

FOCUS

Women on the Move

Investing in Women — Key to Economic Growth



IF it takes a whole village to raise a child, as the saying goes, then what is the extent of the effort needed to change the attitude of that village to provide the same opportunities to women as it provides to men? This question is crucial considering the role women play in raising children and thereby shaping our future. "The hand that rocks the cradle, is the hand that rules the world," according to the American poet, RW Wallace's famous dictum. The issue of gender equality is one of the elusive challenges to modern societies and the focus of the Women's Conference in Beijing.

The World Bank recognizes the significance of the gender issue and has allocated large resources to giving women a better and stronger position in their families and societies. Investing in women is at the center of the Bank's policy of developing human capital which in recent years is getting an even higher priority than before. The World Bank considers investing in women a key to its strategy to promote economic growth and reduce poverty. It is not only a question of social justice, but also an essential part of enhancing development. When we speak about investing in human capital

by Armeane M Choksi

there is no better investment than investing in women in terms of its contribution to economic growth. This is not an emotional or a politically correct statement of the issue, but a hard-nosed economic fact. The social rate of return to investing in the education of women in developing countries is around 12 per cent. Which society can afford to turn down such an investment?

Governments simply cannot afford to ignore the gender issue and not invest in women. Research unambiguously shows that gender inequalities slow economic growth and lead to further social deterioration in the poorest countries in the world. Governments cannot claim economic growth and poverty reduction as their objectives, while ignoring roughly half their populations.

Poverty reduction begins at ground zero, in each single household, with the upgrading of the social status of the woman in the family, village and community and a better understanding of her crucial role for the well-being of the entire society.

Many studies in recent years have looked at the allocation of resources at the household level. They have established the much greater share of education, health and food expenditures boys receive compared to the girls in the family. The differences are most often explained by traditions and complex cultural norms and patterns that inevitably make girls the losers. In many cultures par-

ents perceive that there are lower benefits from investing in girls. This is where the vicious circle starts leaving many girls in a disadvantageous position for life. The losers are not only the women, but the entire society.

A recent study by the World Bank shows that social and economic loss is greatest when women are denied access to basic education and health. Social returns to investments in women's education and health are significantly higher than for similar investments in men. The reason is the strong link between women's education, health, nutritional status and fertility levels and the quality of life of future generations in terms of their education, health and, subsequently, productivity.

This is where public policy has a role to play to ensure women have the opportunity and access to education, to health care and fair and equal employment opportunities. By providing for the improvement of basic conditions like better water and sanitation services, rural electrification and improved transportation, governments can ease the burden of women in the households and create new opportunities for them in education and the labour markets.

Education is the single most crucial issue that can be decisive for the well-being of a woman and her family. Education in general, as the examples of East Asia have shown so convincingly, is one of the most important keys to sustainable economic growth.

The effect is even greater when women get access to better education: * Educated women have healthier children. * Educated women have fewer children. * Educated women also have a profound impact on the status of women in their community and make it easier and more acceptable for future generations of girls to get an adequate education.

Women make up 40 per cent of the world's work force in agriculture. At least 50 per cent of the world's agricultural production today is grown by women in developing countries. In some African countries the ratio is closer to 80 per cent. A World Bank study shows that if women and men would get the same education, farm-specific yields would increase between 7 and 22 per cent. Increasing women's primary schooling alone would increase agricultural output by 24 per cent. Other studies have shown that well educated women also have benefits for the protection of the environment.

The remedies to improve the lives of women may seem simple enough, but experience shows that implementation is not so easy. Many governments must make a real commitment to help women overcome the barriers to equality if they are serious about social development and economic growth. They will have to realize that there is no way around the gender issue if they wish to see social progress and general improvement in the standards of living of their people. Their macro-economic management policy must certainly be sound and stable in a complementary interaction with a policy that emphasizes labour-demanding growth and a reorientation in public spending. But, in addition, governments must clearly understand that women are the key to economic development.

The gender issue has become an increasingly important part of the World Bank's lending policy. The policy calls for the consideration of gender issues in all country assistance strategies. The strategy will be designed in accordance with the specific conditions of each country, and the bank will assess the positions and constraints of the government, especially when cultural norms and traditions are concerned.

The Bank will not shy away from discussing gender issues and will be realistic and focused in setting goals to achieve the desired results and initiate a meaningful dialogue. But only with the commitment and collaboration of governments is there any hope of success in giving the world's women a fair chance of a full and rich life, understanding all the significance of the hand that rocks the cradle.

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Putting Violence on Trial

BOTH the scene at the tiny police station in Belmont, Jamaica, and its outcome were discouragingly familiar. A 14-year-old deaf girl had been severely beaten by her stepfather. Although she had to struggle to put her hurt into words, the girl's predicament was clear to her, worried aunt and a concerned neighbour.

They went to the police, who listened, but did not hear. "They said she couldn't testify — so what was the use," recalled the neighbour, Sally Landis, an attorney who handles domestic violence cases. "And they sent her home."

This grim scenario is replayed daily in countries around the world. But if Jamaica's women's rights advocates have their way, it may soon be played out differently. After 10 years of tireless lobbying by advocates such as attorney Margarette McCaulay of Kingston, the male-dominated Jamaican parliament passed the country's first Domestic Violence Act in April 1995.

Among other things, the law provides for orders of protection and prompt arrest, and gives judges the clout needed to remove an abuser from the home, says McCaulay, who fought for the law as a representative of the Association of Women's Organizations in Jamaica. "In the new legislation," she says, "the police have pretty wide powers if an order is breached."

In most societies, gender-based violence has long been tolerated. Based on the popular belief that a wife is the property of her husband and that therefore he may do with her whatever he thinks fit, legal systems in some countries have recognized a husband's right to chastise if she is considered disobedient or in some societies even kill his wife if she is thought to have committed adultery.

Very rarely are gender-based abuses reported or recorded. In the United States, according to a study published in American Psychologist, only 2 per cent of intrafamilial child sexual abuse, 6 per cent of extrafamilial sexual abuse and 5 to 8 per cent of adult sexual as-

Male power, privilege and control

Most gender-based violence against women is linked to male power, privilege and control. Culture and tradition, which often are reflected in national laws, only help to perpetuate the idea of male dominance.

Among other things, excessive use of alcohol and drugs has been identified as a factor behind gender abuse. Economic and social factors, such as unemployment, economic stress, overcrowding and unfavourable and frustrating work conditions, also lead to gender-based violence.

Some researchers have argued that violence is actually a learned behaviour. Today's violent husbands are yesterday children of violent parents, they say. In fact, as one study in the US found, men who saw their parents attack each other were three times more likely to hit their wives and ten times more likely to attack them with a weapon, compared to those from non-violent families of origin.

Whether it erupts behind closed doors or on the streets, the violence that assaults women everywhere remains a social scourge that destroys lives, impairs health and hurts entire communities. Despite its force to ruin lives, or perhaps because of it, more and more women are finding the will to fight back. In countries around the world, changes are under way.

One powerful venue for change is the legal system, including the laws that shape it and the officials who carry them out. And it is here that women's rights advocates are pressing for justice.

By drafting new legislation, fighting for police training and prosecuting rape cases, women are demanding and getting justice from once indifferent criminal systems. In a majority of the countries, women have more than one non-governmental organization dedicated to the elimination of gender-based violence. These organizations provide services for survivors of abuse, work to change

community attitudes and lobby for legal reform in North America, Europe, the Asia-Pacific region and Latin America and the Caribbean. There are fewer in eastern Europe, western Asia and Africa.

Pressed by women's organizations and aware of the abuse endured by women victims at the hands of callous officials, several countries are now trying fresh approaches to change faulty systems.

In the Philippines, for instance, all police stations in the country now have a women's desk staffed by specially trained women officers whose job it is to listen to and investigate crimes of violence against women. Since 1993, 169 women's desks have been established and staffed by 276 policewomen.

"Female victims are more comfortable talking to women police who can better empathize with them," explains Commissioner Girtie Tirona, head of the National Commission on the Role of Filipino Women.

And in India, women's courts have been operating since October 1994 in the capital city of New Delhi to provide an environment that allows victims to testify openly.

But the scales of justice, long weighted in favour of men, are not yet balanced.

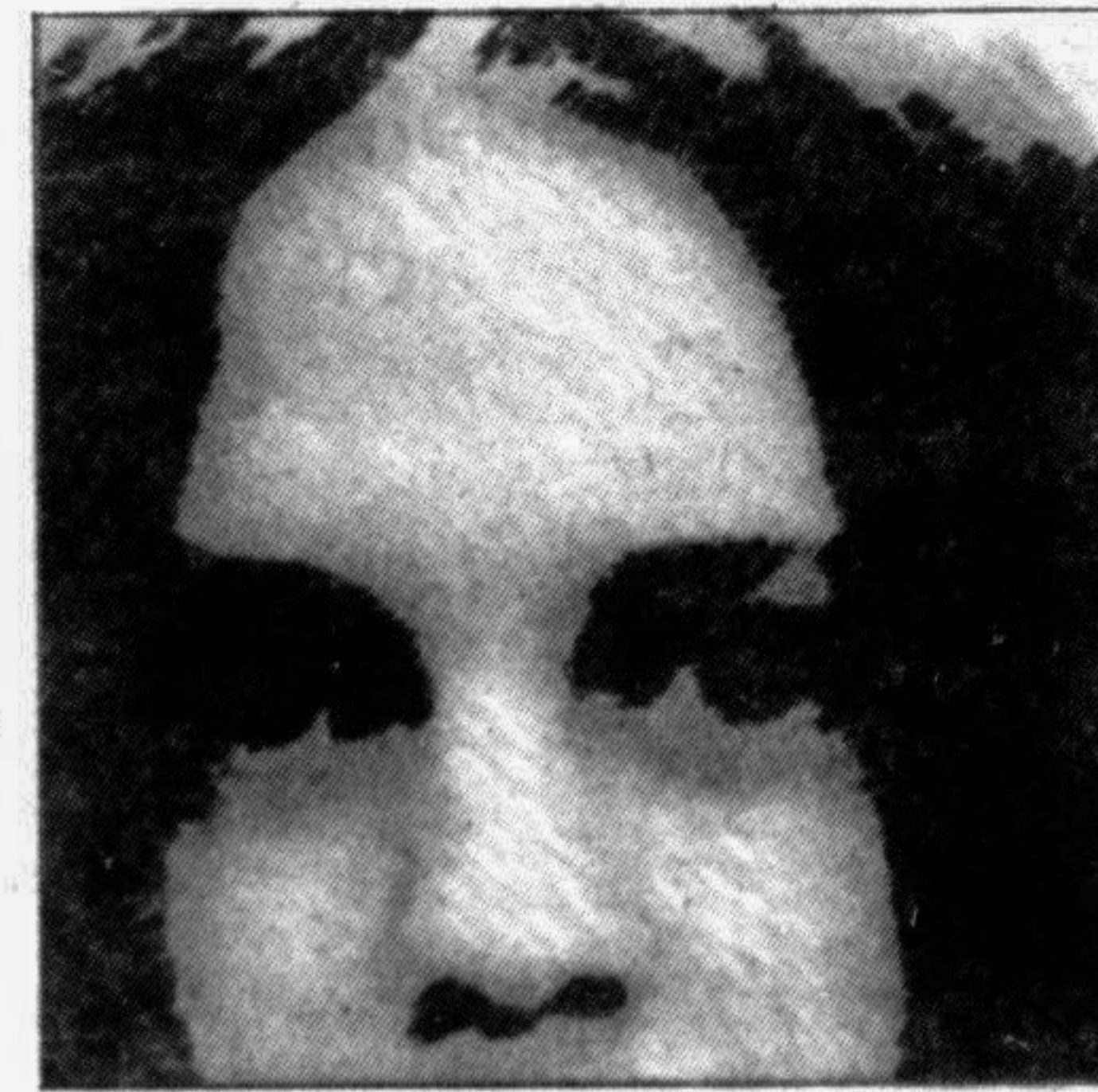
The New Delhi courts are hampered, women prosecutors say, by laws that put an unreasonable burden of proof on the victim.

"Judicial proceedings should be modified so that the witnesses don't become the deciding factor," observes Public Prosecutor Usha Mann. "Only then will having a women's court serve any purpose."

Once laws are established to protect women, officials must be committed to carrying them out. And in countries where pervasive violence is fuelled by political brutality, reforming the officials who enforce the laws is a formidable task.

McCaulay knows that the fist raised against women is too seldom restrained. And it will take more than new laws to make a difference. Fresh from their victory in parliament, Jamaican women's organizations began campaigning for follow-up programmes to train judges, prosecutors and police officers on how to enforce the new law, she said, "so that in every police station on the island there will be a person trained to deal with this."

The true goal, McCaulay said, is to open not only the doors of police stations and courts to women, but also the closed eyes and minds of those within.



Economic Reforms: "Triple Jeopardy"

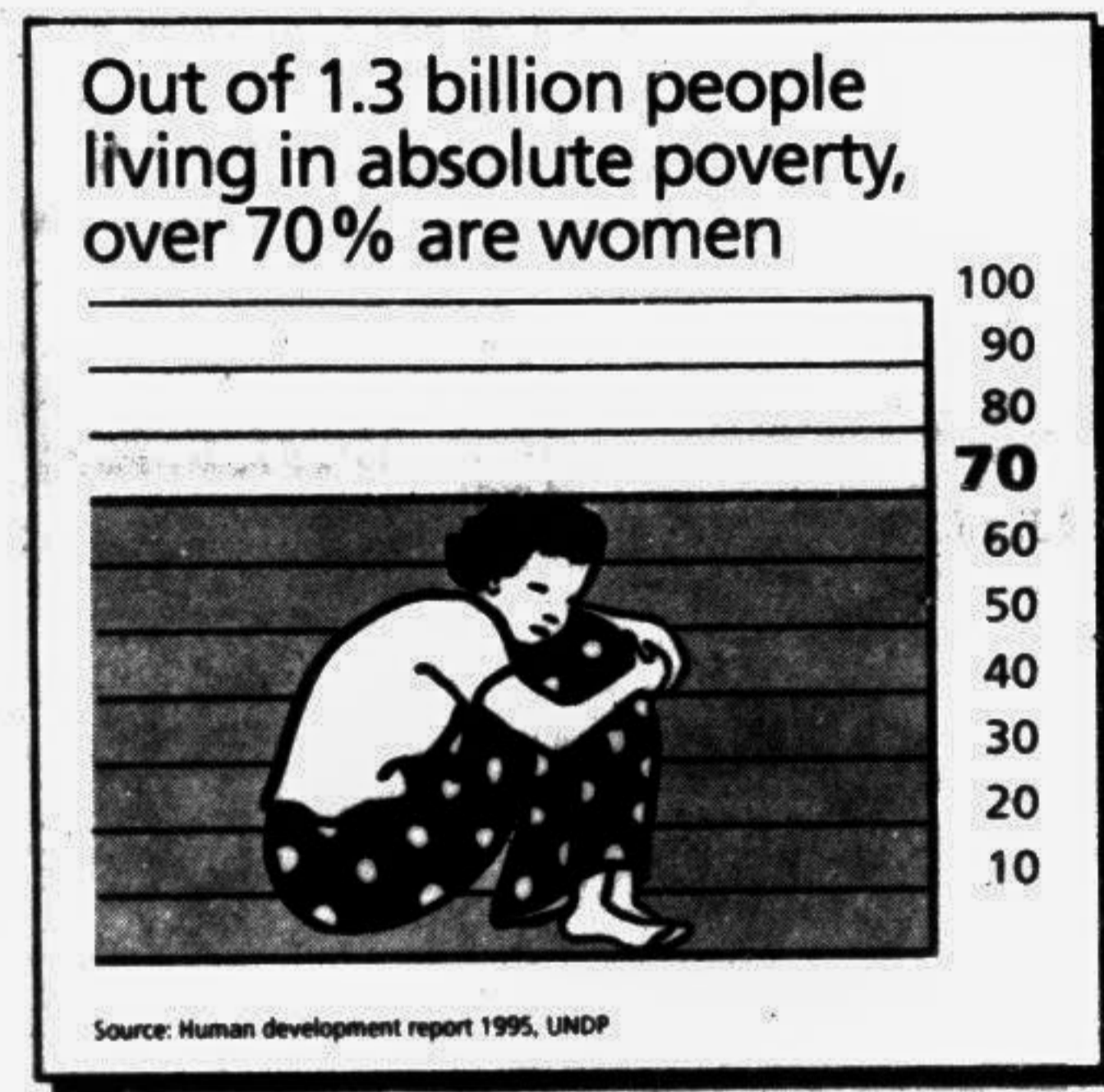
TWELVE-YEAR-OLD Bui Van Ly, whose small malnourished build makes him appear half his age, has had to scrounge and beg to survive for almost six years.

"I still have both my parents, but they can't afford to feed me," he said from a rundown shelter which houses as many as 100 children a night.

This happens to be Hanoi. But the growing cadre of the poor can be found on the sidewalks of Moscow, New York and Mexico City as well as in tiny rural villages in Egypt, Kenya and the Philippines.

When the cold war ended, hope arose that global tensions would ease and funds used to fuel the arms race could be reinvested in human development. Instead, conflict and suffering has increased. Today, 1.3 billion people live in destitution, with women and children bearing the brunt of poverty worldwide. A staggering 70 per cent of those living in absolute poverty are women.

The causes for this decline are complex, but some important elements can be identified. And when this issue is discussed, the economic tools known as "structural adjustment programmes," or SAPs, have be-



come the subject of growing criticism.

Put into effect when a country's economy is afflicted by woes ranging from stagnation to inflation, SAPs can be strong, even bitter medicine in the shape of policy reforms intended to allow market forces to dominate changes in the economy.

During the early phases of this adjustment process, prices for food and necessities can soar while jobs are

lost and social services are cut back as governments strive to meet payments on foreign debt.

A closer look at both rising poverty and SAPs should start in the 1980s when a global and debilitating economic downturn was felt most acutely in developing countries. In Latin America and the Caribbean, for instance, gross domestic products grew by only 1 per cent, compared to 5.5 per cent in the 1970s. In Africa, 28 out of 45 countries in the sub-Saharan region suffered a decline in productivity.

SAPs: mixed results

Enter the International Monetary Fund (IMF) and the World Bank. In the last 15 years or so, these international lending institutions developed SAPs as a means to help correct the troubled economies of countries seeking loans. Simply put, they imposed fiscal austerity, currency devaluation, trade liberalization, and the privatiza-

tion of State-owned companies — all intended to foster growth and attract foreign investors.

In some countries, SAPs have been successful, if judged by major economic indicators. Such is the case with Brazil, which rose to the 10th largest market economy after SAPs were implemented.

But in many countries, the equally important social indicators have not tended to show similar improvement. In fact, the IMF and the World Bank have come under fire as critics, such as activist Herbert Jose de Souza of Brazil, charge that these policies have had a negative impact on the poor, particularly poor women.

De Souza says that hard-pressed countries have been cutting spending on social services and slashing wages to meet the stringent terms of loans from the Bank and the Fund. In general, women are most vulnerable to any economic downturn. In 44 out of 66 studies by the International Research Centre for Women from 1979 to 1989, female-headed households were poorer than their male counterparts. And women who bear and care for children have a greater need for most types of health care which are often cut back in times of fiscal austerity. According to WHO, during the 1980s, 37 of the world's poorest countries significantly cut their health budgets in half.

"Their policies are causing havoc," said Barbados-based Peggy Antrobus, director of Development Alternatives with Women for a New Era. "It can't be coincidence that over the last decade (when these policies took hold) you have increasing poverty and deteriorating services."

United Nations Report for Beijing Conference Documents Women's Progress Findings Also Indicate Great Disparities Remain between Women and Men

A report released on Wednesday, 2 August by the United Nations shows that women have made significant progress in some areas since the First World Conference on Women was held in Mexico in 1975. However, the statistical report also makes it clear that greater efforts will be required to achieve social, political and economic equality between the sexes.

In presenting *The World's Women 1995: Trends and Statistics* as an official document for the Fourth World Conference on Women in Beijing, Secretary-General Boutros Boutros-Ghali says, "The *World's Women* should serve as a basis for governments to take action so that the principle of equality — as enshrined in the Charter of the United Nations — becomes more than an ideal."

The *World's Women 1995* presents few global generalizations, focusing primarily on country data and regional averages that will make it useful for shaping national policies. The report's data and analyses reflect the recent shift in development strategies from a focus on women in isolation to women in relation to men. Thus, the book's gender statistics provide comparative data and analyses of the economic, political and social differences that still separate women's and men's lives.

The International Conference on Population and Development, held in Cairo in 1994, established a new consensus that "empowering women and improving their status are essential to realizing the full potential of economic, political and social development," the book states. And because women's rights are finally being recognized as an integral part of the entire paradigm of international human rights, empowering women is an important end in itself. *The World's Women* is a powerful resource tool that can assist policy makers and the media in understanding current conditions and evaluating policy options that can achieve that important goal.

The 188-page report covers the core areas of population and families, education, health, child-bearing, work and public life which were addressed in the first edition of *The World's Women* in 1991. It also reports on new topics such as media, violence against women, poverty, the environment, refugees and displaced persons, and 50 years of women's participation in the United Nations and in peacekeeping. Highlights of some of the report's findings follow:

Women have made significant gains in education over the past few decades, but there are marked regional

contrasts. Literacy rates for women have increased to at least 75 per cent in most countries of Latin America and the Caribbean as well as those of eastern and south-eastern Asia. However, high rates of illiteracy among women still prevail in much of Africa and in parts of Asia; and high illiteracy is generally accompanied by large differences in rates between women and men.

Progress in primary and secondary enrollment for girls was reversed in the 1980s in regions experiencing political and economic instability, including countries in Africa, Latin America and the Caribbean, and eastern Europe. In higher education, the level of women's enrolment equals or exceeds that of men in western Asia, Latin America and the Caribbean, and developed regions outside western Europe. But in sub-Saharan Africa and southern Asia, women's enrolments continue to lag behind, with 30 and 38 women per 100 men.

Concerning child-bearing, the book states that women's increased access to education, employment and contraception have contributed to the nearly world-wide decline in fertility. But country data in *The World's Women* reveal great differences among regions: the number of children women bear in developed regions is

now 1.9, slightly below population replacement levels, while African women still have an average of 6 children.

Of great concern worldwide is the rate of adolescent fertility. While rates have declined in developing and developed countries over the past 20 years, they remain high. In Central America and sub-Saharan Africa, rates are five to seven times higher than in developed regions. In Latin America and the Caribbean, 13 per cent of all births are to mothers below age 20, while that figure is 18 per cent in Central America. Among the developed countries, the highest rates of adolescent fertility are found in Bulgaria and the United States.

Regarding health, the book notes that in the past two decades, life expectancy increased for both women and men almost everywhere. The greatest gains for women were in northern Africa, eastern, southern and western Asia and Central America. The smallest gains were seen in eastern Europe, and in a few countries in that region, the average life expectancy of men decreased. Due to AIDS, estimated life expectancy of both women and men dropped significantly in Uganda and Zambia, and it is expected to stagnate or decrease in eight other sub-Saharan countries during the next five years.

Too many women still have no access to reproductive health care. While pregnancy and childbirth have become safer for women in most of Asia and Latin America, the situation has not changed in most of sub-Saharan Africa, and it has even worsened in some African countries. Maternal mortality also increased in some countries of eastern Europe.

The book, addressing the issue of work, finds that across regions, 72 to 83 per cent of men aged 15 and over were economically active around 1990, down from 76 to 90 per cent around 1970. But the percentage of women reported as economically active varied widely, from a high of 56 to 58 per cent in eastern and central Asia and eastern Europe to a low 21 per cent in northern Africa. Unlike the economic activity rates from men, those for women show increases in all regions except sub-Saharan Africa and eastern Asia. Most of the increases noted are large.

In rural areas of developing countries, work in subsistence agriculture is underreported in official statistics, even though it is classified as economic in the national accounts. Women's work in the informal sector and in family enterprises is also undercounted.

Despite their educational

advancements, women still face major obstacles entering top levels of influence in these societies. Women in the highest levels of government are the exception in all regions. At the end of 1994, only 10 women were heads of State, and there were few women at the ministerial and sub-ministerial levels. In contrast, women have exercised increasing influence in non-governmental organizations. The United Nations Decade for Women and international women's conferences enabled women to develop skills and mobilize the resources necessary to influence the mainstream policy debates at the national and international levels.

Women's educational progress is rarely reflected in increased status in business and professional fields, according to the book. Though their participation in the labour force is increasing in all regions, women rarely account for more than 1 or 2 per cent of top executive business positions. In many countries women are well represented in the health and education professions, but most still work at the bottom levels of the status and wage hierarchy. Similarly, women are increasingly visible as media presenters and reporters, but remain poorly represented in the more influential media occupations.

Violence against women
Selected Countries (around 1990)

Norway 25% of female gynecological patients have been sexually abused by their partners	USA 1 in 5 adult women has been raped	Thailand In the biggest slum in Bangkok, 50% of women have been sexually abused by their partners
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Source: Lee Hwa, Pacific Institute for Women's Health, 1992

One woman is physically abused EVERY EIGHT SECONDS and one is raped EVERY SIX MINUTES

Source: National Center on Women and Family Law, USA, 1988/The New York Times, 13 October 1994

All materials courtesy: UN Publications