside and outside the family. To this extent, women's entrepreneurship is an "empowerment" strategy. Finally, social safety net interventions targeted at women are important for poverty reduction in those countries where women are hurt disproportionately because of inappropriate economic policies and the subsequent adjustment/transition.

Helping future generations

30. Educated mothers are better able to prepare their children for school and, later, for participation in modern sectors. Children of educated mothers perform better on preschool tests. An important study found that mothers' schooling was a significant determinant of children's schooling in Indonesia and the Philippines. Mothers' schooling also has a strong influence on their daughters' educational and occupational aspirations. A study in Saudi Arabia showed that the more educated a mother, the larger her influence on her daughters' academic aspirations. In Malaysia, among Malays, a mother's education had a strong positive influence on her daughters' (but not on her son's) schooling, whereas the father's education generally did not affect his children's schooling. In Morocco, the school participation rate of rural girls increases by 55 percent when the household (maie) head's education increases from none to primary level—but by 135 percent when the (female) spouse's education changes from none to primary level. Further, a study of university students in Egypt, Kuwait, and Lebanon found that daughters of educated mothers held fewer stereotypical sex-role attitudes than did daughters of nonliterate mothers.

Promoting sustainable development

31. Improving opportunities for women is critical for ensuring development compatible with environmental sustainability. Sustainable development requires easing population pressure and conserving natural resources, and women's decisions count heavily on both fronts. Population growth increases the demand for food. If traditional production practices continue, it also implies that additional supplies of food must come from excessive land use resulting in environmental degradation. Thus, in much of sub-saharan Africa, high population growth rate and agricultural stagnation meant overgrazing, deforestation, and depletion of water resources; moreover, the arable land per person has also declined from 0.5 hectare in 1965 to 0.3 in 1987. Reducing population growth and raising agricultural productivity are both important for sustainable development. Investment in women—in education, in raising women farmers' productivity, and in promoting health and sanitation awareness—can have significant effects in contributing to environmentally sustainable growth.

32. Women also have a vested interest in conserving natural resources because of their deep concern for the quality of the ecosystem. This concern takes root in their daily reality, their experience as persons primarily responsible for obtaining fuel and water in much of the world, and their role in managing the consumption patterns of the household. It also takes root in their concern for the future generations they bear. Moreover, depletion of forest resources can have a severe effect on women's incomes because they are the primary gatherers of minor forest produce. Therefore, promoting women's ownership and control of land, trees, and other forest resources, and developing appropriate technologies (e.g., light transport facilities for fuelwood, improved stoves, etc.) to reduce time women spend in collecting water and fuel, can contribute to environmental sustainability.
CHAPTER 3

THE BARRIERS

33. Despite the developmental payoffs—in equity and efficiency—from investing in women, they still face many barriers in contributing to and benefiting from development.

Low investments in women’s education and health

34. Schooling is never free and seldom inexpensive, even when governments pay for much of it. In most countries, parents bear the direct costs for school fees, books, and clothing. Parents also incur opportunity costs, because they lose their children’s availability for chores and wage earnings. The poorer the families, the more difficult it is to cover these direct costs and bear the opportunity costs of education. Actual expenditures on schooling amount to about 4 percent of household consumption in low-income countries, 6 percent in middle-income countries, and about 8 percent in industrial countries. For many reasons, especially for observing cultural norms, these costs are often higher for girls than for boys—for example, parents’ reluctance to send daughters to school without proper attire increases the cost of girls’ schooling. Evidence from Morocco confirms that the direct costs to the family of sending girls to school exceed the direct costs of sending boys.

35. The same is true for the opportunity costs of educating children, which vary by sex and from country to country. In general, girls perform more chores at home than boys do: girls cook, clean, fetch water and wood, and care for younger siblings. Between the ages 10 and 15, girls may work up to 8 to 10 hours a day on activities inside and outside the home. For example, in Malawi school-age girls spend more time on household chores than boys, and less time the first hour after school on relaxing. In Burkina Faso, girls 7 and over spend 3.5 hours a day on household tasks, compared with 1.5 hours for boys. In India, Bangladesh, and Nepal, girls by age 5 are involved in many household tasks and farm activities. A poor family cannot afford to forego such help.

36. In many countries, underinvestment in girls’ human capital is also due to the inability of the school systems to satisfy parental preferences. For example, parents in many countries would like their girls to be taught by women, and a shortage of female teachers can inhibit girls’ school attendance. In the Kerala state in India, which has the highest literacy and enrollment rates in the country, more than 60 percent of teachers are women, compared with less than 20 percent in the states of Bihar and Uttar Pradesh, which have the lowest female enrollment rates. In rural areas, the shortage of female teachers is much worse. Poor roads, limited public transportation and a lack of teacher training institutions in rural areas hinder rural women from receiving teacher training. Not surprisingly, in Kerala road transport is highly developed, safe, and reliable, allowing female teachers from urban areas to travel long distances to teach in rural schools.

37. Although the costs of schooling to parents are real and immediate, the benefits often are not. The high “private economic rates of return” accrue to the individuals—the women themselves. Parents realize limited benefits from their children’s education—and, in some countries, less from daughters than from sons. Investment in female education becomes an unattractive proposition to parents when the benefits do not accrue to the parents, especially when family budget constraints are overwhelming. So families and societies tend to invest more in boys, who can produce and earn more, and whose earnings are retained in the family.
38. Low investment in the health of girls and women is apparent in many countries. Girls are often less cared for and more undernourished than boys, reflected in higher age-specific mortality rates for girls and the low ratio of females to males in the population, especially in some South Asian countries. More adult women than men are illiterate in many developing countries. Poor health and nutritional status, in turn, reduces girls’ learning capability and causes wastage due to high dropout rates. In a few countries in South Asia, the girl’s biological advantage in early childhood is quickly eroded or reversed. Different allocations of food and medical care have been documented in several careful household studies—revealing discrimination in favor of boys over girls within the household, one of the many factors explaining the higher death rates among girls in the 2-5 year age group (Table 6). There is also evidence of discrimination against young girls in food and health care in North Africa, East Asia, the Middle East, and parts of Latin America.

39. Low investments in women’s education and health place women at a considerable disadvantage relative to men in the formal labor markets. Many studies have shown that the probability of participation in the labor market increases with a woman’s educational qualifications. In Argentina, the observed average participation for all women is 36 percent—22 percent for a woman with less than a primary education, but 58 percent for a university graduate.

### Table 6. More girls than boys die at a young age

<table>
<thead>
<tr>
<th></th>
<th>Girls</th>
<th>Boys</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pakistan</td>
<td>54.4</td>
<td>36.9</td>
</tr>
<tr>
<td>Haiti</td>
<td>61.2</td>
<td>47.8</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>68.6</td>
<td>57.7</td>
</tr>
<tr>
<td>Thailand</td>
<td>26.8</td>
<td>17.3</td>
</tr>
<tr>
<td>Syria</td>
<td>14.6</td>
<td>9.3</td>
</tr>
<tr>
<td>Colombia</td>
<td>24.8</td>
<td>20.5</td>
</tr>
<tr>
<td>Costa Rica</td>
<td>8.1</td>
<td>4.8</td>
</tr>
<tr>
<td>Nepal</td>
<td>60.7</td>
<td>57.7</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>20.2</td>
<td>17.2</td>
</tr>
<tr>
<td>Philippines</td>
<td>21.9</td>
<td>19.1</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>18.7</td>
<td>16.3</td>
</tr>
<tr>
<td>Peru</td>
<td>30.8</td>
<td>28.8</td>
</tr>
<tr>
<td>Mexico</td>
<td>16.7</td>
<td>14.7</td>
</tr>
<tr>
<td>Panama</td>
<td>8.7</td>
<td>7.6</td>
</tr>
<tr>
<td>Turkey</td>
<td>19.5</td>
<td>18.4</td>
</tr>
<tr>
<td>Republic of Korea</td>
<td>12.7</td>
<td>11.4</td>
</tr>
<tr>
<td>Venezuela</td>
<td>8.4</td>
<td>7.6</td>
</tr>
</tbody>
</table>

Source: Compiled by UNICEF from national survey Reports of the World Fertility Survey Program.

Poor access to services and assets

40. **Schools.** Not having a school within easy reach of home is an important barrier to girls’ enrollment. In Ghana, the long distance to school deters girls’ enrollment more than boys’. In Morocco, a paved road increases a girl’s probability of ever attending a school by 40 percent—and reduces the probability of dropping out by 5 percent. Too often, girls do not go to school unless the school offers separate lavatories and girls’ common rooms. In some cultures, girls’ participation in school depends on whether there are girls’ schools.
41. **Health services.** A significant barrier to better health for women is the lack of access to the means for planning the number and timing of pregnancies, and for safely ending unwanted pregnancies where it is legal. Women in the reproductive years are exposed to dangers associated with pregnancy and childbirth and they experience the heavy nutritional demands of reproduction and lactation at the same time that their work loads in the marketplace and household are heaviest. Their vulnerability is particularly high if they have been undernourished in childhood and adolescence.

42. In all developing countries, the incidence of HIV/AIDS is increasing more rapidly among women than men—and in some, more than half the infected are women. Women's low social status and economic dependence often interferes with their ability to obtain information and treatment about AIDS and other sexually transmitted diseases—and their ability to negotiate for safer sexual practices to reduce their vulnerability.

43. Despite their high burden of disease, women in developing countries face great obstacles in seeking and obtaining health care. One World Bank country study concluded that women's use of health services depended on a combination of four factors: need, permission, ability, and availability. Need is a measure for the demand for health services, permission and ability are measures of effective demand, reflecting the social and economic constraints on women's behavior. Many women face substantial social inhibitions in traveling to a medical facility, seeing a male doctor, seeking family planning services, or even addressing their own health concerns. Her ability to take advantage of health care—even when such social constraints are overcome—may be limited by the direct and indirect costs of care. The availability of health resources reflects the supply side of the equation—and may be a fundamental constraint on health-seeking behavior for both men and women.

44. **Agricultural Extension.** Despite women's important role as farm managers and agricultural workers, whether as family or hired laborers, their access to extension services has not equaled that of male farmers. Traditional extension systems—based on single-commodity—often fail to consider women's crops and activities such as beans, maize, cowpeas, sorghum and livestock rearing. General extension, by contrast, covers the broad spectrum of women's activities, but the range of tasks covered may limit the time devoted to any single task. Furthermore, extension systems in many developing countries are overloaded; agent-farmer ratios in Africa, Asia, the Near East, and Latin America range from one agent to 2,000 or even 3,000 farmers. In contrast, an extension agent in Europe and North America serves between 300 to 400 farmers.

45. Women are also underrepresented among extension agents. Even in regions with a long tradition of female farming, such as Africa, only 11 percent of the extension staff and 7 percent of the field extension staff are women. Whereas female extension workers may be trained in agriculture, they are mandated to give advice on home economics subjects. This may constrain the delivery of agricultural extension messages to female farmers, who may be restricted from interacting with male extension agents and who prefer to interact with female agents.

46. In several African countries, male farmers have greater contact with the extension service than female farmers (Table 7). Evidence from Malawi, Burkina Faso and Zambia also shows that extension advice to one member of a family frequently is not passed on to the person who carries out the task.
47. **Credit.** Lack of access to credit—both formal and informal—is another major barrier, often restricting women’s ability to smooth consumption over time and undertake productive activities. Evidence from Kenya and Côte d’Ivoire suggests that women have a lower likelihood of borrowing from formal sources and even from other individuals—the reasons: collateral requirements, high transaction costs, limited education and mobility, social and cultural barriers, and the nature of women’s businesses.

<table>
<thead>
<tr>
<th>Gender of Household Head</th>
<th>Percent Visited</th>
<th>Male-headed household</th>
<th>Female-headed household</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenya 1989</td>
<td>12</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Malawi 1989</td>
<td>70</td>
<td>58</td>
<td></td>
</tr>
<tr>
<td>Nigeria 1989</td>
<td>37</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>Tanzania 1984</td>
<td>40</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>Zambia 1982</td>
<td>57</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Zambia 1986</td>
<td>60</td>
<td>19</td>
<td></td>
</tr>
</tbody>
</table>

*Source: Quisumbing, 1993.*

48. Property that is acceptable as collateral, especially land, is usually in men’s name, and the valuables women have (jewelry) are often deemed unacceptable by formal financial institutions. The transaction costs in obtaining credit—for transport, paper work, time spent waiting—may be higher for women due to higher opportunity costs from activities foregone. In rural Kenya, the distance to a bank is a significant determinant of women’s probability of obtaining credit, but it does not affect men’s borrowing behavior. Women’s lower educational levels, coupled with social and cultural barriers, may constrain their mobility and interaction with predominantly male credit officers. And women tend to be involved in relatively low-valued crops not covered by crop-related credit programs.

49. The barriers that women, especially poor women, face in obtaining and using financial services are closely related to their gender roles. Socially and culturally defined roles and responsibilities influence the kind of business activities that are most likely to engage women and restrict their ability to take advantage of conventional banking and credit facilities. Seclusion, illiteracy, and the lack of title to land or other assets reduce women’s access to formal credit. Heavy responsibilities for care and provisioning in the household restrict women’s working hours and mobility in ways that affect their choice of sector and business practices. So women’s businesses tend to be smaller—and slower growing—than men’s. They are more likely to be home-based and to be in sectors that are technologically unsophisticated and overcrowded to the point of market saturation. These business characteristics mean that women entrepreneurs are perceived as poor credit risks.

**Legal and regulatory barriers**

50. Legal and regulatory barriers prevent women in some countries from fully participating in formal labor markets. For example, legal restrictions that forbid women to enter contracts in their own name may bar women from some lines of work. A study of six countries in the Middle East, found that labor laws forbade women to engage in night work and dangerous work, though the
definitions and categories vary across the countries. Even in some transitional economies, labor laws prohibit women's employment in certain occupations. Such laws may have been instituted to protect women workers—but in practice, they may actually hurt.

51. In many countries, religious laws discriminate against women. In India, despite extensive legal reform giving men and women equal rights to inheritance, loopholes in the legislation supported by patriarchal traditions prevent the equalization of inheritance rights. In particular, laws reforming women's rights to succession have expressly excluded agricultural land from their ambit. Consequently, laws in some Indian states accord women low priority in the list of heirs to agricultural land. In Islamic law, women's land ownership rights are explicit, but the law limits the share to female heirs to half that given to males. Furthermore, women do not always control de facto land use. Finally, daughters may receive their share of the inheritance in household goods and jewelry—but not in land or farm implements.

52. In some Southeast Asian countries, by contrast, customary law gives women independent land rights. In Indonesia, the Philippines, and Thailand, women can own, inherit, acquire, and dispose of property in their own right. Even in these countries, however, practice can differ, despite provisions for equality of inheritance between sons and daughters under civil law.

53. Under customary law in many African countries, women usually had rights to some land—which was allocated to women from their husbands and natal families based on their position within a kinship group and, in particular, on their relationship to a father, brother, or husband. These rights entitled women to farm the land, often in exchange for labor on their husbands' plots and other family plots. Western colonization modified these indigenous customs by introducing private ownership and individual registration of land, often discriminating against women. Furthermore, since women usually obtained land rights through a male relative, there was no guarantee they would retain these rights after a husband's death or divorce.

54. The absence of formal land rights and the smaller land sizes cultivated by women are critical since land is usually needed as collateral in credit markets. A farm household survey in Kenya and Nigeria found that more male than female heads of households, and more male than female farmers, were able to exercise their land rights fully. This ability of women to exercise the full range of land rights—to sell or mortgage the land—is essential to the equitable functioning of land markets.

**Women's dual roles at home and in the marketplace**

55. Women frequently have to withdraw from the labor market because of the demands of marriage and children. So women are more likely to choose jobs that allow them greater flexibility in hours worked. This often brings a drop in earnings, often associated with a shift from wage work to self-employment in the informal sector. Furthermore, women also lag behind men in the accumulation of human capital as a result of discontinuity in employment.

56. Practical constraints impede women's work outside the home and restrict women from securing higher paying jobs. The lack of cost-effective child care is a major barrier to working

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3Egypt, Kuwait, Morocco, Turkey, Tunisia, and Jordan.
women in developing countries. In a survey in Egypt, 92 percent of the women were of the opinion that more women would join the labor force if better child care facilities were available. In the absence of affordable child-care facilities, working women have no option but to alter the amount and type of market work they engage in to be able to balance it with household responsibilities. For example, a study in Lima found that women without children or with one child tend to work in the wage sector—while women with two or more children are likely to be self-employed.

57. As the number of dependent children increases, women tend to drop out of the labor force, demonstrating a tradeoff between market work and child care. This barrier is less onerous in countries where extended families predominate. In many African and South Asian economies, children are not a major barrier to the female labor market participation, and childbearing does not reduce the potential duration of the working life of females relative to males. However, the physical demands of childbearing and child care make it harder for women and girls to seek education, training, and employment away from home.

58. In many settings, the absence of piped water or readily available cooking fuel necessitates many hours of effort obtaining them—tasks most commonly considered by society to be women's responsibility. After meeting these and other time-consuming household responsibilities, many women have little time or energy to devote to income generating activities.

59. In the economies of the former Soviet Union and Eastern Europe making the transition to a market economy, women are beginning to face obstacles in the labor market similar to those elsewhere. In these countries, prior to transition, there were extensive creche facilities for working mothers, who were also entitled to take leave to care for sick children. Since restructuring, some creche facilities have closed because governments or state enterprises can no longer afford to operate them, adversely affecting employment prospects for women.
60. The experience of the past two decades suggests some promising approaches to overcoming the barriers to improving women’s status and productivity (Box 1). Evidence on "what works" in a given situation—and whether an intervention is cost-effective—is stronger in some areas than others. However, the experience accumulated in some core areas suggests that closing the gender gap with respect to key socioeconomic indicators is a realizable goal—even for the very poor developing countries. That experience from Bank and country operations, other donors’ work, and nongovernmental organizations’ activities points unambiguously to five main operational strategies for improving women’s status and productivity:

- Expanding girls’ enrollments.
- Improving women’s health.
- Increasing women’s participation in the formal labor force.
- Expanding women’s options in agriculture.
- Providing financial services to women.

61. Much of the operational experience so far gained is inevitably country-specific. The purpose of reviewing the experience is not to draw generalizations applicable to all countries and situations, but to highlight what works in a given situation to ensure more favorable gender outcomes. Before experience gained in one country is replicated in another country, it is imperative to identify the issues and the socioeconomic milieu of the country and then suitably adapt and apply only the relevant lessons of experience.

Expanding girls’ enrollments

62. For expanding girls’ enrollments, a basic policy instrument is to increase school places so that schools are within reach. If there are too few school places, the scarce places often are first allocated to boys. Another basic policy instrument is reserving some school places for girls, as has been done in Malawi. The government there reserves a third of all secondary school places for girls, and a Bank-assisted project to build secondary schools resulted in higher female enrollments than expected. Tanzania has a similar policy. For promoting literacy among adult women, however, different policies such as expansion of non-formal educational facilities would be needed. Experience with reference to the impact of such policies on adult female literacy is very limited.

63. Chad, Yemen, Pakistan, India, Senegal, and Bangladesh have made special efforts to expand classrooms or build new schools exclusively for girls. Evidence shows that girls’ enrollment and performance improve if they attend single-sex rather than co-educational schools in a variety of cultures. In densely populated countries, single-sex schools can remove parental concerns for girls’ safety and improve girls’ performance—and the unit costs may not be high. Care should be taken, however, that there are no differences in school curriculum and that single sex schools prepare girls
Box 1: The Evolution of Bank Involvement in Gender Issues

The Bank’s first efforts to address women in development were in the late 1960s and were pushed forward in the Bank’s agenda under the initiative of the United Nations Decade for Women. In 1977, the Bank created the post of adviser on women in development to increase attention to women’s issues in the Bank’s activities. Initially, the focus was on sensitizing Bank staff to the role of women in development and gathering data and information about women’s status. Bank involvement in women was justified on the basis of both economic efficiency and welfare grounds.

Toward the end of the Decade for Women, the Bank embarked on a more ambitious initiative. This thrust was formalized in 1987 with the establishment of a Women in Development division in the central Population and Human Resources Department and the designation of women in development (WID) as one of the Bank’s areas of special emphasis. In 1990, the effort was decentralized when regional WID coordinator positions were created. Attention to women’s issues became more explicitly justified on the basis of economic growth as well as welfare, with a focus on increasing women’s productivity in agriculture, opening labor markets to women, and improving women’s access to family planning, health, and education.

Efforts to increase knowledge of women’s roles, constraints, and contributions to the development process were accelerated under a mandate that required each region to produce Women’s Country Assessment Reports. About 40 such assessments have been prepared and discussed with the respective governments. The Bank has also addressed WID issues in country economic memoranda, poverty assessments, and other economic and sector work. In addition, there are a number of special studies that focus on regional WID issues, particularly with respect to human capital formation and employment.

Policy and research work include papers on examples of best practices in the area of education, agriculture, forestry, women’s health, and credit for the poor. These papers have documented the economic and social benefits that result from addressing WID issues in these areas, and suggest operational strategies for enhancing women’s contribution to development.

The Bank has also played an important role in the international development agenda, particularly by highlighting the economic and social benefits of investing in female education. The output from all of the above efforts is now being synthesized in a Special Study to be completed in late 1994 and disseminated worldwide. This will be the primary contribution of the Bank to the Fourth World Conference on Women, to be held in Beijing in September 1995.

In recent years, there has been a shift from WID to the gender and development approach in some parts of the Bank, mainly in the development of the conceptual framework. Much work is still needed, however, to advance this approach in both analysis of gender issues and in Bank’s operations.

* A forthcoming OED retrospective study on the Bank's experience is under preparation.

adequately in science and mathematics.

64. Locating schools closer to children’s homes seems promising because of parental concern about girls’ personal safety. This can reduce the direct costs for transportation and boarding for girls. Project experience suggests that having more and smaller schools with closer ties to the community are effective for boys as well as girls. Nonformal schools run by the Bangladesh Rural Advancement Committee (BRAC) and satellite schools, located in the community and within walking distance, have high attendance and retention rates for girls. Morocco is also providing small local schools for middle-level education.

65. Female teachers can draw more girls into school—even in a co-educational setting. Cross-country data suggest a strong positive correlation between the parity of enrollment for boys and girls and the proportion of female teachers. The main problem in some countries is the lack of female teachers, especially in rural areas. Initiatives in projects to overcome the shortage of female teachers include implementing a quota system to recruit more female teachers, removing age restrictions, local
recruitment and posting, and building teacher-training institutions in rural areas. Experience from Bangladesh, Pakistan, and Nepal suggests that it is not hard to find good female teachers if required training is provided and women teachers are posted near their homes. The combination of locally recruited and motivated female teachers and active in-service training and supervision can reduce the shortage of female teachers in rural areas. On-going Bank projects in China, Bangladesh, India, Nepal, Pakistan, and Yemen are trying such strategies to increase the proportion of female teachers.

66. A minimum of physical infrastructure appears necessary to attract and retain girls in school. Some projects in Bangladesh and Pakistan are providing separate sanitary facilities, and constructing boundary walls around girls' schools.

67. Evidence also suggests, however, that supplying adequate school places and school facilities is not sufficient if the demand for girls' education is low because of other constraints, as in Egypt, Mali, Yemen, Morocco, Peru, Tunisia, and Bangladesh. For school places to be fully used, demand for girls' education must emanate from parents and the community.

68. One way of increasing demand is to lower both direct and opportunity costs. Some education projects have cut the direct and opportunity costs by waiving or reducing fees, supplying free textbooks, providing scholarships and/or stipends for girls, offering flexible school hours, and establishing child care centers. These approaches not only reduce the costs to parents. They also improve school quality, reduce drop out rates, improve the efficiency of the school system, and significantly increase girls' effective participation.

69. Bangladesh has experienced success with a scholarship program for girls living in rural areas, started in one area in 1977 by the Bangladesh Association for Community Education (a local NGO) as a means of delaying marriage by keeping girls in school. The program now covers seven areas and is administered by six NGOs. Girls' secondary enrollments and attendance have increased and their dropout rates have decreased. Encouraged by the results, in 1990 the government began experimenting with a free tuition for girls policy to attract more rural girls into Grades 6-8. Two IDA-assisted Bank projects in Bangladesh currently provide stipends for secondary school girls, including inter alia funds for tuition, textbooks, stationery, uniforms, snacks, and transport.

70. A Guatemala non-governmental organization's (NGO) scholarship program for primary school girls, modeled after the one in Bangladesh, began in 1987 with one village and later expanded to 12 villages. Since parents pay no tuition and schoolbooks are free, the monthly scholarship payment partly compensates parents for other school-related expenses and for the loss of their daughters' time. With more than 90 percent of the scholarship girls completing primary schooling, the Guatemalan government is planning to fund new scholarships for 11 more communities.

71. In assessing the benefits of the project involving components for ensuring gender parity (such as scholarships for girls), it is important to include the economic gains of savings in internal efficiency. Perhaps even more important are the social gains (or externalities) from postponing the age of marriage for girls, and reaping longer-term impacts from a lower fertility rate. A recent study for Pakistan suggests that such externalities from female education can be considerable. An additional year of school for 1,000 women at a total cost of $30,000 is estimated to increase wages by 20 percent, reduce 60 child deaths, avert 500 births, and prevent three maternal deaths (Table 8).
Table 8. The externalities of investing in girls are enormous

<table>
<thead>
<tr>
<th>Costs/Benefits of an additional year of schooling for 1,000 women in Pakistan (estimated)</th>
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<tr>
<td><strong>Recurrent cost of one year of education for 1,000 women</strong></td>
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<tr>
<td>Total averted deaths per 1,000 women</td>
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<tr>
<td>Alternative costs per averted deaths</td>
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<td>Value of averted deaths</td>
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<tr>
<td><strong>Child Mortality</strong></td>
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<tr>
<td>Total averted deaths per 1,000 women</td>
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<td>Alternative costs per averted deaths</td>
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<tr>
<td><strong>Fertility</strong></td>
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<tr>
<td>Births averted</td>
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<tr>
<td>Alternative cost per birth averted</td>
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<td>Value of births averted</td>
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<tr>
<td><strong>Maternal Mortality</strong></td>
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<tr>
<td>Total maternal deaths averted</td>
</tr>
<tr>
<td>Alternative cost per averted maternal death</td>
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<tr>
<td>Value of averted maternal deaths</td>
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</tbody>
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72. Siting child care centers at or near schools can free many girls to attend school. Child care provision relieves girls from sibling care during the day—and can also help improve the nutritional status and school readiness of younger siblings. In Columbia, where single mothers head one-fifth of the poorest households and 44 percent of poor children between the ages seven and eleven do not attend school, the community day-care program has freed many girls and women to attend school or join the work force. China, too, has established day-care centers at schools and worksites, improving girls' enrollment in urban areas. A Bank-financed general education project in Bangladesh also included day-care provision for younger siblings in satellite schools. Child care problems of women are often accentuated by divorce laws which do not provide adequate financial support from fathers and by lack of access of poor women to the courts to enforce such support. Clearly, it is important to reduce such legal barriers.

73. Another way to reduce the opportunity cost of girls' time to parents—at no cost—is to adjust school hours so that girls can more easily combine schooling with chores. This approach in nonformal educational programs in many countries has worked well. In India in early 1980s a nonformal evening education program, staffed by teachers drawn from the local community, brought school dropouts back to the primary education mainstream and gave out-of-school children another chance. And a Bank-supported project in Nepal has incorporated literacy and numeracy training at flexible times to adult women as well as primary school-age children (boys and girls) who have not benefited from the formal education system.

74. Another cost-effective means of reducing schedule conflicts for women is distance education, which generally involves a combination of radio and correspondence techniques. Radio (or, sometimes, television) is used for transmitting the classroom instruction in all subjects, and students supplement this with the use of textbooks and self-paced workbooks. Using this model are the world's largest educational institution, the Chinese Television University, which emphasizes
postsecondary instruction, and the Malawi Correspondence College at the secondary level. Evidence suggests that self-study schools can reduce costs by at least 20 to 30 percent, while opening access to girls.

75. Measures outside the education sector can also reduce the opportunity costs of girls’ time and promote female schooling. In Nepal, the government distributed fuel-efficient, smokeless, wood-burning stoves to 15,000 families as part of a program to check deforestation. The unintended externality of the program was to reduce girls’ time in collecting wood for cooking, which may also translate into increased girls’ enrollments. And in Morocco, girls’ school enrollments were significantly higher in communities with tapped water than elsewhere.

Improving women’s health

76. Avoidable female deaths in the developing countries are strongly associated with health care and nutrition failures—whereas avoidable male mortality is associated more with behavioral and occupational hazards that are less susceptible to prevention within the health sector, such as exposure to toxins, smoking, drug and alcohol use, violence, and accidents. The low marginal costs of preventing women’s disability, illness, and premature death through family planning, nutritional supplementation, community-based primary health care, and safe motherhood programs (including safe abortion) argue for expanding such programs in all countries, especially in high-mortality, high-fertility settings. In Romania, the Bank’s Health Rehabilitation Project has as its immediate objective the task of rehabilitating and upgrading the primary health care delivery system. This would include reproductive health care services focusing on maternal and child health and increasing access and choice in family planning.

77. Health services that integrate nutrition training and supplementation, family planning, mother and child care, and primary health care are the most effective in reaching women because they address a wide spectrum of women’s needs and responsibilities and save them time. In some settings, the training of female health personnel may be particularly important, and combining care for women and children can help overcome some of the permission barriers that inhibit women in seeking health care. A successful project in Tunisia offered family planning advice to women at the 100-day check-up of their newborn infants, reaching women who might not have presented themselves for family planning counseling alone.

78. Within integrated, community-based programs certain specific interventions have demonstrated particularly high payoffs for women’s health. The distribution of iron folate tablets to adolescent girls and women of reproductive age cheaply addresses one of the major causes of disability and death in this age group—as does iodine fortification in areas where deficiency is endemic. Targeted calorie supplements for malnourished pregnant women adds years of healthy life to both the mothers and the offspring at a low cost.

79. Community-based outreach for health and family planning services is a cost-effective complement to facility-based primary health care systems, often underused because of difficulties of access and permission. In Albania, the Health Rehabilitation Project places strong emphasis on primary care and maternity and child care services as having highest returns to health investments. In Kenya, NGOs developed a network of such services and increased the impact of the primary health care system substantially, with only a modest increase in the total cost of the program. The impact
was particularly large for family planning, with demand tripling in the program period. The study concludes that investment in community-based services is almost certainly highly cost-effective, in part because it results in more efficient use of medical facilities. The Safe Motherhood Initiative estimates that a basic, satisfactory system of primary care can be put in place for about $2.00 per capita a year (Box 2).

**Box 2: The Safe Motherhood Initiative**

The difference in the maternal mortality rates between developing and industrialized countries is the largest discrepancy observed in any human development indicator. In each pregnancy, women in developing countries face a risk of dying that is as much as 200 times greater than the risk faced by women in the industrialized world, and because women in developing countries experience many more pregnancies, their comparative lifetime risk of dying in childbirth or from related causes is even more elevated.

The Safe Motherhood Initiative was launched in 1987 in an international effort to address the problem of maternal mortality. Co-sponsored by the World Bank, the World Health Organization, the United Nations Fund for Population Activities, and agencies from more than 45 countries, the Initiative's aim is to reduce the number of maternal deaths worldwide (currently about 500,000 per year) by one-half by the year 2000.

Research and pilot projects have identified the essential components of safe motherhood as a series of inter-linked steps, beginning with good nutrition for adolescent girls and continuing with information and education about reproductive health. Community-based public health measures such as family planning services, prenatal and post-partum care, the training and deployment of midwives, and treatment for risk factors such as anemia, hypertension, and sexually transmitted diseases are also essential elements. Input from the community served, and especially from women, raises the chances of success in designing and managing effective programs.

The most important determinant of maternal mortality, however, is the management of actual complications associated with pregnancy—labor and delivery, incomplete abortions, obstructed labor, hemorrhage, toxemia, and infection. For this, access to health care facilities with the technical capacity and skills to intervene is required. So are the ability to recognize serious complications at an early stage, and the availability of emergency transport to clinical facilities. Even community-based systems that function well with trained midwives in place can do only a limited amount to reduce maternal mortality if they do not have the backup capacity of some medical treatments such as vacuum aspiration, blood transfusions, and caesarian sections.

Significant reduction of maternal mortality requires systematic effort, but can be managed with limited resources. Nonetheless, progress in reducing maternal mortality has been very slow.

The projected costs for achieving the goals outlined in the Safe Motherhood Initiative are approximately $2 per capita per year—half for maternal health and half for family planning. According to World Bank data, these are among the most cost-effective interventions known for improving the health of women and their children.


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80. Legislation of abortion is a societal decision. Policies with respect to abortion, however, have implications for women's health. Romania's experience suggests that making abortion illegal can have very high costs in morbidity, mortality, and health care resources (Box 3). But even where abortion is legal, safe, and inexpensive techniques are not always available. Where abortion is legal, community-based outreach for health and family planning services should include methods for safe abortion.
Box 3: The Effects of Legalizing Abortion

Romania offers a striking illustration of the impact of abortion laws on women's health. In 1966, the government—concerned about falling birth rates—outlawed both contraception and abortion. Enforcement was strict. By 1970, the maternal mortality rate was 40 percent above the level of 1965. By 1989, Romania's rate was ten times the level of any other European country—having started out at a similar level in 1966. A new government in 1990 restored the legality of abortion. One year later, maternal mortality had fallen to just 40 percent of its level in 1989.


81. Because child survival is strongly correlated with mother's education, interventions in the education sector have a strong impact on health. An all-India household survey showed that child survival was higher in families in which the mother had six or more years of education—90 percent—than in families of the highest income group—86 percent.

Increasing women's participation in the formal labor force

82. Unlike the strategies in education and health, those for increasing the participation rates of women and reducing wage differences between men and women are less proven. The main strategies here include increasing the productivity of women, reducing the constraints women face while participating in the labor market, and improving the efficiency of the labor market.

83. Providing child care can reduce the household constraints that working women face, particularly in urban areas where the extended family often is not available to help. With broader child care facilities available, women may not need to compromise on the type of jobs they accept. This would also begin to bridge the male-female differences in earnings that cannot be attributed to human capital differences. The Community Child Care project in Colombia provides for nutrition, health, and early childhood development needs of children aged two through six in low-income, urban communities. "Community mothers," chosen by parents, care for about 15 children each in their homes. The service-support component of the project provides training to the "community mothers" and helps upgrade their homes to reach minimum standards for providing child care. It increases the productive potential of mothers by offering alternative child care arrangements, but its cost-effectiveness is yet to be evaluated.

84. Removing policies of segregation and discrimination to promote access to jobs and making information available to lower the search costs associated with finding a job are also strategies. The Employment and Training project in Turkey incorporates some of these actions, but it is too recent to provide insights about their effectiveness. In the ongoing projects in Turkey and Hungary and in the forthcoming Romania project, youth and adult counselling systems and career awareness are intended to be gender-neutral.

85. To ensure gender neutrality in job vacancies, the abolition of gender preferences can be specified as a project goal, as in the Turkey employment project. In countries where there is gender segregation, training projects for women could be designed to be more gender-sensitive and address segregation issues. And where equal employment laws exist, countries can be encouraged to enforce them more rigorously.
Expanding the options in agriculture

86. The many responsibilities of rural women can impose time and energy constraints on their participation in programs designed to increase their incomes. Part of the strategy, therefore, is to increase their productivity in existing tasks. However, given the option, many women want to escape the drudgery of many of these activities, highlighting the importance of increasing women's options in agriculture and in home production.

87. Many projects of the Bank and other agencies include three basic interventions to improve the delivery of extension services to rural women. One is improving the delivery of appropriate extension messages to women as a separate clientele. The second is increasing the number of female agents and supervisors in the extension system or training male agents to work with female farmers. The third is providing separate facilities, transportation, and other resources for extension to women farmers.

88. Delivering appropriate extension messages to women may entail revising the content and orientation of extension in order to address women farmers' needs. Technical training in Chile has traditionally been directed to men under the assumption that they are the target for such training. However, research has shown that women have good knowledge of agronomic practices, participate actively in farm decisionmaking, and even have higher literacy rates than males in rural areas, suggesting the potential for disseminating more complex technical messages. Under the Chile Small Farmers' Services Project, a team of private female consultants (agronomists, sociologists) trains regional technology-transfer teams to reorient extension methods and practices to serve rural women better. In a Côte d'Ivoire pilot project, women eagerly approached female extension agents for advice on farming practices, but were less enthusiastic regarding home economics courses. In extension systems staffed mostly by men, or where it is difficult to recruit qualified females, male extension agents may also need to be trained to work with female clients, with a concomitant revision of extension methodology.

89. In countries where social norms restrict interaction between male agents and female farmers, gender-sensitive agricultural extension projects have deliberate provisions to increase the number of female agents. The increased number of female agents can either be part of a unified extension system, as in Nigeria, or an independent extension system, with separate facilities, under the overall extension service (Yemen), with the possibility of mainstreaming into the regular extension service in the future.

90. Special provisions can facilitate the delivery of extension messages by female agents to women farmers, such as teaching female village group technicians how to train women's groups and training qualified and interested wives of male agents to carry out extension functions on a part-time basis, as in the Turkey extension project. Since it is often difficult to recruit female agents for rural assignments, many projects recruit in the local area, recruit in pairs, and provide special allocations for transportation (such as a car and driver for every two female technicians) and housing.

91. In societies that proscribe interaction between men and women, the provision of separate facilities for women may increase their participation in more remunerative employment. The India sericulture program, for example, provides separate spaces for women in cocoon markets and
separate sanitary facilities in public spaces. Separate training centers for women were also built for the Yemen agricultural extension program.

**Providing financial services**

92. High transaction costs, high perceived risks of default, a lack of collateral, and social resistance commonly bar women’s access to credit (Box 4). One way to reduce transaction costs is group lending, in which members accept joint liability for loans. This relieves the lender of the costly process of checking the creditworthiness of individual borrowers and lowers the administrative costs per loan—particularly important if the average loan is very small. The groups take over many of the screening, incentive, and enforcement functions normally left to banking staff. Group lending also spares borrowers elaborate application procedures, transportation costs, and the need for collateral. Other techniques to lower transaction costs include inexpensive and mobile offices, hiring staff from client communities, and standardized and decentralized procedures for lending.

93. Group lending also lowers the risk of default. The combination of peer pressure and cooperative gains from participation in a group has proven to be an effective motivator for repayment in many different countries and settings worldwide. The Grameen Bank’s loan recovery rates exceed 98 percent. The 27 organizations affiliated with the ACCION network (an NGO for microenterprise lending) in Latin America and the Caribbean have an average 96-97 percent repayment rate, far higher than the national averages for commercial banks. The risk of default to the overall viability of the lending institution is also minimized by the common practice of making small, short-term loans, and by rewarding good repayment performance with repeat loans of escalating value. The average loan size at the Grameen Bank is well under $100.

94. A lack of collateral is a pervasive problem for the poor, and particularly for poor women, who rarely have title to significant assets. Joint-liability groups replace collateral with a collective guarantee in many programs. Other institutions, such as Indonesia’s Badan Kredit Kecamatan (BKK), make initial loans on the basis of character references from local officials—another method of mobilizing peer pressure. Many institutions that provide credit to the poor also have compulsory savings schemes as part of their programs. The Grameen Bank requires that 5 percent of the amount of each loan be deposited in a group fund, and encourages other savings in emergency funds, and children’s welfare funds.

95. In some settings, institutions offering credit and savings services to poor women have encountered uncooperativeness, even opposition, from influential members of participants’ families. To overcome this, the Grameen Bank, with its 94 percent female membership, has instituted a series of family workshops for the husbands, brothers, fathers and sons of bank members. The workshops explain the philosophy and objectives of the bank to encourage effective use of the loans and other services it provides. This can help diffuse misunderstandings among participants’ relatives and motivate them to cooperate with the members.

96. Providing access to financial services is necessary but not sufficient. People who have never used a bank must be taught how to do so. Training and confidence-building are especially important for women, who are likely to have less formal education and less experience with formal organizations and procedures. Alongside financial services, it is imperative to equip women with training in small enterprise, entrepreneurship, and management—how to begin and successfully
Principle 1: Offer Services that Fit the Preferences of Poor Entrepreneurs

- Short loan terms, compatible with enterprise outlay and income patterns. ACCION programs and BKK typically lend for 3 month terms; the Grameen family of programs for 1 year.
- Repeat loans. Full repayment of one loan brings access to another. Repeat lending allows credit to support financial management as a process, not an isolated event.
- Relatively unrestricted uses. While most programs select customers with active enterprises (and thus cashflow for repayment), there are few limitations on the uses of loans. Thus, clients have decisionmaking flexibility to use funds for household or enterprise purposes.
- Very small loans, appropriate for meeting the day-to-day financial requirements of women's businesses. Average loan sizes at BKK and Grameen are well under $100, while most ACCION programs and BRI feature average loans in the $200 to $800 range.
- Customer-friendly (low client transaction costs). Locate outlets close to entrepreneurs; use extremely simple applications (often one page), and limit time between application and disbursement to a few days. Develop a public image approachable by poor people.

Principle 2: Streamline Operations to Reduce Unit Costs

- Develop highly streamlined operations, minimizing staff time per loan. Standardize the lending process. Application contents should be very simple and be evaluated on the basis of easily verifiable criteria. Loan approvals should be decentralized. Operational costs should be reduced as BKK does, by operating its village posts once a week from rooms in local government buildings, paying little or no overhead while reaching deep into rural areas. Staff may be selected from local communities, including people with lower levels of education (and hence salaries) than staff in formal banking institutions.

Principle 3: Motivate Clients to Repay Loans

Substitute for pre-loan project analysis and formal collateral by assuming that clients will be able to repay. Concentrate on providing motivation to repay.

- Joint liability groups, where a handful of borrowers guarantee each others' loans, are by far the most frequently used repayment motivator, employed by Grameen and in slightly different form by ACCION affiliates. This technique had proved effective in many different countries and settings worldwide. Individual character lending can be effective where the social structure is cohesive, as has been demonstrated throughout Indonesia's array of credit programs.
- Incentives, such as guaranteeing access to loans, increasing loan sizes and preferential pricing all for prompt repayers, should be offered. Institutions that successfully motivate repayments also develop staff competence and a public image that signals that they are serious about loan collection.

Principle 4: Charge Full-Cost Interest Rates and Fees

The small loan sizes necessary to serve the poor still result in costs per loan which require interest rates that may be significantly higher than commercial bank rates (though significantly lower than informal sector rates). However, poor entrepreneurs have shown willingness and ability to pay such rates for services with attributes that fit their needs.

sustain an enterprise. Thus, peer support, mentoring, and training are crucial to the success of programs that reach out to those previously underserved. The Grameen Bank fosters attitudinal change by promoting behavior and values it feels are conducive to better lives for its members—opposing dowry payments, for example, and promoting hygiene and education. The program has been replicated in many countries. The Bank has also contributed to the Grameen Trust which would help advance further this type of program in many developing countries.
CHAPTER 5
THE ROLES OF THE GOVERNMENTS AND THE WORLD BANK

97. Public policy can significantly enhance women's participation in economic development. In some instances, the contribution may consist largely of training and supporting the activities of non-governmental agencies, communities, and parents. In others, it may be changing the legal and institutional frameworks. However, tangible progress depends on the active involvement of governments.

98. The World Bank will support member governments in implementing the operational strategies outlined in the previous chapter. Its economic and sector work, lending, technical assistance, and participation in international initiatives will aim at promoting gender-sensitive policies and programs. To do this, the Bank will help address the legal and regulatory frameworks that prevent women from participating in economic development, strengthen institutional capacity in the member countries to implement programs to advance women's status in the five areas reviewed in the previous chapter, and mobilize international resources to help reduce gender disparities. The Bank does not intend to limit the activities on gender to these five areas. However, the implementation experience of integrating gender issues within and outside the Bank in other areas has only begun to emerge; by contrast, these five areas offer immediate and unambiguous strategies. The Bank will continue to advance the knowledge on gender issues and promote gender sensitive policies and programs in all areas through an analysis of the implications of gender disparities and to derive best practices for addressing them.

Strengthening the data base for gender analysis

99. In all countries, public agencies are responsible for collecting and publishing the data used to monitor progress toward economic and social objectives. Surprisingly few developing countries systematically gather and report statistics disaggregated by gender. In the absence of such information, even marked disparities may go unrecognized. The ability of governments to identify areas of concern, to design appropriate remedial action, and to monitor progress depends on having gender-disaggregated data. Government action in this area is straightforward: to ensure that basic socioeconomic statistics (school enrollments, life-expectancy at birth, mortality, labor force participation and so forth) are recorded separately for men and women. Similarly, information on the outcomes of specific programs should be gender-specific. It is absolutely essential to collect baseline data whenever a new program or project is being launched, so that the effectiveness of interventions can be rigorously assessed.

100. The Bank will support the collection and analysis of gender-disaggregated data in its borrowing countries through its technical assistance in the design and analysis of household data sets such as the Living Standard Measurement Surveys. In countries with well-established statistical bureaus and data collection instruments, it may be possible to ensure that most data collected are reported by gender. In countries where data gathering capacity is more limited, a first step may be to report basic socioeconomic data by gender. The Bank is in a position to organize appropriate financial and technical assistance to support these efforts.
Developing gender-sensitive policies and programs

101. The Bank can assist governments in identifying gender issues through a variety of instruments: from country economic memoranda and public expenditure reviews to poverty assessments, analytical reports on gender issues, and sector reports (e.g., in education, health, agriculture). Whatever the vehicle, the objective should be to develop a clear understanding of the current status of women's (or girls') access to services and productive assets, the current policies affecting access, and key issues for the Bank's dialogue with the country. An example of such analysis is the country economic memorandum on Uganda (Box 5).

102. The Bank can assist governments wishing to reduce gender disparities to go beyond gender-neutral public policies to ensure that the outcomes of policy are equally beneficial to men and women. For example, governments in many countries have taken measures to expand educational enrollments at all levels, but have found that specific initiatives are needed to overcome the barriers to girls' attendance so that enrollment, attainment, and quality outcomes are gender-neutral. In some cases, such changes may involve attitudinal changes such as the case in China (Box 6). The Bank will support governments in formulating policies and in designing public campaign programs for increasing girls' enrollment. In other cases, such changes will have a significant impact on the education budget. For example, scholarships to girls normally involve additional costs. In such cases, the Bank will assist the governments in assessing program costs and benefits, both economic and social (including the intergenerational effects). If significant additional resources are justified, the Bank could assist in mobilizing international resources to help implement the program.

Modifying the legal and regulatory framework

103. Governments have the capacity to remove barriers to women's control over productive assets and resources by modifying legal and regulatory frameworks. Many governments—facing demands on time and resources—have not paid enough attention to laws and regulations that limit women's options and reinforce their economic disadvantage. Even where laws are gender-neutral on paper, the application and enforcement by the courts can be discriminatory. Allowing women to own land can improve their access to inputs and credit that raise their productivity, and removing legal barriers can open segments of the formal labor market once closed to women. Social and cultural barriers to opportunity may remain, but an important first step for any government is to confirm unequivocally its intent to ensure equal legal access to jobs, assets, and services. The next step is to make the appropriate changes in laws and regulations. The final step is to ensure that the institutional measures are in place to implement the legal changes.

104. In many countries, the constitutional provisions for the equality of the sexes already exist. Needed, however, is the translation of these provisions into reality through changes in legislation and regulations. Where appropriate and feasible, the Bank will assist government in their efforts to reform and establish a strong legal and regulatory framework in order to tackle the access problems for women and improve their productivity. Similarly, the Bank will support the institutional measures at the national and local levels to implement changes in the legal and regulatory framework.
Within the context of an overall strategy for labor-intensive growth and human resource development, the report focuses on the gender dimensions of poverty. The analysis adopts the view that poverty affects men and women in different ways because they play different roles, have different needs, and face different constraints in responding to policy changes and to shifts in incentives. This combination of differences arises from fundamental imbalances in the respective rights and obligations of men and women, and translates into their having very different economic capacities, as reflected in their access to, use of, and control over economically productive resources. These differences have implications not only for economic equity but also for economic efficiency and foregone output and income.

The poverty profile is presented with particular emphasis on gender. Identification of the poor and vulnerable groups include discussions on female-headed households, and disabled, widowed, and divorced women. In addition, the predominance of intrahousehold inequality, whereby mothers and daughters have to wait until fathers and older sons are fed before eating themselves, is pointed out as a major factor contributing to the poor nutritional status of women. This has serious implications for maternal and child mortality, low birth weight babies, and problematic lactation.

An interesting footnote is that Survey and Census data used to construct the poverty profile was supplemented by results from a "Rapid Poverty Appraisal" by Bank staff. These participatory rural appraisals solicited opinions from the rural poor as to how they view poverty and its causes. Even small children who cannot yet write were asked to draw pictures of the poor.

The report illustrates the relevance of gender in assessing poverty, and stresses the importance of incorporating gender concerns in the formulation and design of strategies to reduce poverty and promote economic growth. The most pressing issues with respect to women's multiple roles and constraints, in relation to those of men, are identified as the basis for Bank recommendations to raise the status and productivity of women. Among them: Women lack technology, inputs, and finance to carry out their agricultural tasks. They hold multiple household responsibilities without the benefit of labor-saving technology or adequate social service and transport infrastructure—a heavy workload without due compensation. Low health and nutritional status constrain women's capacity to provide for the health of other family members and limit economic productivity and potential. Low levels of literacy and increasing gender inequity at different levels of education compound difficulties faced by women in meeting their many responsibilities. Laws and customs impede women to a greater extent than men in obtaining credit, productive inputs, education, training, information and medical care. And gender division of labor causes women to remain in the unpaid subsistence sector.

Given the competing claims on women's time, linkages between poverty, lack of access to and control of economic resources, and survival strategies have particular importance. Related issues include the interdependence of economically productive and social sector investments and programs, socioeconomic implications of AIDS for household survival strategies, poverty reduction and economic prospects, and the problem of low female participation in education.

In response to these problems, the Ugandan Government has adopted gender-responsive actions which will be undertaken as an interconnected package of measures which are mutually reinforcing. They include the support of legal reforms and the promotion of legal rights and protections enabling women to benefit from their own labor and to have greater access to and control of economically productive resources, thereby raising their status. Programs to raise the productivity of women's economic (paid) labor through investment in education are aimed at overcoming social, financial and cultural barriers to female participation through investment in basic, accessible, and affordable health care and through targeted actions aimed at raising women's access to information, technology, inputs, credit, and extension services. Measures to alleviate the domestic labor constraint include investments in labor-saving technologies, infrastructure, water supply, and woodlots which take explicit account of female users' needs in design and implementation. Finally, efforts spearheaded by UNICEF to reduce AIDS risk among young girls will receive maximum political and financial support.

In China, several provinces introduced compulsory education laws prior to the nine-year compulsory education law of 1986. Important follow-up efforts of the Government included decentralization of responsibility for primary education, and introduction of cost reduction strategies via community efforts. Policy measures to raise primary enrollments, especially of girls, have been devised at the local level. This allowed regional differences in constraints to be reflected in ameliorative policies. The programs have included awareness campaigns to motivate parents to enroll all children (enlisting religious leaders and the Women’s Federation in the effort); active community support; a responsibility system whereby principals and teachers were encouraged to enroll and retain students; opening alternative channels including flexible schedules, night classes, and programs combining work and study; provision of sibling care; modest financial assistance (waiving tuition and giving monthly stipends); and special schools for girls. These measures involved close government interaction with the communities and parents. The program raised girls’ (as well as boys’) enrollments even in the poor rural and mountainous regions, enabling China to nearly reach the goal of universal primary education, despite its low per capita income.


Ensuring effective program delivery

105. Well-designed policies and programs are not enough—they need to be effectively implemented. Governments need to pursue complementary strategies to make sure that programs reach women. Programs to promote contraception are more effective when combined with female education and with programs of income generation for women. And programs to encourage female schooling beyond the secondary level can be combined with skill training programs related to labor market demands. More attention to program monitoring and evaluation will help, by signaling both successes and failures in reaching women.

106. Staff training is critical for building the awareness and strengthening the capacity of line officials who deal with the needs of disadvantaged women. Involving women directly in project design can make program delivery more effective. Recruiting women for service delivery positions often attracts more women to use them, thereby increasing program effectiveness. Flexible program delivery can also be very helpful. Even simple changes towards flexibility can have profound outcomes. For example, the delivery of nutrition supplements to pregnant landless farm women in India was greatly improved by offering the supplements on a flexible schedule that did not take women away from the fields during working hours. In agrarian settings, flexible school hours and school calendars are important for attracting girls to schools.

107. Working with nongovernmental organizations (NGOs) can often improve program effectiveness because NGOs can adapt more readily to changes in local needs and requirements (Box 7). NGOs may also be better placed to mobilize local participation in the planning, design, implementation, and management of projects, especially if they have local roots and an understanding of behaviors and practices at the community level. Governments can promote participation by adopting policies supportive of NGO initiatives, by listening to women’s representatives and by encouraging political participation of women in decision-making. Involving women at every level of program planning, design and implementation is virtually a prerequisite for success.
Box 7: Involving Women’s Organizations in Project Implementation

The Role of the Mahila Samakhya Program in the Uttar Pradesh Basic Education Project in India

The Uttar Pradesh (UP) Basic Education Project is intended to permit an additional 1 million students to complete their education and to provide 600,000 students who are currently unserved with access to basic education services. The project has 3 components: building institutional capacity, improving quality and completion of primary education in ten districts, and improving access by constructing additional facilities.

In order to ensure community support and the full participation of women in its orientation and implementation, the Mahila Samakhya (MS) women’s empowerment program has been built into the project design. MS, which is an autonomous body, has extensive experience creating and working with village women’s groups that are a forum for discussion and action on problems confronting village women. Some of the key principles of the MS program are that:

a. project functionaries and officials are facilitative and not directive;
b. planning, decision-making and evaluative processes are accountable to the collective of village women;
c. women participants determine the form, nature, content, and timing of all activities in their village, and that staff selection processes are participatory; and
d. the program is not hurried and does not have targets, but is a self-paced process, built on existing knowledge and women’s own priorities for learning.

At the district level, the MS structure will interact in a structured way with the district education machinery to coordinate program implementation. At the state level, the MS State Project Director will be a member of the General Council and the Executive Committee of the EFA (Education For All) Society.

The role of MS will gradually be expanded as the project evolves. It will be involved in vitalizing the project, assisting with staffing, and helping with expansion. MS will sensitize the district-level development and education personnel in each new block (a block comprises around 100 villages) integrated into the project.


108. To support governments’ endeavor in ensuring success in program delivery, the Bank will identify gender-related roles, interests, and constraints to ensure that the multiple barriers that women face relative to those of men are addressed in early project and program design. Where appropriate, the Bank will promote a package approach to address these barriers (Box 8). Its international experience can also help in identifying successful strategies that can be applied to a particular situation. The Bank will also assist governments in establishing monitoring mechanisms either at the national level or at the project level to evaluate the effectiveness of program delivery in various interventions.

109. In tandem with improving the design of programs addressing gender issues, the Bank will support the training of country policymakers, planners, project managers, and technicians in gender analysis. Training may be integrated in courses provided by the Bank in various areas, or self-standing seminars on women/gender issues. The Bank will also endeavor to leverage its resources by training trainers in selected countries in gender analysis. These trainers can then adapt the training to their particular environment.
Box 8: Bank Experience with the "Package Approach"

To minimize the gender gap and enhance girls' enrollments, many Bank-assisted new and on-going projects employ a "package approach" (multiple interventions). Although it is too early to evaluate these projects, they indicate the potential for integrated approaches and practices.

**Bangladesh General Education Project (1990):** This project addresses in-school, out-of-school and sociocultural barriers simultaneously to raise female participation in primary and secondary schools. To increase girls' access to schooling, in addition to regular primary schools, 2001 non-formal primary schools have been opened with the help of NGOs. Further, 200 pilot satellite schools have been built closer to girls' homes. All the teachers in both non-formal and satellite schools are female. These schools also offer the flexible scheduling (after consultation with village committees) appropriate for rural areas. Teachers work closely with mothers to motivate girls' to attend schools. A new feature is the provision of child care for younger siblings at the schools. The Female Secondary Scholarship Program, which decreased dropout rates and improved attendance rates even for girls not receiving scholarships, is being continued. To make government schools attractive to girls, experimental programs including school feeding, provision of uniforms, and community outreach programs are to be introduced. A WID cell has been established within the national Curriculum and Textbooks Board that examines girls' learning needs and develops motivational materials in the form of comics and cartoons for girls. New curricula with gender messages are introduced in primary schools. The provision for hiring sixty percent of all new female primary school teachers is to be increased in the Primary Teachers Training Institutions (PTIs). The project also provides improved teacher training facilities for women and aims at reducing gender bias in teaching methods and attitudes. To attract female students in PTIs, dormitory facilities including study area, latrine, and washing facilities have been provided. Gender stereotypes are to be removed from textbooks and other teaching materials. In addition, curriculum content is to include such issues as gender roles and responsibilities, and the status of women. A WID monitoring guideline has been developed for continuous supervision, monitoring and evaluations. Because of these concerted interventions, as the preliminary results show, girls' enrollments at the primary level increased from 45% in 1990 to 54% in 1993. More girls than boys attend satellite schools. Retention rates have also increased at the primary level.

**Bangladesh Female Secondary Schools Assistance Project (1993b):** This project offers an integrated package approach to address both direct and opportunity costs of secondary school girls. The Female Education Scholarship Program is the basic model for the Female Secondary School Assistance Program (FSSAP). The model is being adapted by structuring stipend rates to reflect rising educational costs from lower to upper grades and to provide extra incentives for reducing high dropout rates in upper grades. Apart from stipends to girls, the project incorporates a number of other measures to respond to the severe barriers girls face in Bangladesh. These measures are: (c) to increase the proportion of female teachers; (b) to provide occupational skills related to market demand and suitable for wage employment or self-employment, including job counselling and placement; (c) to promote public support for girls education through a widespread community awareness program regarding the social and economic benefits of female education; (d) to provide a healthier and safer setting for girls and to increase school attractiveness through community participation in school-based water supply and sanitation programs; and (e) to strengthen the implementation capacity for the project at national and local levels, including a management information monitoring and evaluation system. This package approach will help close the gender gap in access to secondary education, increase the proportion of female graduates, and decrease the average number of years of schooling it takes to produce one female graduate. It also will instill a sense of confidence among girls through increased mobility around the community and interaction with the banking system, and increase the girls' access to productive work.

The example of projects in Bangladesh is particularly interesting as it shows that in very poor countries, the package approach and follow up projects can have lasting impact on girls' education. A number of other countries including Pakistan, Morocco, and Gambia, use the package approach to address distance, financial, and cultural constraints to female education.

Mobilizing resources

110. The resource implications of a program to enhance women’s contribution to economic development in a given country depends in large part on the past investments in human resource development. In countries where investments have been limited, access and quality of services will be low for men and women. In such cases, efforts to reduce gender disparities are unlikely to have significant resource implications of their own, though some resources will need to be diverted to improve program design and delivery to women within the broader framework of efforts to increase investments in human resource development. In most cases, program and policy changes do not involve additional costs. Resource implications may actually be greater in countries where investments in human resource development have been substantial but where gender disparities are also substantial. These countries will face difficult decisions on whether to reallocate resources from one group to another or find additional resources to expand services to the underserved group. Decisions to reallocate funds are often politically unpopular, so governments may decide to extend services only when they can mobilize additional resources. The Bank will assist countries by ensuring that its own lending in these sectors supports the expansion of women’s access. It can also help to mobilize additional international resources by emphasizing bilateral co-financing for its operations, organizing consultative group meetings for assisting specific countries, and supporting any resource mobilization initiatives targeted to expanding investments in women that may emerge from the upcoming 1995 Beijing Conference.

Implications for Bank operations

111. Integrating gender issues in country assistance strategies. The barriers and approaches described in previous chapters are intended to highlight key issues and strategies for enhancing women’s contribution to economic development based on accumulated evidence over the last two decades. They are not prescribed solutions for all country environments. The issues vary from one country to another. Thus, as a first step, the analysis of gender issues should be carried out for each country to identify the issues and to apply relevant lessons of experience through a variety of instruments). In most cases, the best diagnostic instrument will be the country poverty assessments, which are expected to analyze social indicators by gender and give substantial attention to the key sectors mentioned above. In most countries, there is significant overlap between gender issues and poverty issues.

112. The formulation of a country assistance strategy is one of the Bank’s major vehicles for policy dialogues with governments. The second step is to integrate these issues into country strategy papers where appropriate. In integrating gender concerns into country assistance strategies, the Bank will need to assess governments’ own positions and constraints, especially those associated with cultural norms and deep-seated traditions. This does not mean that country strategies should take traditional biases as immutable, but that assessments and targets will need to be realistic in order to achieve meaningful dialogues and results. The most effective way to develop consensus around such strategies for improving gender equity may be to set specific objectives for sectors in which gender disparities are particularly acute and demonstrably costly. Specific objectives might include establishing a five-year target for expanding girls’ enrollments in primary school, expanding the network of family planning and reproductive health services, increasing women farmers’ access to productive inputs, or making enterprise development services and credit programs more available to women.
113. Country dialogue on gender should have the highest priority in countries and sectors where the problems of gender inequity are most acute. This is not meant to discourage Bank staff from working in every country to achieve greater gender equality. However, a focused strategy can help ensure that attention is systematically paid to those key countries and sectors where the underinvestment in women has been most serious. The countries where gender inequity is greatest may be precisely where progress may be most difficult, because of deeply held cultural norms. This does not invalidate the proposed approach. It does mean that country gender strategies need to be realistic in expectations and grounded in a careful assessment of social, cultural and political factors.

114. **The design and implementation of a lending program.** The third step in the Bank’s strategy is the design and implementation of a lending program that supports the achievement of tangible progress in closing the gender gap through both adjustment and/or investment operations, where appropriate. Both the types of operations in the lending program and the design of those operations should be congruent with the objective of reducing gender disparities in a specific way. For example, in a country in which the primary education enrollment ratio for girls is less than 40 percent for the age group, a specific goal might be to increase this to 50 percent over a specified period—and the Bank’s lending program would correspondingly include basic education projects to support this goal. In most cases, the achievement of specific sectoral goals will require attention to sectoral policies, the legal framework, institutional capacity, and other social and cultural issues in order to identify the full range of constraints.

115. During project design, the focus is not to promote women’s activities in isolation, but to find ways and means to enhance women’s participation in a given sector—and to link the activities of men and women more effectively within the project with a view to ensuring optimum overall project benefits. It is necessary, therefore, to identify at an early stage gender-related roles, interests, and constraints, to clarify project objectives, and to define operational means (both institutional and financial) that facilitate women’s access to project activities, benefits, and facilities. For example, if poverty reduction is an objective, and where women are primary and secondary income earners, analysis is needed of their economic activities and the constraints to their participation, which are normally different from those of men. Specific components—policy reforms, institutional measures, or financial incentives, depending on local conditions—could then be designed to remove or circumvent the barriers (Box 9).

116. Projects should also include performance indicators to measure progress as well as monitoring and evaluation mechanisms to follow up on implementation. As gender issues have important local social and cultural dimensions, Bank staff may need to call on NGOs, academics, local consultants, and other donors with experience in gender issues for support in this work.

117. Although the Bank’s strategy is to mainstream gender issues in projects as a matter of course, it also recognizes that in some country environments, self-standing women in development projects may be necessary to pioneer efforts to promote women’s participation in development. It is important, however, that these activities be integrated into existing institutions in the long run to ensure their sustainability, or the design should be such that beneficiaries themselves can carry on activities without relying on external support.

118. **Advancing knowledge on gender and development.** The Bank will help support developing countries’ efforts to enhance women’s economic contributions in another important way. The Bank’s
Box 9: The Gender Analysis Framework

The framework distinguishes between sex and gender, acknowledging that while biological differences have provided the base, gender characteristics, activities, and roles have been shaped over time by social-cultural and economic factors. Since gender (the social differentiation between women and men in a particular context) is socially and culturally constructed, gender roles can be transformed by social changes, induced by economic transformation, incentives, and legal and regulatory reforms.

Gender analysis is the practical tool for analyzing the nature of gender differentiation. It builds information by asking questions about who does what, where, when, and with what resources, in order to determine the structure of gender activity, including time use, as well as the nature of resource ownership, use, and control.

Carried out systematically, gender analysis should provide adequate knowledge regarding the major factors that influence and are responsible for maintaining and/or changing the structure of gender differentiation. Equipped with this knowledge, appropriate policy or interventions can be designed to help enhance women’s status and productivity.

For example, in most rural low-income households in developing countries, men have the primary productive role as the main income earner. Women, in contrast, have a triple role. Women are responsible for reproductive work—the childbearing and rearing activities—for productive activities—crop planting and processing, livestock, handicrafts, etc.—and for household welfare—gathering fuel wood, nutrition, fetching water, etc. Understanding these roles in a particular context would imply that an agricultural extension program needs to be designed around women’s schedules and meeting places to elicit their participation, as they have to balance between these three roles. Male farmers, on the other hand, can adapt to the fixed schedule and meeting place since they are mainly involved in income earning activities.

As mentioned in Chapter 4, in many developing countries, women’s businesses (as compared to men’s) are smaller and slower growing essentially as a result of women’s need to perform social and culturally defined roles. Using gender analysis in this case would help to shape the type of financial services that would best serve women such as small and repeatable loans and simple loan processing, without resorting to targeting and interest subsidy.

The ongoing program of policy-oriented work will continue to analyze the economic implications of gender disparities and the particular issues in transitional economies and identify operational best practices for addressing them. The Bank’s international perspective enables it to draw on experiences in many countries to distill information about policy impact and best practices—guiding the policies and programs of national governments and other donors, in addition to the Bank’s own operations. Recent Bank-funded research on credit schemes in Bangladesh is an example of work that examines the effects of program design and implementation on the productivity and welfare of women, with important implications for policy.

119. Much of the proposed policy analysis has a direct bearing on the nature of gender differentiation and the factors influencing the structure of gender relations within households. The traditional, neoclassical analysis assumes that household behavior reflects the preferences of all its individuals, so that public policies and projects reach individuals unhampered by household behavior. Gender analysis, on the other hand, postulates that (a) a web of social relationships characterizes every household; (b) there are differences in preferences among household members which are resolved through a bargaining process; and, therefore, (c) the policies and projects that filter through the household may impact on men and women differentially.
120. Specific priorities for future Bank analysis include how patterns of intrafamily resource allocation can reduce or enhance the effects of public policy and what incentive systems can be used to stimulate changes in social, cultural, and legal institutions that limit the activities and rights of women relative to men. Studies will also explore the association between low investments in women and a higher incidence of death and illness among girls and women (whether through domestic violence, neglect, maternal mortality, disease—including AIDS, or other means); the possibility that adjustment policies have different impacts on men and women; the legal and regulatory barriers that prevent women from participating in economic activities; and the positive impact that women’s participation in natural resources management can have on the environment. Finally, future analysis will also document examples of the costly and unintended adverse effects on women’s welfare due to the neglect of the analysis of gender roles and intrahousehold bargaining processes. The availability of large scale household data sets such as the Bank’s Living Standards Measurement surveys will facilitate quick completion of such policy analysis.

121. The Bank will also build knowledge by supporting pilot schemes to identify best practices in areas where the payoffs could be great. Not enough is yet known about what works. Pilot programs provide an opportunity to test delivery mechanisms and incentive schemes and to bring about institutional and attitudinal changes. Pilot schemes have already been used successfully, for example, in the development of a Bank-supported agricultural project in Côte d’Ivoire. In Chile, a Bank-supported grant is supporting an integrated pilot program addressing issues as diverse as domestic violence, child care, and skills training.

122. Monitoring and evaluation. The Bank will also strengthen its current monitoring system to assess the progress of integrating gender in the Bank’s operations. The system will monitor the gender analysis carried out in economic and sector work and the linkage to the Bank’s lending operations. Evaluation of implementation efforts "on the ground" will also be carried out as a part of country implementation reviews to the Board. Progress in implementing the recommended policy will be reported to the Board periodically.

123. Implementation. Implementation of the above strategy will require special efforts in three areas: (i) gender assessments; (ii) the development of pilot programs; and (iii) impact evaluations, to build up our knowledge about effective approaches. These have implications for the Bank in terms of resources and staff skills mix. Diagnostic analyses of gender issues may require (i) gathering information from non-traditional sources, and in some cases, generating primary data; and (ii) some specialist skills (such as microenterprise development specialists and social scientists) that may not be sufficiently available in the Bank. Impact evaluations to measure progress and effectiveness can be costly to design and carry out and also require expertise that may not be sufficiently available in the Bank.

124. These costs to the country departments will vary from one country to another, depending on the availability of information and the commitment of governments to addressing gender issues. It is likely that in countries where acute gender disparities exist, operationalization of the strategy will imply significant resource reallocations within a specific country work program and/or within a country department or even across country departments or regions. By collaborating with other donors and leveraging agencies’ resources and expertise, it may be possible to reduce these costs somewhat. But implementation of the strategy will not be resource neutral. The Human Resources Development and Operations Policy Vice Presidency, in collaboration with country departments, is
working on "mainstreaming" gender issues in order to draw lessons of experience for the Bank in terms of budgetary and skills mix implications.

125. To improve staff skills, an intensive training program will be put in place to create an awareness of the importance of addressing gender issues in Bank operations and to provide tools and practical knowledge for policy and project design in various areas. In addition to the dissemination of important analytical results, the Bank will also disseminate operational tool kits that will help Bank staff discuss "what to do" and "what works" with governments in various country environments.

126. Learning from and Collaborating with Others. Other bilateral and multilateral donors and NGOs have extensive experience dealing with gender issues, in many cases, greater than the Bank's. Studies assessing the experience of OECD Development Assistance Committee (DAC) member countries in formulating and implementing women in development policies during the last decade have just been completed. These studies, undertaken by the Expert Group on Women in Development and Aid Evaluation, have assisted in identifying areas of progress and effective strategies and instruments, as well as in highlighting important gaps between intentions and results. A similar study for UN organizations is now being prepared. The 1995 World Conference on Women provides an opportunity for various agencies to examine and better coordinate their past and present women in development policies.

127. All the studies point out that substantial progress has been made in institutionalizing WID/GAD concerns and in supporting action in DAC donor organizations. Gender issues are gaining visibility in donor agency documents, and sectoral and cross-cutting themes have increasingly addressed gender concerns. Progress is measured in terms of the increase in the number of WID-specific and WID-integrated projects in donor organizations, the increase in resources for WID initiatives, and the improved awareness and expertise of staff regarding gender issues.

128. However, gaps still remain. At the donor level, there are still obstacles to the implementation of WID policies. They include inadequate accountability measures within institutions for addressing WID/GAD concerns, a lack of clear indicators for monitoring progress, and persistent gaps in awareness of and expertise in handling gender issues in donor organizations. At the recipient country level, the implementation of WID/GAD measures appears modest, at times even marginal. Moreover, most governments and donors have not yet established quantitative and qualitative measures by which to track the impact and effectiveness of WID policies and measures.

129. Many donors advocate a strategy that is built on a partnership between donor and recipient country and developing a common understanding of issues, priorities and approaches if gender disparities are to be reduced. The Bank will collaborate in this effort by: (a) assisting member countries develop the institutional capacity to formulate national policies such as grants from the Institutional Development Fund for Chile and Iran; (b) building a wide-ranging consultation process with governments, NGOs, and multilateral and bilateral donors on gender issues in specific country environments in order to ensure the relevance of the Bank's country assistance strategy on gender concerns; (c) enhancing awareness and expertise by using local capacities in generating data,

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4These include Australia, Belgium, Canada, Denmark, the European Economic Commission, France, Germany, Ireland, Italy, Japan, the Netherlands, Norway, Portugal, Sweden, Switzerland, the United Kingdom and the United States.
conducted surveys, and analyzing results; and (d) increasing the participation of women in the
decision-making phases of development program and project design.

130. Finally, it is important to recognize the comparative advantage of various players in
integrating gender concerns into the development agenda. While some organizations can have more
impact on ensuring that gender concerns are part of the political process in partner countries, the
Bank can contribute best by focussing its efforts on generating analytical knowledge, by ensuring that
its own country-specific economic policies and projects are gender sensitive and responsive, and by
helping national (government and non-government) organizations to develop and implement their own
agendas in closing the gender gap, through emphasis on participation and ownership that includes
both women and men.
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The Gender Dimension of Development

1. The Bank⁴ aims to reduce gender disparities and enhance women’s participation in the economic development of their countries by integrating gender considerations in its country assistance program.

2. To this end, the Bank assists its member countries to

(a) Design gender-sensitive policies and programs to ensure that overall development efforts are directed to attain impacts that are equitably beneficial for both men and women. The Bank helps governments (i) identify barriers that prevent women from participating in and benefiting from public policies and programs, (ii) assess the costs and benefits of specific actions to remove these barriers, (iii) ensure effective program delivery, and (iv) establish monitoring and evaluation mechanisms to measure progress.

(b) Review and modify legal and regulatory frameworks to improve women’s access to assets and services, and take institutional measures to ensure that legal changes are implemented in actual practice.

(c) Strengthen the database for, and train country officials in, gender analysis, particularly in countries with inadequate gender-disaggregated data.

(d) Obtain financing, if necessary, to meet the resource demands of program changes. Bank lending supports the expansion of women’s access to services and assets, and the Bank helps to (i) mobilize additional multilateral and bilateral financing and (ii) organize Consultative Group meetings for specific countries. The Bank also promotes collaboration with international, national, and local nongovernmental agencies in implementing Bank-financed projects.

3. To analyze gender issues in each country, the Bank uses country poverty assessments, public expenditure reviews, other economic and sector work, and country dialogue. The analysis and strategies are incorporated into the Country Assistance Strategy.² Objectives and interventions for carrying out country gender strategies are reflected in the lending program and the design of lending operations. Implementation is monitored as a part of country implementation review.

4. The Education and Social Policy Department reports to the Board periodically on the Bank’s progress in integrating gender in its operations.

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1. "Bank" includes IDA.


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