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## Women and Development

By Elizabeth M. King and Bjørn Lomborg

COPENHAGEN – A girl born in South Asia or sub-Saharan Africa faces a cruel double burden. She will grow up in a region beset by poverty, disease, war or famine. She will also confront these challenges with the added disadvantage of being female.

Although more attention is being given to gender issues, inequality persists in every culture, country, and continent. A new study for the Copenhagen Consensus project shows that eliminating this disparity is an investment with high payoffs.

Despite global interest in education for all, many girls in poor countries continue to be denied basic education; right from the start, they are disadvantaged. Three in five illiterate children in the world are girls. Particularly in South Asia and sub-Saharan Africa, cultural norms and economic hardships stop parents from sending their daughters to school or from keeping them in school for as long as they enroll their sons. This unequal investment is neither equitable nor efficient.

An obvious solution is to build more schools in places where girls and boys must be educated separately. In poor Muslim countries like Pakistan, Yemen, and Morocco, single-sex schooling is the norm, but many rural areas can afford only one public school, which is usually set aside for boys. In theory, about half of the education gap in these areas could be closed by building girls' schools.

Elsewhere, supply constraints are not the problem. Instead, policymakers must find ways to strengthen the incentives for parents to send their daughters to school. In countries where the family's cost of schooling girls is lowered either by a no-fee policy or by a stipend for girls who enroll in school, girls' enrollment rate increases.

The experiences of these few countries lead us to propose a system whereby mothers are paid if their school-age daughters attend school regularly from the 3rd to the 9th grade. This would increase girls' enrollment and also put money into women's hands – important because studies show that money given to women is more likely to provide positive nutritional and health benefits for their children than money given to men. It also provides the women with greater bargaining power in their own households.

The annual cost per pupil would be \$32. Covering every eligible girl in sub-Saharan Africa and South Asia for a year would cost \$6 billion. Benefits from increased future wages and the reduction in health-care use would be between three and 26 times higher.

Pregnancy is one of the most vulnerable times for poor women; 99% of the 529,000 women who die annually from pregnancy-related complications live in developing countries. Severe malnutrition and the absence of prenatal care during pregnancy put both mother and child at serious risk. Spending \$3.9

billion on family planning and maternal health initiatives, such as provision of emergency contraception in sub-Saharan Africa and South Asia, could avert 1.4 million infant deaths and 142,000 pregnancy-related deaths in women.

Making reproductive services available to women who cannot afford to pay their way can help prevent these deaths. But such services must not shy away from promoting and providing modern contraceptive methods to avoid unwanted pregnancies. Nearly 20% of women in developing countries report that they would like to stop having more children but are not using any form of contraception or family planning, possibly because reproductive services are not available.

For adolescent girls, early marriage or an unwanted pregnancy typically curtails schooling. Delaying marriage and childbearing allows them to gain more education and perhaps more earning opportunities, as well as improved health, education, and labor market success for their future children – benefits worth ten times more than the cost of providing reproductive services.

Other tools, aside from schooling, can help women improve their income-earning ability. Microfinance institutions, such as Bangladesh's Grameen Bank, play a vital role in allowing self-employed women to build profitable businesses. Small loans empower women by giving them more control over household assets and resources, more autonomy and decision-making power, and greater access to participation in public life. Women are more likely than men to meet regular repayments and to spend their earnings on children's health and education.

Policymakers should continue to facilitate the rollout of microfinance programs. Studies show that each dollar loaned by a microfinance institution increases household expenditure by almost 10% in the first year, and that the benefits will continue for another 30 years. Benefits are estimated to end up about six times higher than the costs.

Though women have the right to vote in almost every country, gender inequalities in political representation remain large. Governments should consider gender quotas at the local level of politics. Greater female representation may not necessarily lead to more emphasis on "female" policy priorities, but in India, village councils with gender quotas for village chiefs have higher levels of safe drinking water, better immunization coverage and roads, and less bribery. There may be some losses from electing women because they tend to have less political experience than men, but the record in India suggests that if it took 20 years to establish a 30% share of women in local positions in other countries, the benefits would be at least double the costs of achieving this.

Being a woman need not and should not be among the greatest challenges of life.

***Elizabeth M. King is the Research Manager for Public Services of the World Bank's Development Research Group; Bjørn Lomborg is the organizer of Copenhagen Consensus, adjunct professor at the Copenhagen Business School, and author of Cool It and The Skeptical Environmentalist.***