

Overview

Despite considerable progress in recent decades, gender inequalities are still pervasive across many dimensions of life—worldwide. The nature and extent of gender discrimination varies considerably across countries and regions, as does the pace of progress. But the facts are striking. In no region of the developing world do women experience equality with men in legal, social, and economic rights. Gender gaps remain widespread in access to and control of resources, in economic participation, in power, and political voice. While women and girls bear the largest and most direct costs of these inequalities, gender disparities detrimentally affect the welfare of everyone in society.

For these reasons, gender equality is a core development issue—a development objective in its own right. But gender equality also enhances development by strengthening the ability of countries to grow, to reduce poverty, and to govern effectively. It is thus an integral part of an inclusive development strategy that seeks to enable all people—women and men alike—to escape poverty and improve their standards of living.

Income growth and economic development promote gender equality in the long run. A considerable body of evidence from all regions supports this assertion. But growth alone will not deliver the desired results. Public policy thus has a critical role in promoting gender equality—by establishing an institutional environment that provides equal rights for women and men and facilitates equal access to public services and by implementing policies and programs that increase women’s control of resources and enable greater female participation in public life.

The evidence in this report argues for a three-part strategy for promoting gender equality:

- *Reforming institutions.* Reforming legal and economic institutions is necessary to establish a foundation of equal rights and equal opportunities for women and men. Because the law in many countries continues to give unequal rights to women and men, legal reforms are needed, particularly in the areas of family law, land rights, employment, and protection against violence.
- *Implementing policies for sustained economic growth and development.* Rising income and falling poverty levels tend to reduce gender disparities in education, health, and nutrition, while development that increases productivity and creates new job opportunities often reduces gender inequalities in employment. Investments in basic water, energy, and transportation infrastructure that accompany development help reduce gender disparities in workload.
- *Taking active measures to improve women’s command of resources and political voice.* Because institutional reforms and economic development may not be

sufficient—or forthcoming—active measures are needed to redress persistent gender disparities in the short-to-medium term.

Gender is a social construct

The term *gender* has been defined in many ways. Dictionaries define it as synonymous with *sex* or as classifying words as masculine, feminine, or neuter. In this report, *gender* refers to the socially learned behaviors and expectations associated with the two sexes. In contrast to *sex*, which refers to biological differences between males and females, *gender* is a social or cultural construct of the differences between women and men. People are born female or male, but they acquire a gender identity that shapes socially acceptable activities for women and men, their relations, and their relative power.

Like race, ethnicity, and class, gender is a social category that establishes, in large measure, one's life chances, shaping one's participation in society and in the economy. Although some societies do not experience racial or ethnic divides, all societies experience gender differences—and disparities—to varying degrees. In the specific context of development, gender roles and relations tend to determine the socioeconomic opportunities available to women and men (and girls and boys) by influencing investments in human capital, the sexual division of labor, and access to and control of productive resources.

As a social construct, gender roles and relations vary widely within and across societies. While they may take time to change, they are far from static. They evolve in response to conflicts, constraints, and opportunities that arise in the course of development.

Households and families play a fundamental role in shaping gender relations. Households are where many of life's basic decisions are commonly made—about having and raising children, about work and leisure, about consumption, production, and investment. They also play an important role in shaping and transferring gender norms from one generation to the next. How resources are allocated within households further shapes gender roles, critically affecting one's life prospects, by gender. Differences in the allocation of food, health care, and attention to young boys and girls result in greater levels of female malnutrition, limiting girls' ability to learn and women's capacity to participate productively in society. And decisions that families make about investing in boys' as opposed to girls' education or about involving sons in farming but daughters in household maintenance and care activities all work to reproduce and reinforce socially accepted gender roles.

The decisions that families make about allocating and investing their resources are not made in a vacuum. Rather, they are set against a backdrop of the broader institutional environment. Decisions within households to allocate labor in a particular way or to

invest in some children rather than others are influenced by a range of factors, reflecting social and cultural norms, the law, economic incentives and constraints, individuals' aspirations, as well as the power they possess to influence decision-making. Factors that change the institutional and policy environments inevitably alter the constraints, opportunities, and incentives that women and men within households face and respond to. Even when these changes are not inherently gender-specific, they commonly affect women and men and girls and boys differently.

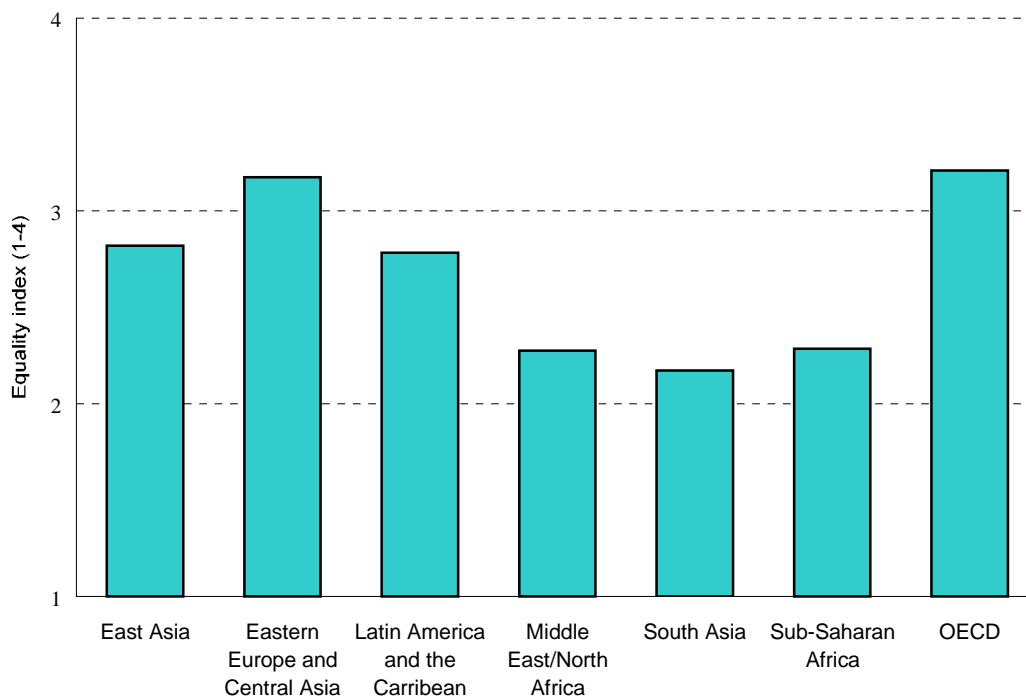
Despite progress, gender disparities continue in all countries

The last quarter century saw great improvement in the absolute status of women and in gender equality in most developing countries. With few exceptions, females' education levels improved considerably. The primary enrollment rates of girls about doubled in the Middle East, South Asia, and Sub-Saharan Africa, rising much faster than boys' enrollment rates and substantially reducing large gender gaps in schooling. In the past half century, women's life expectancy increased by 15–20 years in developing countries. With greater investments in girls and women and better access to health care, the expected (biological) sex relationship between female and male longevity has emerged in all developing regions; for the first time, in the 1990s, women in South Asia are living longer than men, on average. More women have joined the labor force. Since 1970 women's labor force participation has risen on average by 15 percentage points in Latin America and East Asia. This growth was larger than for men, thus narrowing the gender gap in employment. Gender gaps in wages have also declined.

Despite the progress, significant gender inequalities in rights, resources, and participation persist in all developing countries and, in many areas, progress has been slow in coming. Moreover, rapid change in some countries have resulted in setbacks, jeopardizing hard-won gains.

Rights. In no region do women experience full equality with men in social, economic, and legal rights (Figure 1). In a number of countries women still lack independent rights to own land, manage property, undertake outside employment, or even travel, without their husbands' consent. In many parts of Africa, women obtain land rights chiefly through their husbands, as long as the marriage endures, and they lose these rights when they are divorced or widowed.

Figure 1 Gender Inequalities in Basic Rights Persist in All Regions



Note:

1) The rights indicator is an average of 3 indexes of gender equality in rights collected for over 100 countries by Humana (1992). The individual rights indexes focus on: 1) equality of political and legal rights for women; 2) equality of social and economic rights for women; and 3) equality of rights for women in marriage and for divorce proceedings. The indexes are constructed using a consistent methodology across countries in which the actual extent of rights is evaluated (on a scale from 1 to 4) against rights as specified in several human rights instruments of the United Nations.

2) All regional values are population-weighted averages.

3) See Data Appendix for included countries.

Source: Rights data from Humana 1992; population data from World Bank, *World Development Indicators*, 1999.

Resources. Women continue to have systematically poorer command over a range of productive resources, including education, land, information, and financial resources. In South Asia, women have only about half as many years of education as men, on average, and female enrollment rates at the secondary level are still only two-thirds of male rates. In most regions, gender gaps in education among the poor are considerably larger than national averages would suggest. In nearly all developing regions, titles to land tend to be vested in men. In Bangladesh most female household heads are either landless or own small, fragmented holdings. And female-managed enterprises tend to be undercapitalized, having less access to credit and using fewer inputs and machinery than male-managed enterprises. Beyond the direct effects on their well-being or their ability to generate income, these factors reduce women’s power to influence basic decisions

within the family. They also translate into greater risk and vulnerability in the face of personal or family crises, economic shocks, or policy reforms.

Participation. Women still earn less than men in the labor market, even when women and men have the same education and work experience. Moreover, women tend to be limited to certain occupations and largely excluded from management positions in the formal sector. On average in developed countries, women in the wage sector earn 77 percent of what men earn; in developing countries, 73 percent. Only about one-fifth of this gap can be explained by gender differences in education, work experience, or job characteristics, however. In politics women continue to be vastly underrepresented in national and sub-national assemblies, accounting for less than 10 percent of the seats in parliament, except in East Asia. Progress has been minimal in most regions since the 1970s, and in Eastern Europe, female representation has fallen from about 25 to 7 percent since the beginning of economic and political transition there.

Well-being. Gender discrimination exacts high costs on women's and girls' well-being. Perhaps the most dramatic example of this involves excessively high female mortality in South Asia, China, and to much less an extent the Middle East and North Africa. The reasons? Social norms that result in "son preference", plus China's one-child policy, have resulted in child mortality rates that are higher for girls than for boys—in the extreme through the use of female infanticide and sex-selective feticide. Recent studies estimate that there are 60 to 100 million fewer women alive today than there would be in the absence of gender discrimination.

Though less dramatic, women work considerably longer hours than men in many countries—about one hour a day more in Nepal, and nearly three hours a day more in Kenya. Clear divisions of labor most societies assign care activities and household maintenance (fetching water, collecting fuelwood, preparing food, cleaning) largely to girls and women, which often result in these long hours—at the expense of their leisure, health, schooling, and participation in market activities. And the absence of adequate infrastructure for water, energy, and transport in poor rural areas continues to make these activities backbreaking.

Although systemic female disadvantage is far more prevalent than male disadvantage, it is important to recognize that gender norms and stereotypes affect men as well as women—and that this, too, has important impacts on well-being. In the transitional countries of Eastern Europe, for example, recent increases in relative female-to-male life expectancies have been driven by not by improvements in female longevity but by increases in male mortality rates associated with rising unemployment and growing alcoholism and depression among men. Such phenomena affect not only the well-being of men, but of their families, and of society as a whole.

To sum up, consider the following trends (Figure 2). In today's low-income countries, gender equality in education has improved noticeably over the past 30 years—

though still at levels below those in middle-income and high-income countries. This improvement has come with increases in public and private investments in education, as well as with the recognition that education improves people's lives. But the pattern for women's political representation demonstrates the importance not only of income, but of a social mandate for gender equality. Because a few low-income countries such as China and Uganda have opened parliamentary seats to women, they have performed better than higher-income countries. Note, however, that these indicators are only a few measurable markers of gender equality. Other dimensions of gender equality—from control of physical and financial assets to autonomy—are also important and must be tracked. But many dimensions of gender equality are difficult to measure or capture in data and, thus, there is much less systematic information available on them.

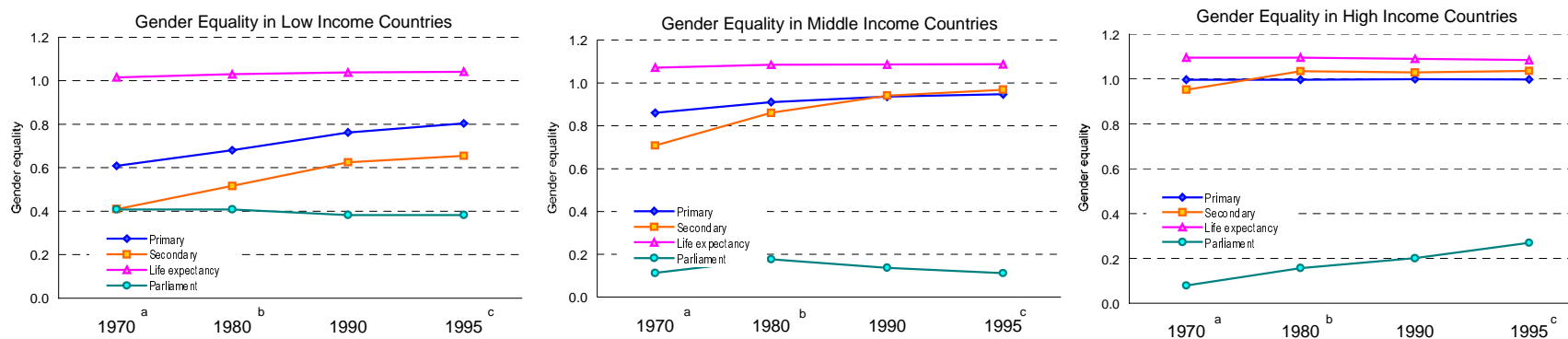
Gender inequalities are costly to development

While gender disparities have the largest impacts on women and girls, inequalities between women and men affect all people. A large body of empirical evidence now shows that societies that discriminate on the basis of gender pay a significant price—in more poverty, in slower economic growth, in weaker governance, and in a lower quality of life. Gender inequalities in basic rights, education, access to productive resources, participation in public life—all have detrimental impacts on development. They tend to be largest in low-income countries, and within those countries, among the poor. Indeed, gender inequalities can have grim consequences in these countries.

Infant and child mortality. The impact of the gender gap in education on infant and child mortality is considerable. For example, countries where girls are only half as likely to go to school as boys have 21 more infant deaths per 1,000 live births than countries with no gender gap. In Sub-Saharan Africa, if the ratio of female-to-male years of schooling had been near parity in 1990, its under-five child mortality would have been 25 percent lower. Beyond education, the extent of women's rights in society is also associated with significantly lower infant mortality, controlling for the independent effects of per-capita income and political rights.

Nutritional status. Mother's education, relative health status, and relative control of income are all key determinants of child nutrition in developing countries. A study that examined the factors contributing to child malnutrition patterns in 63 countries between 1970 and 1995 found that gains in women's education made the single largest contribution to declines in malnutrition. In Brazil, the positive impact on children's nutritional indicators of additional income in mothers' hands is 4-to-8 times larger than the impact of additional income in fathers' hands.

Figure 2 Gender Equality in Four Indicators: Low-Income, Middle-Income and High-Income Countries



Note:

1) The figures are scaled so that a value of 1 represents equality between men and women. Education and life expectancy are represented as the female to male ratio. In the case of parliament representation, the value represents women as a share of all parliamentarians divided by men as a share of all parliamentarians.

^a Parliament data is from 1975.

^b Parliament data is from 1985.

^c Life expectancy data is from 1997.

2) The classification of income groups is from World Development Indicators.

3) All values are population-weighted averages.

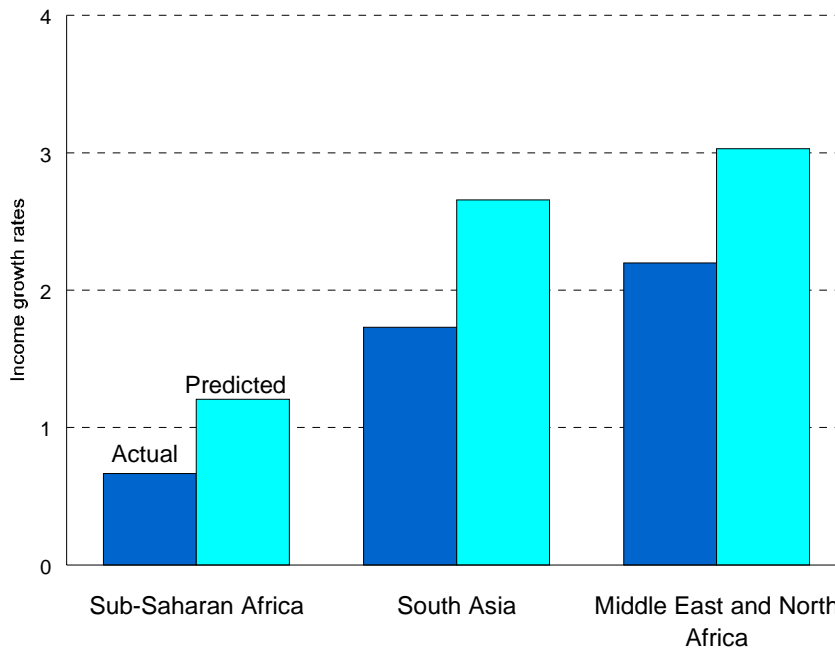
4) See Data Appendix for included countries.

Source: Parliament data from United Nations, *WISTAT*, 1998; World Bank, *World Development Indicators*, 1999.

Governance. Greater women’s rights and female participation in public life are associated with cleaner business and cleaner government. Cross-country findings from several studies show that where the influence of women in public life is higher, the level of corruption is lower. This holds even when comparing countries with the same civil liberties, education, legal institutions, and GDP.

Economic growth. Gender inequalities in education and access to other productive resources create inefficiencies that reduce countries’ prospects for economic growth. Evidence from farm studies in Sub-Saharan Africa suggest that improving gender equality in access to productive resources could increase agricultural productivity by as much as one-fifth. Cross-country evidence on the impact of gender inequalities in education in Sub-Saharan Africa, South Asia, and the Middle East and North Africa supports these findings. If these regions had started with the gender gap in average years of schooling that East Asia had in 1960, and had closed their gender gaps at the rate achieved by East Asia from 1960 to 1992, their GNP per capita could have grown by between 0.5 and 0.9 percentage points higher per year—substantial increases over actual growth rates (Figure 3).

Figure 3 Gender Inequality Hinders Growth



Note: "Actual" represents the average growth rate (per capita GNP) for that region from 1960-1992. "Predicted" represents the average predicted GNP growth rate for a region if the gender gap in education in that region had narrowed as fast as it did in East Asia during the period from 1960-1992.

Source: Simulations based on regression results from Klasen 1999.

That gender inequalities exact high human costs and constrain countries' development prospects provides a compelling case for public and private action to promote gender equality. This policy research report addresses how best to reduce gender disparities and promote gender equality in development. The evidence makes clear that the state has a critical role in improving the well-being of both women and men—and by so doing, in capturing the substantial social benefits associated with improving the absolute and relative status of women and girls. Public action is particularly important since social and legal institutions that embody gender systems are extremely difficult, if not impossible, for individuals alone to change.

Institutional change and economic development are core elements of a long-term strategy to promote gender equality

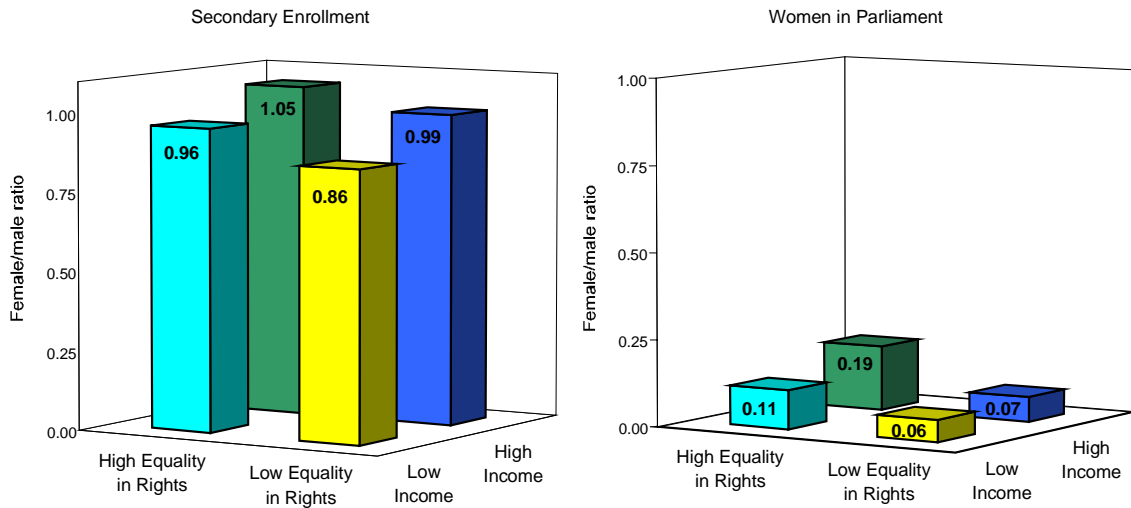
Recent literature on gender issues has often pitted growth-oriented approaches to development against rights-based or institutional approaches. But the evidence suggests that economic development *and* institutional change are both key elements of an effective strategy for promoting gender equality (Figure 4). Moreover, focusing on improving rights, making institutions gender-sensitive, and promoting economic development can be mutually reinforcing. Strategies that strengthen women's property rights, can enhance their economic status *and* contribute to greater economic efficiency.

For example, evidence from Burkina Faso suggests that strengthening land rights for female farmers would raise productivity on female-managed plots—increasing their and their families' incomes. Similarly, financial institutions that provide women with greater access to savings and credit strengthen women's economic status and security, and help improve household welfare. Evidence from microcredit programs in Bangladesh shows that as women's abilities to borrow capital and contribute to household income increase, their status and power in the household also rise.

Transforming the institutional environment is critical to achieving gender equality

Social, economic, legal, and political institutions all work in different ways to enable or constrain women's and men's access to resources and their capacities to participate in society and the economy. These institutions shape people's opportunities and thus the quality of their lives. Yet the institutional environment itself is fundamentally "gendered," in that the design of both formal and informal institutions is generally informed (explicitly or implicitly) by social norms for appropriate gender roles.

Figure 4 Equality in Rights and Income Growth are Core Elements of a Strategy to Promote Gender Equality



Notes:

- 1) The rights indicator is an average of 3 indexes of gender equality in rights collected for over 100 countries by Humana (1992). The individual rights indexes focus on: 1) equality of political and legal rights for women; 2) equality of social and economic rights for women; and 3) equality of rights for women in marriage and for divorce proceedings. The indexes are constructed using a consistent methodology across countries in which the actual extent of rights is evaluated (on a scale from 1 to 4) against rights as specified in several human rights instruments of the United Nations. Although not shown here, similar patterns are found with respect to rights, income and gender equality in primary education and life expectancy.
- 2) An average score of 2.3333 or less represents low equality in rights while an average score of 2.6667 or greater represents high equality in rights.
- 3) All values are population-weighted averages for each category of equality in rights.
- 4) See Data Appendix for list of included countries and Statistical Appendix for underlying regression results.

Source: Rights data from Humana 1992; parliament data from United Nations, *WIDSTAT*, 1998; all other data from World Bank, *World Development Indicators*, 1999.

Basic rights. Legal, social, and economic rights establish an enabling environment for women and men to participate productively in society, attain a basic quality of life, and take advantage of the new opportunities that development affords. Greater equality in these rights is consistently and systematically associated with greater gender equality in health, education, and political participation—an effect independent of income.

Simulation analysis suggests that rights improvements would likely have the largest marginal impacts on female representation in parliament. If, for example, countries in the Middle East, South Asia, and Sub-Saharan Africa were to improve their gender rights to the level of the “most equal” country in their region, then the average ratio of women-to-men in parliament would be expected to more than double in the Middle East, and to increase by more than 60 percent in the other two regions. If gender equality in rights were to reach average OECD levels (Figure 1), then female representation would be expected to increase even further.

Increasing gender equality in rights would have more modest (marginal) impacts on gender equality in education. But in most regions improving equality of rights to reach OECD levels would go far toward achieving parity between boys and girls in enrollment rates. Only in South Asia would sizable gender gaps in enrollment be expected to persist in the face of substantial rights improvements. There is thus a critical role for legal reforms that accord equal rights and equal protection to women and men.

But simply legislating greater equality under the law is often not enough. In many developing countries, the capacity to implement legal reforms remains weak and is complicated by the existence of multiple legal systems that are not consistent. For example, civil law in Uganda provides for equal rights on divorce. But customary law tends to prevail in the division of conjugal property, and divorced women are unable to retain access to land. In cases of gender-based violence, heavy evidentiary requirements and other procedural barriers (as well as the attitudes of enforcers) stand in the way of justice in a number of countries, as in Peru. In such contexts, efforts to strengthen the enforcement capabilities of the country's judicial and administrative agencies are critical to achieving greater gender equality in basic rights. In almost all cases, political leadership is decisive.

Economic institutions. The structure of economic institutions also promotes or impedes gender equality in important ways. Markets embody a powerful set of incentives that influence decisions and actions for work, saving, investment, and consumption. The relative wages of men and women, the returns to other productive assets, and the prices of goods and services are all determined, in large part, by the structure of markets. Evidence from Mexico and the United States suggests, for example, that firms operating in competitive environments discriminate less against women in hiring and pay practices than do firms with significant market power in protected environments. Similarly, evidence from China indicates that women face greater wage discrimination in jobs that have been administratively assigned to them than in jobs obtained through competitive channels.

More broadly, investments and policies that deepen markets, redress gender disparities in access to information, and stimulate more competitive market structures—combined with sanctions on those who discriminate—can all help to improve the climate for reducing gender disparities in the labor market. In rural areas, even just the presence or absence of labor or product markets can make a tremendous difference for women. Where markets for water, fuel, or childcare exist, for example, they help reduce women's domestic workload and facilitate their economic participation outside the household. Evidence from Brazil, Kenya, Romania, and Russia indicates that the availability of low-cost childcare facilities increases the likelihood that women enter the labor force. Moreover, in China, as rural labor markets have deepened, there have been large increases in demand for female labor in the nonfarm sector, opening up new employment and earnings opportunities for women.

Institutional design. The design of institutions—such as school systems, health care centers, financial institutions, and agricultural extension systems—can facilitate or inhibit equitable access for females and males. Evidence from India, Ghana, Peru, Malaysia, and the Philippines (and from a cross-national study) shows girls’ school attendance to be more sensitive than boys’ to the cost of schooling. Moreover, studies from Bangladesh, Kenya, and Pakistan show that girls’ enrollments are more sensitive than boys’ to school quality and specific school attributes—such as the presence of female teachers, sex-segregated schools and facilities, and safe transport to and from the school.

Programs that account for gender differences in demand for services as well as for gender-specific constraints (such as the lack of land to serve as collateral for credit) can help boost access and use by girls and women. “Mobile bankers” in Ghana (called *susu* collectors) bring financial services to people’s doorsteps, obviating the need for women to travel long distance to save or borrow; group-based lending programs in Bangladesh use social capital as a substitute for traditional bank collateral. Both have been quite successful in increasing female access to financial resources.

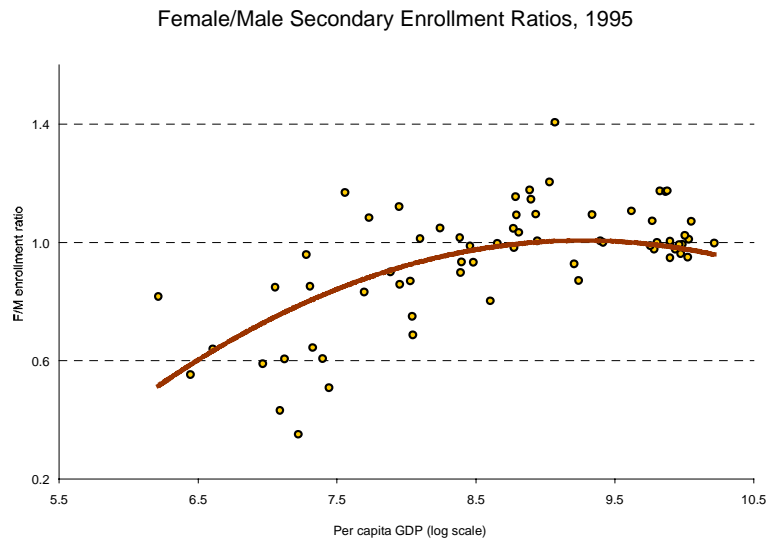
Moreover, community participation in decisions about the design of service facilities and public programs helps to promote female participation—and with it, gender equality. Evidence from a recent girls’ education initiative in Balochistan, Pakistan, suggests that parental participation in the design of schools and hiring of teachers was critical in raising parents’ demand for educating their daughters.

Income growth and economic development promote gender equality in the long run

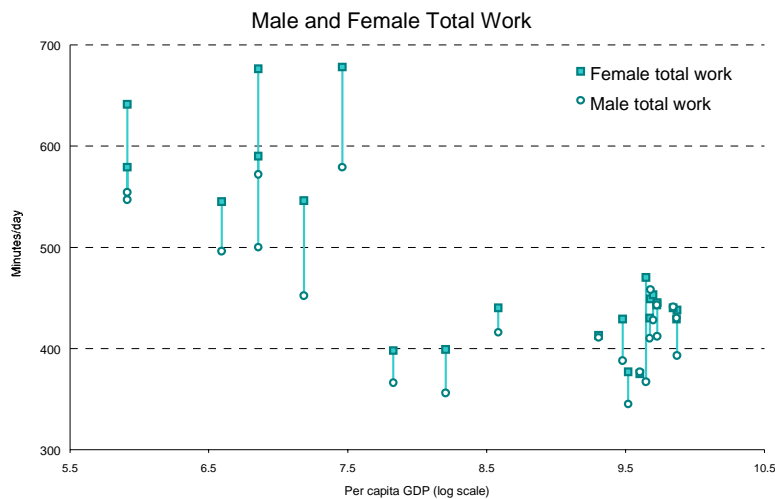
Sustained economic development tends to increase productivity and create new work opportunities that benefit both women and men in terms of more jobs, higher incomes and better living standards. In most contexts, economic development also serves to reduce gender disparities. By raising workers’ productivity, economic development increases the (private) returns to women’s education, it strengthens families’ incentives to invest in girls’ human development and for women to participate in the labor force. Evidence from as diverse a set of countries as Ghana, India, Malaysia, Pakistan, Peru, Tanzania, Turkey, and Vietnam indicates, for example, that as household incomes rise, gender disparities in education, health, and nutrition tend to fall. Low-income families that have been forced to ration spending on education, health care, and nutrition tend to increase such spending as household incomes rise. When this happens, females generally benefit more than males.

Economic growth can also mean more investment in rural infrastructure for water, transportation, and fuel, easing the burden of females’ responsibility for household maintenance and care (Figure 5). In Nepal and Pakistan, water and energy infrastructure

Figure 5 Gender Inequality in Education Declines as Income Rises....



...as Does Gender Inequality in Workload



Note:

- 1) The gross enrollment rate is the total enrollment in a specific level of education, regardless of age, expressed as a percentage of the official school-age population corresponding to the same level of education in given school-year. Female/Male enrollment ratio is the female gross enrollment ratio divided by the male gross enrollment ratio.
- 2) The time use data pertain to minutes per day worked by adults in productive activities, both market (valued) and non-market (unvalued). Market activities include work outside the home and subsistence and self-consumed production. Non-market activities refer to household maintenance and care, schooling, and voluntary community work.
- 3) See Data Appendix for included countries and years and Statistical Appendix for underlying regression results.

Source: Work data from UNDP, *Human Development Report*, 1995; World Bank, *World Development Indicators*, 1999.

significantly reduces women's time on "collection" activities and increases their participation in income-generating activities. In Morocco, wells and piped water increase girls' school attendance.

As with improving gender equality in rights, simulation analysis suggests that increasing incomes will promote gender equality in education, health, and political representation. In the case of education, the largest increases in gender equality resulting from income growth are likely to come from the poorest regions, South Asia and Sub-Saharan Africa. Moreover, the effects of income appear stronger at the secondary than at the primary school level. The simulations suggest, however, that extremely large increases in income would be required (say to OECD levels) to reach equality or near-equality in secondary enrollments in Sub-Saharan Africa or South Asia—increases that can not be expected to be realized in the short or medium term. The simulations also suggest that noticeable improvements in gender equality in parliamentary representation would likely only be achieved with very large increases in per capita income.

So, while economic growth generally improves gender equality, the impact is not automatic, sufficient, or immediate. That is why active government policies are critical in promoting gender equality in rights, in access to and control of land, credit, and other productive resources, and in economic participation and political voice. In a number of countries, such policies have helped to circumvent some of the barriers that prevent women from participating fully in the economy and society.

The experiences of the transition economies, the high-growth countries in East Asia, and the adjusting countries in Sub-Saharan Africa and Latin America further indicate that social policies that combat labor market discrimination or provide support for childcare important to supplement what economic development cannot achieve in reducing gender inequalities. Similarly, social protection policies that recognize gender differences in market-based and household work and gender-specific risks can also protect women and men from disproportionate impacts of economic shocks or prolonged economic downturns.

Active policy can accelerate progress toward gender equality

Because even the combined effect of institutional reform and economic development may take time to reduce gender disparities, active government policies and programs are often warranted—to promote gender equality in access to productive resources; to reduce the costs to women of their household roles; to provide appropriate social protection in the face of gender-specific risks; and to strengthen women's political voice. To be effective, however, these public actions must be grounded in an understanding of how policy affects women and men differently. Since the nature and extent of gender

inequality differs considerably across countries, policy analysis that incorporates gender concerns is needed at the country level.

Increasing access to productive resources and earnings capacity. Ensuring greater equality of access to and control of productive resources—including education, financial resources, and land—and ensuring fair and equal access to employment opportunities, are critical to promoting gender equality in the short and long runs. Strengthening women’s control of resources and income plays important roles in increasing their economic status and decision-making capacity within the home as well as in raising household incomes and family welfare. Governments have a number of instruments at their disposal to achieve greater equality in access to resources, including the design of public institutions, public expenditures and pricing policy, and labor market policy.

Where absolute levels of female education are low or where gender inequalities in schooling remain significant, investments that improve access to schools and enhance parents’ incentives to send daughters to school remain cost-effective. Recent experience in Bangladesh and Pakistan indicates that even in highly gender-stratified societies interventions that reduce the costs of education or that address parental concerns about appropriate service delivery can be successful in raising girls’ schooling levels. Evidence from several countries indicates further that female education empowers women by enhancing their productivity, both in the market and at home, and by strengthening their capacity to act as agents in pursuit of equality on their own behalf.

Similarly, evidence from settings as diverse as Bangladesh and Vietnam indicates that women’s enterprises are often undercapitalized and that there are high private and social returns to enhancing women’s access to credit. Particularly where women use other women to insure against risks (informally) while men use other men—as in parts of Africa—increasing women’s ability to save and to safeguard their savings represents an important vehicle for individuals to insure themselves against production and consumption risks. As with education, promoting gender equality in access to financial savings and credit is a cost-effective approach that also helps combat poverty.

In agricultural settings, equality of access to and control of land resources is important on a number of counts. It is a productive asset in its own right; and it is an important source of collateral to for securing credit. Evidence from several countries in Latin America indicates that land reforms that provide for joint titling of spouses or that enable women to hold a land title independently have increased the number of women who own and control their land. In places, such as in Sub-Saharan Africa, where systems of customary law operate side-by-side with statutory law, special care is needed in the use of statutory changes, however. Attempts to assign individual land rights solely through statutory law—whether through land titling and registration or through inheritance laws—have often worsened women’s access to land (as in Kenya). In contrast, efforts to improve women’s land rights in Ghana succeeded, in part, because the new incentives under statutory law were consistent with custom.

Although female employment in manufacturing jobs has increased considerably in recent years, women still often face formidable barriers to employment in skilled jobs in the formal sector. In countries with relatively well-developed labor markets and law enforcement capabilities, affirmative action employment programs can help to promote greater gender equality in access to formal sector employment. While affirmative action programs have often been controversial (both among those who benefit from current practices and those who stand to gain from the programs) recent studies from the United States find little evidence that affirmative action hires are less productive than are other workers. In fact, in contexts where there is serious discrimination in hiring and promotions, affirmative action programs may well result in productivity gains to firms and to the economy as a whole.

Reducing the costs to women of the household roles. In virtually all societies, gender norms dictate that women and girls take primary responsibility for household maintenance and care activities. In developing countries, household responsibilities often require long hours of work that limit girls' ability to continue schooling and constrain mothers' capacity to participate in market-oriented work. These responsibilities can have social as well as private costs, as societies forego the social benefits associated with higher female education levels and with greater female participation and continuity in the labor force.

Several types of policies and investments can reduce the personal costs to women and girls of their household maintenance and care responsibilities. One important pathway is through strengthening women's reproductive choice. Interventions that strengthen women's control of resources and earnings (such as those discussed above) increase women's decision-making power within the household and, in doing so, enhance their role in making reproductive decisions. Higher levels of female autonomy, education, wages, and labor market participation all tend to increase contraceptive use and reduce fertility. Alongside efforts to strengthen women's decision-making power, it is important to ensure that women have sufficient access to a basic package of reproductive health services, including to family planning. Since women and men often have different preferences with respect to family size and contraceptive use, it is also important to ensure that family planning services, including information and education campaigns, are targeted toward men as well as women.

Public support for out-of-home childcare services can reduce the private time (and financial costs) of care, facilitating greater economic participation for women and more schooling for girls. Evidence from both developed and developing countries suggests that women's labor force participation is sensitive to the price of childcare and that childcare subsidies can raise school attendance by adolescent girls, increasing female labor force participation, and overall household welfare. In Russia childcare subsidies are more effective than wage subsidies in increasing female labor supply. And due to positive labor supply effects, those subsidies are also more effective than family allowances in raising household incomes. In Kenya reducing the cost of childcare

significantly increases girls' school enrollments. Whether government support should focus on provision as opposed to financial incentives, such as vouchers to families or capitation grants to facilities, will depend on the relative costs and quality of public versus private or NGO providers.

Studies from several countries indicate that protective labor market legislation is often a two-edged sword, generating costs as well as benefits for women working in the formal sector. But there are ways to reduce costs and raise benefits to women. In many countries, the cost of maternity leave is borne either by employers or by women themselves. When the cost is borne fully by firms, this biases the hiring decision against women; when the cost is borne fully by women, it serves as a disincentive for women to work. So, this benefit should be financed with a view to spreading its cost more equitably among employers and female and male workers. Moreover, to the extent that a maternity (or family) leave policy has positive social benefits, there may be a reason for the government to share in the cost. This approach has been used in a number of countries. In Costa Rica, for example, the government's Social Security Administration covers half the cost of maternity leave.

Finally, increasing investments in infrastructure, such as water, fuel, and transport, and developing or deepening markets for these services are likely to reduce domestic workloads, especially in rural parts of South Asia and Sub-Saharan Africa where women and girls continue to spend many hours weekly on collection activities. Analysis in Burkina Faso, Uganda, and Zambia suggests that women and girls could save hundreds of hours a year if the walking times to sources of fuel and potable water were reduced to 30 minutes or less—enabling girls to attend school and freeing up the time of adult women to undertake other activities, whether related to income generation, community affairs, or personal care.

Providing gender-appropriate social protection. Women and men often face gender-specific risks during economic shocks or policy reforms. Women have less command of resources, such as education, labor market experience, and assets, that can help cushion economic shocks—a result of disparities in the way households allocate resources by gender. And men are vulnerable to the emotional stress of uncertainty and drastic changes in employment conditions—a result of the traditional gender division of labor that equates men's role in society (quite narrowly) with success in earning income.

Social safety nets or other social insurance programs that account for gender differences in the impacts of shocks and policy changes can better serve to protect both women and men. To be effective these programs need to account, among other things, for factors that may result in gender bias in participation and benefits. For instance, public employment programs that have failed to recognize that some types of work are considered “inappropriate” by women have effectively, if inadvertently, excluded them from participation. Similarly, old-age security programs that do not account for gender

differences in employment, earnings, and life expectancy may leave elderly women, and especially widows, particularly vulnerable to poverty.

Strengthening women’s political voice and participation. Institutional changes that establish gender equality in basic rights are the cornerstone of greater equality in political participation and voice. Similarly, policies and programs that promote equality in education and access to information (including legal literacy) can strengthen women’s agency and thus their capacity to participate in the political arena. Although controversial even among some women’s organizations, recent experience from more than 30 countries—including Argentina, Ecuador, India, the Philippines, and Uganda—suggests that political “reservation” can raise female representation and political participation. This type of legislation takes different forms in different countries, but it generally requires that a minimum number (or proportion) of political parties’ candidates or of electoral seats in national or local assemblies be reserved for women.

Countries have a wide range of policies to choose from. The challenge—and the dilemma—is to select areas of policy focus and interventions strategically—based on country-specific analyses and locally determined priorities. The policymaking process is best informed by taking account of the full benefits and costs of these strategic options. It is important to recognize that these options can have many benefits—for productivity, efficiency, and equity. For example, investments in girls’ education will enable societies to capture a range of social benefits, many of which are not easily measured.

It is important to recognize that concerted efforts to reduce gender disparities will generally require greater resource commitments from governments and donors, with budgetary implications varying in important ways by intervention and across countries. The costs of some interventions may be relatively modest. Simulation analysis suggests, for example, that supporting programs to achieve gender equality in primary education in the Middle East, North Africa, and South Asia would likely require increases of only a few percentage points in primary education budgets. But the same analysis suggests that the costs in Sub-Saharan Africa would likely be considerably higher. This highlights the importance of strategic policymaking with respect to gender, since many countries that face serious challenges in promoting gender equality must do so with limited fiscal resources.

Civil society and the international community have critical roles to play

Civil society can be an important force in promoting gender-sensitive policies, programs, and institutional reforms. Behind many public actions to promote gender equality are civil society organizations advocating or providing support for such changes. Recent reforms in Latin America that improved women’s land tenure were influenced by national and international activism. Guarantees of equal rights for women and men in the

new constitutions of Uganda and South Africa were also achieved, in part, through strong civil society efforts in those countries.

Gender equality is often not a priority on the public policy agenda. But recent experience suggests that civil society organizations have frequently played an important catalytic role in getting gender issues onto the policy agenda, building political will for action, and strengthening government accountability for gender equality. In South Africa, Tanzania, and Uganda, citizens groups have recently been involved in “gender budget” initiatives, analyzing the gender dimensions of government budget allocations, promoting public deliberations on government spending priorities, and disseminating findings to the public. In Kerala, India, poor women are now involved in the selection of beneficiaries for anti-poverty programs, in drawing up local government annual investment plans, and in “auditing” government program implementation.

Recent experience also makes clear the important role of nongovernmental organizations and the private sector in providing services to reach poor women, either independently or in partnership with governments and donors. In Bangladesh the Grameen Bank and BRAC (Bangladesh Rural Advancement Committee) are providing basic services that promote gender equality in access to productive resources. In Balochistan, Pakistan, with government and donor support, the private sector is establishing subsidized girls’ schools to raise girls’ (and boys’) enrollment rates in poor areas.

While local civil society organizations have had many important independent impacts on public action to promote gender equality, resistance to change from interest groups within and outside governments often make it strategic for local groups to leverage support from the broader international community. Women's groups in Botswana used the country’s commitments under international law as well as in-country preparations for the 1995 UN Fourth World Conference on Women in Beijing effectively to induce positive changes in its citizenship law. Similarly, civil society groups in Guatemala drew upon an international human rights commission to induce changes in the country’s civil code that were discriminatory against women. Through its system of international conventions, human rights agencies and courts, conferences, and related mechanisms, the international community thus provides critical support infrastructure for local efforts to promote gender equality.

Because gender disparities tend to be largest in the poorest countries—and are often most severe among the poor within a given country—and because gender inequality hinders countries’ abilities to reduce poverty, donors have an important role in supporting national efforts to promote gender equality. This includes integrating gender issues into country-level policy dialogues with governments and sharing global “good practice” on the design of gender-appropriate policies, programs, and institutions. As in Balochistan, Pakistan, girls’ schooling and other recent initiatives, donors can also make an important contribution by piloting promising initiatives that promote gender equality and by

supporting efforts to strengthen women’s participation in donor consultations and in policy debates.

Conclusion

The evidence presented in this overview—and in more detail in the report that follows—shows that gender inequalities exact high human costs and constrain countries’ development prospects. This provides a compelling case for public and civic action to promote gender equality. Indeed, the state, civil society groups, and the international community all have critical roles to play in fighting gender discrimination and, in doing so, enabling societies to reap the considerable benefits associated with raising the status of women and girls.

The report argues for a three-part strategy for promoting gender equality that includes

- Establishing supportive legal, economic, and social institutions, with a focus on providing equal rights for women and men
- Fostering economic development and income growth, and
- Initiating active policy measures to promote gender equality in the command of resources and political voice.

Policymakers, civil society groups, and donors all face many challenges in their work to promote gender equality. Yet, governments have at their disposal a considerable range of policy instruments through which to promote gender equality—ranging from legal and regulatory reform to improvements in the design of delivery of specific services to altering prices of specific goods and services. And the evidence suggests that by taking a comprehensive approach to reducing gender disparities, governments, along with civic groups and the international community, can make substantial progress toward gender equality. Take the case of gender equality in education. Simulation analysis suggests that individually, a rights approach, reliance on economic growth, and even active policy, may not be sufficient to eliminating gender disparities in education. But the analysis also suggests that together, institutional reform, economic development, and active measures can result in equality of access to education for girls and boys.

Among the challenges for policymakers is that the nature and extent of gender disparity differs significantly across regions and countries. As a result, the types of interventions that will be most appropriate—and most effective—will likely differ considerably from place to place. Thus, while the strategy laid out here will be broadly applicable, the details of its implementation—particularly with respect to active measures—will need to be tailored to specific contexts. These variations across countries and regions underscore the importance of understanding the nature of gender systems in specific locations and of designing interventions based on context-specific knowledge.

The report that follows elaborates on the issues and evidence raised in this overview. To do so, it draws on a rich existing literature from developing, transitional, and developed countries, on new research commissioned for the report, and on new data analysis carried out by the Policy Research Report team. By bringing together this wide-ranging evidence, the report attempts to strengthen our understanding of the links between gender, public policy, and development. The main report is organized as follows:

The first chapter examines trends in gender disparities in several aspects of life and patterns within and across major regions of the world. It examines evidence on the costs of gender inequality to the well-being of individuals and the process of development. It also discusses the role of the state in promoting gender equality—and the need for governments to seek out partners to leverage their limited capacity.

The following three chapters focus on the key transmission channels for gender structures—and three broad levels at which we think policy and action are most needed to remove gender disparities and to establish the footholds for sustained improvements in gender equality. These are: institutions (chapter 2), including social norms, the law, and economic institutions such as markets; households (chapter 3); and the broader economy (chapter 4).

The report concludes with a detailed discussion of the three-part strategy (chapter 5), including of the costs of promoting gender equality and the roles of three key agents of change: governments, civil society organizations, and the international community.