

WOMEN IN DEVELOPMENT

*A Progress Report
on the World Bank Initiative*



A WORLD BANK PUBLICATION

Women in Development

A Progress Report on the World Bank Initiative

*The World Bank
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The cover photograph, by Curt Carnemark, shows a woman and child in Zimbabwe.

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Foreword

Improving opportunities for women is not only a matter of human justice, but also a sure route to faster and more sustainable development. Most people recognize that women have the right to participate in political and economic decisionmaking and to enjoy the fruits of social and economic progress. But in much of the world, they do not have the opportunity to do so.

Women in many parts of the world still lack access to education and training, to health and family planning services, and to information and resources. Often, their legal standing is inferior and they are unable to participate in politics and in policymaking. As a result, these women are denied choices in their own lives and also are prevented from contributing all that they might to family well-being and to national progress. There is a direct relationship between expanded opportunities for women and improved health and learning for children, slower population growth, and the easing of environmental pressures.

The United Nations Decade for Women (1975–85) helped focus public attention on the important role women can and do play in socioeconomic development. As a result, many governments adopted strategies to improve opportunities for women, thereby contributing to development and equality.

The World Bank also identified women in development as a priority and has integrated this concern into its analytical work and lending operations. As many as one out of five Bank operations approved in 1989 included specific recommendations for assisting women. Indeed, it is encouraging to note that some progress has been made in each area considered in this report on women in development.

This is a promising start, but only a start. I call on all governments, nongovernmental organizations, and development agencies to work toward the common goal of equal opportunity for all people—male and female—and to help transform this goal into a reality.

Certainly the World Bank will continue to intensify its own efforts for women in development.

Barber B. Conable
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This report was prepared by Barbara Herz, chief of the World Bank's Women in Development Division, and Götz Schreiber, principal economist in that division. Ann O. Hamilton, director of the Population and Human Resources Department, provided general direction. The report includes major contributions from Hans Adler, Sayeeda Chaudhry, Laurence Foglierini-Salomon, Benjamin Patterson, Harold Pilvin, and Julie Scher. Section 1 is based primarily on the findings from "Women in Development: Issues for Economic and Sector Analysis," Policy, Planning, and Research Working Paper 269 (World Bank, Policy, Research, and External Affairs Office, Washington, D.C., 1989). Bruce Ross-Larson and Patricia McNee edited that paper, and Judy Lai coordinated its production.

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I

Introduction and Summary

During the United Nations Decade for Women (1975–85), governments and institutions, including the World Bank, adopted policies to enhance the role of women in development. Although progress was achieved, particularly in health and schooling, less was accomplished in other areas. In 1987, therefore, the Bank launched a stronger and more focused initiative to integrate attention to women in development through its analytical work and lending. This report summarizes the rationale for these efforts, describes progress in implementing the initiative, and outlines future directions. In general, the Bank is focusing on increasing women's economic productivity by investing in human capital and improving women's access to productive resources and the labor market.

The Importance of Women in Development

The rationale for any long-term effort by the World Bank is its potential contribution to economic growth and the reduction of poverty. The Bank's women in development initiative is no exception. Expanding women's opportunities, especially in ways that enhance their productivity and earning potential, will raise women's own living standards and contribute to better economic performance, the reduction of poverty, and improved family welfare. Over time, it will also help to slow population growth. Because social and cultural forces influence women's economic productivity, deliberate and thoughtful effort is required to involve women more effectively in the development process.

The economic contribution of women is known to be substantial. Women produce more than half the food in the developing world and as much as three-fourths in Africa. They play a substantial role in the storage, processing, and marketing of food and cash crops, and they often have charge of small livestock. Women constitute about one-fourth of the industrial labor of the developing world and an even

higher proportion in many of the expanding export industries of East Asia and Latin America. Women also work in the large and growing informal sectors of both rural and urban areas.

The economic contribution of women goes much further. Beyond their work in the formal and informal labor force, women usually have the primary responsibility for the care of children and the elderly and for many household chores. Women often spend several hours a day fetching household water and fuelwood (which constitutes 90 percent of the household fuel used in Africa).

Because much of women's work is done at home or outside the formal economy, it is not fully recognized in official statistics or by policymakers. But studies in Nepal and the Philippines suggest that, when women's production is valued properly, rural women contribute about half of the family's income. Moreover, many poor families are headed by women (for example, one-third of families below the poverty line in India, two-fifths of all families in Jamaica and rural Kenya, and one-fifth of those in Togo and urban Brazil). Thus women's earnings make a particular contribution to the alleviation of poverty; moreover, women perform such tasks as feeding the family, which directly relieve misery.

Women make a crucial contribution to the health and learning of children, which improves future economic performance. Many studies show that families depend heavily on women for nutrition and health care, particularly in low-income areas. A study in India shows a link between women's earnings and children's—especially daughters'—health, and several studies demonstrate the effect of maternal education on the schooling of children, especially girls. Evidence also suggests that the most effective way to slow population growth is to improve educational and earning opportunities for women while extending family planning services.

Women's economic options relative to men's vary widely in different cultures and at different stages of economic development. In the early stages of economic development, women tend to bear many children and to work in or near the home, whereas men are allowed greater choice of occupation. This tendency for both rural and urban women to remain inside the home and family is more marked today in parts of Africa, the Middle East, and South Asia. By contrast, in much of East Asia, Latin America and the Caribbean, and the rest of Africa, women are generally less confined. Needless to say, excep-

tions arise in all regions. Generally, however, as economic development opens up more opportunities for education and employment, women's choices naturally expand: couples tend to have fewer children, and women tend to enter the formal labor force, in which earnings are higher. Economic development thus brings with it the promise that women will be able to earn more, learn more, and secure better health for themselves and their children. As economies advance and options increase, cultural barriers can also be reduced, but the process is obviously neither automatic nor fast.

For women, as for men, the ability to realize their economic potential depends both on their human capital—their health and educational status—and on their access to information, resources, and markets. Compared with men, however, women face additional and more intractable barriers to access because of their mothering role (multiple pregnancies and child care) and because of cultural traditions, sometimes reflected in law or policy, that tend to keep women more home-bound than men and more restricted in their choices of employment and social interactions. These barriers are worse in conditions of poverty, but they persist even in industrial countries. They restrict women's access to the information and resources required to respond to economic opportunities. For example:

- Excess fertility can damage the mother's health and, therefore, the welfare of her family. It can also limit her earning capacity by making it more difficult for her to leave the home for training or to buy or sell goods.
- Parents are often more reluctant to educate daughters—or even to provide them with health care or food—perhaps because women have (or are expected to have) fewer income-earning opportunities than men, because girls are expected to do more household chores, because girls leave their families when they marry, or because tradition discourages aging parents from accepting help from daughters.
- Agricultural extension programs customarily address male farmers, so women must rely on second-hand information, which may not cover the topics most important to their agricultural productivity.
- Women often have difficulty obtaining credit because they are poorly educated, because they are not used to dealing with banks or banks with them, or because they rarely hold title to land or other assets, often required as collateral.

- Women's legal position remains inferior by law in some countries and by custom in more, and women are often reluctant to use what legal channels they have to pursue claims against men.
- Where women are traditionally secluded, they may not be allowed to work in the fields, gather for training, or travel to markets; in some places, women must get a male relative's permission even to seek emergency health care.

In other words, because of deficits in education, poor health, interruptions for childbearing, or laws and regulations, many women have more difficulty earning money or breaking into the formal sector.

When such problems combine to inhibit women's productive potential and earning capacity, a vicious circle results: women produce and earn less, so parents invest less in education and health care for their daughters, who will, as a result, also produce and earn less. The daughters will also lack some of the skills and resources they need to care for their own families. The result is a loss of welfare, not only in forgone production and income, but also for society. Fertility rates may remain high, children's health may suffer, and the natural resources that women often manage—including land, fuelwood, and water—may not be used well.

Intervention to assist women will thus also promote economic performance, family welfare, alleviation of poverty, and slower population growth. Indeed, intervention is justified on grounds of equity alone. In addressing the obstacles facing women, it is necessary to be sensitive to the role of culture. Governments must consider how best to realize women's economic potential within their own sociocultural contexts, and they should consult with women's groups and nongovernmental organizations when setting priorities and designing programs.

The problems women have in realizing their economic potential must be addressed with a wide range of measures. A few areas, however, are already emerging as keys to success. In the long run, the greatest effect is likely to come from investment in human capital—in education and in health and family planning. In the short run, the ability of the current generation of women to earn more, and to contribute more to their children's future earning capability, can be improved by measures to increase women's access to resources, including information and credit. A study from Kenya suggests that

female farmers with the same access as men to productive inputs, extension, credit, and education produce about 7 percent more per acre. Yet several studies suggest that the average female farmer in Kenya produces 4 to 15 percent less than the average man, which gives some notion of the economic cost of denying female farmers the same access to education, extension services, credit, and even land that men have.

Education

As is the case with men, educated women tend to produce and earn more. Evidence from a variety of socioeconomic settings suggests that the economic returns to female education (measured as proportional increases in wages) are substantial and comparable to those to male education. Moreover, the influence of the mother's education on family health and family size is great—greater than that of the father's education. Maternal education may also have a greater effect on children's learning.

Girls' primary school enrollment rates are lower than boys' in almost all regions. This difference is greatest in South Asia, the Middle East, and Africa. In spite of the benefits to society of female education, there may be disparity at the household level between who pays and who benefits: parents may be willing to invest less (in fees, clothing, books and other supplies, and labor forgone) in their daughters' education because the benefits go primarily to the daughters when they mature and to the daughters' children. In addition, parents may be more reluctant to send girls to distant schools or to schools that lack privacy or have mostly male teachers. Even where primary enrollment rates are more nearly equal, gender-related differences often show up at the secondary or postsecondary levels of education, and such differences often appear in specialized fields (for example, fewer girls enter scientific and technical fields). In addition to improving the quality of education, which can build demand, promising measures to increase female enrollment and retention include:

- recruiting and training more female teachers, especially from their own communities
- establishing more community-based (less distant) schools
- scheduling classes more flexibly with respect to hours, days, and seasons

- providing greater privacy and safety for girls and female teachers—or even, where necessary, establishing girls' schools (without sacrificing quality)
- improving the quality of schooling and encouraging parents to let girls attend
- waiving fees or providing scholarships for girls.

Health and Family Planning

Improved health not only reduces the toll of morbidity and mortality on women but increases their economic prospects. Moreover, society benefits from improved health and lower birthrates. During the reproductive years, women face special health needs, especially in circumstances in which they bear many children, are malnourished, or suffer from chronic diseases such as malaria. In many places, a fourth or more of all deaths of women of childbearing age are associated with pregnancy and childbirth. The probability of dying in pregnancy is fifty to one hundred times greater in many developing countries than in industrial countries. Because of multiple pregnancies, the lifetime risk that a woman will die in pregnancy—primarily from infection, hemorrhage, toxemia, obstructed labor, or primitive (usually illegal) abortion—may reach one in twenty. Thus health measures of particular relevance to women include:

- providing better services at the community level and improving referral to health facilities at the next-highest level
- delivering family planning services, including a variety of methods to meet the needs of couples who wish to delay the onset of childbearing, space births, or end childbearing when they have the number of children they wish
- providing prenatal care to improve both maternal and child health and nutrition and to identify high-risk pregnancies in time to help both mother and child
- more effectively assisting with normal and high-risk childbirth
- combatting anemia with improved nutrition and iron supplements.

Agricultural Extension

Extension services are traditionally directed to men, even where women clearly perform much of the farm work and make many of the farming decisions. A few programs, particularly in Africa, are

pioneering in providing extension to women as well as men, not through separate programs but by adjusting existing services. Promising strategies include:

- designing programs with an awareness of female farmers' issues (the crops or animals for which women are responsible and the tasks women perform)
- recruiting and deploying more female extension agents
- working more with groups of, say, fifteen to twenty farmers, which may be particularly effective for women, who may be more accustomed to working together in such groups than are men
- encouraging women to comment on programs and giving them information.

Credit

Women lack access to credit because of tradition or because they lack education or collateral. Very poor women in Bangladesh who were allowed to borrow for the first time (at market interest rates) increased their incomes by half; they repaid almost all their loans on time; and they improved their children's attendance in school and increased their own practice of family planning. Yet few credit programs meet women's needs. Special measures can help channel credit to women, but it is worth noting that, since women often pay exorbitant interest in the informal credit sector, these measures need not include subsidizing interest rates below the levels prevailing in the formal credit market. Promising measures include:

- providing credit to groups of women, relying on group guarantees and peer pressure to repay instead of asset-based collateral
- lending small amounts for cash-earning activities chosen by the borrower and allowing gradual repayment in small amounts
- encouraging savings and letting them serve as collateral for loans
- providing training and administrative support to help women handle money and bureaucratic requirements.

Other Measures

The areas just noted are those in which investment most obviously pays off by increasing the productivity of women. This is not to say,

however, that other areas should be ignored. For example, women often spend hours of drudgery every day in fetching wood and water and in cooking. Measures to free more of their time for other activities would thus be of value. Such measures include those of general benefit, such as investment in water supplies and rural roads, and those likely to be of particular benefit to women, such as development of alternative fuels and local woodlots, promotion of more efficient stoves, and provision of child care. Also promising are the prospects for increasing female labor force participation. As economies advance, women's labor force participation tends to increase, but many studies show that most women work in lower-paying fields. In identifying ways of improving women's prospects for employment, it is important to distinguish disadvantage in education or the demands of child care from legal or regulatory discrimination. This subject needs to be pursued, particularly in parts of East Asia and Latin America and the Caribbean.

The World Bank's Response

In 1975, at the start of the United Nations Decade for Women, the World Bank created the post of adviser on women in development to increase attention to women in the Bank's activities. The initial focus was on making Bank staff more sensitive to the need for greater efforts on behalf of women and on preparing a report, *Recognizing the "Invisible" Woman in Development*, which was published by the Bank in 1979. The Bank also participated in United Nations conferences during the Decade for Women.

At the end of the Decade for Women, the Bank assessed its strategy with regard to women in development and considered ways to increase attention to these issues in policymaking and lending. The conclusion was that many Bank staff had been convinced of the importance of allowing more opportunity for women, but most were unsure how to go about it or what the operational priorities ought to be. Consultations with other donors, nongovernmental organizations, and governments revealed similar situations in many developing countries and donor agencies.

In 1987 the Bank embarked on a more focused and ambitious initiative to assist women in the developing world, by establishing a Women in Development Division, identifying women in develop-

ment as one of the Bank's "special operational emphases," and, more recently, by placing a coordinator for women in development in each of the Bank's four regional complexes (Africa; Asia; Europe, the Middle East, and North Africa; and Latin America and the Caribbean). The United Nations Development Programme (UNDP) and several member governments, including the Netherlands, Norway, and Sweden, have provided additional resources for the women in development initiative.

The women in development initiative first involved establishing a rationale and a conceptual framework for addressing women's issues and compiling a portfolio of examples from the Bank's lending operations. This helped to show that efforts to address women's role in development are practical and affordable and make economic sense. It also established the areas in which action was most needed. Efforts thus far include:

- reviews of the literature on women's issues and issuance of a general guideline on what is known about how to approach these issues in the Bank's lending operations
- the launching of research on women's agricultural productivity in Africa (financed by the UNDP), women's access to public services, women's education, and female employment
- publication of two country studies, *Kenya: The Role of Women in Economic Development* and *Women in Pakistan: An Economic and Social Strategy* (World Bank, 1989), which assess the situation of women and offer a plan of action to expand women's opportunities, and the planned publication of a similar study on Bangladesh
- an international initiative to provide "safe motherhood" (particularly through maternal health and family planning services at the local level) in cooperation with the World Health Organization, the United Nations Fund for Population Activities, the UNDP, the United Nations Children's Fund, and others
- projects that include actions specifically addressed to women
- country assessments and action plans on women in development
- economic and sectoral work
- training of staff
- efforts by the Economic Development Institute to increase the number of female participants and to address women's issues more effectively in its curricula.

Since lending operations provide the most concrete opportunity for the World Bank to assist women in development, the Bank assessed the treatment of women's issues in all 442 operations approved in fiscal 1988 and 1989. The review suggests that the women in development initiative has begun to have some effect, at least as reflected in stated objectives, although the real benefits must, of course, depend on implementation. One in five operations approved in fiscal 1989 included project-specific recommendations about the role of women, compared with only one in ten in fiscal 1988 and even fewer in earlier years. More than one-third of all fiscal 1989 operations in Africa included actions specifically addressed to women.

The review of lending operations revealed that activities to assist women were, in fact, concentrated in high-priority fields, particularly education; population, health, and nutrition; and agriculture. Some 28 percent of the education projects approved in fiscal 1988 and 44 percent of those in fiscal 1989 propose specific actions to improve female education. Six of the eight population, health, and nutrition projects approved in fiscal 1988 and ten of the eleven in fiscal 1989 address women's needs specifically. Of the fifty-three operations approved in agriculture in fiscal 1989, twenty-two (sixteen in Africa) included specific actions to help women. This compares with nine out of fifty-six projects approved in fiscal 1988.

Progress can also be discerned in these important areas over the longer term. Comparison of seventy-three operations in these fields in fiscal 1988 and 1989 with a paired set of seventy-three similar projects in the same countries approved from 1980 to 1987 reveals that the share of operations with project-specific actions to assist women increased from 9 percent in the earlier period to 30 percent in the later one for agriculture operations and from 22 percent to 33 percent for education projects. It remained at 75 percent for population, health, and nutrition operations. In addition, some projects approved in fiscal 1988 and 1989 illustrate the possibilities for addressing women's needs in other fields—small-scale industry, water supply, energy—and in adjustment operations. Such projects are described in section 2.

A review by the World Bank's Operations Evaluation Department of a sample of projects approved in the early 1980s emphasizes the importance of effective planning (incorporating gender-disaggregated data) and supervision of projects to ensure that women's needs are taken into account. Some ongoing projects have been modified to