



CED is a nonprofit, nonpartisan organization of business leaders and educators that has worked for sixty years to address the critical economic and social issues facing American society.

REDUCING GLOBAL POVERTY:

The Role of Women in Development

**A Statement by the Research and
Policy Committee of the
Committee for Economic Development**

July 2003



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First printing in bound-book form: 2003

Paperback: \$15.00

Printed in the United States of America

Design: Rowe Design Group

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RESPONSIBILITY FOR CED STATEMENTS ON NATIONAL POLICY

The Committee for Economic Development is an independent research and policy organization of some 250 business leaders and educators. CED is nonprofit, nonpartisan, and nonpolitical. Its purpose is to propose policies that bring about steady economic growth at high employment and reasonably stable prices, increased productivity and living standards, greater and more equal opportunity for every citizen, and an improved quality of life for all.

All CED policy recommendations must have the approval of Trustees on the Research and Policy Committee. This committee is directed under the bylaws, which emphasize that "all research is to be thoroughly objective in character, and the approach in each instance is to be from the standpoint of the general welfare and not from that of any special political or economic group." The committee is aided by a Research Advisory Board of leading social scientists and by a small permanent professional staff.

The Research and Policy Committee does not attempt to pass judgment on any pending

specific legislative proposals; its purpose is to urge careful consideration of the objectives set forth in this statement and of the best means of accomplishing those objectives.

Each statement is preceded by extensive discussions, meetings, and exchange of memoranda. The research is undertaken by a subcommittee, assisted by advisors chosen for their competence in the field under study.

The full Research and Policy Committee participates in the drafting of recommendations. Likewise, the trustees on the drafting subcommittee vote to approve or disapprove a policy statement, and they share with the Research and Policy Committee the privilege of submitting individual comments for publication.

The recommendations presented herein are those of the Trustee members of the Research and Policy Committee and the responsible subcommittee. They are not necessarily endorsed by other Trustees or by nontrustee subcommittee members, advisors, contributors, staff members, or others associated with CED.

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THE PURPOSE OF THIS STATEMENT

In May 2002, CED released a policy statement, *A Shared Future: Reducing Global Poverty*, which called on leaders of global enterprises “to rally public and private support for a strategy to overcome global poverty.” This program statement provides greater background and deeper analysis than could be attained in the initial policy statement with regard to the important role played by women in both economic and social change. In addition, this paper goes beyond the recommendations of the original statement to recommend further measures that both global enterprises and official development programs can take to help promote development by promoting women’s roles.

ACKNOWLEDGEMENTS

This program statement was developed by CED staff under the guidance of the co-chairs of CED’s Subcommittee on Globalization, Edmund Fitzgerald and Paula Stern. We are grateful for the time, effort, and care they put into the development of this report.

The report was drafted by Elliot Schwartz, Vice President and Director of Economic Studies at CED, with the able assistance of Sylvia Ciesluk and Megan Kormi. Everett M. Ehrlich, CED’s Senior Vice President and Director of Research, supervised the project. Isaiah Frank, CED’s Advisor on International Economic Policy, contributed valuable comments.

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EXECUTIVE SUMMARY

The Chinese adage “women hold up half the sky” aptly captures the contribution of women to economic development. In most societies women are important productive agents in the economy. In addition, women take primary responsibility within families for the education and health of their members. Yet many developing countries undervalue women’s actual and potential contribution to economic and social advancement; some actively discriminate against women. In many societies, cultural biases against women suppress their ability to contribute to the economy.

In the developing world, women generally face greater difficulty than men in securing necessary resources and basic services—education, health and nutritional services, physical and financial capital, and land—that would make them more productive and allow them to earn higher incomes. In addition to directly improving economic productivity, reducing discrimination against women and improving their access to resources would likely:

- Lower fertility rates;
- Decrease incidences of child and maternal mortality;
- Increase life expectancies;
- Contain the spread of HIV/AIDS;
- Increase household incomes;
- Reduce malnutrition; and,
- Improve overall health and well-being of all parts of society.

In CED’s recent report, *A Shared Future: Reducing Global Poverty*, we called attention to the role women play in developing countries. **This CED update expands on that recommendation and goes further to suggest specifically that U.S.-based businesses should support the equal status of women in all of their practices and programs in developing countries. They**

CED RECOMMENDS RESOURCES FOR WOMEN

“Special attention and resources should be dedicated to improving the status of women: investments in the education and health of women have high social rates of return because of their work and family roles.”

SOURCE: CED, *A Shared Future: Reducing Global Poverty* (New York, NY: CED, 2002), p. 6.

also should support U.S. ratification of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

Country development programs and international aid programs should promote needed social, legal, and cultural changes that support women. Reforms are especially needed to:

- **Pass property rights laws that allow women to hold individual or joint title to land;**
- **Establish labor policies that reduce wage gaps and incorporate supportive policies for female workers (such as child care and paid maternity leave);**
- **Support women’s access to credit; and**
- **Guarantee equal access for women to education and health resources.**

The bilateral and multilateral aid programs of developed countries should focus resources on women’s needs by:

- **Incorporating interventions designed to increase access to the resources that support women’s income earning and care giving roles; and**
- **Becoming more transparent and accountable for outcomes, which would help ensure that funds intended for women reach them.**

Introduction



In June 2002, former U.S. Treasury Secretary Paul O’Neill visited a number of African nations, accompanied by the Irish musician and activist Bono. Among other accomplishments, the visit highlighted the important roles played by women in those economies, as individuals, mothers, workers, and entrepreneurs. In South Africa, they visited a hospital where doctors were using a drug therapy to prevent transmission of the AIDS virus from mother to child. At a Ugandan village, they met with women who travel several miles daily to fetch water needed for the household. Also in Uganda, they went to a restaurant that was started by a woman with micro-loan financing. They visited an American software subsidiary in Ghana, where hundreds of women are employed in data entry positions and paid three times the national minimum wage.

In most developing countries, women play significant roles as workers in the agricultural, industrial, and service sectors of the economy and, although the specific roles and responsibilities of women differ according to the coun-

try and region in which they live, in virtually every nation women also play the primary role in tending to the basic needs of their families. CED’s recent report, *A Shared Future: Reducing Global Poverty*, argues the case for investing in people generally, because such investments improve lives and enhance the productive capacity of the economy.¹ Since women are often neglected in these investments, the report specifically recommends: **special attention and resources be dedicated to improving the status of women; investments in the education and health of women have high social rates of return because of their work and family roles.** Similarly, development programs that assist small businesses, farmers, and other commercial ventures should recognize the unique contributions of women.

Despite the major role women play in developing economies, and their potential to contribute even more, the difficulty of accessing resources and basic services denies many women the opportunity to make such contributions. The education and health status of women and girls in the majority of developing countries are well below that of men and boys. Women farmers do not have the appropriate, simple tools that would enable them to increase food production and reduce the load and physical toil of their labor. Cumbersome legal and cultural obstacles often prevent women from gaining access to needed resources. Women are denied rights to land and property in many areas, thus making it more difficult to secure loans or other forms of credit, and limiting incentives to invest and produce. Prohibitions on women’s property

RECOGNIZING THE ROLE OF WOMEN IN DEVELOPMENT

“Nothing, arguably, is as important today in the political economy of development as an adequate recognition of the political, economic, and social participation and leadership of women. “

SOURCE: Amartya Sen, *Development as Freedom*, (New York: Anchor Books, 1999) pp.104-107.

rights and other legal rights and gender stereotypes concerning women in the workforce are just a few of the many obstacles standing in the way of potentially large gains for national economies, and for the quality of life for women and their families.

This paper is focused primarily on the economic contribution that women make to their societies, as both workers and family caregivers. Research shows that gender inequality directly lowers labor productivity and creates inefficiencies in the allocation of resources, especially that of labor. Such inequality, as noted by the World Bank, directly limits growth by reducing the economy's flexibility, responsiveness, and dynamism.² Eliminating

gender inequalities would raise living standards by directly improving human capital and reducing population growth. Perhaps more important, eliminating gender inequality would directly improve the lives of women, which in many societies are exceedingly harsh, and include such extreme forms of violence as sexual assault, mutilation, sex-selective abortion, and infanticide. Nobel Prize-winning economist Amartya Sen has calculated that there are more than 100 million "missing women" in Asia and North Africa due solely to neglect of female health and nutrition. Almost without exception, good corporate engagement is good both for the firm and for the economy and society overall.³

The Role of Women in Production



Women are a key element of the world's labor force, with the potential to contribute substantially more to the growth and development of their nations. Women work in almost every part of both the formal and informal sectors of developing economies. In many poorer countries, women play an especially large role in subsistence agriculture and earn supplemental income for the family through production and trade in the informal sector—defined as producing goods or services on a small scale, with labor relations based on casual employment, kinship, or social relationships rather than contractual arrangements. Income derived from trade of food, textiles, and other goods in local markets supports the household and contributes to national production. In some countries, such small-scale trading by women in the informal economy can account for as much as 30-50 percent of GDP.⁴

Women's work roles differ significantly along regional as well as class lines. Worldwide female participation in the formal labor force averages nearly 41 percent. In the Middle East and North Africa, it is about 27 percent.⁵ Women in the Middle East frequently live in veiled seclusion and do not work, while African women mostly work in the informal sector to feed themselves and their families.⁶ Latin American women are primarily involved in domestic activities and do very little farming. South East Asian women are known to share in the burden of the household farm as well as work in factories. In India, the roles of women vary among the different castes; those at the highest levels have lifestyles similar to Middle Eastern women, while those belonging

to the lowest class live and work more like African women.

AGRICULTURE

The United States Agency for International Development (USAID) describes women as “the backbone of the world's agricultural labor force.”⁷ In many countries, women perform the majority of the work in food production, yet their role is seldom incorporated into agricultural policy, and they are often overlooked by official development projects and improvement and extension efforts.

Worldwide, rural women are responsible for half of food grown.⁸ In developing countries, they comprise about 67 percent of the agricultural labor force and produce between 60 and 80 percent of food.⁹ Women's role in agriculture varies among different regions in the developing world. In Africa, where a tradition of subsistence food production predominates, nearly all tasks connected with food production are left to women.¹⁰ A recent study concludes that 70-80 percent of all subsistence farming in Africa is carried out by women, mostly because women work longer hours than their male counterparts.¹¹ In different forms of agriculture, such as the plough cultivation systems more common in Asia, women have a less substantial role. Nevertheless, Asian women are responsible for about 50 percent of food production. Female participation in the agricultural labor force in Asia varies widely, from about 35 percent (in Malaysia) to 60 percent (in Thailand). The role of Latin American and Caribbean women

in agriculture is the smallest among developing regions, with participation rates ranging from 2 percent (Costa Rica) to 12 percent (Mexico), although women in this region maintain significant roles in subsistence farming, poultry and small animal production for domestic consumption.¹²

Researchers have noted that differences in women's participation rates among regions with different farming systems are correlated with the observation that women are generally restricted to the use of simple hand tools (more advanced machines, such as plows, are generally controlled by men).¹³ Thus, women dominate subsistence farming, while men play a larger role in commercial agriculture. This division of labor in agriculture based on gender may have indirectly deterred increased mechanization. Agricultural change has often stalled because both men and women refuse to do more work than is customary or work that is traditionally performed by the opposite sex.¹⁴ Development and modernization are slowed in these cases, and potential increases in productivity are never realized.

In some countries, female participation is beginning to increase in the traditionally male-dominated production of cash crops, and women are starting to contribute more directly to family cash income. Women have become valued and sought-after workers in commercial plantations and agribusinesses, most notably in Latin America and Asia, primarily due to a growing demand for agribusiness products and the lower cost of women's labor relative to men. In addition, women workers generally are knowledgeable and experienced in agriculture and have a reputation for "patience, dexterity, and attention to detail."¹⁵

Because women work in all forms of agriculture in most present day developing economies, their potential to improve the performance of this sector is substantial. World Bank research shows that agricultural growth is far below its potential, in part due to the lack of empowerment of women workers. In addition, overall economic growth would be increased if resources were better allocated. In

the Bank's analysis, improving rural women's access to productive resources in Africa (including education, land, and fertilizer) could increase agricultural productivity there by as much as one-fifth.¹⁶ An increased focus on the role of women in agriculture could also improve the effectiveness of rural development programs. Rural aid programs would be more likely to increase food security, reduce poverty levels, and raise living standards if this aid were targeted and development initiatives oriented towards women's roles and needs, including promoting necessary legal and social changes concerning women's property rights.

INDUSTRY/EXPORT TRADE

Low labor costs have allowed many developing countries (led by the successful emerging markets in Asia) to excel in the export of simple manufactured products. Women workers make up a substantial portion of the low-wage labor force employed in the manufacture of these products. It has been noted that, "In the contemporary era, no strong export performance in manufactures by any developing country has ever been secured without reliance on female labor."¹⁷ Even at low wages, employment in manufacturing has brought about many gains for women, who most often prefer such work to more difficult toil in the fields. Industrial employment in many cases allows women to attain greater physical mobility, personal autonomy, and the possibility of breaking gender barriers and other means of male control.¹⁸

Women's lower wages—on average two-thirds the cost of male labor—are at least partly due to the perception that women's traditional childbearing and rearing roles reduce their commitment to formal-sector work. Most important, women are frequently equipped with fewer skills than their male counterparts, due to the lower levels of investment made in their education, health, and training.¹⁹

Although women's low wages have been a major contributing factor to the outstanding

economic growth experienced in many regions of the world, leading emerging markets have successfully shifted production to more skill-based manufacturing that relies on better-trained and educated workers. Korea, Hong Kong and Malaysia, for example, have diversified exports primarily by focusing on electronics manufacturing. Typically, a higher level of education and training is needed of electronics workers than of workers in industries such as apparel or shoe manufacturing. Experience in those countries suggests that training and educating women and girls pays off in increased productivity. All three countries have relatively high levels of female education, with female enrollment ratios in 1999 of 85, 66, and 67 percent respectively for Korea, Hong Kong, and Malaysia.²⁰ Countries that have relatively low female education levels and enrollment ratios, such as Bangladesh, Morocco, and India, must rely on low-tech, low-skill manufacturing. Clothing is the largest category of exports in these nations. Failure to improve female education is likely to impede these nations' diversification into more profitable industries.

Latin American and Caribbean nations have also experienced higher GDP growth from exports of manufactured goods. With strong culturally derived gender roles in the region, Latin American and Caribbean women are often found in low-paid, low-skilled jobs especially in the production of clothing and textiles.[†] However, as in Asia, women in this region are being increasingly integrated into the modern sector, and the range of opportunities available to them is greatly expanding. Thus, women are playing a large part in the success of exports such as electronics, chemicals, and other manufactures.²¹ The region also has relatively high female school enrollment ratios. The com-

[†] Much attention has been directed to export manufacturing sweatshops (also known as maquiladoras) which arose in great numbers in Latin America in the late 20th century, and are known for hiring women who are paid significantly less, work longer hours, and are subjected to worse conditions than men.

bined female primary, secondary, and tertiary gross enrollment ratios range from a low of 45 percent in Guatemala (somewhat of an outlier, the next lowest is 62 percent in Jamaica), to a high of 86 percent in Argentina.²²

Sub-Saharan African nations have not experienced growth in export manufacturing to the degree seen in Asian and Latin American countries, and women remain confined to production of traditional manufactured items. In addition, African women's responsibilities in subsistence agriculture and in the home (water and fuel collection, cooking, cleaning, raising large numbers of children) are so extensive that they rarely have the time to work for pay in the organized labor force.

ENTREPRENEURSHIP, RETAIL TRADE, AND SERVICES

Women's entrepreneurship accounts for a substantial portion of developing countries' economic production and trade. However, because the majority of women entrepreneurs work in the informal sector of the economy, their contributions are often overlooked. Women-run enterprises tend to rely heavily on unpaid, informal workers and use less modern machinery and technology than similar enterprises headed by men. They tend to be concentrated in traditional activities, such as tailoring, food preparation, and handicrafts. In Bangladesh, for example, one fourth of women-run enterprises provide tailoring services, and 21 percent provide dyeing and printing services, both sub-sectors of a market in which male-run enterprises have a less than ten percent share.²³

Women-run enterprises also tend to be concentrated in less lucrative sectors of various industries. For example, although both men and women entrepreneurs are prevalent in the production of food products in the Philippines, women are almost exclusively involved in general food production. In contrast, male entrepreneurs are more highly concentrated in specialized sub-sectors of food

production, such as frozen food production, which are both more technologically demanding and profitable.²⁴

Women entrepreneurs also tend to have lower participation rates in international trade than their male counterparts. In Sao Paulo, Brazil, only 25 percent of women-run businesses are involved in either exporting or importing goods or services; in Mexico City, 21 percent of women-run businesses do so. Globally, 64 percent of women-run businesses with 100 employees or more engage in international trade, compared to 83 percent of corresponding male-run businesses.²⁵ Participation in international trade can be an indicator of an enterprise's success and is often far more lucrative than a sole focus on domestic trade.

Women also account for large portions of retail trade and services employment in developing countries. In Ghana, for example, women constitute approximately 85 percent of the labor force in wholesale and retail trading industries.²⁶ In Bolivia, 82 percent of the female work force is in the service industry, which includes wholesale and retail trade, restaurants and hotels, real estate, community and personal services, communications, etc.²⁷ In Gambia, women's employment in the informal sector is at 83 percent, in Cote d'Ivoire 73 percent, in Bolivia 64 percent, and in Tanzania 85 percent.²⁸

The role of women in teaching is illustrative of their positions in other service professions. Women in developing nations who hold teaching positions are more economically independent, mobile, and respected in the community. But, women's contribution to education is mainly home-based, and unpaid. There is a shortage of women teachers in most developing countries and men most often fill professional teaching positions. For example, in Bangladesh 92 percent of primary and 93 percent of secondary school teachers are male. In Pakistan, only 32 percent of primary school teachers are women, and only 30 percent of secondary school teachers are women.²⁹ However, in the Western Hemisphere in particular, women comprise a large portion of the teaching labor force, and teaching is an important source of income for many women. In Bolivia, 64 percent of women in the workforce are teachers, in Costa Rica 80 percent, in Honduras 63 percent; women teachers in Latin America are most likely to be married to higher wage-earning heads of households and carry the majority of the responsibility for child care and health care for the family, because their incomes are treated as secondary.³⁰ However, for unmarried women in these same communities, the income and autonomy that come with holding teaching positions have helped advance their position in society.

The Role of Women in The Family



In addition to playing a direct role in economic production, most of the world's women provide for the basic needs of their families, often placing other family members' needs before their own. Where women are able to attain higher incomes and more education, they are often able to achieve greater equality in the sharing of household decision-making.[†] That can benefit the family unit in many ways. Experience shows that when income is in the hands of women more money and attention flow to areas such as children's education, food, and health. Families become more child-focused and oriented to meeting basic needs.³¹ A mother's level of education has a strong positive correlation with family health.

These results are confirmed by a growing body of evidence from case studies throughout the developing world that find links between female education levels and the quality of their children's care, education, health, mortality, and nutrition. One study concluded that, "women's educational and health status as well as reproductive autonomy have at least as much, if not more, impact on child survival than does a nation's level of industrialization."³² A study of Brazilian families showed that additional income managed by women was associated with an approximate 3 percent increase in food expenditures (as opposed to only 0.6 percent in the hands of men).³³ Gender difference in food expenditure is

[†] Where significant legal and cultural constraints on gender roles exist, income earned by women is given to husbands, in which case the benefits to women may be greatly reduced.

directly reflected in child nutritional and health status, as the child weight-for-height index increased substantially faster in cases where women rather than men controlled income. Similar results were found in case studies in Kenya, Malawi, and Chile.³⁴ Even though poverty rates and public health expenditures are similar in South Asia and Africa,

THE IMPORTANCE OF EDUCATING WOMEN

"[E]ducating women and giving them equal rights...increases children's chances of surviving to become healthier and better educated because educated women do a better job caring for children."

SOURCE: World Bank, *World Bank Development Indicators 2002* (Washington, D.C.: World Bank, 2002).

half of all South Asian children are malnourished because South Asian women generally have considerably less independent power than women in Africa.³⁵ According to the World Bank, if African men and women had experienced greater equality in education, child mortality would have been 25 percent lower than it was (in 1990).³⁶ The International Food Policy and Research Institute (IFPRI) also found female education to be the most important factor in reducing child malnutrition, determining that women's education and status within the household contributes more than 50 percent to the reduction of child malnutrition.³⁷

Removing Restrictions on Women's Access to Resources



Development experts are in general agreement that increasing the economic participation of women would promote more rapid economic and social development. Despite women's extensive and varied responsibilities, they face significant constraints that impede their ability to contribute to the health and well-being of themselves, their families, and their national economies. In most countries women lack equal access to critical resources—education, health services, physical and financial capital, and natural resources. Enabling women to gain access to and control of these general resources, and to specifically tailored reproductive health services, would lead to gains in productivity and economic progress.³⁸

Therefore, CED recommends that U.S.-based businesses should support the equal status of women in all of their practices and programs in developing countries. They also should support U.S. ratification of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). The CEDAW was adopted in 1979 by the UN General Assembly. As of June 2002, 170 countries had ratified the Convention and an additional 3 had signed the treaty, binding themselves to do nothing in contravention of its terms. Although the United States signed the Convention in 1980, it has yet to ratify it.[†] The CEDAW is often described as an international bill of rights for women. The Convention pro-

[†] Opponents of the Convention claim it would undermine U.S. sovereignty and overly impede the goals of anti-abortion activists. The Senate held hearings in 2002 but failed to vote on the issue.

vides the basis for realizing equality between women and men through ensuring women's equal access to, and equal opportunities in, political and public life—including the right to vote and to stand for election—as well as education, health and employment.

DISCRIMINATION DEFINED

The CEDAW defines discrimination against women as “...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.”

SOURCE: United Nations, *CEDAW*, available at <http://www.un.org/womenwatch/daw/cedaw/> Accessed July 30, 2002.

EDUCATION

As noted above, a large and growing body of research and experience supports educating women and girls to achieve among other goals, improved public health, slower population growth, and higher economic growth. Nations that have high levels of female school enrollment have significantly higher levels of economic productivity, lower fertility, lower infant and maternal mortality, and longer life expectancies than other countries. Despite the many benefits to be gained from a more highly educated female population, girls' educa-

tions are consistently unequal to boys and in many parts of the developing world unavailable at all. According to the United Nations, 50 percent of African women aged 20-24 cannot read or write (compared to 30 percent of men).³⁹ In the Middle East, nearly two-thirds of women are illiterate.⁴⁰ In South Asia women have only about half as many years of education as men, and female secondary school enrollment rates are only two-thirds of male rates.⁴¹

Culture and religion account for some of this inequality, yet poverty is the main reason why girls do not attend school. Because they lack sufficient disposable income to pay school fees, families may be forced to choose which of their children to educate, and boys are almost always given priority. Women's work burdens also contribute to low enrollment rates, as young girls are often pulled out of school to assist their mothers at home. Additional factors include the lack of girl-friendly school structures, pregnancy, early marriage, and gender insensitive curriculums and classroom environments. In cultures that display a preference for girls to be educated

by women instructors, the lack of women in the teaching profession is a significant obstacle to female education. In Yemen, for example, prevailing cultural norms dictate that girls be educated by women teachers; however, only 16 percent of all teachers in Yemen are women.⁴²

Providing girls with a proper education has positive returns to society overall as well as to the economy specifically. Education gives girls the skills, opportunities, and self-confidence they need to become active contributors to their nation's development. Education increases the likelihood that women will wait longer to marry, have fewer children, and earn better wages.⁴³ Investment in the education of women and girls also lowers their incidence of HIV/AIDS and better equips them to care for others with AIDS. (See discussion of AIDS to follow.)

Research concludes that gender bias in education, among other negative effects, significantly contributes to higher fertility—on average, every year of female education reduces the total fertility rate by 0.23 percent.⁴⁴ (As illustrated in the table below.) In

Table 1**Female Education and Fertility Rates, Selected Countries**

Country	Net Primary Female Enrollment Ratio, 1995-1997	Total Fertility Rate (per women) 1995-2000
Indonesia	93	2.6
Botswana	83	4.4
Nicaragua	78	4.3
Saudi Arabia	58	6.2
Haiti	55	4.4
Senegal	55	5.6
Mozambique	34	6.3
Ethiopia	27	6.8
Mali	25	7.0
Niger	19	8.0

SOURCE: United Nations Procurement Division, *Human Development Indicators*, 2001 (New York, NY: United Nations, 2002), pp. 90-91, 26-27.

Africa, women with more than seven years of education have two fewer children, on average, than their counterparts who received no formal education.⁴⁵ Lowering fertility is an essential step towards raising per capita income. Fewer children per family lowers the dependency burden (thus increasing family savings and disposable income), increases the share of working age population, provides women with more job choices, and increases women's work productivity and mobility. According to UNICEF, "family planning is one of the most important of all contributions to social and economic development."⁴⁶

By limiting the potential gains to the quality of human capital, gender discrimination against women in education slows economic growth. Between 0.4 and 0.9 percentage points of the growth rate differences between East Asia, on the one hand, and Sub-Saharan Africa, South Asia and the Middle East, on the other, can be accounted for by gender gaps in education.⁴⁷ Sub-Saharan Africa has the slowest economic growth, highest fertility and under-five mortality, and slowest annual growth in female schooling and formal sector employment.⁴⁸ Differences within Africa make an equally strong case. Botswana, with low levels of gender inequality in education, grew 5.5 percent per year in the period 1960-1992. Ghana and Niger grew less than 0.3 percent per year and had high levels of gender inequality in education.⁴⁹ While many factors have contributed to this disparity in growth rates, research lends support to the argument that gender inequalities accounted for nearly one-third of the difference and, moreover, that the causality runs from gender bias in education to economic growth.⁵⁰

Improving the level of human capital through education increases productivity from the fields to the factory floors. Research shows that education leads to greater productivity among women farmers, particularly for those whose education levels are the lowest. Educated women are more likely to adopt

agricultural technologies that increase productivity and efficiency.⁵¹ In Kenya, where female education is particularly low, it is estimated that a year of primary education provided to all female farmers would boost maize yields by 24 percent.⁵²

In addition to these benefits, the value of education in improving the quality of life of women themselves should not be overlooked. The intrinsic value of education can provide great fulfillment, a higher quality of life, and confidence to pursue greater achievements.

HEALTH AND NUTRITION

Similar to education, women lack sufficient access to health care and nutrition. Poor health status among women directly affects both their own productivity and the productivity of their families. Health related disabilities have been found to reduce women's labor force participation by as much as 22 percent in some settings, and the health status of women plays an important role in the health of other family members, especially children.⁵³ According to the World Bank, improvement of health care for women aged 15-44 offers the highest return on health care spending for any demographic group of adults.⁵⁴ Studies suggest that as improvements in women's health and nutrition reduce infant and child mortality, the demand for larger families is reduced, which in turn allows families to share more resources per person.

Data reported by developing countries, especially in Asia and Africa, show clearly that care for women and girls is inferior to that for men and boys. Females have higher rates of mortality, morbidity, undernourishment, and medical neglect. To overcome those biases experts recommend a package of essential services for women that includes: prevention and management of unwanted pregnancies, safe pregnancy and delivery services, prevention and management of sexually transmitted diseases, promotion of positive health practices,

and prevention of practices harmful to health. Programs to increase health literacy—defined as the ability to comprehend and apply basic medical information geared to treating or avoiding illness—can also redress the imbalance in care between men and women. This has been shown in surveys and research sponsored by Pfizer and other leading companies with an interest in literacy issues.⁵⁵ The delivery of these services need not be expensive. Many services can be delivered at relatively low cost or through simple improvements in existing or proposed services, such as fitting services to local conditions, involving women in the design and implementation of programs, providing gender-specific information, and putting greater stress on the education of communities to change attitudes and conduct that are harmful to women.

In addition to the direct health benefits that accrue to the women who receive care, improvements in women's health provide multiple benefits through the various roles that women play in work, childcare, and the household. Improvement in the health, nutrition, and maternity care of women improves their ability to earn income and the health and life expectancy of their newborns, older children, and other family members.

AIDS is a health problem that deserves special attention, especially for women in sub-Saharan Africa, where 75 percent of the world's HIV/AIDS-infected population is located and where women account for 58 percent of adult cases. (See box.) AIDS disproportionately affects women and adolescent girls who are socially, culturally, biologically, and economically more vulnerable.⁵⁶ In many cultures, prevailing views and practices put women and young girls in extreme danger of HIV infection, while gender inequalities in access to medical treatments and health services limit women's ability to obtain treatment. Among the many consequences of the AIDS epidemic in Africa are declining productivity and labor shortages in the agricultural sector, where women are the major producers of food for domestic consumption.

PHYSICAL AND FINANCIAL CAPITAL

Simple technologies that could greatly reduce women's workloads, as well as improve food production and forest management, are not available to most women in developing countries. Introducing basic technologies such as water pumps, millet mills, shellers, improved stoves, etc. could relieve women of difficult domestic tasks, thus creating more time for productive, income-generating activities. The introduction of new technology does not always benefit women, it often leads to a change in the division of labor that reinforces male domination, as men gain control of new machinery and women remain relegated to the hardest manual jobs.⁵⁷

As previously noted, male farmers (especially in Africa) are primarily involved in agricultural production for export while women dominate subsistence farming. Men tend to have exclusive access to modern technologies and agricultural techniques, and improvements and productivity gains are isolated to the larger commercial farms, which produce for export. Women, however, do not enjoy any of these gains, and subsistence agriculture (which is the source of most local food consumption) continues to suffer.⁵⁸

Microcredit lending provides an important example of how the promotion of women's self-employment and entrepreneurship can be successful. A small loan would enable many women to start a business or to increase the productivity of their agricultural activities. This potential goes mostly unrealized, as shown by the fact that African women account for more than 60 percent of the agricultural labor force and contribute up to 80 percent of total food production, yet receive less than 10 percent of credit to small farmers, (and less than 1 percent of total credit to agriculture).⁵⁹ Without access to credit, women in agriculture cannot hire labor or purchase other farm inputs that would improve productivity and decrease work burdens. Experience has shown

WOMEN AND AIDS

- The incidence of HIV/AIDS among women has risen at an alarming rate. In 1997, 41 percent of HIV infected adults were women; this figure rose to 50 percent in 2002.
- In 2002, 1.2 million women died of AIDS, 19.2 million women were living with AIDS, and 2 million women were newly infected.
- Fifty-eight percent of all HIV positive adults in Sub-Saharan Africa are women.
- In Sub-Saharan Africa, teenage girls are 5 times more likely to be infected than boys, since girls are mostly infected not by boys their own age, but by older men.
- Transmission of AIDS from men to women is two times more likely than from women to men. The risk is especially high in the case of unwilling sex with an infected partner since condom use is unlikely.
- Because of the belief that sex with a virgin will cure HIV, younger girls have been forced into unsafe sex with HIV-positive men.*
- In Senegal, men who were surveyed believed that female circumcision was advantageous as it “rationalizes women’s desire and helps women resist men.” Female circumcision increases women’s risk of contracting HIV/AIDS and other sexually transmitted infections.
- Rape has been used as a weapon of war in many countries engaged in armed conflict.
- In several countries in Sub-Saharan Africa, almost half of all girls aged 15-19 did not know that a person who looks healthy could be infected with HIV and could transmit it to others.
- Due to their low status in many developing countries, women have limited access to health care, which means their symptoms often go unrecognized and untreated.
- A study in Senegal showed that the combination of availability of training in the use of female condoms and in negotiating skills resulted in 80 per cent of the women being able to protect themselves from unsafe sex.
- In Uganda, which has one of the most comprehensive prevention programs in Africa, infection rates among educated women dropped by more than half between 1995 and 1997.
- Studies in Zimbabwe show that girls are increasingly pulled out of school to take on the burden of health care. There is a decrease in school enrollment of girls, and 70 percent of the children pulled out of school are girls.

*“SA Policy Deny Baby Rape Claim,” *BBC News World Edition*, July 31, 2002.

SOURCES: United Nations Development Fund for Women (UNIFEM), *Gender and HIV/AIDS*, available at <http://www.unifem.org/www/human_rights/hiv_aids.html> Accessed July 30, 2003; UNAIDS, available at <<http://www.unaids.org/>> Accessed July 30, 2003.

that women use available capital for productive investments, in some cases more than male counterparts. For example, a case study in the Lyamungo villages in Tanzania found that if women had the same access to financial resources as men they would purchase relatively more labor and energy saving agricultural inputs for subsistence farming.⁶⁰

Microcredit programs, such as the USAID initiative entitled the “Women’s Empowerment Program,” typically involve small groups

of villagers (predominantly women) who pool their savings for their own investment needs. Such programs make available to women much needed credit that they would not otherwise have access to and provides them with management skills and self-confidence. Women use these loans to launch small businesses such as goat and poultry raising, vegetable marketing, biscuit making, crafts, etc. The experience of USAID has shown that “women are frugal borrowers, prudent

entrepreneurs, and low business risks.”⁶¹ Many women use their increased earnings to buy instructional material for literacy and numeracy training.

Many development institutions have followed the lead of the Grameen Bank. (See box.) These include most multilateral devel-

GRAMEEN BANK

The use of microcredit as a tool to reduce poverty earned international attention with the work of the Grameen Bank in Bangladesh (formally founded in 1983). The bank founder, Dr. Muhammad Yunus, began by providing small loans to a few poor villagers. Today the Grameen Bank has over 2.4 million borrowers, 95 percent of whom are women. There are currently 1,170 branches servicing 40,000 villages in Bangladesh. The idea has spread to developing countries throughout the world. Similar programs have been initiated in Asia, Latin America, and West Africa. Microcredit has enabled women, who were never before able to access credit on reasonable terms, to begin to generate additional family income. A resulting large increase in small business formation and family income has contributed greatly to the reduction of poverty in these regions as well as to growth of national output. The Grameen Bank estimates that it contributed 1.5 percent to GDP in 1994 (1.33 and 1.1 percent in 1995 and 1996, respectively). Aside from the financial benefits, microcredit has engaged women in productive activities that increase their own security, autonomy, self-confidence and status within the household.*

*United Nations, *Role of Microcredit in the Eradication of Poverty- Report of the Secretary-General*, (1997), available at <<http://www.grameen-info.org/mcredit/unreport.html>> Accessed July 2, 2002.

SOURCE: Grameen Bank, *Contribution of Grameen Bank to GDP of Bangladesh 1994-1996 (Taka million)*, available at <<http://www.grameen-info.org/bank/index.html>> Accessed July 2, 2002.

opment organizations (for example, the World Bank and the United Nations Development Program (UNDP)) as well as many developed country bilateral aid agencies (USAID). A UNDP initiated program in Cambodia provided 6,882 loans to the people of the Kampot province (with a total population of 528,700), of which 99 percent of borrowers were women. The project achieved considerable success: sixty-six percent of borrowers reported an increase in income, and a 9 percent increase in child school enrollment resulted from the initiative.⁶²

LAND USE AND PROPERTY

Laws and norms restrict rights to land ownership and inheritance in many underdeveloped nations. These limitations undermine optimal land use by excluding the most efficient agricultural workers, who often are women.⁶³ Some historians trace this situation to European colonization, which often deprived women cultivators of access to agricultural technology and land. European-style land reforms generally eliminated female land ownership, even where female farming predominated. Land that belonged to women farmers was given to their husband or closest male relative.⁶⁴ Property rights are key to agricultural efficiency, and the denial of rights to women, given their substantial involvement in agricultural activities, affects crop yields and weakens the potential for modernization. (See box.)

When ownership of land is uncertain, farmers are unlikely to take risks by making long-term investments or improvements that would increase the quality and productivity of the land. This negative incentive is true for all farmers and is especially significant where women dominate food production. Food scarcities that exist in Africa today may be avoidable through increased productivity in subsistence agriculture. Without permanent rights to land, women lack both the incentive and legal collateral to obtain resources to

PROPERTY — A BASIC RIGHT FOR WOMEN

Property rights are the rights to use and manage resources—land, personal property, money, and other assets. They are a key legal element in a successful economic system because they provide an incentive to work, save, and invest.

In many developing nations, women are denied basic property rights. Many women lack independent rights to own land, manage property, conduct business or even travel without their husbands' consent. In Sub-Saharan Africa, social norms and customs dictate that women generally do not have secure rights to the land on which they farm. Women obtain land rights through their husband as long as their marriage lasts and often lose these rights once divorced or widowed. In such circumstances, with property rights skewed in favor of men, women often experience other forms of gender discrimination and lower status as well, and may be left in poverty.

SOURCE: World Bank, *Summary: Engendering Development: Through Gender Equality in Rights, Resources, and Voice* (Washington, D.C.: World Bank Group, 2001), pp. 12-13.

pursue investments that could improve productivity.

Farmers depend not only on suitable land for farming, but also sufficient clean water and fuel wood. Collection and preparation of water and fuel is generally a woman's task. Poor women in developing countries can spend up to two hours each day collecting these necessities.⁶⁵ Often women must travel great distances, reducing the time they can spend in other pursuits. In Burkina Faso, Uganda, and Zambia, for example, women could save hundreds of hours per year if walking time to water and fuel sources were reduced to 30 minutes or less.⁶⁶ Improved access to these resources would allow for more time dedicated to improved and increased food production or additional income-generating activities, as well as potential health benefits and schooling.

Conclusion



Women play a significant role in the economies of developing nations. These nations can achieve substantial increases in economic growth and efficiency by allowing women to realize their fullest potential. For this to occur, countries and development partners must focus efforts on women's specific economic needs. Providing women with greater access to education, technologies, capital, land, and water will contribute to national economic growth, alleviate poverty, and improve the well-being of women, their families, and society in general. Given access and control over resources, women have significant potential to help themselves, their families, and their societies.

In *A Shared Future*, CED expressed its opinion that, **“special attention and resources should be dedicated to improving the status of women: investments in the education and health of women have high social rates of return because of their work and family roles.”** The central roles women play as income earners and household caretakers warrant increased attention to both their quality of life and their ability to best perform those roles. We should invest in women because it is good for women—it will improve the quality of women's lives. But, it is also good for development in general; it will enhance the impact

and effectiveness of international development programs.

CED believes that, to be most effective, country development programs and international aid programs should promote needed social, legal, and cultural changes that support women. Reforms are especially needed to:

- **Pass property rights laws that allow women to hold individual or joint title to land;**
- **Establish labor policies that reduce wage gaps and incorporate supportive policies for female workers (such as child care and paid maternity leave);**
- **Support women's access to credit; and,**
- **Guarantee equal access for women to education and health resources.**

The bilateral and multilateral aid programs of developed countries should focus resources on women's needs by:

- **Incorporating interventions designed to increase access to the resources that support women's income earning and care giving roles; and,**
- **Becoming more transparent and accountable for outcomes, which would help ensure that funds intended for women reach them.**

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