

Copenhagen Consensus 2008 Perspective Paper

Women and Development

**Perspective Paper on “Women and Development” by
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Introduction

The Third Millennium Development Goal is on gender equality and empowerment of women. This is an important and legitimate policy goal. Gender equality provides well being in many dimensions for women and for the society. This goal is desirable not only for intrinsic reasons such as fairness but also from the point of view of efficiency, reducing poverty, social and economic growth it affords to the individual countries as well as to the international community.

The gender agenda of the international organizations include women in both the developed and the developing countries. There are issues yet to be addressed in the developed countries. However, the issues in the developing countries are considered urgent. Since the 1970s the sad and dangerous conditions of the poor and under privileged women lacking opportunities in developing countries became increasingly prominent in the agenda of the international development community. For this reason this Challenge Paper by King, Klasen and Porter (KKP henceforth) focuses on women in developing countries.

This Challenge Paper by KKP identifies and develops in detail four essential challenges about the disadvantages that women are subject to. The challenges identified are, women's human capital, women's access to financial services, supporting women's reproductive roles and enabling women's voice to be heard in policy. The Challenge Paper suggests four solutions corresponding to these areas of policy options. These solutions are respectively, cash transfers to women conditional on girls attending school (CCT), micro-finance programs, family planning programs (FPP) and increasing representation of women in local governments. As a result of careful computations of costs and the benefit-cost ratios, KKP find that the solution of providing family planning programs and related services have the highest benefit-cost ratio and that the micro-credit

program have the lowest benefit-cost ratio.

Several issues I raise in this Perspective Paper include the following. First, the resulting ranking of the solutions in the Challenge Paper was a surprise for me. I attribute the resulting ranking to ignoring the indirect benefits of the policy options considered. I would have expected to find the solution of CCT to rank first. The most important and unique function of education is that it affects women's ability to make choices. If women could get more schooling this will translate into their improved health, their improved control of fertility, their improved access to credit. When girls become mothers, the benefits of a mothers' education include reduced child mortality and morbidity and increased child schooling. I suggest that to stop with the wage returns to schooling is to ignore the household productivity effects and empowerment effects on the allocation of household resources. But, many of these indirect effects also have longer time frames, than completing school and entering work before marriage followed probably by family rearing for a decade and then half of the women will eventually return to the labor force as their children enter school. These indirect repercussions are also relevant for other options but especially important for women's schooling. CCT may be a cost effective instrument to accomplish a targeted program of schooling for girls, regardless of the causes for girls receiving less schooling without the programs. However, family planning programs (FPP) at much less cost could have wide repercussions on the woman's productivity over a lifetime and family health, and thus the decline in fertility is only the opening wedge of returns from family planning if it makes a difference and is targeted to those who need the services. Similar arguments are relevant for other policy options and solutions which are elaborated in Section 4.1. For these reasons the benefit estimates are underestimates of the true benefits. Their inclusion may well lead to a different ranking than the one provided in the Challenge Paper.

Second, one of the common grounds for all four of the options suggested is empowerment of women whether in the private life or in the public life. Empowering women not only improves their living conditions but also their participation in the social and economic life of a country resulting in long-term sustainable development. CCT, micro-finance and family planning programs all empower women in their private life increasing their bargaining power and their taking action in decision making within the household. The last option of increasing representation of women in local governments empowers women in public life. For this reason the empowerment of women with their improved bargaining power and decision making may be taken as the departure point for evaluating the solutions suggested by KKP. There are a number of benefits accruing from empowerment and improved decision making of women such as beneficial human capital outcomes for children and the family, reduced fertility, increased labor force participation of and increased political participation of women. For instance Schady and Rosero (2007) provide evidence that unconditional cash transfers to poor women in rural Ecuador increase their bargaining power in the household. Swain and Wallentin (2007) provide evidence from India that micro-finance programs not only increase income but also empower women and increase their self-confidence, respect and esteem. The CCT program also improves bargaining position of women. Roushdy (2004) provide evidence that women's empowerment lead to greater investment in children in Egypt.

Third, gender inequality and the disadvantages women face are sometimes rooted in formal institutions such as legal and regulatory but more often in the informal institutions such as social and cultural and prevent women's participation in private life as well as public life. For this reason, it is of great importance for the four solutions to be accompanied by gender sensitive education given to both girls and boys as well as women and men together with awareness raising programs. This will impact the

empowerment process of women, increase the impact of the solutions and create positive synergies for each of the solutions suggested.

Fourth, the four solutions are interrelated in terms of their outcomes. If they are put into practice at the same time they would reinforce their benefits. Therefore, there are significant synergies to be gained by the simultaneous implementation of the four policy options.

2. Summary of the Challenge Paper

This Challenge Paper by KKP on women concentrates on the welfare of women in developing countries. Hence is the title of "Women and Development". The authors consider the disadvantages that women face in developing countries. These disadvantages are thought to limit women's choices in private and public life. The resulting gender disparities appear in many aspects of life. One could suggest as many challenges and solutions as there are gender disparities.

Rather than recommending broad and general policies which could be achieved by a range of competing or complementary solutions, KKP prefer to present four specific challenges within a framework of gender equality. This framework includes equality in rights, equality of opportunity, equality in access to (land, labor and credit) markets and resources and equality of voice in public life. The challenges chosen are in conformity with the roles women play or expected to play in private and public life, such as mother, worker, and citizen. The choices are justified with evidence from a wide range of previous studies. The worldwide evidence confirm that the policy options chosen are expected to most increase women's ability and power to exercise their life choices in private and public life.

The first challenge is increasing and improving girls schooling. There is vast evidence on the importance and benefits of this option in the literature. Admittedly this is

a somewhat general recommendation which could be approached in a variety of ways such as demand-side or supply-side policies or both. The authors propose the specific demand side solution of cash transfers to mothers conditional on girls attending school. This solution has already been successfully implemented in several developing countries and has proven to be effective in increasing both the enrollment rates and the completed years of schooling of girls. Further, the authors call attention to targeting this policy to the poorest and the disadvantaged girls since the standard procedures already address the issue of raising enrollments of both boys and girls in many developing countries.

The second challenge is expanding women's access to financial services. This is expected to improve women's claim to household resources and diminish their financial vulnerability. The solution suggested and evaluated is the micro-finance program. Although there are many implementations of the micro-finance programs in the developing world, very few of them are evaluated in terms of their benefits such as the Grameen Bank in Bangladesh.

The third challenge is backing up women in their reproductive roles. The solution to achieve this goal includes ensuring access to family planning programs, safer pregnancies and births and safer abortions. There are many implementations of such programs throughout the developing world. Further, they are widely evaluated in their various aspects.

The fourth challenge is enabling women's voice to be heard in public policy. The solution suggested and evaluated is greater political representation of women in local governments. The implementation of such political representation reforms are very few in the developing world. The only rigorous evaluation of a program on women's greater representation in local governments is available in India.

Each of the four challenges and the suggested solutions are evaluated in terms of

their benefits and costs. The benefit-cost ratios computed suggest that supporting the reproductive role of women by ensuring access to family planning programs and the associated services have the highest benefit-cost ratio. The policy option of expanding women's access to financial services through micro-finance has the lowest benefit-cost ratio.

3. Strengths of the Challenge Paper

The most important strength of the Challenge Paper by KKP is the meaningful selection of the challenges which are specific but fundamental. They are increasing and improving girls education, expanding women's access to financial services, supporting women in their reproductive roles and enabling women's voice to be heard in policy. The solutions suggested are also specific such as cash transfers to mothers conditional on girls attending school, micro-finance programs for women, ensuring access to family planning programs, safe pre-natal and birth services and finally, greater political representation of women in local governments respectively corresponding to the challenges. Careful and comprehensive review of the literature is another strength of the Challenge Paper. KKP use the best available empirical estimates in the literature for the evaluation of each of the solutions considered. Finally, the benefit and cost estimates provided are the first comprehensive and detailed evaluation of the solutions suggested in terms of their benefits and costs.

4. Weaknesses of the Challenge Paper

The first and the most important weakness in the evaluation of the solutions is that the benefit computations take into account mainly the direct benefits (with some exceptions) but ignore the indirect benefits of the solutions. The second important

weakness is that the Challenge Paper is not clear about the time frames to fruition of the solutions suggested. There needs to be further discussion and clarification of this issue separately for the direct and indirect benefits of the solutions. The third important weakness of the Challenge Paper is its ignorance of the possibilities of economies of scale in costs in the provision of the solutions with the exception of declining costs scheme in the solution of micro-credit. These are further discussed below.

4.1. Ignoring the Indirect Benefits and Interconnections

The four policy options are interconnected and have indirect benefits. For example, better education of girls could lead to better control of fertility, better nutrition and health of the family, fewer, healthier and more educated children. Better educated girls in adult life, are more likely to enter wage work or own business and have greater claim and easier access to all financial services including loans. Finally, better educated girls would in the future be more likely to take part in politics and public life. Thus it seems more and better education of girls may be at the heart of many other beneficial and desirable outcomes. As such increasing and improving girls' education does in fact encompass the three other policy options considered in the Challenge Paper.

The Challenge Paper takes into account the indirect benefits of movements out of malnutrition in the benefit computation of the solution of micro-credit but not in the benefit computation of other solutions. Reduced child mortality is taken into account in the benefit computations for the CCT program but not the other external benefits. The evaluation of the micro-credit program does not include the benefits from improved child schooling. Similarly, there is evidence that women's greater access to finance leads to greater bargaining power within the household, with the result of greater demand for family planning services, better prenatal and birth care and improved nutrition, health and

education for children. Another interconnection could be traced to supporting women's reproductive roles through family planning services, improved pre-natal care and safer abortions which will mean reduced maternal and infant mortality and morbidity but also it will translate into healthier women with fewer children which in turn will enable women to participate in the labor force and enter into politics. Further indirect benefits will follow with fewer but better quality children. As it is demonstrated in the quantity-quality trade-off literature, fewer children imply better health and better educational outcomes for children in some settings (Schultz, 2008a). Another example is ignoring impact of reduced fertility on child health and schooling. Glick, Marini and Sahn (2007) provide evidence from the natural experiment of twins that fertility control have significant positive impacts on child health and schooling. Further, Bloom, et al. (2007) estimate a large negative effect of fertility on labor force participation of women. Their simulations show that fertility reduction affords a 47 percent increase in income and the increased labor force participation of women generates a further gain of 21 percent income. For all these reasons the ranking of the solutions may change when indirect benefits are taken into account.

The estimates in by KKP do not take into account most of the indirect benefits of the solutions, for the lack of such data. For this reason, the benefit estimates of each solution are in fact an underestimate or a lower bound of the true benefits. Among the four policy options the set of indirect benefits are the largest in the case of the first policy option of increasing and improving girls' education. At this point I re-iterate my belief that the policy option of increasing and improving girls' education would rank number one if indirect benefits are taken into account.

4.2. Time-Frames to Fruition

The time frame or gestational period for investments in women is important. Differences among the four solutions in terms of the time frames to fruition although taken into account in the calculation of benefits however are not emphasized in the Challenge Paper. The fruits of increasing and improving girls education would be reaped when the girl reaches adulthood and beyond. This would mean a time frame of at least 9-12 years assuming a girl starts school at six, employment at 16 and reaches adulthood at 18 years of age. In view of the long years to fruition for this option, it could therefore be considered as a long-term option. In contrast to this policy option, the policy option of expanding women's access to financial services is expected to reach fruition within a year in their direct benefits. However, if the micro-credit schemes have a pay off, it is in the longer term. Once the women are connected with the market and credit system they can borrow repeatedly and eventually have a good credit record and collateral to enter the formal credit system if they need to expand their business. Yet the evidence from many fragmentary sources suggests few of these home handicraft and livestock type activities that women become engaged in due to micro-credit, expand beyond a home scale operation. If this is true then the pay off is only for an initial credit round. However, it is possible to think that it can achieve a more sustained return and expansion in the women's productive career. Similarly, the third policy option of supporting women in their reproductive roles is expected to reach fruition within a short period of time like few years. While, the fourth policy option of enabling women's voice in policy to be heard would require only a few years to fruition. For this reason the third and the fourth solutions could be considered to be short-term or medium term projects.

4.3. Economies of Scale in Costs

The most important strength of the Challenge Paper is its contribution to the estimation of costs of the four solutions considered. Because, in the solution evaluation literature, the estimation of costs have taken much less attention than that of the benefits and therefore in the literature evidence on various cost components of the solutions are scanty. However, an important weakness of the cost estimates is that the authors were not able to separate out the fixed administrative costs from the variable costs. For this reason it is not possible to evaluate if there are economies of scale from the operation of a solution. Economies of scale would reduce the variable costs once the infrastructure is put into place. For this reason the cost of these solutions may be lower than the actually used estimates. This reasoning may even be behind the low costs and therefore high benefit-cost ratios and eventual ranking as first of the solution of supporting reproductive role of women.

5. A Comparison of Benefits

KKP does not bring out a comprehensive discussion of benefits and costs of each of the solutions rather it concentrates on a discussion of benefit-cost ratios. The presentation of the benefit-cost ratios imply that the solution of family planning programs have the highest benefit-cost ratio and the micro-credit program have the lowest benefit-cost ratio. In order to give an idea about the benefits involved behind the benefit-cost ratio, I present the following table compiled from the various tables in the Challenge Paper corresponding to the evaluations with “Low Discount Rate and High Value of DALY” with the most beneficial high return or low cost scenarios for each of the policy instruments. That is, the numbers in the table correspond to the maximum possible returns

for each solution. In this table, income benefits and mortality benefits are reported for each of the solutions except for the Family Planning Programs for which only the total benefits are available. Highest income benefits accrue with the policy instrument of “Political Voice”. More importantly enormous mortality benefits occur again with the policy instrument of Political Voice. The second highest mortality benefits are with the CCT program. Accordingly, in terms of total benefits, policy instrument of Political Voice ranks first and the CCT program ranks second. However, in terms of benefit-cost ratio, family planning program ranks first which is a program that has the lowest benefits. I must admit that this finding is somewhat disturbing for me.

The main problem with the tables in the Challenge Paper is that some of the numbers come out of nowhere and lack defined units and would require much more detail in their derivation to evaluate them as a serious basis for comparing the solutions such as those in Tables 7, 9 and 13. Some of the cost figures, with nutritional supplements are lower than those without them as they are in Tables 9 and 13. It would be most beneficial for the authors to document clearly where each table and number comes from and if it is only the author’s guess, that must be stated in the footnotes. It would be instructive to work out an example in an appendix illustrating the step by step computation of benefits and costs for each solution.

Table : Benefits, (in millions of dollars) and Benefit-Cost Ratios

Income Benefit	CCT	Micro-Credit	Family Planning Programs	Political Voice
1)	5.79	1.29	-	13.09
2)	4.05	1.29	-	13.09
3)	4.96	-	-	-
Mortality Benefits				
1)	20.3	0.83	-	477.8
2)	14.2	15.5	-	319.6
3)	17.5	-	-	-
Total Benefits				
1)	26.1	2.12	2.75	490.9
2)	18.3	16.8	2.44	332.9
3)	22.4	-	2.4	-
Benifi-Cost Ratios				
1)	26.1	2.59	52.49	17.73
2)	18.3	20.58	50.35	12.02
3)	22.4	-	-	-

Source : Challenge Paper Tables, 6,8,10, 14 and 15.

Notes : The cases 1, 2 and 3 under each option correspond to the cases with either highest returns and/or lowest costs. Further, these numbers are for the scenario corresponding to low discount rate and a high value of DALY.

6. Increasing Education level and Conditional Cash Transfers

In terms of increasing the educational level of women, KKP focus on the single policy of CCT over a range of other supply side and demand side policies. KKP argue convincingly for demand side policy of conditional cash transfers targeted at girls as a better option than improvements on the supply side. It makes sense because there is important evidence of efficacy of targeted demand side interventions such as girls' stipend program in Bangladesh (Khandker et al., 2003). KKP also note that supply side improvements are much harder to implement when government is not very competent and when institutional reforms are needed as is the case in the poorest countries where the

focus is. School quality is currently rather very low in Africa. This would be one reason as to whether reliance on demand side policies would be effective in such settings. For instance, African governments in recent years instituted the (not gender targeted) demand side policy of eliminating school fees for both boys and girls. The enrollment response have been very large. As a result the systems have been stretched and there is real concern of decline in quality all the more. For this reason any really successful demand side policy can't ignore supply inadequacies which could be met either by government or the private sector. However, the private sector would not be feasible given what they would need to charge families for tuition.

In the contexts such as Africa, boys' schooling is also much too low especially beyond primary, although it is better than girls'. Under these circumstances, a policy only to help girls may be difficult to implement when boys are also very inadequately educated. Perhaps a higher level of subsidy for girls as in Progressa would be politically acceptable. Under these circumstances if boys are included, it could lead to a very large demand response and result in supply and quality problems.

In this connection alternative ways to increase female schooling include lifting user fees for girls only or distributing vouchers to girls that would cover the user fees. However, such proposals may prove to be hard to implement due to political reasons. In order to be able to implement such laws, an article within a country's law should be in place that allows for special temporary measures such as positive discrimination. The UN convention of the Committee Elimination of all kinds of Discrimination Against Women (CEDAW) signed by over 180 countries who are members of UN, urges, in its Article 4, Paragraph 1, that the governments to take these special temporary measures to eliminate the long standing inequalities faced by women and girls.

Even providing nutritious meals at the school is an important factor for families,

especially the poor ones, to send their daughters and sons to school. Dreze and Kingdon (2001) report that provision of mid-day meals are particularly effective in increasing participation of girls' schooling in India. As a result school participation of girls increased by about 15 percentage points when local schools provide a mid-day meal than when it does not.

As another alternative policy to increase girls schooling authors suggest unconditional cash transfers with the expectation that income elasticity for girls' schooling is higher than that of boys'. An example given for this expectation is the case in Turkey given by Tansel (2002). I would like to point out that similar to this situation statistically significant income elasticity for girls' schooling but not for boys schooling is found in the West African country of Cote d'Ivoire by Tansel (1997).

One supply side policy that is disregarded by KKP is school construction. The literature provides evidence on the significant but small impact of distance for girls' enrollment. Tansel (1997) finds in the West African country of Ghana that while the primary school distances are not significant, the middle and secondary school distances reduce the primary school attendance and the middle and post-middle schooling years attained. These effects are larger for girls than for boys implying that distance is a greater deterrent for girls' education than for boys' in Ghana. Further, in Cote d'Ivoire distance effects for girls and boys are equivalent. KKP note that distance may be more important at the secondary level. However, the educational gaps, at least in Africa, are not at school entry but at progression including beyond primary. Therefore, it could be that reducing the distance barrier is more important to gender equity than is generally recognized. Parents may be reluctant either to let girls travel long distances to lower or upper secondary schools which are much more sparsely distributed, or to have them live away from home, near where these schools are located. Both of these reason may have to do with security

issues but at the same time may be related to the high opportunity cost of time of girls who are needed for work at home. For this reason school construction addresses not only the supply constraint as well as the demand constraint.

Indirect costs of schooling that keep girls away from school such as they are needed to help their mothers in household chores and care taking of their siblings are necessary to be addressed. Provision of child care centers could be a solution to such issues and increase girls' enrollments by freeing up girls' time from sibling care and household production. Empirical evidence supports the notion that girls' access to education is constrained by their household production obligations (Glick and Shahn, 2000). Thus policies of provision of childcare services would reduce the demand for girls' labor at home and thus the opportunity cost of their attending school. Lokshin et al. (2004) found that lower local childcare costs in Kenya increase both girls' schooling and mothers' employment. Flexible school schedules may help girls balance school and domestic work obligations and increase their school attendance (Herz and Sperling, 2004). In this context, family planning programs resulting in reductions in fertility may also help increase girls' school attendance, since fewer siblings mean a smaller burden of childcare obligations on older sisters. Childcare would also raise the earnings returns to women's schooling since it will enable them to expect to enter formal work as it is discussed by Glick (2007). There is no empirical evidence on the return on childcare services or flexible school shifts as compared to that of CCT. KKP do quality their discussion to indicate recognition of many of these factors yet it is somewhat unsatisfactory to ignore complementary solutions.

In about half of the 130 countries with data, at the tertiary education level female enrollment rate exceeded the male rate in 2005. KKP suggests that this is due to boys leaving school for jobs after secondary school whereas girls do not leave because they do

not have the same work opportunities. Here, it could be clarified that girls need comparatively higher qualifications to enter the same job as men. For this reason they continue on with for further education (Lyon, 1996). KKP emphasize that average national gender parity ratios tend to conceal rural/urban differences in educational indicators. It is very much true that substantial gender disparities could be concealed not only at rural/urban division but also among different social and economic classes.

There is a concern regarding a possible increase in the fertility rates among participant families in the CCT program. However, this can be prevented with possible awareness raising activities for the families, aiming to explain the targets of CCT and possible risks of increased fertility rates within their communities. Therefore, there should be accompanying awareness raising programs.

In the discussion of the policy option of “increasing and improving girls’ schooling” the discussion points out that “(daughters) not be responsible for old age support of parents...” Interestingly enough, especially in today’s urban populations, the daughters turn out to be the ones taking care of elderly parents, as this fits into their gender roles (Medical News, Today, 2004).

The success of the conditional cash transfer program depends on the assumption that lack of girls’ enrollments is a result of poor economic conditions. However, there may be multiple forms of discrimination in this process. Often parents with traditional beliefs are reluctant to send their daughters to school because they are ignorant on the benefits of girls’ education. Under these circumstances “sensitization interventions” (Glick, 2007) of supplying public information on the benefits of girls’ schooling would be inexpensive solutions.

7. Financial Vulnerability and Micro-Finance Programs

The second challenge considered by KKP is reducing women's financial vulnerability through micro-credit. Micro-credit programs are designed to address the disadvantages women face in the credit market. There are a number of reasons why micro-institutions are focusing on women. First, this will increase bargaining power of women who are usually responsible of children's education and health expenditures, resulting in increased expenditures on children's human capital. Studies summarized in Schultz (2002) indicate that women's preferences for investing in children's human capital is stronger than that of men's. Second, this will increase labor force participation of women benefiting the economy of the country and third, women have better repayment records. I suggest that feminization of poverty is also another important reason for focusing of microfinance institutions on women. There is considerable discussion on conflicting evidence on increased feminization of poverty due to globalization. (Sen and Sen, 1985; Medeiros and Costa, 2007).

Focusing of micro-credit institutions on women aims to provide economic benefits to women. However, this ignores the fact that not all women want to be entrepreneurs or want to take risks and open up businesses. This can not be the sole method to include women into the labor market. In such cases women should be given counseling to search for wage employment. One benefit of self-employment (as opposed to full time wage employment) may be that women may be able to combine market work and domestic chores. Morrison et al. (2007) present evidence on the impact of women's access to markets not only on poverty reduction but also on productivity at the individual and household level.

There is evidence that focusing of micro-credit institutions on women does not necessarily end in formal sector activities. It is more likely that resulting activities will be in the informal sector. Programs like SEWA should be coupled with micro-finance programs. SEWA underlines the importance of institutional change organizes, poor self-employed women aiming to secure reliable employment as well as self reliance (Bhatt, 2006).

Evidence from throught the world shows that the largest gender gap in labor force participation occurs between the ages of 25-49. This is the age interval when women are expected to be taking care of children and elderly. This information shows the importance and the necessity of social care services that will take the burden of care away from the women, enabling them to participate in the labor market. There are regional differences in the world with respect to women's labor force participation rates. In both the regions with high and low women's participation rates, the difference between the sectors that employ women and those that employ men continue to be a problem where women are concentrated in sectors mainly characterized by low productivity, lower quality and more precarious forms of paidwork (Heintz, 2006).

I am skeptical about micro credit for self employed women being a perfect solution when getting women out of the home and into the wage labor force may have greater long run promise for her carrer path, also one that raises the opportunity cost of more children thereby lowering fertility. However, it is not necessarily the best option to enter the wage labor force, when there are productive activities for the women to expand in the home at little cost to their family. In Matlab Bangladesh as women reduce their fertility in the program treated villages, they tend to earn more when they work in the wage labor force. However, actually, fewer women work in the wage labor force, and more work at home. Tables, 2 and 3 with data fit to a Heckman type model in Schultz

(2008b) demonstrate this pattern. One would surmise that entry into the wage labor force is a major barrier for rural women in the South Asia or West Asia, whereas the entry into wage labor is more readily accomplished for women in the urban settings. However, there are not enough careful econometric study of these issues.

8. Reproductive Support and Family Planning Programs

Fertility affects welfare of women, children and men and the well being of the families and society. Access to reproductive health is critical to the promotion of gender equality and empowerment of women. Thus the third challenge considered by KKP is support for women's reproductive role. The solution suggested is to provide Family Planning Programs, pre-natal care, safe childbirth and safe abortion services. At this point I suggest that post-natal services should not be forgotten since women's vulnerable position continues when breast feeding and she could make use of the supplements.

Women having fewer children may reallocate more of her time to more productive activities outside of the family. Her children get more schooling better nutrition and health care. Joshi and Schultz (2007) find gains from family planning programs in terms of child survival and child schooling in Matlab Bangladesh. The trade-off between quantity and quality of children is a commonly accepted stylized fact which is challenged recently in different developmental contexts.

Women with fewer children have a higher propensity to allocate more of their time to the labor force participation. Thus, fertility decline may increase both the labor force participation and the hours worked.

The decline in fertility is associated with fewer risks of maternal mortality and morbidity, ability to bargain more effectively over the allocation of household

resources. Improved bargaining power of women in the household may lead to an increase in their human capabilities and they may invest a greater amount in their children's human capital.

The use of the services of family planning program depends on the acceptability by the women and their husbands. Therefore, men and women need to be educated about the benefits of reproductive control and health for women and her children.

9. Political Voice of Women in Local Governments

The fourth challenge considered is strengthening political voice of women through increasing participation of women in local governments. Chattopadhyay and Duflo (2004) provide evidence that women's voice on the local governments in India, emphasize different spending priorities by women in public life than men. As part of this project it is also suggested to invest in leadership and management training programs for the political aspirants of such positions. I think one problem with this policy option might be women can get divided over party politics and not have solidarity among each other and therefore not give enough support to gender issues. Another problem is that in many countries standing for election to a public office requires significant financial investment. Since women in general have less accumulated wealth than men all over the world they may not be able to make the necessary financial investment although by law there may be a quota for them.

In the section on "Political Participation and Voice", it is mentioned that one of the summary indicators of women's voice as citizens is the "Gender Empowerment Measure of UN". It combines political participation economic participation and economic power. I would like to add that there is also the important notion of "political power".

Women may become parliamentarians, but can be given very powerless ministries or never given any titles to effect policy. This notion is called “the token representation of women” (Beckwith, 2007). Thus, women may remain marginalized in the political process.

10. What has been Left Out?

There are two issues that could be considered complementary to the solutions proposed to the challenges by KKP. The first issue I raise is the issue of “gender mainstreaming and gender budgeting” to be adopted by the governments and other organizations. Gender mainstreaming is a process of assessing the implications for women and men of legislation, policies or programs in all areas such as political, economic and societal spheres and at all levels with the goal of eliminating inequalities and achieving gender equality. Gender budgeting is the budgetary component of gender mainstreaming practices. It includes incorporation of not only a gender perspective into the design, development, adoption and execution of all policies but also budgetary processes with appropriate resource allocation to support gender equality and enhance women’s empowerment.

The second issue I raise is violence against women. Violence against women mostly takes place in the private sphere and was, until recently, considered beyond the responsibility of the governments. It was at the 1993 UN Vienna Conference, violence against women was defined and declared as an integral and inseparable part of human rights. Violence against women could result in physical, sexual or psychological harm or suffering. It is also defined to include threats of such acts, coercion or arbitrary deprivation of liberty whether occurring in public or in private life with the aim of controlling and oppressing women. In some parts of the developing world violence against

women takes the form of female circumcision and ranges to homicide for not conforming to the cultural norms. Or empowerment of women at home may create tensions leading to domestic violence. Some forms of domestic violence does not even have a solution that could be addressed with education since evidence shows that they are wide spread even among the educated. In many countries, the laws discriminate against the victims of gender related violence. Often violence is defined in very narrow terms and the proof of evidence is not only burdensome but also on the victim. Therefore, this is an area in which institutional reform is needed. The reform could focus on four main areas such as prevention, protection, prosecution and compensation. The prevention approach should include not only legislation to punish gender based violence but also opening up to discussion of the cultural norms. The protection approach should include access to healthcare and legal advise as well as provision of shelters. The prosecution approach should ensure the necessary legislation for the prosecution of violence perpetrators. The lawyers, police and the judges should be given the necessary training for appreciation of this kind of crime and the threat of it. Special attention is needed to make it more costly to the offender. The compensation approach should include various ways to compensate for the damages the women live due to the violence they have experienced.

11. Conclusions

This Perspective Paper evaluates the four challenges and the solutions presented in the Challenge Paper. Several conclusions emerge.

Each of the four solutions, CCT, micro-finance family planning programs and increasing representation of women in local governments would be more effective if they are complemented by educational programs and awareness raising programs for girls, boys, women and men with a focus on awareness raising of women's rights. Such public

programs could also help break cultural traditions, social norms, informal family and social laws that have implications for gender inequality. They could be incorporated into each solution or they could be provided separately under an overall program.

The Challenge Paper concludes that family planning programs and the associated services have the highest benefit-cost ratio and that the micro-finance program have the lowest benefit-cost ratio. A closer look at the benefits show that greater political representation of women in local governments have extremely large benefits. As a result of this, one wonders if there is any way this solution could be provided in a cost effective way. This point needs further investigation.

Child and elderly care services emerge as essential for labor market participation of women and school attendance of older girls by reducing time burdens.

There are indirect benefits to each of the solutions. Because, only a few but not all of the indirect benefits are not taken into account the resulting benefits are underestimations of true benefits. For this reason the benefit-cost ratios computed may be misleading.

Because of the indirect benefits there are interconnections between the four solutions. Great synergies could be achieved by the joint implementation of the four solutions. Such a multiple intervention would also reflect a strong commitment on the part of the government and the institutions involved.

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