



Women’s role in economic development: Overcoming the constraints

Background paper for the
High-Level Panel of Eminent Persons on the Post-2015 Development Agenda

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1. Introduction

This short paper aims to highlight the important role women have and can play in economic development. It addresses three questions: what is the evidence base to support investing in women? What are the current constraints on realising the full potential of women in the process of economic development? What are the priority areas of intervention necessary to unblock these constraints? It is focussed on women and on economic development, rather than on the wider issue of gender and development. However, before looking at the evidence base, constraints, and interventions, it will provide a brief context of the evolution of thinking around women and development.¹

1. The Evolution of ‘Women in Development’ to ‘Gender and Development’

In the 1970s, research on African farmers noted that, far from being gender neutral, development was gender blind and could harm women. Out of this realization emerged the Women in Development (WID) approach, which constructed the problem of development as being women’s exclusion from a benign process. Women’s subordination was seen as having its roots in their exclusion from the market sphere and their limited access to, and control, over resources. The key was then to place women ‘in’ development by legislatively trying to limit discrimination and by promoting their involvement in education and employment.

The WID approach led to resources being targeted at women and made particularly women’s significant productive or income generating contribution, more visible. Their reproductive

¹ This paper has been prepared with inputs from the membership of the SDSN Thematic Group on the “Challenges of Social Inclusion: Gender, Inequalities and Human Rights”, including: Kwadwo Appiagyei-Atua (University of Ghana, Legon), Jan Egeland (Human Rights Watch), Todd Minerson (White Ribbon Campaign), Richard Morgan (UNICEF), Sanam Naraghi-Anderlin (International Civil Society Action Network), Elisabeth Prügl (Graduate Institute of International and Development Studies), Magdalena Sepúlveda Carmona (UN Special Rapporteur on extreme poverty and human rights), and Valmaine Toki (UN Permanent Forum on Indigenous Issues).

contribution was less well emphasised. While WID advocated for greater gender equality, it did not tackle the real structural problem: the unequal gender roles and relations that are at the basis of gender subordination and women's exclusion. This approach also focussed on what have been termed practical gender needs, such as providing better access to water, which would reduce the amount of time women and girls must spend in domestic activities and thus allow them more time for education or employment. There was no questioning why collecting water has been constructed as a female responsibility, or why improved access to water is a need of women and girls only.

In the 1980s, the Gender and Development (GAD) approach arose out of the critique of WID. GAD recognised that gender roles and relations are key to improving women's lives, with the term 'gender' suggesting that a focus on both women and men is needed. More recently, the need to understand how gender intersects with other characteristics such as age, ethnicity and sexuality has been noted. The GAD approach recognises that it is not sufficient to add women and girls into existing processes of development but there is also a need to problematise why they are excluded, advocating that the focus should be on addressing the imbalances of power at the basis of that exclusion. GAD also questions the notion of 'development' and its benign nature, implying a need to shift from a narrow understanding of development as economic growth, to a more social or human centred development. GAD projects are more holistic and seek to address women's strategic gender interests by seeking the elimination of institutionalised forms of discrimination for instance around land rights, or ensuring the right of women and girls to live free from violence, for example (Molyneux 1985; Moser 1989).

The 1990s witnessed the 'rise of rights' as many NGOs and agencies adopted a rights-based approach to development. Rights increase the recognition that women's demands are

legitimate claims. The most notable success for the women's movement has perhaps been the establishment of sexual and reproductive rights as such. Within this has been recognition of women's right to live free from violence, and a broadening of understanding of violence against women from 'domestic' to 'gender based'. There was also a shift in understanding development as meaning economic development to a more holistic social development focus, yet economic growth remains the main driver.

For the majority of large development organisations and agencies, the WID approach has now largely been replaced by GAD, which has been institutionalised within the notion of gender mainstreaming. Mainstreaming involves ensuring that a gendered perspective is central to all activities, including planning, implementation and monitoring of all programmes, projects, and legislation. While critiqued if undertaken merely as a 'tick box' exercise, gender mainstreaming offers a potential for placing gender at the heart of development. However, women's 'rights', particularly sexual and reproductive health rights, are not universally accepted as rights, and violence against women remains prevalent across the globe, and women still lack full and equal participation in economic and political life. Mainstreaming has yet to succeed and there is a need for a continued prioritisation of integrating women into development.

2. Evidence on the Importance of Women to Economic Development

The most influential evidence on the importance of women to economic development has come from research used to support the World Bank's 'Gender Mainstreaming Strategy' launched in 2001 (Dollar and Gatti 1999; Klasen 1999). This research highlighted that societies that discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies that treat males and females more

equally, and that social gender disparities produce economically inefficient outcomes (World Bank 2001a). For example, it is shown that if African countries had closed the gender gap in schooling between 1960 and 1992 as quickly as East Asia did, this would have produced close to a doubling of per capita income growth in the region (WBGDG 2003).

The primary pathways through which gender systems affect growth are by influencing the productivity of labour and the allocative efficiency of the economy (World Bank 2002). In terms of productivity, for example, if the access of women farmers to productive inputs and human capital were on a par with men's access, total agricultural output could increase by an estimated 6 to 20 percent (World Bank 2001b). In terms of allocative efficiency, while increases in household income are generally associated with reduced child mortality risks, the marginal impact is almost 20 times as large if the income is in the hands of the mother rather than the father (WBGDG 2003).

Identification of women as being a reliable, productive and cheap labour force makes them the preferred workforce for textiles and electronic transnational corporations. Perception of women as 'good with money,' including being better at paying back loans, has led them to be targeted in microfinance programmes. Recognition of women as more efficient distributors of goods and services within the household has led to them being targeted with resources aimed at alleviating poverty, such as cash transfer programmes.

The above shows how the justification for including women in development in economic growth has been an efficiency argument, with equity concerns being

somewhat secondary. Critics suggest this instrumentalist approach to engendering development, while bringing economic growth gains, will not fundamentally change the position and situation of women. It is important to note that while gender equality will help bring economic growth, economic growth will not necessarily bring gender equality. Advancing gender equality requires strengthening different dimensions of women's autonomy: economic and political autonomy, full citizenship and freedom from all forms of violence, and sexual and reproductive autonomy (Alpizar Durán 2010).

3. Constraints on Realising the Full Potential of Women in the Process of Economic Development

Investment in the **human capital**, health and education, of women and girls is presented as a key way forward as witnessed by the MDGs. The logic is that 'educated, healthy women are more able to engage in productive activities, find formal sector employment, earn higher incomes and enjoy greater returns to schooling than are uneducated women...' (WBGDG 2003: 6). Educated women are more likely to invest in the education of their own children, and they are also more likely to have fewer children. Thus investment in human capital has positive short and longer term/inter-generational outcomes and is good for both productivity gains and limiting unsustainable population growth. However, attention has narrowly focussed on ensuring the equal access of girls to primary education. Inequality of access to secondary and higher education persists, as does the limited engagement of girls in the study of science and technology, limiting the future life and employment options of adolescent girls.

Willingness to school, feed, and provide healthcare to girls is far more strongly determined by income and the costs of providing these services than is the case for boys. Sen's '100 million

missing women' is testimony to how girls are discriminated against in terms of the **allocation of household resources** to the point that it creates a gender imbalance in some societies and countries. Families are often unwilling to invest in the education of girls if this investment is not perceived as bringing them direct economic gains -- girls are valued only as wives and mothers, and/or marriage transfers any potential future gains from this investment to another family. As 1 in 7 girls marries before the age of 18 in the developing world (UNFPA 2012), **early and forced marriage** remains a key issue and an important factor limiting young women's engagement in both education and economic activities.

Justice institutions, from the police to the courts, continue to deny women's right to justice. Women and girls remain **unable to access justice**, given that in many countries there are still laws that discriminate against women in relation to the family, property, citizenship and employment. Justice systems also do not meet the needs of specific groups of women, such as indigenous women who are discriminated against and face violence in the public and private spheres based on both gender and race (UNPFII 2013).

Cultural factors limit women's rights and engagement in the workplace. **Religion** still has a key role to play in determining gender norms in many cultures and fundamentalist views across the spectrum of religions threaten or deny women's rights, including rights related to sex and sexualities, and to mobility and employment. Economic fundamentalism, policies and practices that privilege profits over people, also deny women their rights as workers and to work. While **political culture** is important for bringing change, women continue to have a limited voice at the local and national levels, and women are not able to fully participate in formal systems of power.

In the majority of cultures unequal **gender and generational relations** exist **within households** with the male ‘head’ having a high level of control. A woman going out to work is often read by others as meaning the man is unable to provide for his family, making men reluctant and thus limiting women’s engagement in paid work through violence or the threat of violence. When women do engage in paid work, it can improve their voice in the home and ability to influence household decision-making. It can also lead to conflict in the home, especially if women earn more than men, or women’s employment coincides with men’s under or unemployment. In the last decades, a ‘crisis in masculinity’ has been recognised, relating to the changes in men’s roles and positions through processes of globalisation, suggesting a need to focus attention on men if these changes are to bring transformative progress towards greater equality, rather than further harm women.

Women continue to suffer **limited mobility** and, in some cultures, women are not able to leave the home if not accompanied by a man, effectively negating any type of paid employment. Even when women are allowed to leave, they may face verbal, sexual and physical abuse from unknown males for being in the street and face gossip and stigma within their own communities. The growing levels and extremes of violence against women have been captured in the notion of femicide – the killing of women by men just for being women, including ‘honour killings.’ In Mexico for example, the term femicide has been used to describe female factory workers being killed for going against gender norms and engaging in paid work outside the home.

One in three women across the globe will experience violence at some stage in her lifetime. **Violence against women and girls**, or the threat of violence, be it physical, sexual or emotional, both in the private and public spheres, at the hands of known and unknown men,

remains a key limiting factor to women's mobility and engagement in processes of development.

Women who work at home have limited opportunities. While women are very engaged in agriculture, this is generally subsistence rather than cash crops. It is estimated that women own only 1% of property and **lack of rights to inherit or own land**, which severely limits women's engagement in larger scale cash crop production. Even when women can inherit land, the need for male protection or labour may mean they will give the land to male relatives. Lack of land ownership may also stop them participating in schemes to improve agricultural output, while lack of wider assets disallows them from accessing loans. Given their lower asset base, women farmers may be most affected by climate change, and while having knowledge of how to adapt, they may be least able to adopt appropriate adaptation strategies.

World Bank research has highlighted how the poor are less likely to engage in higher risk-return activities and the result is that the return on their assets is 25-50% lower than for wealthier households (Holzmann and Jørgensen 2000). While not a gendered analysis, women's relative poverty, lack of assets, and lack of experience might mean they are particularly **risk averse** keeping them from higher return economic initiatives. However, women have been shown to use micro-finance effectively to develop small enterprises and are recognised as good at paying back loans.

When women are in paid employment, they are more likely to be engaged in part time rather than full time work, in the informal rather than the formal sector, and across the globe **women earn less** than men for comparable work.

During the recent financial crisis, measures to protect ‘the poor’ through employment programmes have not considered the **gendered dimensions of crisis**, yet women may have been more severely affected than men and in more diverse ways. Economic and financial crises cannot be seen in isolation from food, fuel, water, environment, human rights, and care crises (AWID 2012). Women face particular risks during disaster, which climate change may increase, and during conflict. In particular, the risk of physical and sexual violence increases. Agencies not only fail to protect women and girls, but their reproductive and particularly their productive needs are often overlooked in crisis response and peacebuilding.

While remunerated work is important for women, it is important to remember that women still undertake the bulk of **unpaid work** in the home, household plot, or family business. They have the primary responsibility for caring for children and older people as well responsibility for undertaking activities such as collection of water or firewood. Women play the key role in the ‘care economy’, which not only provides care to the young, old and the sick, but also is vital for ensuring a productive workforce. As this work is not remunerated, it is undervalued and lies outside general conceptualisations of the economy. Women engaged in paid work often face a double work day, since they may only be ‘allowed’ to work as long as their domestic duties are still fulfilled. This means women are time poor and the time burden may impact on their health and wellbeing. To alleviate this burden and free women to enter paid work, daughters may be taken out of school to cover the domestic work, with related negative impacts on their education and ability to seek remunerated work in the future.

Women’s continued inability to control their own **fertility** means that childbirth limits their ability to engage in productive activities. Even when reproductive health services are

provided, this is not enough to ensure women's ability to access them. Men may see the decision over if and when to have children to be their decision, and large numbers of children may be read as a sign of male fertility and power, which becomes more important when masculinity is threatened. In many cultures, discussion of sexualities remains taboo, denying access and rights to those who do not conform to the heterosexual 'norm'. The sexual and reproductive rights of adolescent girls in particular may be overlooked and they may be denied access to reproductive health services if they are unmarried. Research establishes a link between education and women's ability to control their fertility. Studies also show that paid work can promote greater understanding of sexual and reproductive rights among women.

Women's socially constructed altruistic behaviour means that economic resources that enter the household via women are more likely to be spent on household and children's needs. Female-headed households may not be the 'poorest of the poor' as popularly constructed, since women who live with men may suffer '**secondary poverty**'-- the household overall is not poor but, as the man withholds income for personal consumption, women and children within the household are poor (Chant 2006). When women earn, men may withhold even more of their income, leaving women and children with access to the same level of resources but improving the position of women through greater control of those resources.

This 'irresponsibility' of men has meant women have been targeted within poverty reduction and social policy initiatives. While the targeting of women with resources is welcome, the associated "feminisation of obligation and responsibility" (Chant 2008) for delivering policy outcomes may not only marginalise men but add further to women's existing **triple burden**

of reproductive, productive, and community management work. It may privilege their reproductive over their productive role and reinforce women as mothers rather than workers.

Care needs to be taken to ensure that programmes serve women's needs and women are not merely placed at the service of these policy agendas (Molyneux 2007). It is important to remember that policies to promote economic development that include women but do not tackle the **structural inequalities** at the basis of their exclusion may bring growth gains, but will not necessarily bring gender equality gains.

4. Priority Areas of Intervention Necessary to Unblock these Constraints

Women's groups and movements across the globe continue to promote as fundamental the need to respect and defend women's **sexual and reproductive health rights**. Women's groups and movements also continue to be fundamental to promoting these rights, but many find themselves under threat for this focus. Sexual and reproductive rights are critical for social and economic development. Without these rights, women and adolescent girls cannot make decisions around fertility, repeated childbirth keeps them from income generating activities and reduces productivity, and early and forced marriage keeps young women from education and employment.

Sexual, emotional and physical **violence** and the threat of violence limits women's mobility, confines women to the home, and keeps them from engaging fully in processes of social and economic development. Men and boys can have a role to play in the prevention of gender-based violence and the promotion of gender equality.

Threats to women's rights exist on many levels, including those posed by culture, religion, and tradition, as well as processes of globalisation and economic change. A right gained is not a right maintained unless there is constant monitoring of rights. There is a need to strengthen women's access to both formal and informal **justice systems**, and ensure these are responsive to advancing all women's equal rights, opportunity, and participation. Improving women's **political voice** is also crucial here.

Women's responsibility for unpaid domestic work makes them time poor as well as more economically dependent on men, yet is vital for ensuring a healthy and productive workforce. While investment in infrastructure such as water, sanitation and electricity is important to ease the time burden associated with these tasks, it does not change how **unpaid work and the care economy** is conceptualised and valued. Financial, environmental, and health crises intensify the need for care services with the care burden falling disproportionately on women and girls. Policies to provide affordable, quality child care and adequate healthcare services would not only free women to enter paid employment, but also help change care work from being understood as a 'domestic' responsibility to a collective responsibility. This change in how care work is conceptualised and valued should be a longer-term goal.

In the short term, there is a need to create full, decent productive employment opportunities for women and access to finance, as well as continue to provide social protection, and more importantly promote and value women as 'good with money'. Key for economic growth is the promotion of women's **economic rights** which entails promoting a range of women's rights: their sexual and reproductive rights and rights to education, to mobility, to voice, to ownership, and to live free from violence.

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