WOMEN IN THE ECONOMY:
A REVIEW OF RECENT LITERATURE

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WOMEN IN THE ECONOMY:
A REVIEW OF RECENT LITERATURE

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UNDER THE WOMEN IN DEVELOPMENT IQC

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ABSTRACT

Drawing attention to the numerous aspects of gender inequality that limit women's full participation in "productive" activities, this paper investigates the unique position of women within the economy. It explores why the inclusion of gender issues is not only beneficial, but also crucial to the success of economic development programs. Through examining the domains of economic development and trade liberalization, the paper emphasizes that integrating gender considerations leads to a greater understanding of the impediments that hinder women's full participation in the economy. This recognition enables the creation of more targeted assistance programs to address those hindrances; thereby creating an environment for better policy response.

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EXECUTIVE SUMMARY

This report was prepared by the Greater Access to Trade Expansion (GATE) Project, a task order funded through the U.S. Agency for International Development's (USAID) Office of Women in Development (WID). For many years gender equality has been acknowledged as an important policy issue in institutions from the World Bank and the United Nations to non-governmental organizations (NGOs). USAID has led efforts to integrate gender issues into development programs for many years. The USAID approach, designing programs that take both women's and men's participation into account, results in more effective development programs.

Despite the attention the issue has received, policies and programs to achieve gender equality are often sidelined. Given the importance of women as individuals, economic agents, and caretakers of families and communities, issues of gender equity must be central to discussions of growth, development, and economic policies. Drawing attention to the numerous aspects of gender inequality that limit women's full participation in "productive" activities, this literature review investigates the role of women in the economy and why the inclusion of gender issues is not only beneficial, but also crucial to the success of economic development programs. The study focuses on the constraints encountered by women and how gender analysis can inform policy prescriptions as well as program activities; where possible best practices have been highlighted.

Section One examines women's unique position within the economy, highlighting issues of asymmetrical rights and responsibilities, time poverty, and differential participation and access to labor markets. Section Two reviews lessons learned on the distortions caused by gender inequality and the benefits gained from women's economic participation. Section Three argues for the necessity of addressing the gender dynamics which shape the opportunities and responses to market and development policies. Section Four provides illustrative examples of gendered responses to trade liberalization. The final section concludes and presents recommendations.

CONTRAINTS

The literature review highlights the following constraints to women's participation in the economy:

- **Lack of access and control over resources.** Cultural norms, economic institutions, and legal systems affect women's access and control over economic resources and assets.
- **Asymmetrical rights and responsibilities.** In many societies, cultural, religious, or family norms dictate women's specific roles and hinder their participation in economic life. These norms often, in turn, impact the investment in women's education, training, and choice of productive activities.
- **Time poverty.** Women's unique responsibilities and roles provide for less leisure time than men. Employment does not absolve women from domestic responsibilities and adds additional demands on their time; thus, when women are employed outside of the household, their overall workload is often increased. Their small margin of leisure time means women are less flexible than

men in their ability to supply labor, gain new workforce skills, or otherwise participate in the economy.

- **Gendered labor markets.** Through formal and informal rules, labor markets reflect the societal gender relations in which they function and operate. Evidences of the gendered nature of labor markets include sex-segmentation of labor and gender-wage differentials.
- **Lack of access to financial markets.** While women own approximately one-fourth to one-third of the world's firms, women's lack of control over economic resources limits their ability to access financial markets. Limited access to credit also constrains women's ability to take advantage of market conditions and opportunities.
- **Burden of trade adjustment costs.** Due to pervasive gender inequalities in economic and social life, women bear a disproportionate burden of adjustment costs through the changes trade policy creates in employment, prices, income, and consumption. For example, trade liberalization may cause some industries to contract and others to expand. Depending on where women are located in the economy, they may gain or lose from these sectoral changes.

RECOMMENDATIONS

Based on these constraints, GATE recommends the following recommendations.

- **Conduct gender analysis of macroeconomic policy**. The different impacts of macroeconomic policy on women and men should be evaluated and incorporated into the design of trade and development assistance programs.
- **Enhance the ability of government to conduct gender analysis**. The distributional effects of policy can be analyzed and mitigated by investing in data collection, developing the capacity of ministries and government agencies, and promoting the use of tools such as gender budgets and gender tax analysis.
- **Support capacity building programs and targeted assistance.** This will foster women's increased participation in different sectors of the economy from agriculture to services. These interventions include government procurement policies that support women's businesses; gender sensitive agricultural extension services; and credit and risk insurance.
- **Support workforce development programs.** These programs can provide opportunities and training for women both in a broad range of sectors as well as at varying levels of qualification. In order to maximize women's participation, these programs should be structured so that their attendance is not limited by their responsibilities in the home.
- **Conduct a legal analysis.** This will examine how trade policies enhance or conflict with national legislation or government programs to uphold equality or ameliorate inequalities in access to productive resources.
- **Invest in time-saving technologies, infrastructure, and services.** This can lessen women's household labor by reducing time spent on collecting water and wood and improve the terms and conditions of production in the household and informal economy.

WOMEN'S POSITION WITHIN THE ECONOMY

Gender, as defined by the World Bank, is a set of socially constructed roles based on cultural interpretations of biological differences in men and women. From this, presuppositions about appropriate male and female behavior and activities, and the rights, resources, and power they possess are derived.[1]

Due to existing gendered cultural norms, economic institutions, and legal systems, women throughout the world do not have command over economic resources and assets to the same extent as men. This hinders women from fully contributing to the economy. In addition, women's range of employment choices and personal development are often limited, impeding them from realizing their full potential as individuals and economic agents.

The World Bank notes that in no region of the developing world do women enjoy equal social, economic, or legal rights to those of men.

> Women continue to have systematically poorer command over a range of productive resources, including education, land, information, and financial resources . . . Many women cannot own land, and those who do generally command smaller landholdings than men. And in most developing regions, female-run enterprises tend to be undercapitalized, having poorer access to machinery, fertilizer, extension information, and credit than male-run enterprises, which hurt women's ability to participate in development and contribute to higher living standards for their families. Those disparities also translate into greater risk and vulnerability in the face of personal or family crisis, in old age and during economic shocks.[2]

While women and girls bear the largest burden and most direct costs of gender inequality, the impacts cut broadly across society and affect everyone.

BOX 1.1 DIESEL ENGINE SAVES WOMEN TIME

In Mali, the U.N. Industrial Development Organization (UNIDO) and the International Fund for Agriculture (IFAD) worked with communities and women's groups to design and create platforms with a 10-horsepower diesel engine that supplies power for various activities, including agricultural milling and de-husking, lighting, welding, and pumping water. Between 1999 and 2004, some 400 platforms were installed across the country, reaching 8,000 women. A study of the impact in 12 villages found several beneficial impacts. Women were able to save time and labor and shift into income-generating activities, leading to an average daily increase of $0.47. More girls also stayed in school until grade 5, and women's health improved because they were able to visit local clinics more often.

Reprinted from: Modi, Vijay. "Energy and Transport for the Poor." Paper commissioned for the U.N. Millennium Project Task Force 1. New York: Earth Institute and Columbia University, Department of Mechanical Engineering, 2004.

ASYMMETRIC RIGHTS AND RESPONSIBILITIES

In many societies, cultural, religious, or family norms dictate women's specific roles and hinder their participation in economic life. Women are primarily responsible for reproductive and care-giving functions, such as cleaning the home, preparing food, tending to children, and caring for ill and elderly family members. These obligations make up what is known as the "reproductive economy," which largely limit women's participation in the market economy or "productive economy".

Social norms may also dictate women's mobility as well as property and inheritance rights. Women's lack of control over assets often leads to greater dependency upon husbands or other male family members. This disparity often makes women overly

vulnerable. In particular, male inheritance of land may adversely affect the intra-household balance of power, limiting women's ability to determine their own labor allocation within as well as outside of the household.[3] For example, in the northern Indian state of Uttar Pradesh, 60 percent of women must receive their husband's permission before stepping outside their house.[4] These norms, along with disparities in control of assets, also impact investment in women's education, training, and their choice of productive activities.[5] If women's mobility is constrained, they may be unable to participate in jobs beyond their homestead, for example. Similarly, lacking control of land, women have less access to credit and may be overlooked for training by extension workers in favor of the male land-owner. Women's decision-making power and resource allocation is constrained by limited access to resources; less ability to generate income; mobility restrictions; and, unequal rights at the home, community, and national level.[6]

TIME POVERTY

Women's unique responsibilities and roles provide for less leisure time than men. Employment does not absolve women from domestic responsibilities and adds additional demands on their time; thus, when women are employed outside of the household, their overall workload is often increased.

On average, women in the developing countries work an hour or more than men work each day.[*] In rural Kenya, women work as much as three hours more per day than men. The disparity in work hours is partly attributed to the time women and girls spend collecting potable water and fuel. Many countries are unable to provide these services because of poor infrastructure. For example, studies from 22 countries in Asia and Africa show that women spend between 28 and 35 hours per week collecting water.[7] In Burkina Faso, Uganda, and Zambia, it is estimated that women and girls could save hundreds of hours a year if fuel and potable water were reduced to within a 30 minute walk.[8]

Opportunities for time saving also have important human capital and productivity implications. In rural Morocco, since girls are responsible for collecting water, having well or piped water increases the probability that girls will attend school.[9] In rural Pakistan, limited or poor access to firewood and water decreases the time women can spend on income-generating activities; thereby, reducing their bargaining power within the household.[10] Moreover, gender disparities in the numbers of hours worked imply that even in households where there is no discrimination in consumption of food and resources, women work more hours to be able to consume equal amounts as men.[11] Beyond quality of life and health implications, time-use also has economic ramifications for women. Their small margin of leisure time means women are less flexible than men in their ability to supply labor, gain new workforce skills, or otherwise participate in the economy.

LABOR MARKETS AS GENDERED INSTITUTIONS

Through informal and formal rules, labor markets reflect the societal gender relations in which they function and operate. One way to identify a labor market's gender orientation

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[*] This holds true when household work and market and non-market work are taken into consideration, which exemplifies the "dual day" that women work.

is through observing how labor markets operate at the intersection of the productive and reproductive economies. Elson posits:

> Activities which make a living are recognized by economists as economic activities which in principle should be counted as part of national production. . . . But, as feminist economists have pointed out, unpaid, unmarketed caring activities are also critical for the functioning of the 'productive economy', since they reproduce, on a daily and intergenerational basis, the labor force which works in the productive economy.[12]

While labor markets depend on the support of the reproductive economy, the benefits accrued from this relationship are considered externalities, which are not reflected in market prices and wages.

The restriction of jobs based on the roles seen as appropriate for men and women is another important way labor markets reflect gender relations. This greatly divides the labor market and often concentrates women in different sectors of employment. Women make up the vast majority of textile industry workers and a large proportion of the workers in the service sector. In addition, where women work in the same industries as men, they are often assigned different tasks and are typically given jobs with lesser responsibility. This not only contributes to the gender-wage differential, but also limits women's earning power and professional mobility.[13]

Furthermore, the structure of the economy penalizes women for their responsibilities in the reproductive economy, limiting their earning and career potential and making it more difficult to participate in the productive economy. Due to the pressure to combine productive and domestic responsibilities, women often cluster in "informal employment" jobs. These jobs do not provide contracts with any rights to paid time off for meeting familial responsibilities, such as maternity or family leave. As a result, any time taken off to care for family responsibilities is a burden borne by the woman as an individual. Moreover, the historical view of women as secondary earners that can draw upon men's resources to cushion them from risk in times of crisis,[14] has enabled employers to view women as more "flexible" workers. Women workers comprise the majority of laborers with temporary contracts. Consequently, it has been more difficult for women to access risk-reducing mechanisms such as trade unions, job security, labor rights, social insurance benefits, and business and professional associations.

WAGES

Labor markets also reinforce gender norms through the way men and women are remunerated. Today, nearly 50 percent of women worldwide are in the labor force. However, only one-fifth of all wages accrue to women, and their earnings only make up two-thirds of men's. This occurs because women typically occupy low paying jobs; and even in these jobs, women usually receive less pay than men for comparable labor.[15] For example, in Ghana, women's wages in the manufacturing sector are 52 percent of men's wages, in Brazil they are 61 percent, and in the United Kingdom they represent only 79 percent of men's wages.[*] Impediments to women's earning abilities include both their limited access to paid work and their inability to enter the market as easily as men.

[*] This is based on average earnings per wage earner or in some cases wage rates. It is largely derived from payroll data, which often includes data on the number of hours worked.

At the same time, women's lack of negotiating and bargaining power also contribute to the wage differential.[16]

Table 1.1 GENDER WAGE GAP

Female Share of Labor Force and Gender Wage Gap for Ten Countries		
	Female Share (%)	Gender Wage Gap (%)
Botswana	47	52
Brazil	45	61
Eritrea	31	66
Hong Kong	45	66
Korea	38	59
Malysia	36	63
Mexico	37	70
Philippines	41	80
Singapore	45	59
Thailand	47	68

Reprinted from: Data from UN Statistics Division, "The World's Women, 2000: Trends and Statistics; " Development Fund for Women (UNIFEM), "Progress of the Worlds' Women, 2002."

While subtle forms of wage discrimination are prevalent throughout the world, some countries have implemented overtly discriminatory policies. Based on the notion of females as secondary earners, countries such as the United Kingdom, Australia, New Zealand, Canada, and Greece set female wages as a percentage of male pay. The rational was that men as primary earners should be paid a "family wage." While most of these countries now have equal pay legislation, not all have been successfully implemented.[17]

Whether overt or not, the gender wage differential has disproportionately placed women among the working poor—those who work but cannot earn enough to lift themselves and their family above the $1 per day poverty line. According to the International Labor Organization (ILO), of the 550 million working poor in the world, an estimated 330 million, or 60 percent, are women.[18]

INFORMAL ECONOMY

The concentration of women in the informal economy is yet another difference in male and female employment.[*] Existing data shows that the majority of economically active women in developing countries work informally. For example, 80 percent of Peruvian women working outside of agriculture are concentrated in the informal sector, while in Zambia 75 percent of women work in the sector. [19] Even the East Asian Tiger economies, which experienced rapid growth in formal sector employment before the financial crisis in the 1990s, have a large concentration of women informal workers. For example, 43 percent of South Korean women and 79 percent of Indonesian women work in the informal economy.[20]

[*] The informal economy is often internationally defined as comprising small, unregistered enterprises, with paid and unpaid workers, as well as casual workers without fixed employers.

Table 1.2 WOMEN IN THE INFORMAL ECONOMY

Wage and Self Employment in Non-Agricultural Informal Employment by sex 1994/2000						
Self-employment as a percentage of non-agricultural informal employment				**Wage Employment as a percentage of non-agricultural employment**		
Country/Region	Total	Women	Men	Total	Women	Men
Northern Africa	62	72	60	38	28	40
Algeria	67	81	64	33	19	36
Egypt	50	67	47	50	33	53
Morocco	81	89	78	19	11	22
Sub-Saharan Africa	70	71	70	30	29	30
Benin	95	98	91	5	2	9
Chad	93	99	86	7	1	14
Kenya	42	33	56	58	67	44
South Africa	25	27	23	75	73	77
Latin America	60	58	61	40	42	39
Bolivia	81	91	71	19	9	29
Brazil	41	32	50	59	68	50
Colombia	38	36	40	62	64	60
Dominican Republic	74	63	80	26	37	20
Mexico	54	53	54	46	47	46
Asia	59	63	55	41	37	45
India	52	57	51	48	43	49
Indonesia	63	70	59	37	30	41
Philippines	48	63	36	52	37	64

Adapted from: Chen , Martha, Joann Vanek, Francie Lund, James Heintz, with Renana Jhabvala . *Women Work & Poverty: Progress of the World's Women 2005*. New York: United Nations Development Fund for Women, 2005.

While official statistics do not account for much of women's informal work, a number of clear patterns have emerged from the available data that demonstrate differences between male and female participation in the informal sector. First, a higher percentage of economically active women work in the sector than men. Second, within the informal economy, most women are self-employed traders and producers, casual workers, or sub-contract workers. Unlike men, very few women own a business that hires others to work for them. Further, men and women's participation is segmented; they participate in different scales and types of activities. Men tend to have larger non-food related enterprises, while women have smaller food related operations. Lastly, while the average income of both men and women is lower in the informal sector overall, the gender gap in earnings is frequently higher in the informal sector than in the formal sector.

Case of India. Small businesses provide a crucial source of employment for women around the world. In Manipur, India, women have been able to use small loans to start micro-enterprises raising chickens and pigs. Poultry production, which is easy to manage and market, is particularly popular since it requires few start-up costs. In addition, chickens are seen as women's property, and therefore provide Indian women

with quick access to cash. Moreover, poultry is tended near the home, allowing women to combine paid work with their domestic responsibilities. Pigs provide another valuable source of income for women since a piglet costs RS 800-1,000, but could be sold in a year's time for RS 2,500-3,000.[21]

Challenges for Women's Enterprises. Women's small enterprises face challenges accessing opportunities due to market saturation, limited access to credit, and economies of scale. An increase in women entering the workforce or losing jobs in the formal economy often leads to a concomitant increase in informal micro-enterprises, which increases competition, and can depress earnings as markets quickly become saturated.[22] These difficulties not only stunt the growth of women small enterprises, but they affect their profitability; women owned enterprises are less profitable than those owned by men.[23] Beyond the aforementioned challenges, women entrepreneurs cite the following reasons for lack of profitability: industry choice for starting up business, lack of technological literacy, lack of role models and mentors, lack of industry and market knowledge, reluctance to participate in networking, and lack of self-esteem.[24]

BOX 1.2 COSTS OF INFORMAL WORK

DIRECT COSTS

1. High costs of running informal businesses, including direct and indirect taxes
2. High costs of informal wage work
   - Long hours and unscheduled overtime
   - Occupational health hazards
3. High costs of accessing capital in informal financial markets and high indebtedness
4. High costs associated with periodic 'shock' to work

INDIRECT COSTS

1. Lack of secure work and income
   - Greater insecurity of work
   - Variability and volatility of income
2. Lack of worker benefits and social protection
   - Few (if any) rights such as paid sick leave, overtime compensation or severance pay
   - No childcare provisions
   - Little (if any) employment-based social protection
   - No health, disability, property, unemployment or life insurance
3. Lack of training and career prospects
4. Lack of capital and other assets
5. Lack of legal status, organization, and voice
   - Uncertain legal status
   - Lack of organization and voice

Reprinted from: Chen , Martha, Joann Vanek, Francie Lund, James Heintz, with Renana Jhabvala . *Women Work & Poverty: Progress of the World's Women 2005*. New York: United Nations Development Fund for Women, 2005.

GENDER INCLUSION AND DEVELOPMENT

Gender equality is an important aspect of development, reflecting internationally agreed upon principles of human rights and equity, which has the capacity to contribute to a number of broader development goals. Numerous studies have found a correlation between gender equality and economic growth, both in a cross-country comparison and in comparisons done over time.[*] In 61 countries, a positive correlation was found between growth and women's participation in the labor force between 1980 and 1990.[25] This can be attributed to the fact that gender inequalities exact a high cost on the economic and human development of countries around the world, undermining their productivity and human capacity to contribute to the economy.

BOX 2.1 ESTABLISHING THAT GENDER EQUALITY AFFECTS ECONOMIC GROWTH

The debate over the effect of gender equality on growth centers on the following question: Does gender equality affect growth, or vice versa, or both–or do common factors determine both simultaneously?

This issue is concerned with the direction of causality and the implications for empirical analysis. If we observe a positive relationship between growth and gender equality–can we say that one led to the other? For example, if a positive relationship between gender equality and growth is due to a two-way relationship or underlying common factor determining both simultaneously, such as educational attainment, then regression analysis of income growth on measures of gender equality would be biased. This is particularly true when different variables pertain to the same period. Recent studies have attempted to unravel the cause and effect relationship between gender equality and economic growth–but have run into problems of measurement and statistical inference.

The most common estimation technique uses instrumental variables. This method is based on identifying exogenous variables that affect gender equality but not growth directly, and using measures of gender equality predicated from these variables as determinants of growth. Dollar and Gatti (1999) use data on religion and civil liberties as variables that affect income only through their effect on gender equality in education. Klasen (1999) uses education spending as a share of GDP, initial fertility levels, and the change in the same variables as instruments for levels of and changes in the female to male ration of years of education, requiring that these instruments pass over identification restriction tests. Both studies conclude that gender equality has a significant impact on growth.

Source: Adapted from World Bank. *Engendering Development: Through gender equality in rights, resources and voice.* New York: Oxford University Press, 2001.

The World Bank has concluded that:

> Gender inequalities impose costs on productivity, efficiency and economic progress. By hindering the accumulation of human capital in the home and the labor market, and systematically excluding women or men from access to resources, public services, or productive activities, gender discrimination diminishes an economy's capacity to grow and raise living standards.[26]

Therefore, inclusion of gender in economic and development policies presents an opportunity not only to achieve greater equality, an end in and of itself, but also to ameliorate impediments to growth and poverty reduction; thereby, transforming policy actions into levers for attaining these goals.

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[*] See Klasen, Stephan. "Does Gender Inequality Reduce Growth and Development?" *Policy Research Report on Gender and Development*, no. 7. Washington, D.C.: The World Bank, 1999. Schultz, T. Paul. "Why Governments Should Invest More to Educate Girls," *World Development* 30, no. 2 (2002): 207-225.

GENDER EQUALITY AND ECONOMIC GROWTH

Over the last several decades a growing body of research has attempted to address the affect of gender inequality on economic growth. While cross-country comparisons have not resulted in conclusive results, several themes have emerged. Of particular importance is that gender inequality may have different effects on short-run and long-run economic growth.

SHORT-RUN RENTS

Studying a set of semi-industrialized countries from 1975 to 1995, Seguino found that in the short-run, gender inequality may provide stimulus to economic growth. Seguino found the linkages between gender inequality and economic growth as follows: gender inequality → export expansion → technical change → economic growth. [27]

Export Industries. Looking particularly at export industries, Seguino found that when women are crowded into lower paying jobs in highly sex-segregated activities this can then artificially lower women's wages. Lower wages mean higher profits and this can stimulate export expansion. The foreign exchange provided through exports then makes it possible to acquire new technology or purchase capital goods necessary to adopt new technologies.[*] Ertuk and Cagaty also argue that the feminization of the labor force, in turn stimulates investment.[28] Seguino's empirical analysis also suggests that the gender wage gap may influence the productivity of investment; thus, impacting economic growth. [29]

Neither Seguino nor the authors endorse such strategies for achieving growth; rather, the study is meant to suggest that gender inequality may have differing effects in the short-run and long-run. As the section below portrays, while countries may benefit temporarily from such gender inequality, these inequalities can result in the inefficient allocation of productive resources that will eventually limit growth.

BOX 2.2 ALTERNATIVE APPROACH: PRODUCTIVITY-PUSH EFFECT OF HIGHER WAGES

Empirical evidence of the productivity-push effect of higher wages is provided by Marquetti (2004) for a set of 36 countries, and Seguino (1999-2000) for South Korea. These authors find that higher wages can be a stimulus to productivity growth, and that wages can rise without disrupting profits or product prices since efficiency wage effects attenuate increase in unit labor costs.

Higher wages may also push employers to invest in labor-saving technology in defense of their profits, raising productivity. Conversely, low wages can make firms "lazy" since competitive advantage can be obtained on the basis of lower wages instead of productivity enhancing investment under conditions of uncertainty. Seguino (2005) finds empirical evidence that downward pressure on wages can induce negative productivity effects, as firms face less competitive pressure to technologically upgrade.

Reprinted from: Seguino, Stephanie. "All Types of Inequality Are Not Created Equal: Divergent Impacts of Inequality on Economic Growth." Burlington: University of Vermont, 2005.

LONG-RUN COSTS

[*] See Grossman and Helpman *Innovation and Growth in the Global Economy*. Cambridge, MA: MIT Press, 1991.; Romer. "International Trade with Endogenous Technological Change." *European Economic Review* (1991): 971-1004.

Based on theoretical and empirical literature, the following linkages between gender inequality and long-run economic growth have been postulated.

The Selection-Distortion in Education. Assuming that both girls and boys have similar innate capabilities, gender bias in education results in a selection distortion whereby more boys than girls will gain an education. Klasen likens this distortion to taxation on education that leads to a misallocation of resources.[30] Presuming that human capital leads to economic growth, education bias can have a direct affect on economic growth by depressing the quality of human capital; thereby, reducing the rate of return on investments.

BOX 2.3 EMPIRICAL EVIDENCE: GENDER GAPS IN EDUCATION REDUCE ECONOMIC GROWTH

Lagerlof (1999) examines the impact of gender inequality in education on fertility and economic growth. Using an overlapping generations framework, the paper argues that initial gender inequality in education can lead to a self-perpetuating and sub-optimal equilibrium of continued gender inequality in education, with the consequences of high fertility and low economic growth. King and Hill (1993) as well as Knowles (2002) use the Solow-growth framework and find that gender gaps in education significantly reduce the level of GDP. Dollar and Gatti (1999), Forbes (2000), Appiah and McMahon, (2002) and Klasen (2002) investigate the impact of gender gaps on economic growth and find that gender gaps in education have a negative impact on subsequent economic growth. They also find that earlier results of Barro (1991) that female education might negatively impact economic growth, does not stand up to closer econometric scrutiny.

Reprinted from: Klasen, Stephan, "Does Gender Inequality Reduce Growth and Development? *Policy Research Report on Gender and Development*, no. 7. Washington D.C.: The World Bank, 1999; ——. "The Impact of Gender Inequality in Education and Employment on Economic Growth in the Middle East and North Africa," World Bank Report. Munich: University of Munich, 2003.

Externalities of Women's Education. The benefits of women's education can be seen both in terms of their own human capital and ability to contribute to the economy as well as that of the next generation. Evidence indicates that female education improves infant survival rates and nutrition directly through the quality of care that women provide. As women gain education, they are also more likely to gain better remunerated jobs. Women with more schooling are also better equipped to mitigate economic shocks such as price changes that impact food consumption. As a result, in households where mothers have some primary school education, the infant mortality rate of children under five is lower.[31]

A mother's schooling not only improves the quality of her children's intellectual achievement but also her own employment opportunities. Investment in women's education increases skill sets and greater employment opportunities; thus, leading to better equipped women who can better take care of their families and contribute to the economy. One study estimates that if the countries in South Asia, Sub-Saharan Africa, and the Middle East and North Africa (MENA) had started with the same gender gap in average years of schooling, as East Asia had in the 1960s, and had closed that gender gap at the same rate that East Asia did from 1960 to 1992, their per capita income could have grown by 0.5 to 0.9 percentage point higher per year or an increase of 5 to 12 billion dollars a year.[32] This is a substantial increase above actual growth rates. Another

study estimates that for middle- and high- income countries with higher initial levels of education, an increase of one percent in the percentage of women with secondary education is associated with an increase in per capita income of 0.3 percent.[33]

The Selection-Distortion in Employment. Gender bias in employment also bears important distortions. Reduced employment opportunities for women may reduce the average ability of the workforce; therefore, leading to lower economic growth. Artificial barriers against women's access to employment can also increase labor costs, decreasing a country's international competitiveness because women are not offered competitive wages.[34]

Efficient use of labor is an important part of economic development, particularly in countries that rely on inexpensive labor as one of their resource endowments. The ILO has noted that discrimination faced by women and minority groups is a significant obstacle to economic efficiency and social development. Where more than half of a country's potential labor is not used efficiently, it is inevitable that competitiveness with other countries is negatively affected.[35]

BOX 2.5 GENDER INEQUALITY: INFLUENCE ON AGGREGATE SAVINGS

Gender inequality may also influence aggregate savings, resulting from women and men's differing propensities to save. Gender differentiated saving propensities may result from gender differences in responsibilities for care of children and perceptions of economic insecurity and risk. Women, for example, may prefer to save more than men to finance children's education and for emergencies. They may also be induced to save more to smooth consumption due to their experiences of volatile employment and weaker access to social safety nets. All of this implies that a redistribution of income from men to women will affect the level of aggregate saving with implication for output and growth.

Reprinted from: Seguino, Stephanie. "All Types of Inequality Are Not Created Equal: Divergent Impacts of Inequality on Economic Growth." Burlington: University of Vermont, 2005.

The Arab Human Development Report 2002 underscores the inefficient resource allocation within the MENA region because of low economic participation rates of women.

> The Arab World is largely depriving itself of the creativity and productivity of half its citizens. As women number half or more of any population, neglecting their capabilities is akin to crippling half the potential of a nation. This is exacerbated by the fact that even in those cases where some women are part of the economic arena they suffer from extraordinary opportunity deficits, evident in employment status, wages, gender-based occupational segregation and other barriers. These factors block the full integration of women into economic and intellectual life of their countries.[36]

Nonetheless, the World Bank has found that norms and prejudices stemming from gender bias determine the supply and demand of labor in an economy rather than efficiency.[37] The same argument of adverse selection in education applies to employment, indicating that gender inequalities allow for competent women to be overlooked because of their sex. One impact of such discriminatory hiring is that households may not be able to use their labor sources efficiently. For example, the propensity to only employ men in a rural economy can drive up wages as men become more fully employed. This may mean that a household that needs extra help for harvesting may not be able to afford the additional labor because of artificially high wages due to gender discrimination. As a result, the household might not be able to maximize its productivity.[38]

Tzannatos modeled the difference in output between current conditions and conditions in a system where occupational differences for men and women within industries are eliminated. The comparative scenario of no occupational differences was simulated under the assumption that women and men have the same labor supply characteristics, namely human capital and preferences. The model demonstrated what is possible in the long run when men and women are equally endowed with human capital; there is no employer discrimination; family constraints are no more binding upon women than men; and, the gender specific effects of social norms and other institutional factors have been removed. The results showed that women's wages can grow significantly with practically no loss in male wages since the removal of gender inequalities can create important output gains. This means that the increased quantity output can lead to women claiming a larger share of wages with little to no loss to men.[39] Policies that aim to mitigate gender inequalities can have positive impacts for women workers and the economy as a whole, as well as ultimately lead to greater equality of opportunity.

Positive Externalities of Women's Employment. Greater female employment also affects a country's human capital accumulation. Ample evidence demonstrates that female employment and income increases their intra-household bargaining power.[40] For example, when women control cash earnings there is greater expenditure on human development inputs such as food and education. In the Ivory Coast, an increase in women's share of cash income was associated with significantly higher spending on food and reduced spending on cigarettes and alcohol. It was also found that in order to achieve the benefits to children's nutrition and health of a $10 per month increase in women's income, men would have to increase their per month income by $110.[41] Similarly, in the Philippines, increased consumption of calories and protein is positively correlated to the increased share of income accrued directly to women.[42] A study in Mexico found that men spend only 50 percent of income on their family, whereas women spend close to 100 percent.[43] In the same way, when credit is given to women, they make significant investments in the household. In Bangladesh, one study showed that for every 100 taka lent to a woman, household consumption increases by 18 taka as opposed to an 11 taka increase in consumption for every 100 taka lent to a man.[44]This can make a remarkable difference in the output of workers and their capacity over a lifetime. Research has shown a range of labor productivity gains associated with an increase in caloric intake including studies of farmers in Sierra Leone, sugar cane workers in Guatemala, and road construction workers in Kenya.[45]

BOX 2.6 EMPIRICAL EVIDENCE: POSITIVE EXTERNALITIES OF WOMEN'S EMPLOYMENT

Beginning with Ben Porath's studies of female labor supply (1967, 1973, 1975), studies have also shown that relative female income and/or education matters. For India, Rosenzweig and Schultz (1982) showed that female children receive a larger share of household resources relative to male children in communities where women's expected labor market employment is relatively high. Studies by Clark (2000) and Das Gupta (1987) in India; and Thomas et. al. (1991) in Brazil shows that increased wages and/or education for adult women are positively correlated with health and education outcomes for girls. For China, Burgess and Zhuang (2001) show that boy-preference is stronger in areas with fewer non-farm employment opportunities. If men are more valuable for farm labor, their results suggest that boy-preference is positively correlated with the value of adult male labor. In order to estimate the causal effect of sex-specific economic incentives on survival rates, Foster and Rosenzweig (2001) exploit sex-specific, regional and time variation in returns to human capital caused by the practice of patrilocal exogamy and productivity increases during the Green Revolution in India.

Reprinted from: Qian, Nancy. "Missing Women and the Price of Tea in China." Cambridge: Massachusetts Institute of Technology, 2005.

INCREASED PRODUCTIVITY THROUGH ACCESS TO CREDIT AND RESOURCES

In developing countries two factors combine to limit women's access to credit in the formal financial sector: women's lack of control over economic resources and the nature of their economic activities.[46] Women's lack of control over resources subsequently limits their ability to offer collateral for loans, which in turn restricts the size of loans women are afforded. For example, it is estimated that in Africa, women receive less than 10 percent of all credit going to small farmers and less than one percent of all credit in the agricultural sector. Compounding this problem, women have smaller social and business networks that facilitate access to resources. When women do receive loans, they tend to be smaller than those obtained by men.[47]

ACCESS CONSTRAINTS: BUSINESS SECTOR

Women-owned businesses are growing world-wide. Women's businesses tend to be small, often with only one worker, and are mostly concentrated in the low-return service sector. Due to the characteristics of women's businesses and the nature of the formal financial sector, formal bank credit is often inappropriate for the needs of women-owned enterprises. However, constraints to credit access and other resources also constrain women from taking advantages of market opportunities outside of the service sector. Given their limited access to formal credit, women turn to the informal financial intermediaries: specialized moneylenders, farm-lenders, trade-lenders, retailer-lenders, pawnbrokers, rotating savings and credit associations (ROSCAs) and family and friends.[48] These informal financial intermediaries are less efficient than the lenders which male entrepreneurs use. Informal financial services tend to be fragmented, information on markets, pricing and other pertinent matters is piecemeal and may be specific to one community, transactions are small, and interest rates are typically higher than those in the formal sector.[49]

The Organization for Economic Co-operation and Development (OECD) estimates that women own one-quarter to one-third of firms worldwide with the majority of them concentrated in services. These firms are an increasing source of income and employment. In North America, women-owned businesses are creating new jobs at four

times that of male owned firms and are employing more people than the Fortune 500, the U.S.' top 500 firms.[50] However, for women in other regions of the world to continue to fulfill their potential as business entrepreneurs and innovators, equal access to credit and other resources, through government programs and private sector support, is greatly needed.

Table 2.1 : THE GENDERED NATURE OF TRANSACTION COSTS IN FINANCIAL MARKETS

Type of Gender – Based Distortion	**Transaction Cost for Credit Institution**	**Transaction Cost for Female Borrowers**
Information Constraint	Women are perceived as risky, not creditworthy enough; information gathering might go through male intermediaries	Women have lower literacy rates and are less mobile, which results in lower access to financial market information
Negotiation Constraint	Women have less experience in taking formal credit, which requires more time from bank personnel	Women may need husband's permission; have higher opportunity costs to travel to a bank; women may face discriminatory attitude by bank personnel
Monitoring Constraint	Women's economic activities may be more difficult to monitor since they are often in different and smaller scale sectors than men's activities that are financed through credit	Women may find it difficult to control their loans in the household when other family members (particularly men) find it in their right to exercise control over this money
Enforcement Constraint	Women often lack formal property rights, which makes it difficult for creditors to claim collateral when a loan is not repaid	Women may be more susceptible to pressure, intimidation, or violence from creditors or their agents

Source: Adapted from Baden, Sally. "Gender Issues in Financial Liberalization and Financial Sector Reform." *BRIDGE* (1996).

ACCESS CONSTRAINTS: AGRICULTURAL SECTOR

Women's ability to maximize agricultural productivity is hindered by their lack of credit, machinery, and technology. Several reasons for women's lack of access to credit include the type of commodities they grow and the smaller quantities they produce; their concentration at the bottom of marketing chains; mobility restrictions imposed by gendered social norms and responsibilities; and, unequal access to transportation and storage facilities for their goods.[51] Moreover, women have limited access and control over irrigation, potable water, and electrification, resources that have high rates of return. All of these factors further curtail women's entrepreneurial and productive capabilities.

Women's limited property rights also disadvantages them from benefiting from export production. The fact that extension services and trainings are biased against women further disadvantages them from gaining knowledge about changes in demand and limits their ability to undertake investment in new seeds, cultivation, and adopt new technology.[52]

BOX 2.7 MISSED GROWTH OPPORTUNITIES

Burkina Faso: Shifting existing resources between men's and women's plots within the same household could increase output by 10-20 percent.

Kenya: Giving women farmers the same level of agricultural inputs and education as men could increase yields obtained by women more than 20 percent.

Tanzania: Reducing time burdens of women could increase household cash incomes for smallholder coffee and banana growers by 10 percent, labor productivity by 15 percent, and capital productivity by 44 percent.

Reprinted from: Blackden and Bhanu. "Gender, Growth and Poverty Reduction." Special Program of Assistance for Africa 1998 Status Report on Poverty, World Bank Technical Paper No. 428, World Bank, Washington, DC. 1999.

Despite these limitations, women world-wide make significant contributions to agriculture, constituting up to 80 percent of agricultural labor in some Lesser Developed Countries (LDC). Increasing women's access to credit, agricultural training, and technology, will lead to potential productivity increases in the agricultural sector. [53] For example, in Burkina Faso, Cameroon and Kenya, more equal control of household inputs and farm income by women and men could raise farm yields by as much as one-fifth of current output.[54] In addition, the output of the plots controlled by Burkina women could be increased by 10 to 20 percent by reallocating the factors of production such as labor and fertilizer between plots controlled by men and women. This results in productivity gains for the household.[55]

Accounting for gender specific challenges allows for greater understanding, which leads to more effective agricultural policy design. Sustainable agricultural policies maximize resources, while ensuring local food security and positive responses to opportunities offered by international trade.

BOX 2.8 VIET NAM: LAND TITLES

In the 1980's, the government of Viet Nam began granting long-term land use rights to households. While the government still owns all the land in the country, it realized that greater land productivity could be better achieved if people were given more control and decision-making power over the land they used.

As a result, over ten million land tenure certificates have been issued to individual households. While from the start the policy has been gender-neutral, that is, either or both husband and wife can own land; an administrative hiccup resulted in many more men than women being issued land use rights. This was simply because on the land tenure certificate, there was only space enough for one name–by default, the name that appeared was that of the name of the male head of the household.

In the meantime, while working with the World Bank on its poverty reduction strategy, the government agreed that gender equality in land use rights was paramount to ensure that resources are used most efficiently. In October 2001, Viet Nam's Government Decree No. 70 on the implementation of the Marriage and Family Law, was passed stating that all documents registering family assets and land use rights, must be in the names of both the husband and wife.

The World Bank worked on a pilot program with the government to reissue land tenure certificates with space for two names, i.e. both husband and wife. In the 2002 pilot, 2,600 certificates were re-issued to reflect join land use rights; the government's goal is to re-issue all certificates by 2005.

RESULTS

- Disparity between gender-neutral policy and implementation removed.
- Both women and men gained access to land, Viet Nam's most productive asset.
- A simple, practical solution backed by political will resolved an administrative obstacle.

Reprinted from: International Finance Corporation. "Unequal Property Rights Obstructs Access to Credit." *PSD Gender Notes* 2, no. 3, December 2004.

GAINS FROM WOMEN'S PARTICIPATION

WOMEN'S PARTICIPATION AND PRODUCTIVITY

Women's participation in decision-making in the workplace not only leads to greater equality, but has also been shown to increase productivity. Elson discusses the case of a toy factory that was suffering from low productivity levels despite a bonus system put in place to provide extra incentives to employees. When the women workers were allowed to participate in the structuring of the production process, namely the scheduling and speed of their machinery, productivity increased between 30 and 50 percent.[56]

Another study by the Catalyst Research Group showed that Fortune 500 companies, with a higher representation of women in senior management, had a 35 percent higher return on earnings and a 34 percent higher total return to shareholders in their company than those with fewer women in senior management.[57]

Both of these studies reveal that there are significant benefits to women's participation in decision-making at all levels of employment.

WOMEN'S PARTICIPATION AND CORRUPTION

Expansion of women's rights and participation in public life are also associated with better business and governance. Where the influence of women in public life is greater, there is less corruption.[58] Whether out of moral obligation or aversion to risk, women-

owned companies are less likely to pay bribes to public officials. According to a recent study, women-owned businesses or managed firms in the Republic of Georgia are 50 percent less likely to make unofficial payments to government officials than those owned or managed by men.[59]

Reducing corruption not only contributes to better governance, but also has economic implications, where rent-seeking activities introduce price distortions as well as distortions in the quantity of goods and services supplied in the market. As a result, an argument can be made for development programs that encourage women's increased participation in the labor force, small businesses, and political arenas.

Table 2.2: GENDER AND CORRUPTION

World Values Survey, Gender Differentials in the Attitude Towards Bribery		
	Female Percentage	Male Percentage
1= Bribery is never justified	77.33	72.39
2	8.44	9.17
3	5.05	6.07
4	2.44	3.03
5	2.81	4.03
6	1.36	1.83
7	0.76	1.06
8	0.56	0.82
9	0.35	0.45
10= Bribery can always be justified	0.90	1.15

Reprinted from: Swamy, Arnand, Stephen Knack, Young Lee, and Omar Azfar, "Gender and Corruption," August 2000.

INDUSTRIALIZATION AND WOMEN

Drawn from the experiences of several newly industrialized economies, a number of scholars have pointed to export orientation as one of the key factors of economic development. While their success has depended on many factors pertaining to the right policy environment and access to international markets, there is increasing recognition that women's participation in the economy has been a major contributing factor.[60]

Gary Gereffi's work on global production value chains asserts that development is greatly dependent upon an economy's ability to move up a production chain from being an exporter of raw materials to a producer of goods that includes an increasing component of innovation and value add within the exporting economy.[61] Increasingly, employment of large numbers of women in the low-value-added chains of global production is being used as a stepping-stone in the development strategies of countries around the world, particularly to attain market competitiveness. In many countries, industrialization is as much female-led as it is export-led.[62] Çagatay asserts that export-

orientation develops in tandem with the feminization of paid employment. This is based on Susan Joekes' extensive review of studies on development and gender and her conclusion that, "In the contemporary era no strong export performance in manufacturing by any developing country has ever been secured without reliance on female labor".[63]

Taking into consideration the importance of women in the process of industrialization and the growth of a country, it is essential to understand the gender dynamics that shape their opportunities and responses to markets and development policies. Women's increasing participation in the process of export-oriented markets also draws attention to the fact that unique opportunities and challenges will arise for them in the process of trade liberalization. As a result, in order for trade policy to serve as a development tool, gender issues must be included.

GENDER AND TRADE

The current system of international trade is premised on the idea that expanding global trade is beneficial to all countries and their citizens. Traditional trade theory states that a country should specialize in sectors of comparative advantage. This will lead to more efficient resource allocation and higher levels of productivity and growth worldwide. Growth in turn will promote development within nations and lead to poverty reduction.[64] Concurrently, international trade liberalization leads to a broad restructuring of government, markets, and legal and social systems with associated adjustment costs that create both winners and losers.[65]

Due to pervasive gender inequalities in economic and social life, women bear a disproportionate burden of adjustment costs through the changes trade policy creates in employment, prices, income, and consumption.[66] Çagatay, Elson, and Grown emphasize that the costs of adjustment to macroeconomic and trade policies frequently fall on the household sector and are absorbed by women.[67] Numerous studies reveal that in the face of adjustment, women intensify their unpaid work within the reproductive sphere by switching from prepared foods to raw foods, walking rather than paying for transport, walking further to get fuel or fire-wood rather than purchasing it, or otherwise substituting their labor as a way to compensate for declines in male income.[68] Furthermore, in the face of the burden of caring for the aged and the sick, women substitute their labor for formerly state-provided services.[69] Finally, such inequalities shape the way in which women respond to market incentives and policy initiatives, often creating outcomes other than those intended or desired.[70]

EMPLOYMENT

Increased trade and investment have multiplied job opportunities for women around the world, both in the formal and informal economies. In particular, low-skilled women workers have been hired *en masse* in the textile, garment, footwear, and horticulture industries. Trade has also created more jobs for women with a range of skills in the service sector. However, women still lack the range of job opportunities and spectrum of choices that men enjoy. Nonetheless, the increase in employment, particularly in the

formal sector, has given women more decision-making power within households, increased their autonomy, and raised their social standing. [71] Conversely, trade liberalization can lead to increased import expansion, causing the elimination of jobs in local industries where domestic firms cannot compete. Adjustment costs are often disproportionately levied on women since their employment is often more precarious, links to markets more tenuous, and command of financial and productive resources more restricted. The net effect of these cumulative constraints can limit women's ability to switch into alternative economic activities.

Trade affects sectors and individuals employed in those sectors differently. Therefore, the effects of trade liberalization depend on whether the industry in question expands or contracts, and whether men or women are predominantly employed in the sector.[72] For example, small-scale women farmers have experienced higher rates of job loss due to the vulnerability of the rural economy and their limited resources to compete with large-scale, export-oriented producers.

Çagatay also points out that the increased women's share of paid employment is taking place at a point in history when the power of workers has been eroded by the rapid movement of capital mobility; increased flexibility in work due to technological innovations and labor market deregulation stemming from international competition; and, the necessity to maintain competitiveness in a global economy. Cagatay emphasizes that

> Although trade liberalization may advantage women in terms of employment, their 'competitive advantage' as workers lies in their lower wages and inferior working conditions. Indeed, much of women's trade-related gains in employment have occurred in state promoted export processing zones (EPZs), which are exempted from local labor laws, and are in the informal sector, where work is characterized by long hours, insecure employment, unhealthy conditions, low wages and often, sexual harassment.[73]

Consequently, women's increased employment must not merely be evaluated in terms of quantity, but also qualitatively, evaluating the job conditions and the ways they impact women's quality of life.

WAGES AND PRICES

Based on standard trade theory,[74] "factor price equalization" maintains that the prices of inputs of production in different countries, such as wages, will be driven toward equality by the absence of trade barriers. This assumption has led many economists to conclude that increased trade will benefit both workers and consumers. In particular, sectors that are structured to take advantage of export opportunities are likely to have an increase in revenues, resulting in increased labor demand and leading to increased wages for workers employed in those sectors. At the same time, where prices are lowered, consumers benefit from increased purchasing power. These models, however, are predicated on the basis of perfect competition where information flows freely and no market distortions exist. Unfortunately, market distortions, such as imperfect competition—as exemplified by cartels and monopolies—do exist and access to information is limited or uneven.

Case of North American Free Trade Agreement (NAFTA). Contrary to economic theory, prices can be "sticky" and may not fall even when the prices of factors of production drop. For example, in Mexico, after NAFTA was adopted in 1994, the price of corn fell by 50 percent due to an influx of cheap corn from the United States. However, due to market imperfections and monopolistic behavior in the Mexican tortilla industry, the reduction in price was not passed on to consumers.[75] This type of price rigidity is likely to impact women in particular because they are responsible for household provisioning and purchasing food supplies. It is not hard to develop a scenario where women increase their household and productive labor to compensate for price increments in food and household items. The impacts can be felt to an even greater extent if wages drop more rapidly than prices of consumer goods. In Mexico, the number of households with three or more income earners almost doubled between 1992 and 2000. This means that in 2000 more people had to work per household to earn the same amount as they did in 1992. During the same years, there was a 50 percent decline in the quantity of goods that households could afford to buy. [76]

Differing Views on the Incidence of Gender Wage Gap. While increases in revenue are projected in export-oriented sectors, this does not automatically translate into higher wages. Given that women are concentrated in industries that are sensitive to foreign competition, they are likely to see a decrease in their wages and employment overall due to greater liberalization and competition.[77] Moreover, others such as Seguino argue that liberalization in combination with capital mobility may contribute to widening gender gaps.[78]

Tzannatos believes though that the increase in women's employment has given women more control over their earnings and therefore more negotiating power. As a result, he argues that the gender-based wage gaps have decreased with women's rise in paid employment.[79] At the same time, increased wage differentials between skilled and unskilled labor, frequently imply increased gender wage differentials especially where women are over-represented among the less-skilled.[80]

CONSUMPTION

Women's consumption patterns differ from men's—largely due to their role as mothers and caregivers and their responsibility for familial nutrition and subsistence. When women earn lower wages than men or command fewer household resources, changes in prices and availability of resources are likely to make a greater impact on women's budgets and consumption patterns than men's. Moreover, the burden of resource scarcity is often unequally distributed within the family; food and other resources may be disproportionately allocated to wage earners, who are more often than not boys or men.[81] Women may also be more dependent upon public services provided by government agencies, such as the provision of child-maternal health and nutrition services. Therefore, any trade related adjustments in the economy that affect prices of consumer goods and the provision of services, will affect women to a greater extent.

Trade liberalization has led to a sharp increase in imports in numerous countries. Although these imports have provided cheap and varied options for consumers and contributed to urban food security, local producers are negatively impacted by a

reduction in their ability to generate income. Reduction in household consumption may result in unequal distribution of resources, favoring male over female family members.[82] Studies in Sub-Saharan Africa and South Asia have shown a correlation between decision-making status and nutrition, where women's decision-making status is low, women's incidence of malnutrition is higher than men's.[83] Thus, when resources are scarce, women consume less than men.

Trade and economic liberalization policies reduce or eliminate trade tariffs, thereby, reducing government revenues. Decreases in revenue diminish a national government's ability to provide services to its citizens. In addition, privatization institutes user fees or indirect taxes for services. This increases women's burden two-fold. On one hand, increased costs mean that poor women may have less access to services such as health care, clean water, and education. On the other hand, their workload may be increased because they may attempt to make up for the loss in services through increased care-giving and household labor.[84]

GENDERED RESPONSES TO TRADE IMPACTS

The importance of gender considerations in trade and economic liberalization is even more apparent by examining a handful of examples. The analysis below is by no means an exhaustive look at the gendered implications of trade and economic liberalization. There are other arenas where women feel the impacts of trade disproportionately and women's responses to trade are inhibited by gender inequalities—among those not mentioned are public sector employment, international measures on investment, legal systems and enforcement of trade rules and human rights. However, by examining some of the most prominent areas of trade and economic liberalization, one is able to identify many of the ways in which women are impacted by and influence the outcome of these policies.

AGRICULTURE

Most developing countries still depend heavily upon the agricultural sector as a source of employment and export earnings. Women contribute significantly to the sector, accounting for almost two-thirds of the labor force in developing countries. In many cases women are responsible for their family's food security and their country's agricultural productivity. In Bangladesh, Bhutan, Cambodia, China, and India, women's involvement in the sector ranges from 60 to 98 percent. Globally the proportion of agricultural workers has declined; however, the proportion of economically active women working in the sector remains at nearly 50 percent. In

BOX 4.1 Women's Dominant Role in Agriculture

In South-East Asia women provide up to 90 percent of labor in rice cultivation. In Thailand women are extensively engaged in agriculture, including about 50 percent of field crop cultivation, horticulture, plant protection, and harvesting. Almost 80 percent of soil improvement is undertaken by women. Almost all the work in food processing, mulberry tree cultivation, and silkworm raising is carried out by women. In Pakistan 80 percent of livestock is managed by women. In Kenya women are 75-89 percent of the agricultural labor force. Women are also responsible for roughly three-quarters of the food production.

Reprinted from: Williams, Mariama. *Gender Mainstreaming in the Multilateral Trading System*: *A Handbook for Policy-Makers and Other Stakeholders*. London: Commonwealth Secretariat, 2003.

developing countries the share has risen to 61 percent and in the LDCs it has risen to 79 percent. Recent research indicates that in Latin America, female participation in the agriculture sector has risen from 15 percent in 1990 to 20 percent in the late 1990s. The increase in male migration has impacted the surge in female participation as female heads of household are left responsible for family farm production.[85]

Women farmers typically hold small-scale farms and are concentrated in subsistence agriculture and the processing of agricultural goods. On the other hand, men tend to own most of the medium and large-scale commercial farms and are typically responsible for cash crops and marketing. The differing nature of men and women's participation within the agriculture sector indicates that increased international trade will affect men and women differently.

CHALLENGES FOR WOMEN FARMERS

As aforementioned, within developing countries resource allocation is typically biased against women. Women's lack of control over or access to assets can also serve as an impediment to agricultural gains and can cause women to respond to trade and market opportunities in sub-optimal ways.[86] Gammage sets forth three distinctive factors that limit women's supply response: gender inequalities in access to productive resources that limit the scale of women's activities; rigidities in time and task allocation that limit women's elasticity of supply of labor; and weaker producer incentives for women due to the fact that they do not always control the proceeds from their labor.[87]

The current focus on export-led growth has caused countries to change their domestic policies to adjust for the changes in the expansion of liberalization and international trade. Export crop production tends to be male dominated. Despite the fact that women provide the bulk of the work, the earnings are often controlled by the men.[88] The shift of productive land towards export-oriented crops further impacts women's access to land, having significant impacts on family food security due to fewer resources being allotted for household consumption. Since women most often do not control crop revenues, a shift in women's agricultural labor within the family towards export-oriented crops is not always correlated with an increase in women's welfare. In addition, price increases in agricultural inputs coupled with women's lack of access to credit, input subsidies, extension services, and technical assistance, restricts their productivity and makes it difficult for women to switch to crops with higher rates of return.[89] Consequently, in many instances women are not well equipped to benefit from export-base diversification.

Moreover, it is difficult for small-scale women farmers, with little access to resources, to compete with inexpensive imports from other countries. In Jamaica, for example, women are concentrated in the poultry industry because there are few start-up costs and they can run their business from their homes. Some women have contracts with poultry processors, mitigating their risks, while others sell the chickens locally and assume all of the risk themselves. For the independent producers any loss in business is a direct loss in their income. After import duties were lowered in Jamaica, poultry

producers had to contend with cheap imports from the United States.* Anecdotal evidence suggests that nearly half of the "back yard" farmers left production because they could not compete with the lower-priced imports. Poor rural women, who constitute the majority of these small producers, were most affected by the trade policy.[90]

NEW OPPORTUNITIES

One area of agriculture where women have benefited from increased international trade is in the promotion of non-traditional agricultural exports—primarily fruits, vegetables, and cut flowers. Some economists feel that this fast growing area of exports could be particularly beneficial for increasing the income of women, who make up 80 percent of the laborers in the industry. Because women are paid for their labor and accrue wages directly, women may have more control over their resources. However, these new opportunities do not automatically lead to better living conditions for women or their families. Increases in female labor are not necessarily associated with higher wages. In fact, the larger the pool of available workers the more likely it is that contracts may become more insecure and wages may decrease. Joekes notes that women's share in family income may actually decrease. Correspondingly, women's decrease in monetary and non-monetary income may decrease their bargaining power within the household.

At the same time, there is debate about whether these employment opportunities empower women, particularly since they are often employed as temporary workers and are more likely to lose their jobs than men. Moreover, working conditions are especially dangerous because of the high pesticide use and associated physical and mental health risks, such as nausea, birth defects, and acute depression.

MANUFACTURING—TEXTILES AND APPAREL

In 2001, global trade in textiles and apparel was estimated at $342 billion dollars. This is 60 times the size of what the industry was just 40 years ago. While the textile industry was initially dominated by industrialized countries, developing countries now account for half of the world's textile exports and nearly three quarters of the world's apparel exports.[91]

After agriculture, global trade in textiles and apparel is the most important source of employment for women in developing countries. It provides many of them with direct income, giving women more autonomy and decision-making power. In many cases, it also greatly contributes to family income and rural economies in the form of remittances.

The expansion of export-oriented manufacturing has had numerous benefits for women, particularly in textile and garment production. However, increasing international competition is leading to a number of changes within manufacturing, which significantly impacts women's employment. This is of particular importance since women are concentrated in low-paying, unstable jobs in the informal sector, while men tend to enter higher paying, stable jobs in the formal sector.[92] The growth of this industry and the shift away from industrialized countries has created vast opportunities for women's

* Because these farms are concentrated in the informal sector, there is no data with figures for the number of Jamaican poultry farmers that left the industry.

employment in developing countries. It has also been an important factor in a number of countries' development, particularly in East Asia.

Table 4.1 WOMEN TEXTILE AND CLOTHING WORKERS

Ratios of female workers in paid employment in the textile and clothing sector in selected developing countries	
Country/Economy	**Female Workers (percentage)**
Bangladesh	90
Cambodia	90
Hong Kong, China	63
Philippines	72
Sri Lanka	87
Botswana	80
Mauritius	67
Colombia	62
Costa Rica	58
Ecuador	56

Source: ILO *Yearbook of Labour Statistics*, 2003.

END OF THE MULTI-FIBER AGREEMENT (MFA)

For the past 30 years, the MFA quota system has regulated the quantities of textiles and garments allowed into the U.S. and European markets from developing countries. While the MFA restricted some countries' access to important markets, it inadvertently sheltered other developing countries from competition with more industrialized countries. The end of the MFA on January 1, 2005, was expected to benefit developing countries by allowing them to rise to their full potential, and benefit women by increasing employment opportunities. At the same time, it was also anticipated to intensify international competition, pitting developing countries against one another, and shifting production to the countries with the lowest labor costs. This could have devastating effects for women garment and textile workers of countries formerly protected by the quota system's restraints on countries like China and India.[93]

The Bangladesh Ministry of Commerce projected that the end of the MFA would result in the immediate loss 180,000 jobs for Bangladeshi women. To date, there has been little job loss in the sector but anecdotal evidence points to increased informalization of the workforce. While there are no exact figures for job loss in neighboring countries like Cambodia, it is estimated that the outlook is much the same. This is particularly grave for women since findings show that employment in the garment industry is the only option for poor women with low education and skills in Cambodia.[94]

BOX 4.2 FACTORY WORKERS IN BANGLADESH

In Bangladesh, the export-oriented garment industry in 2000 provided jobs to 1.8 million workers of which 1.5 million were women. But the jobs lack social protection, conditions in many of the factories are below international standards and wage levels are generally lower than those in the rest of the domestic manufacturing sector, that is, informal. This is due both to the presence of a large reserve pool of unskilled female labor in the countryside willing to work for low wages in the garment factories and the absence of collective bargaining or other mechanisms for enforcing the national minimum wage and other labor protections.

Many of the garment workers work overtime. In 2003, local researchers calculated that women workers in seven garment factories in Dhaka worked an average of 80 hours overtime per month with their overtime pay around 60-80 percent of what they were due. This under-payment was estimated to be the equivalent of 24 hours of uncompensated work per month. In addition, women workers faced out-of-pocket expenses when forced to work overtime at night. Whereas they could walk home in daylight hours, they had to pay transport costs at night that added up to the equivalent of an additional 17 hours of uncompensated work per month. While the women workers knew that they were being underpaid for their overtime, they had not received written pay slips and were not aware of the extent of the under-payment.

Reprinted from: Chen , Martha, Joann Vanek, Francie Lund, James Heintz, with Renana Jhabvala . *Women Work & Poverty: Progress of the World's Women 2005*. New York: United Nations Development Fund for Women, 2005.

EMERGING TRENDS

One emerging trend has been the creation of a flexible work force and the reliance on women workers in the informal economy. Estimates indicate that nearly three-fourths of manufacturing in South East Asia is done by informal sector workers, many of whom work at home. In the Philippines, approximately half a million home-workers produce garments for textile producers. In India, the cigarette manufacturing industry alone employs over 2 million home-workers.[95]

Although some researchers have found that home-based work allows women to combine income-generating activities with their reproductive responsibilities,[96] the terms and conditions of work are sub-optimal. In their research on home workers, Carr and her colleagues explain the impetus for this shift in production.

> By contracting out labor-intensive assembly work to home-workers, subcontractors are able to cut down on both wage and non-wage costs to avoid risk. The home-workers have to buy and maintain machinery and cover overhead, such as rent for premises and electricity. Paid by the piece with no worker benefits or guarantee of work, the home-workers—rather than their subcontractors—take on much of the risk and loss associated with uncertain orders.[97]

These trends are creating a race to the bottom with respect to wages and job loss, and negatively impact women who work in the garment industry.[98]

The shift in the manufacturing sector, particularly the textile and garment industries, is not only an important source of employment for women, but also has ramifications for a country's potential exports and related development strategies. Therefore, it is of the utmost importance to understand how changes in manufacturing will impact the labor status and welfare of women and the families that depend upon their incomes, both in terms of short-term gains, long-term development, and gender equity. At the same time, understanding gender relations and women's labor responses to opportunities in this sector is crucial for maximizing a country's export potential.

SERVICES

The service sector is dominant in all economies, including LDCs. The service sector includes a variety of sub-sectors such as health care, education, water, energy; as well as tourism enterprises including restaurants, hotels, and personal service businesses, such as hair salons. The development of the service sector is directly related to a country's overall economic development and standard of living.[99] As a result, increased international trade and liberalization of services has important impacts for women both as providers and consumers of services.

The growth of the service sector, similar to the manufacturing sector, is female-led in many countries. However, service jobs tend to provide higher incomes and better working conditions than manufacturing jobs in developing countries. Nonetheless, the types of positions women attain, their wages and their job security, are inextricably linked to changes in the global market and the status of women within their country.[100]

From a service-provider standpoint, there is great potential for women as entrepreneurs and business owners in this sector. Surveys of female entrepreneurs and women who own service firms in Nigeria, Mauritius, and Mozambique show that these women tend to be highly educated and offer skilled services ranging from legal, architectural, and engineering services. However, mobility constraints, requirements to establish a local presence, and limitations on international recognition of credentials, may hinder their ability to export these services.[101]

Services are also one of the largest sources of foreign direct investment (FDI), constituting at least 75 percent of investment flows. Some economists argue that the flow of FDI is the greatest benefit of service sector liberalization for developing countries. Other economists maintain that FDI is not a byproduct of liberalization; rather, countries must achieve levels of sustainable growth before attracting FDI. [102] The virtually universal presence of services, however, can cause foreign direct investment to crowd-out local suppliers of services, most of which are women-owned firms. These businesses tend to be small suppliers or micro-enterprises, many of which face problems accessing human and financial resources. An increase in international trade forces them to compete in the global market with international service firms, which are increasingly becoming the largest firms in the world. This increase in competition affects both women who own service companies and women who are employees in the industry.[103]

Despite the rate women are entering the service sector, in many countries women are not participating in higher paid, market-related service jobs to the same extent as men. One area where this is apparent is in the outsourcing of information and communications technology (ICT) jobs from industrialized countries. Outsourcing in ICT is a major source of new jobs for women. In India, for example, between 49 and 60 percent of workers in the top business processing outsourcing (BPO) services industry are women. However, women are mainly concentrated in jobs like data entry and other operations requiring low skill-levels.[104]

Frequently, women in the service industry are also the last hired when the economy is expanding and the first to lose their jobs when the economy contracts. For example,

when the Asian financial crisis began, women were the first to be fired from service jobs. In Korea, women made up 86 percent of lay-offs in the banking and financial service sectors in 1998.[105]

WOMEN AND MIGRATION

Another significant trend in women's employment in the sector is the rapid increase in the migration of women from developing countries to industrialized countries to provide services, particularly in the healthcare and childcare industries. Migration has become an important income generating strategy for the women and their national economies due to the significant amount of remittances that are sent back. Economic decline, poverty, environmental vulnerability and conflict have accelerated out-migration around the globe. Currently women represent almost half of the total international migrant population. While women's migration is not new, more women are migrating on their own as main economic providers and heads of households while fewer are migrating as dependents of their husbands than in previous years. In some cases, national governments are actively encouraging women's out-migration by providing incentives for them to seek work abroad. At the same time, women's migration is being spurred by a crisis in the reproductive models in industrialized countries. Middle-class women are trying to maintain demanding careers while often struggling to care for both aging parents and young children without adequate public services to meet this need. As a result, women migrants often work for these middle-class women either as nannies or home-health care workers, to help them meet their competing demands. This arrangement is economically advantageous for women migrants and their families; however, it places a number of strains on them and their familial ties. In addition, children in developing countries pay the highest cost of the transfer of care services from developing to developed countries since many of their caregivers must manage their households from afar.[106]

FINANCIAL LIBERALIZATION

According to the financial repression hypothesis, financial liberalization increases real interest rates, improves savings rates, and improves the quantity and quality of investment; thereby, leading to higher levels of economic growth. The globalization of finance, which leads to competition, can benefit women by diversifying the credit supply. The expansion of foreign exchange markets, in some countries, benefits women who receive remittances from their partners or family members. Further, financial liberalization has led to increased employment opportunities for women, though predominantly in lower paid and less protected jobs.[107] Empirical evidence for the implementation of the broad-based benefits prescribed in the financial repression hypothesis is inconclusive. While the gender ramifications of financial liberalization have not been fully explored, three themes of gender bias have affected women in the financial sector.

BOX 4.3 Financial Sector Gender Analysis

Macro level:
Gender variables, such as the degree of feminization of the labor force, may have an association with, or influence on, aggregate investment and savings patterns. The allocation of credit between different sectors (e.g. formal vs. informal; different sectors of activity) may have implications for gender differentiated access to credit.

Meso level:
Financial institutions exhibit gender biases, sometimes rationing credit along gender lines, in terms of the proportion of women served, or the loan size granted. Relationships of market inter-linkage and trust built up around financial transactions clearly have gender dimensions, in terms of women's cumulative disadvantage.

M**icro level**:
Gender divisions of responsibility and labor and power within the household lead to gender-differentiated patterns of demand for financial services and differing patterns of control over financial and other assets. Women's responsibility for day to day expenditures combined with their weaker bargaining position will tend to make it harder for them (than for men) to set aside savings and keep them separate.

Reprinted from: Baden, Sally. "Gender Issues in Financial Liberalisation and Financial Sector Reform." *BRIDGE Report* no. 39. Brighton: University of Sussex, 1996.

INCREASED GENDER GAPS

As mentioned above, there are gains to be acquired through financial liberalization; however, there are also losses. In the same way that the labor market contains segmentation, so too does the financial market. Similar to the way that jobs can be deemed "masculine" or "feminine," the notion that "women's investments are less profitable," creates disadvantages for women in the financial sector.[108] Due in great part to transaction costs, credit institutions select borrowers based on gender. Women's limited sources for credit drives up their interest rates. Based on excess demand for credit, institutions employ quantity rationing, rather than price rationing to allocate credit.[109] Credit rationing marginalizes women's activities, and causes them to borrow against higher interest rates.[*]

GENDER DISCRIMINATION IN THE FINANCIAL MARKETS

Although central banks regard their policies as gender-neutral because they target aggregate variables such as interest rates, savings, and investment, women are disproportionately affected by monetary policy. Policies which require the registration of businesses and property as collateral before formalizing credit arrangements may not favor women. Often times, women do not possess legal right over title to land or may not possess the business registration documents for family enterprises.[110] Banking sector legislation may also overtly discriminate, such as requiring a woman to gain her husband's permission before processing a transaction.[111]

While creditors consider women to be risky clients, their track records often prove otherwise. Women have high repayment rates. Based on more than 200,000 loans, a study by Women's World Banking found that credit programs that lend exclusively to

[*] Credit is rationed when no lender is willing to make a loan to a borrower or the amount lenders are willing to lend to borrowers is limited, even if the borrower is willing to pay more than other borrowers of comparable risk who are getting loans. The two most common forms of credit rationing are price and quantity rationing. Private credit markets exercise price rationing by charging more "risky" loans higher interest rates and service charges. Quantity rationing by the size of loan is typically characterized by increasing minimum collateral requirements.

women have repayment rates at approximately 97 percent.[112] Creditors also largely assume that women borrow without the capacity to repay. In fact, when loans are taken for consumption purposes, women are often addressing short-term liquidity problems; the loans solve long-term cash flow issues, thus assuring repayment. In addition, what credit institutions may regard as consumer items may be capital investments that improve women's productivity. Gender discrimination impacts the sector on the macro level: savings rate, interest rate, and investments. Baden concludes that financial liberalization has not led to increased savings rates in developing countries, and that these inequalities have indeed caused low savings rates, low investment rates, and distorted interest rates.[113]

BOX 4.4 SAVINGS AND LOANS COMPANIES IN GHANA: RESPONDING TO THE NEED OF MARKET WOMEN

One of the most significant developments identified under financial liberalization in West Africa is the emergence of new finance institutions, semi-formal in nature, but with strong links to the formal sector. In Ghana, Citi Savings and Loan is one such institution, which began operations as a Savings and Loan company following the introduction of the Financial Institutions (Non-banking) Law in January 1993.

Citi Savings and Loan (CSL) targets market women and other small businesses, using informal sector strategies, such as sending collectors to market women and keeping long working hours. Ninety two percent of its customers are women (individuals and groups) from the urban markets of Accra, including marketers of food crops and small scale producers of clothes and processed food products.

CSL provides deposit facilities (one day to three months) and short term credit facilities (daily, weekly, or up to three months) as well as other financial mechanisms for account holders. Deposit rates on savings are higher than those offered by commercial banks and customers use their savings accounts as collateral for loans, whereas banks in Ghana generally require further security. Market women may also be provided with physical items for working capital in lieu of cash.

Through its combination of services, as well as their delivery and packaging, CSL has tapped into a niche - the financial wealth controlled by market women - that banks have so far been unable to serve. However, the term structure of deposits and limited volume of savings mobilized limit the capacity of CSL to extend credit to meet effective demand. CSL is also limited in its capacity to extend long-term investment finance to women entrepreneurs.

Reprinted from: Baden, Sally. "Gender Issues in Financial Liberalisation and Financial Sector Reform." BRIDGE Report no. 39. Brighton: University of Sussex, 1996.

GENDER-BIAS AND FINANCIAL MARKET INSTABILITY

Liberalized international financial transactions bear risk: currency risk, capital flight risk, fragility risk, contagion risk, and sovereignty risk.[114] In many cases, financial liberalization has been associated with high levels of economic growth that lead to the inflation of financial assets. The gap between financial value and real returns results in the subjective reevaluation of risk, and people begin to sell their financial assets. The sudden drop in asset prices then leads to a panic; ultimately, causing the collapse of credit markets and/or the bankruptcy of banks and other financial intermediaries. Recent studies reveal that government bailouts, on average, cost developing countries nine (9) percent of their GDP.[115]

Women disproportionately bear the burden of financial crises. Floro and Dymski explain that:

> Financial crisis can expose women's economic vulnerability by reducing women's earned income, the assets they control, and their voice in household decisions, with the result of forcing women to bear a disproportionate share of household adjustment costs.[116]

Women are required to spend more time and energy providing non-market substitutes for market goods that the family can no longer afford as well as provide substitutes for public services that are no longer provided. Women often seek work in the informal economy. However, these new entrants often drive down returns, because of their willingness to make "distress sales."[117] As last resort providers, women pay the greatest price, yet yield the smallest amount of influence in the governing of financial markets.

The Asian Financial Crisis

The Asian financial crisis exacerbated gender tensions and increased gender inequality in many of the countries. During the height of the crisis 1997-1998, women's employment suffered more than men's. In Indonesia, women made up 46 percent of those unemployed. In Thailand, 50 to 60 percent of the unemployed were women. Fifty-seven percent of discouraged workers in Korea were women and 86 percent of retrenched workers in the banking and financial sectors were women. Faced with insufficient household income, households coped by increasing the workload of female family members, including taking girls out of school to work at home.[118]

WOMEN AND INTELLECTUAL PROPERTY RIGHTS (IPR)

Through everyday problem solving, innovation, and experimentation, women are often the custodians of indigenous knowledge. Traditionally, the use of biological resources have been shared and made available to the whole community. As international patent rights grant individuals or corporations the proceeds generated from ideas and knowledge, intellectual property patenting is an increasingly lucrative sector. This is of particular importance to women since they often maintain traditional knowledge, yet because this knowledge is passed on from generation to generation and is not typically used for commercial purposes or export, traditional knowledge is rarely patented or protected by intellectual property rights (IPR).[119] At the same time, the patenting of knowledge, particularly in the field of pharmaceuticals, has excluded a large percent of the world's population from access to affordable medicines, which has a number of negative implications for women.

WOMEN AND AGRICULTURE

As previously noted, women play an important role as farmers and natural resource managers. In many developing countries, women ensure family food security, maintain the environment, and contribute to national agricultural production. Due to their lack of access to credit necessary for purchasing seed, women farmers rely heavily on natural and genetic resources. Thus, farmers' rights and plant breeders' rights (PBR) significantly impact women.[*] PBR provisions that restrict the purchase, sale, and exchange or use of seeds, may negatively impact the survival of small farmers, many of whom are women.

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[*] Plant Breeder's Rights (PBR) are exclusive commercial rights to a registered plant variety. Like patents and copyright, PBR are a form of intellectual property.

Parthasarathy describes the situation:

> Many studies have demonstrated the importance of local seed systems in sustaining agricultural systems in the absence of well developed public and private sector seed systems. Thus the consequences of the ban on farmer to farmer sale of seeds effectively means that even when appropriate technologies and options are available, households and communities will not be able to use their endowments to exchange them for appropriate commodity bundles, due to lack of access to options such as seeds.[120]

Moreover, the loss of biodiversity, "displace[s] women from decision making and custodianship. Women may lose their roles in managing biodiversity and instead be relegated to working as unskilled agricultural workers."[121]

POTENTIAL EFFECTS OF IPR

The appropriation of traditional knowledge by individuals and businesses in industrialized countries often denies women vital economic and trade opportunities based on their unique and sometimes only comparative advantage.[122] At the same time, with the privatization or patenting of communal knowledge, there is potential for the benefits to accrue to a small group of individuals. However, given women's lack of bargaining power, it is possible that patenting could lead to the concentration of rights and royalties in the hands of male community or family members.[123]

CONCLUSION

Pervasive gender inequalities have exacted a high cost on women, limiting their participation in the productive economy; sectors in which they participate; levels at which they gain employment; and benefits that accompany employment such as job security, social security and access to safety nets like unemployment insurance. These inequalities have also restricted women's access to productive resources such as land, agricultural inputs and credit, severely impacting women's productive capabilities and undermining household well-being.

While women most directly bear burdens of gender disparities, it is apparent that households, communities, and national economies are also impacted. Lack of investment in women's education and other human development inputs also negatively impacts the capabilities of the next generation; and, perpetuates cycles of poverty, which affect both men and women.

Under-investment in human capital limits not only human potential but also the growth of economies and their ability to draw on qualified pools of labor that are able to engage in more than subsistence or low value-added production. As this paper demonstrates, increased gender equality not only creates equity, a development goal in and of itself, but has the potential to reduce corruption, increase output and improve intergenerational welfare and well-being. Given the close tie between gender inequality and inefficient allocation of resources and opportunities across sectors ranging from agriculture to manufacturing, and household production to trade, it is of utmost importance to address these issues in macroeconomic policy and development programs.

POLICY RECOMMENDATIONS

- **Conduct gender analysis of macroeconomic policy**. The different impacts of macroeconomic policy on women and men should be evaluated and incorporated into the design of trade and development assistance programs. Thorough review and analysis should be undertaken to limit the negative impacts of policy and to provide information that can allow policymakers to correct for unintended consequences.
- **Enhance the ability of government to conduct gender analysis**. The distributional effects of policy can be analyzed and mitigated by investing in data collection, developing the capacity of ministries and government agencies, and promoting the use of tools such as gender budgets and gender tax analysis.[124] Furthermore, policy analysts should consider the economic and social costs of women's disproportionate reliance on social services in any policies that will reduce or alter delivery of these services.
- **Support capacity building programs and targeted assistance.** This will foster women's increased participation in different sectors of the economy from agriculture to services. These interventions include government procurement policies that support women's businesses; gender sensitive agricultural extension services; and credit and risk insurance. Business development programs should be created to provide women's small enterprises with the skills and resources necessary to effectively operate and access markets.
- **Support workforce development programs.** These programs can provide opportunities and training for women both in a broad range of sectors as well as at varying levels of qualification. In order to maximize women's participation, these programs should be structured so that their attendance is not limited by their responsibilities in the home.
- **Conduct a legal analysis.** This will examine how trade policies enhance or conflict with national legislation or government programs to uphold equality or ameliorate inequalities in access to productive resources. Advocacy training to enable women's groups and poverty groups to press for a coherent trade and development strategy could be done. Policymakers could be informed of the gap between trade and other commitments and assisted in developing appropriate policy solutions.
- **Invest in time-saving technologies, infrastructure, and services.** This can lessen women's household labor by reducing time spent on collecting water and wood and improve the terms and conditions of production in the household and informal economy. Low cost appropriate technologies to provide alternative energy sources not only relieve women's time burdens but have the potential to provide a productive resource that can be used to generate income.
- **Increase the availability and affordability of child and elder care programs**. These programs can be creatively used to facilitate women's access to markets and increase their retention in the workplace. Programs to encourage the

development of such services create employment for a number of women while freeing-up the time of others to participate in the productive labor economy.

- **Increase targeted resources for women's education, nutrition programs, health care, etc**. Such incentives and the resulting programs should prioritize under-served groups and those who are most vulnerable to deprivation of inputs necessary for the development of their human capital potentials.
- **Develop appropriate policies to redress the gender inequities in women's access to social security benefits**. Women live longer than men but are widely reliant upon social security benefits and other social services through their male partners. Where benefits and transfers are conditional on the spouse, women can be particularly vulnerable to any change in their marital status through widowhood or divorce.
- **Donors should encourage governments to foster open and transparent policymaking**. Where possible, stakeholders and civil society representatives should be involved in the design, analysis, and implementation of development and trade assistance programs. This includes appropriate government agencies as well as education, medical and legal experts and domestic and international women's organizations.

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59.Swamy and others, “Gender and Corruption.”
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71. Joekes, “A Gender-Analytical Perspective;” Kabeer, *The Power to Choose*.
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73. Ibid, 7.
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