The Cost and Consequences of Continued Gender Exclusion[1]

The previous chapters have shown how gender gaps in outcomes have come about as a result of the interplay between various forces. Islam is a religion that gives women certain protections and guarantees, and gender roles and relations reflect social choices made in the past as well as in the present. There is no universally accepted 'ideal' in respect of gender roles, since people living in different societies and economies make different choices in respect of both social norms as well as economic arrangements. At the same time, there is overwhelming evidence from across the world that most of the gender inequalities that are evident in outcomes do not reflect conscious choices, and that removing these inequalities benefits the individual concerned, the household and community, as well as the broader society and economy in a number of different ways. This chapter briefly reviews the evidence for this, and suggests some ways in which Afghanistan could reap the benefits of reducing gender inequalities.

Today, Afghanistan is one of the poorest countries in the world with a GDP of US $ 4.7 billion and GDP per capita of $212[2]. The overthrow of the Taliban regime and the establishment of relative peace and security in the country have given the government in Afghanistan (as well as international agencies working in Afghanistan), a rare opportunity to work towards reduction in poverty and sustained economic development. This chapter tries to examine women's roles and contributions with a view to assessing the likely implications of removing the gender exclusions that currently exist.

Women and the Growth Process

Structure of the economy

The structure of the economy in 2003 was heavily skewed in favour of agriculture (52% of GDP) with smaller contributions from industry and services at 24% each. *Securing Afghanistan's Future* (hereafter SAF), a comprehensive document presented at the international conference of donors held in Berlin puts forth an argument for an annualised growth rate of 9% over a 7-year period. It is possible that such a growth rate is attainable given the current low level of development in Afghanistan without making any special efforts to involve women in the development process, but extremely unlikely that such a growth rate could be tenable in the long run without this. Clear data on the role of women in each sector is difficult to get, partly because of the limitations of data generally, but partly because in Afghanistan, as elsewhere, women's role and contributions are often invisible and undervalued. However, using the information available, it is possible to demonstrate the key role that women play in their *current* economic roles, and even more so in their *potential* contribution.

The analysis given below suggests that from an economic perspective, the three interventions with the maximum potential return are first, recognizing and supporting women's work in the informal economy; second, ensuring that at least 55% of girls obtain a primary education over the next five years; and third, a reduction in the maternal mortality rate to at least one-quarter of its current level. These interventions call for a series of actions, including creation of an appropriate institutional framework to support women's training, market linkages, access to credit and child care facilities; schooling infrastructure including incentives designed to reduce the drop out rate for girls; maternal health care facilities to be spread out into remote rural areas. While it is not possible to quantify precisely the impact of these actions, on the basis of other country

[1] This economic analysis is conducted by Ratna M. Sudarshan and Manjistha Banerji, Institute of Social Studies Trust, New Delhi

[2] Afghanistan: State Building, Sustaining Growth, and Reducing Poverty: A Country Economic Report (The World Bank, 2004)

experience, it can be shown that the rate of growth of GDP would go up in response, and there would be significant impact on the health and educational status of the next generation. This assessment is presented in further details below.

Agriculture

The centrality of agriculture in achieving 9% growth rate has been emphasized by the SAF. Agriculture at present contributes 52% of the legal GDP and in the next 12 years even with the growth of industries and services agriculture is going to constitute more than 40% of GDP (SAF, 2004). The role of women in the agriculture of Afghanistan has been highlighted in the earlier sections of the report. Briefly, usually the poor and very poor women work in the fields while women from well-to-do households are mainly involved in agricultural tasks performed within the house. However, sufficient data is not available to quantify the extent of their participation in agriculture. As per the Nationwide Risk and Vulnerability Assessment (NRVA) carried out in July- September 2003, 6.2% of female groups reported being involved in harvesting and another 11.9% were in 'other farm work'. The NRVA surveyed selected categories of work only, and weeding for example was excluded. This means that the findings are likely to be underestimates. Another factor leading to underestimation would be the under reporting resulting from the social stigma associated with women working in the field. In addition to agriculture, women are also involved in care of livestock and other related activities. The successful shift from opium cultivation to cultivation of other crops also requires that the nature and extent of women's participation be recognized. Men of the household decide whether or not to cultivate poppy. But women's labor contribution to poppy production should be kept in mind when assessing the feasibility of alternatives to poppy cultivation.

The Informal Economy

An estimated 80% of the economy is informal. This includes both agricultural and non-agricultural work. Generally speaking, in developing countries the informal economy contributes as much as 40% of the GNP[3]. A feature of the informal economy is the large proportion of women involved- in India as much as 96% of women are in informal employment, including a variety of types of work ranging from casual labor, sub-contracted work and home based work. The informal economy in Afghanistan includes a wide range of legal but informal activities, as well as the illegal opium economy. Some clue on the level of women's participation is available from the NRVA estimates, which found that women were in home based work including activities such as weaving, carpet weaving, tailoring, embroidery and handicrafts. Afghanistan has traditionally been a conservative society, with defined gender roles and segregation between men and women, the latter being governed by the concept of *mahram*. Women and men are permitted to interact only in *mahram* relationships, that is those relations, which are formed at birth or by virtue of marriage and which include consanguineously the immediate family of the women. As a consequence, the role women can play outside the household gets restricted[4]. But economic activity within the household is permissible. There is some evidence to suggest an increased incidence of carpet weaving activity because of the restrictions imposed on female movement outside the home by Taliban and due to the increased indebtedness of households during the drought, which made carpet weaving an important source of income, especially for landless households.

[3] Friedrich Schneider, *Size and Measurement of the Informal Economy in 110 Countries around the World*, Working Paper, World Bank (2002)

[4] Barakat and Wardell, *Capitalising on Capacities of Afghan Women*: *Women's Role in Afghanistan's Reconstruction and Development*, Working Paper 4, International Labour Organization, 2001

The work participation rate of women is estimated at 35.8 %,[5] but the NRVA survey found 55.5% of women to be engaged in some form of economic activity, in agriculture, home based work or services. In some regions such as the North-east it is as high as 90.2%. Even if we question the exact numbers, there is little doubt that much of women's work is currently unrecorded and under estimated, and their actual contribution to the GDP is higher. A conservative estimate (using the current low wage rates for women) suggests that it may be 1.5 times or more what it seems to be (and this is excluding reproductive work from our calculations).

Table 1: Women's contribution to GDP

Female wage rate	$ 0.75 per day (Source: NRVA 2003)
Assuming 180 days of work per annum, average female wages pa	$ 135
Assuming 240 days of work per annum, average female wages pa	$180
Female population in age group 15-49 years	6, 672, 775 (USAID Country Health Statistical Report, 2003)
At 55% Work Participation rate (NRVA, 2003)	3, 670, 026 or 3.67 million
Total earnings	$ 135 * 3.67 million or $ 495 million (@ of 180 days of work pa) or $ 180 * 3.67 million or $ 660 million (@ 240 days of work pa)
As a % of GDP ($4.7 billion)	10.5% (@ of 180 days of work pa) or 14% (@ of 240 days of work pa)

What are the consequences, from the perspective of economic growth, if the role of women in the agricultural sector and the informal economy is not recognized, that is, they remain 'invisible workers'?

To answer this question, we need to situate women's work in the overall macroscape. There are two ways of looking at the current activities of women. One is to assume that home based work, for example, is part of an informal economy that will automatically decline with growth, and hence does not merit further attention. This has not however been the experience, in any significant degree, in South Asia. The reason is not just that home based work is attractive to women since it enables them to combine the work with home making and child care, and is acceptable in a society where women's mobility is traditionally constrained. But it is equally attractive to the entrepreneur: it is an efficient system of production in certain socio-cultural contexts and in industries where technical change is relatively slow. Strong social networks make sub-contracting feasible from the viewpoint of the employer; in addition, there are savings in costs of space, capital equipment, and even direct labor costs (NCAER 2001).

[5] : http://devdata.worldbank.org/external/dgsector.asp?W=0&RMDK=110&SMDK=473885

If home based work is not an anachronism in a globalizing world, what is its growth potential? The best example of its potential probably comes from the experience of Third Italy[6]. Craft production in Europe was an energizing factor in growth. 'Young workers in the so-called Third Italy can make the ascent from the sweatshop to the high technology machine, or design centre, earning correspondingly higher wages or even setting up their own high technology firms' (Bagchi 1999:27). The interplay between social and economic factors proved to be beneficial. Small firms using craft methods and based on family labor were innovative, and quick to respond to changing market conditions. Active inter-firm cooperation and legal privileges helped to make this a leading force in growth.

Women's work in the informal economy is a fact of life, but it is also a basis for sustainable production and economic growth. But to achieve this potential, one needs to invest in the education and skills of women, and in institutions that would support their production activity through credit, market linkages, etc. Central to this approach is changing the perception of the woman (and of the males in the family as they ultimately have to support her in being an active economic agent) to see herself as a productive agent, contributing to the welfare of the household through her home making activities but also to the growth of the economy through her engagement in agriculture, home based work, or services. Changing this perception can also alter the economic behavior and responsiveness of women in their economic roles.

For example, home based work is usually characterized by the absence of an employer, no written contract, no fixed hours of work, no assurance of any minimum return. If this work were recognized as productive work and captured more accurately in official statistics, the woman worker would become (a) visible as a worker (b) perhaps part of a group of workers, in an association or union of sorts, through which she would have access to some benefits (c) she may, perhaps, be able to claim a minimum wage (d) her access to savings institutions may go up, as well as access to training and skill up-gradation. The experience of the Self Employed Women's Association in Ahmedabad shows that through its activities of organizing workers, new employment has been generated, new access to benefits, and additional contributions to such agencies as insurance companies. For example, SEWA estimates that the additional benefits (in the form of wage rate increases and other benefits such as scholarships, social security benefits, etc) were 12 % of the total earnings from new urban employment[7]. The combination of development intervention and trade union action represented by SEWA has allowed women to change somewhat their behavior as economic agents. For example, they could now take out an insurance to help in dealing with medical expenses and so forth; saving in small but regular amounts to be able to build a house. The Rural Women's Development Project which has organized poor women in 9 states in India also shows promising achievements. Assets have been built up, sources of income diversified with the growth of non-farm work. It is reported that over 30 percent of sampled members have acquired functional literacy after joining the self help groups, 70 percent members are now accessing appropriate health services, and 92 percent are sending their daughters to school- compared to under 65 percent in 2000[8]. There are significant costs of informality that have been documented: bribes and the growth of the black economy, poor levels of human development as evidenced by high illiteracy and low health status, children out of school and in work. An improvement in the terms of work, through a measure of

[6] 'Third Italy" – an idiomatic term applied to the proliferation of small scale skilled production units associated particularly with recent developments in part of Italy (chiefly in regions of the N-E and Central Italy). The economic development in the 'Third Italy', based mainly on industrial districts, has been contrasted both with that of the North and with the backwardness of the South.

[7] SEWA 2000: 19

[8] Rural Women's Development and Empowerment Project, (World Bank Aide Memoire, May 2004

formalization, could have repercussions on social development outcomes as well as growth outcomes.

One of the consequences of under estimating women's economic contribution is in terms of productivity and inefficient allocation of resources. For example, if the time spent by women on agricultural tasks within the household premises such as cleaning and preparation of seeds, separation of wheat from the husk to make flour and so on is ignored, productivity as measured in terms of total man days is overestimated and the total input costs in terms of labor underestimated. Such a scenario is not an efficient outcome for the economy and leads to misallocation of resources. In certain cases such as carpet industry, non-recognition of women's role is especially serious as it means that the most important stage in the production process that of production of the good or service is itself not recognized! Further, in order that carpet emerges as one of the major exports of Afghanistan, it is necessary that it is competitive, this implies among other things an ability to meet the demands of the international consumers. That is, changes in the consumers' tastes and preferences have to be passed down the production chain from the carpet exporters to the weavers of carpets. This means that there has to be a strong network linkage between the women weavers, the domestic traders and the carpet exporters. Apart from carpet weaving, other activities carried within the household that have an export potential include dried fruits, handicrafts, and embroidery. If women's role is not adequately recognized, it will not be possible to harness the export potential of these activities. Building a world class, competitive export industry requires that all the links in the chain, right down to the home based woman worker, are included in the planning, technical information, training and marketing inputs that accompany industrial growth.

Formalization of women's participation in the labor force through recognition and certification, is also likely to contribute in the form of increased revenue/ tax collections to the government. Even in the case of poor women who do not fall in the tax net, there are benefits from formalizing their participation in the labor force. Formality increases the claim of poor women to government sponsored services, which in turn result in positive externalities for the economy both in the short run and the long run. For example, if a woman put her children in childcare facilities, not only will the child gain in the long run but the woman will also be able to work more steadily and earn better. The latter may help to strengthen the accountability of the public service providers to their clients via the 'short route' of accountability as articulated by the Country Economic Report[9]

Afghanistan's growth in future thus rests critically on a continued and expanded contribution from its women workers, especially in agriculture and home based work.

Evidence of other countries

Empirical evidence from other countries shows that there is a diverse range of benefits from increasing the allocation of resources to develop the capabilities of women. A considerable share of the export success of South East Asian economies was based on female-intensive light manufacturing while gender inequality in South Asia and Sub-Saharan Africa may have reduced growth by 0.3% vis-à-vis the East Asian economies[10]. Becker (1975) argued that if male and female labor are considered perfect substitutes, the economy wide discriminatory wages against women will not only generate a gain for men at the expense of women but will also reduce firm's profits and therefore, investments and growth[11].

[9] *Afghanistan: State Building, Sustaining Growth, and Reducing Poverty. A Country Economic Report*. WB. June 2004
[10] Klasen, 1999
[11] Stefano Paternostro, *Wage Discrimination and Gender Discrimination in a Transition Economy: The Case of Romania*, World Bank 1999

Of greatest relevance are the linkages between increased access to productive assets and increased productivity. While Afghan women participate in income generating activities and contribute significantly to the family's resources, they seldom own any productive asset. Even landed widows who own their land have limited rights - they cannot sell the land, as it has to be passed to sons or other male relatives[12]. Limited access to productive assets such as land implies that women are not able to use it as collateral for credit. Evidence from African countries suggest that female farmers are as efficient as their male counterparts but are less productive because they have access to less productive inputs and human capital[13]. In addition to increased productivity, access of women to family resources including land has been linked to child nutrition and child welfare[14].

New research carried out by Berta Esteve-Volart[15] for India also has relevance for Afghanistan. In her research she uses the data on the gender composition of the workforce by class from sixteen states of India for the period 1961-91 to examine the implications of gender discrimination in the labor market on economic development[16]. She estimates that the economic costs of discrimination against women in the labor market are big: a 10% increase in the female-to-male ratio of managers increases GDP per capita by 2%, while a 10% increase in the female-to-male ratio of total workers increases GDP per capita by 8%. In particular, she estimates that if all Indian states had the labor market figures of Karnataka (a state that has relatively high ratios of female-to-male managers and female-to-male total workers), Indian GDP per capita would have been more than 30% higher over the period, 1961-91. She argues than the efficiency costs are larger in the non-agricultural sector, because there may be comparative physical advantages of men over women in agriculture. Another study in Latin America estimated that ending gender inequality in the labor market could increase women's wages by 50 per cent while increasing national output by 5 per cent.[17].

Growth and Human Development

While Afghanistan has shown a good recovery in economic terms in the last couple of years, the human development aspects require close attention. The UNDP has been unable to compute a Human Development Index for Afghanistan due to the absence of reliable data. The virtual collapse of the health and education infrastructure has made its impact most strongly in the non-metropolitan areas. In a sense, a fresh start is necessitated, offering an opportunity to incorporate more integrally a gender sensitive and gender aware approach to both health and education. This is needed, not just because economic growth by itself will not necessarily lead to better outcomes for women, but because even the expansion of health and education facilities will not necessarily reach out adequately to girls and women without special effort.

Education

The scenario of girls' education in Afghanistan reflects the tumultuous 'decisions and revisions' made under Taliban rule, as well as the influence of traditional attitudes. Prior to Taliban rule,

[12] Grace (2004). She suggests that in some instances women were considered to own chicken. But income generated through selling eggs is limited and chickens are also more prone to disease than other livestock, which probably explains 'why mostly women and not men own chickens'.

[13] *Gender and Development Group,* Gender Equality and the Millennium Development Goals, The World Bank, 2003

[14] International Food Policy Research Institute has produced a series of studies that explores this link.

[15] 'Gender Discrimination and Growth: Theory and Evidence from India' by Berta Esteve-Volart

[16] She first analyses the implications of exclusion of women from managerial positions and second, the implications of complete exclusion of women from the labour market. Excluding women from managerial positions implies that skill of women as managers fail to be utilised, as a result the overall average skills of managers in the country is lower than it would be otherwise, which in turn translates into lower profits for firms and thereby lower growth.

[17] State of World Population 2000, UNFPA

many attempts had been made to empower women through education[18] and women belonging to the elite classes in Kabul in the late 70s had access to education and careers[19]. Today, according to the World Bank, female literacy rate is just 21%, though there are fears that the actual figure might be even lower[20]. Girls constitute 30 per cent of the student population in Afghanistan. Even though this is a massive increase compared to the years prior to the Taliban restrictions on girls' education, it is still low and the aggregate figure hides considerable variation that exists within the country. In southern and eastern parts of Afghanistan girls' enrolment rates is very low[21]. Gross enrolment rates at the primary level in 2000 were estimated to be a mere 4% for girls compared to 29 % for boys (World Bank). In addition, even if girls get enrolled in schools they are discouraged from going to school once they reach puberty, 'too much education' makes a girl ineligible for marriage and parents face the risk of fall in 'bride price'[22]. According to the Report of the EC Rapid Reaction Mechanism Mission (April 2002), 74% of girls compared to 56% of boys drop out before they reach grade 5. Another factor that hinders the education of girls is poverty, faced with a situation of choosing to send either the son or daughter to school, parents are likely to choose the sons rather than daughters because of the assumption of greater economic returns from boys' education.

After a spell when virtually no girls were in school as a consequence of the Taliban ban, today what is most outstanding is the wide range in enrollment numbers. In Kabul, net enrollment of girls is 87% while it is one percent in Badghis and Zabul provinces. The demand for education is very high in the urban areas, having been artificially suppressed for a while. It has been reported that a significant amount of informal instruction took place within homes after the Taliban stopped girls from going to school and also released women teachers from their duties. It is likely that in urban areas, the opening of schools would enable this hidden school attendance to become part of the visible educational structure.

However in the more remote rural areas the demand for girls schooling may be low as a result of the strength of traditional gender roles, which keep daughters at home to help with sibling care and other domestic duties, or care of livestock, etc – creating a situation where, as it has been put, the 'right of a girl to education is unfairly pitted against the obligations of a daughter'[23]. This situation in rural Afghanistan is similar to the South Asian situation, where the enrollment and attendance of girls is still well below that of boys, and the drop out rates are much higher.

This means that as more schools open and girls enrollment is encouraged, there is likely to be a skewed response from different parts of the country. It is also likely that there will be a larger proportion of girls in the lower grades. Given the slower increase in demand in the rural areas, over the next five years we could expect that, on average the enrollment may go up to 55% for girls[24] or 99, 00, 000 (see table below). Assuming that this population is equally divided over each of the five grades in primary school, the expenditure for providing schooling to 55% of girls works out to be 2.6% of the GDP.

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[18] Among the reforms introduced by King Amanuallah and Queen Soraya was compulsory education for both boys and girls and plans for coeducational schools. Similarly, among the rights granted to women in the constitution of 1964 was the right to education. (Source: Barakat and Wardell, *Capitalising on Capacities of Afghan Women*: *Women's Role in Afghanistan's Reconstruction and Development*, Working Paper 4, International Labour Organization, 2001)

[19] *ibid.*

[20] *ibid.*

[21] http://www.unicef.org/infobycountry/afghanistan.html For more details, on spatial differences in enrolment rates see 'Report Card: Progress on Compulsory Education (Grades 1-9)' by The Human Rights Research and Advocacy Consortium.

[22] Schutte, 2004.

[23] Karlekar, 2000: 91

[24] Securing Afghanistan's Future, Table 2.5: Targets for the Education Sector

Table 2: Cost of sending girls to school

Grade	Number of girls	Per capita expenditure of sending girls to school (AFN)	Per capita expenditure ($) (49AFN = $1)	Total expenditure
1	1980000	350	7.14	14142857.14
2	1980000	350	7.14	14142857.14
3	1980000	350	7.14	14142857.14
4	1980000	1000	20.41	40408163.27
5	1980000	1000	20.41	40408163.27
Total (Grades 1-5)	99, 00, 000			123244897.96

Source: The Human Rights Research and Advocacy Consortium (2004)
Note: It is assumed here that the relevant group is equally distributed over grades 1-5.

Bringing girls into school can be expected to generate a number of direct and indirect benefits.

Education and Economic Growth

The SAF has cited the experience of East Asian economies in arguing the feasibility of a 9% growth rate in Afghanistan. One of the factors contributing to the high growth rate of the East Asian economies has been the rapid reduction in gender gap in basic education, which has helped to reduce the relative disadvantage of women in social opportunities, including economic participation[25]. Educating girls and women would open up new opportunities, allowing them to access new kinds of work, but also allowing the use of better technology and access to market information in existing work. Without substantial investment in education for both boys and girls, the expansion of the skill based industrial production sector is clearly impossible. Lack of education not only constrains the immediate potential for human resource led development, but also stunts the future prospects for rapid human development[26]. In an increasingly open global economy, countries with poor literacy rates and gender gaps in literacy tend to be less competitive in terms of attracting foreign direct investment, which seeks both skilled and cheap labor. Globalization has been accompanied by increasing importance of small and medium sized enterprises that create employment opportunities for women. A good example is the increased opportunities in business outsourcing in Asia. But education is a minimum need to be able to access these opportunities[27].

Once women have access to primary education, their contribution to the Afghan economy is likely to increase at least by 25%, as earnings can be expected to go up, with education translating into better access to information, training and markets. This assessment is based on the experience of neighboring countries. In India, for example, women with completed education earn 1.5 times higher and women with technical education earn 3 times higher than their illiterate counterparts. In Pakistan, women with primary education earn 24% more.[28]

[25] Dreze and Sen, *India Development and Participation*, Oxford University Press, Delhi, 2003
[26] The Mahbub-ul- Haq Development Centre, *Human Development in South Asia, 1998: The Education Challenge* OUP, 1998
[27] Farzaneh Roudi-Fahimi and Valentine M. Moghadam, *Empowering Women, Developing Society*: *Female Education in the Middle East and North Africa*, Population Reference Bureau, USA, October 2003
[28] The Mahbub-ul- Haq Development Centre, *Human Development in South Asia 2000: The Gender Question,* OUP, 2000

While reduction in the gender gap will contribute to higher rates of growth and higher contribution to the economy by women, the dangers of a continuation of high gender gaps are that it will constrain growth. Economic growth is affected (indirectly) because of the impact on rate of return to physical investment- poor quality of human resources as a result of the gender bias imply low productivity and thereby low returns to investment. It is estimated that the latter alone can reduce per capita income growth in a country with gender gap in education similar to present African countries by 0.3%[29].

Another indirect way in which female education contributes to economic growth is through its demographic effects. The opportunity cost of time of uneducated women is low, leading to high fertility[30]; conversely female education is accompanied by a fall in fertility, leading to a fall in the number of dependents and consequent increase in labor supply. This has been referred to as 'demographic gift' and is said to have contributed 1.4 to 1.9 percent of the annual per capita growth in East Asia[31].

Overall, the cost of gender exclusion in education on economic growth has been estimated variously by different researchers. Klasen (1999) estimates that nearly 0.4 to 0.9 percent of the differences in growth rates between East Asia and S Asia, Sub- Saharan Africa and Middle East is due to gender gaps in education. Hill and King, 1995 estimate that *all things being equal* countries where the ratio of female-to-male primary or secondary enrolment is less than 0.75, GNP per capita is roughly 25 per cent lower than elsewhere. Another estimate suggests that 1% increase in female secondary enrolment leads to 0.3% increase in economic growth[32] while a study of 19 developing countries concludes that a country's long term economic growth increases by 3.7% for every (yearly) increase in the adult population's years of schooling[33].

Using the UNFPA estimates given above, a rough estimate of the rate of increase in female enrolment that would help in achieving the targeted rate of growth can be made. An annual growth rate of 9% would require a 30% increase in female secondary enrolment. This would imply a 30% increase in female primary school enrolment if there were no drop out. If the high rates of drop out for girls continue as at present, (according to Report of the EC Rapid Reaction Mechanism Mission, April 2002 74% of the girls drop out before they reach grade 5), a 500% increase in primary enrollments would be required. Thus, to achieve the target of 9 % overall growth, there is an implicit commitment to ensure that the gender gap in education is reduced.

Actions that need to be taken include efforts to reduce drop out, perhaps by offering incentives such as scholarships, and to enable re-entry of girls who may have dropped out from school. Special 'bridge courses' could be introduced for the latter. Supportive interventions, such as more child care centres or other forms of household support that reduce the duties of the girl at home in sibling care and other housework would also improve attendance and retention of girls in school.

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[29] Klasen, Stephan, *Does Gender Inequality Reduce Growth and Development? Evidence from Cross Country Regressions,* World Bank, 1999

[30] Lagerloff (1999)Assuming a model in which parents aim to maximize the household income of their children and gender gaps in education exist, Lagerloff (ibid) argues that the optimal path for parents would be to concentrate investment on education on sons instead of girls who are likely to marry educated males. The sons would likewise marry uneducated women. In this scenario fertility is likely to be high, as the opportunity cost of uneducated women is low, leading to low economic growth. He moreover argues that continued gender inequality in education is a self-perpetuating equilibrium with consequences of high fertility and low economic growth.

[31] *ibid*

[32] UNFPA, The State of World Population, 2000

[33] United Nations Educational, Scientific and Cultural Organisation (UNESCO), Institute for Statistics, *Financing Education- Investments and Returns, Analysis of World Indicators,* (2002*)*

Education, health and demography

Apart from the impact on growth, lower fertility, better health and nutrition, increased child survival, higher age at marriage and increased schooling for girls are all associated with women's education. All these would contribute to an improvement in human capital of future generations, essential for improvement of productivity and higher rates of growth.

An educated woman is likely to better support the education of her children, both boys and girls. In Egypt, mothers who had never attended school were more likely to cite the cost of education as a reason for not sending their daughters to school than for not sending their sons to school (DHS, 2000)[34]. States in India with huge gender differential in school attendance rates are also usually the ones where gaps between male and female literacy rates are high. In this context, Klasen (1999) also notes the externalities of gender equality in education at the household level. He says that equally educated siblings can support and strengthen each other's educational success while similarly educated couples can support each other's life long learning.

The positive externalities associated with female education include lower rates of fertility, infant and child mortality. Educated women are likely to marry late, be more aware of family planning methods and thus, will have less number of children. An educated mother is likely to better manage basic childcare, nutritional aspects of diet, and in general ensure better elementary health care.

Evidence from South Asian countries suggests that the desired family size declines as years of schooling increase. An extra year of schooling is reported to reduce female fertility by 5 to 10%. Educated women are more likely to make use of contraceptives as evident from different country studies. In Pakistan, for example, 18% of uneducated women had discussed family planning methods with their husbands compared to 29% women with primary and 44% with more than primary education[35].

States in India (such as Kerala) with high female literacy rates are also the ones with high age at marriage[36]. Evidence from Egypt suggest that of the women married between 25 and 29 years of age, those with no education had married at an average age of 18 years and had their first child by the age of 20 years as opposed to 23 and 25 years reported by women with secondary or higher education[37].

Mother's education of one to three years is associated with a 20% decline in risk of childhood death. Each additional year of schooling of mothers translates into 5 to 10% decline in child mortality[38]. A comparison of child mortality between women with no formal education and women with secondary education in Egypt showed it to be twice as high among children born to the former[39]. Evidence across countries suggests that educated women are better able to access formal prenatal and antenatal care. Only 34% of Egyptian women with no education received antenatal care compared to 75% of women with high school or college degree (DHS, 2000) [40]. According to NFHS (1999) of India, percent of deliveries attended by trained mid- wives is very low for women with no education.

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[34] Farzaneh Roudi-Fahimi and Valentine M. Moghadam, *Empowering Women, Developing Society*: *Female Education in the Middle East and North Africa*, Population Reference Bureau, USA, October 2003

[35] The Mahbub-ul- Haq Development Centre, *Human Development in South Asia 2000: The Gender Question,* OUP, 2000

[36] Institute of Population Sciences, *National Family Health Survey 1998-99*, IIPS, Bombay

[37]Farzaneh Roudi-Fahimi and Valentine M. Moghadam, *Empowering Women, Developing Society*: *Female Education in the Middle East and North Africa*, Population Reference Bureau, USA, October 2003

[38] The Mahbub-ul- Haq Development Centre, *Human Development in South Asia*, *1998: The Education Challenge* OUP, 1998

[39] Farzaneh Roudi-Fahimi and Valentine M. Moghadam, *Empowering Women, Developing Society*: *Female Education in the Middle East and North Africa*, Population Reference Bureau, USA, October 2003

[40] *ibid.*

The linkage between female education and health has been emphasized in the SAF. It is noted that among the factors impeding improvements in public health is the low status accorded to women. Further, it notes that preventive health practices are weak, which 'underscores the fundamental importance of education as a factor in improving public health, particularly the health of women as primary care givers in the home'.

Gender bias in education lowers the average quality of human capital. Assuming similar distribution of innate capabilities between boys and girls, gender bias in access to educational opportunities means that ' less able boys than girls get the chance to be educated' as a result the 'average innate ability of those who get educated is lower than it would be the case if boys and girls received equal educational opportunities'[41]. Thus, gender bias in education is akin to a distortionary tax that misallocates resources[42].

Education and Enhanced political and social participation

Women's participation in institutions of governance in Afghanistan is almost totally absent. Over the period 1979-89 there was a good representation of women in official and professional activities in urban areas. According to the Human Rights Watch 2001, 'they comprised over 75% of teachers, 40% of medical doctors, and approximately 50% of civil servants' in Kabul. Over the next decade women were mostly forced to leave these jobs. Bringing women into responsible positions of decision making is thus likely to be a slow process, especially in the more conservative rural parts of Afghanistan.

No definite argument can be made regarding the effectiveness of political participation of women in promoting the advancement of women. Empirical evidence from India where via constitutional amendments 33% of the seats in the governance structures at the village level or *panchayat* have been reserved highlight some success stories albeit not on a large scale. For instance, in Haryana women members have been successful in setting up mother and child care centres. Similarly, in other *panchayats* women have helped in installing hand pumps in the villages to reduce the distance women have to travel to fetch water[43]. At the same time, given the patriarchal structure of the society women more often than not act as a proxy of male family members with limited effectiveness in promoting issues pertaining to gender equity. Further, in another study of 185 women holding political office in 65 countries by Inter Parliamentary Union (2000), the participants revealed that 'while they feel special responsibility to represent the interests of other women, they are more likely to act as advocates for other parts of society'. In fact the value of women's political participation should not be limited to only enhancing women's welfare, the above data suggest that women's greater presence has been able to influence the established (male) approach to social welfare, legal protection and transparency in government and business. 90% of the respondents felt that they hold a different perspective on various issues than their male counterparts and that they had taken initiatives to put 'new and different issues' on the political agenda. Some initiatives in this regard are 'laws on violence against women in El Salvador, a land redistribution law to alleviate women's poverty in Ethopia, legislation on labor, social security and children's rights in Russia'.[44]

To get the best outcomes from participation, education, which enhances the ability to access information, is a critical input. Educated women are better informed about their rights, legal or

[41] Klasen, Stephan, *Does Gender Inequality Reduce Growth and Development? Evidence from Cross Country Regressions*, World Bank, 1999

[42] Dollar and Gatti, *Gender Inequality, Income and Growth*: *Are Good Times Good for Women*?, World Bank, 1999

[43] The Mahbub-ul- Haq Development Centre, *Human Development in South Asia 2000: The Gender Question*, OUP, 2000.

[44] World Bank, *Engendering Development: Through Gender Equality in Rights, Resources and Voice*, OUP, 2001

otherwise and how to exercise them. An educated woman is also more likely to display independent thinking and participate in social and economic process. Countries with high levels of literacy and smaller gender gaps have higher rates of female participation in the political process while countries in South Asia where the gender gap in education is the highest in the world, only 7% of women occupy parliamentary seats[45]. The Fourth World Conference on Women held in Beijing in 1995 recognized that women's literacy is key to empowering women's participation in decision making and to improve the family's well being[46]. Given the subservient status accorded to women in most societies, education enhances a woman's autonomy by strengthening her decision making power within the family, promoting her physical and social mobility, and increasing her economic independence. Apart from the benefits to the individual, female education is associated with a number of positive externalities both for the family and the society. This is so because the benefits of female education are broader in scope and inter generational in reach.

Tools such as gender budgeting may be a useful way of incorporating gender perspectives more integrally into political decision making and financial allocations.

Health

"Afghanistan's health system is in a state of near-total despair" notes an AREU report titled The Public Health System in Afghanistan: Current Issues (2002). Only 9% of rural households have access to a health facility within the village (NRVA 2003); more than half of all hospitals are in Kabul. Available evidence suggests that maternal health in Afghanistan is among the worst in the world. The Physicians for Human Rights in its report on Maternal Mortality in Herat Province, Afghanistan (1997) estimated maternal mortality to be 820 per 100, 000 live births per year and the recent World Bank figures suggests a even higher figure of 1600 per 100, 000. There are significant regional disparities. In the northeastern province of Badakshan, it is as high as 6500 per 100, 000- the highest ever reported in the world. Total fertility rate is high at 6.8 with only a marginal decline in the past couple of decades and only a small percent of births are carried out under the supervision of a trained mid-wife. While the lifetime risk of maternal death is 1 in 15 (among the worst in the world), the UNICEF/ CDC study notes that when the mother dies at childbirth, the chance of the newborn surviving is only 1 in four[47]. Infant mortality rate is 165 per 1000 (highest in Asia) and under-five mortality rate is 25 per 100[48].

While a lot needs to be done on many fronts to ensure that all Afghans have access to basic health care, it is especially alarming to note the very high rates of maternal mortality. The death of the mother has important implications for the health of children and other members, with significant economic implications. An improvement in the maternal mortality rate would make quick impact on quality of present and future workforce. This is substantiated in several studies of other countries. First and the most important, studies have shown that if a mother dies at childbirth, the risk to life of surviving children is greater. A study in Bangladesh found that mother's death sharply increased the chances of death of all her children up to the age of 10 years, particularly girl children while the death of the father did not have any significant impact[49]. A study conducted by World Bank (1999) suggests that 'at least 20% of the burden of diseases among

[45] Haq and Haq, 2000

[46] United Nations, *Platform of Action, Fourth World Conference on Women, Beijing, China, 4-15 November1995* and United Nations, *The Beijing Declaration*, New York, United Nations, 1996

[47] Wilma Doedens/ WHO/RHR/21-09-01

[48] Anecdotal evidence in this regard can also be found in the study on 'Maternal Mortality in Herat Province, Afghanistan' by Physicians for Human Rights (1997).

[49] The Mahbub-ul- Haq Development Centre, *Human Development in South Asia 2000: The Gender Question,* OUP, 2000

children less than 5 years old is attributed to poor maternal health, nutrition, and the quality of obstetric and newborn care'[50]. A woman's death also negatively impacts the schooling of her children, particularly in poor families younger children enroll later while older children drop out. A study in India found that when women die, the survival of the household is increasingly challenged because men are unaccustomed to managing the household budget and affairs. Economically, the family suffers in terms of the loss of monetary and non-monetary contributions of the mother. At the societal level, the loss is in terms of decline in labor supply and productive capacity. [51]

To extend the outreach of the health services and ensure that women are able to access health facilities, determined efforts have to be made to increase the number of female doctors.[52] According to SAF, at present only 40% of Afghans have access to Basic Package of Health Services (BPHS), an initiative of the Afghan government that seeks to provide basic primary health care. But the access of women is even more limited since most health services do not have any trained female personnel and cultural barriers do not allow female patients to be examined by male doctors. Eighty-seven percent of respondents in Physicians for Human Rights 2002 survey reported having to obtain permission from a husband or male relative to see a trained health professional all of the times, and another 8% some of the time.

Economic growth is associated with low fertility rates and vice versa as per the theory of demographic transition. There has been a marginal decline in fertility rates in Afghanistan from 7.7 in 1960 to 7.1 in 1990 and 6.8 in 2002. The desired number of children as reported by the study on Maternal Mortality in Herat Province, is high at 5.6. A sustained decline in fertility rate would require women's emancipation. In particular, the association of fertility rates with female literacy and female labor force participation rate has been found to be statistically significant. Educated women are likely to be unwilling to be shackled to continuous child bearing and rearing[53]. The Lagerloff (1999) model presented above also argues that one of the causes of high fertility rate is the low opportunity cost of uneducated women. The particular experience of Kerala in India where female literacy has helped in achieving reduced fertility rate may hold important lessons for Afghanistan[54].

On the basis of various country level studies it has been argued that high fertility increases absolute poverty by skewing the distribution of resources against the poor. It has been estimated that slow down in population growth contributed to one-third of the growth in per capita income in East Asian economies between 1965-1990. A decline in the number of children and the consequent family size helps increase household savings, which are one of the most important sources of internal investment in developing countries. Rapid expansion of population also makes

[50] *ibid.*
[51] UNFPA, *State of World Population (2000)*
[52] This is however a long run solution. In the short run, what might be cost effective and also yield results are efforts to train the traditional healers in the village in modern medical practices. In this regard, the Chinese experience of barefoot doctors could be taken into account. In the 1960s and 1970s late Chairman Mao Zedong fought hard to establish the rural medical co-operatives that included not only free clinics but also "barefoot doctors". These "barefoot doctors" - those paramedics trained by doctors sent from urban hospitals - and the rural medical co-operative system made a great contribution to controlling rural epidemics, bringing down child mortality and improving life expectancy in the 1960s and 1970s. In India an important initiative of a number of NGOs working in the field of maternal and child health has been to provide training to the generally illiterate traditional birth attendant (TBA) to enable them to ensure a safe delivery and provide better maternal and child care. The Physician for Human Rights report on Maternal Mortality in Herat province (2002) also records the helplessness of an untrained TBA in ensuring a safe delivery and maternal and child health and the difference training can make in this situation.
[53] Dreze and Sen, *India Development and Participation*, Oxford University Press, Delhi, 2003
[54] See Dreze and Sen (2002) and the literature cited there.

it difficult for the government to ensure provision of basic services. According to one study, long term population growth rates in excess of 5% per year raised the odds of infant mortality by 24% in North Africa and Asia, by 28% in Latin America and Caribbean, and by 42% in tropical Africa[55].

In a more short run perspective, the burden of frequent pregnancies and consequent poor maternal and child health affects a woman's productive capacity and thereby her income earning capacity[56].

Age at marriage

The age at marriage for females as reported by the Physicians for Human Rights is 15 years though the reported desired age at marriage is reasonably high at 18 years. In recent years, there has been a trend towards marrying of daughters at an early age referred to as 'disposal of daughters' in the hope of securing a good bride price as a coping mechanism against poverty (in the form of reduced household expenditure and bride price) and insecurity[57]. In order that the marriage age may be brought closer to the desired age of 18 years[58], initiatives by the government towards gender empowerment are needed. In particular, initiatives to broaden the role of women beyond social reproductive duties, by recognizing the economic importance of home based work, of women's inputs into political processes, and so on, are needed.

Age at marriage is of particular importance in determining the fertility rate, among relevant socioeconomic, cultural and biological factors. In Afghanistan, as in most Asian countries, childbearing prior to marriage is not socially acceptable. Postponement of marriage is therefore likely to contribute to a reduction in fertility level by shortening the total reproductive span of women. According to Zachariah[59], about 30 percent of the overall fertility decline in the state of Kerala between 1965 and 1980 can be attributed to an increase in the age at which women married. Apart from the fact that an increased age at marriage is likely to reduce the reproductive life of women and consequently reduce total fertility rates, it is also associated with a rise in the status of women. An increase in age at marriage for women is likely to reduce the age differential between husband and wife, which in turn enhances the bargaining power of the wife and reduces the power imbalance within the family. It is also likely to reduce the vulnerability of women to diseases as they enter their reproductive life with greater maturity. Besides fertility, age at marriage is also associated with gender empowerment.[60] Link between more education and delayed age at marriage is well known[61]. Early marriage spells a cessation of education for girls and premature assumption of domestic and child care responsibilities.

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[55] Danielle Nierenberg, *Correcting Gender Myopia: Gender Equity, Women's Welfare and the Environment*, World Watch Paper 161, The World Watch Institute, September 2002

[56] World Bank, *Safe Motherhood: Lessons from 10 years of Experience*, 1999

[57] Stephan Schutte *Urban Vulnerability in Afghanistan: Case Studies from Three Cities*, AREU (2004)

[58] *Maternal Mortality in Herat Province*. The Need to Protect Women's Rights. Physicians for Human Rights, 2002

[59] Zachariah *Anomaly of the Fertility Decline in Kerala*, World Bank Report, No. 1 from RPO 671-70, The World Bank, Washington D.C. (1983)

[60] There is indirect evidence highlighting the positive relationship between reduced spousal age gap and enhanced bargaining power for women. The most forceful argument in this regard is in the context of HIV/ AIDS. On the basis of qualitative evidence, Vimla Ramachandran (2002) argues that among other factors 'five to eight years of schooling (of girls) leading to delay in the age of marriage exert a strong influence on family size, even in situations where women are not empowered or enjoy a good status in the society'. The Mahila Samakhya programme (the basic strategy is the building of village level groups that are not only activity oriented but also take up issues pertaining to gender equity) of the Government of India is considered to be one of the successful programmes in addressing gender empowerment issues.

[61] Jeffery and Basu, *Girls' Schooling, Women's Autonomy and Fertility Change in South Asia*, Sage Publications, 1996

Gender and Poverty

The Country Economic Report as well as the Poverty Report has identified female headed households (approximately 8% of all households) as an especially vulnerable group. In addition, there is ample evidence from other countries to show that even within intact households, intra-household discrimination acts so as to make the burden of poverty greatest for women and children within the household. Established practices, such as the practice that adult women are the last to eat, ensure that there is a lower intake of food for this group in a context of overall deficiency (AREU, 2004). The combined impact of the interventions suggested above – recognizing women as workers and legitimizing this role, increasing their levels of education and their access to new opportunities in a growing economy, and improving their health status – will not just contribute to economic growth, it will also increase the status of women within the household, improve their bargaining power and their fall back positions. These changes would allow women to better tackle intra household inequalities and discrimination.

Overall then tackling the gender deficits in education and health, improving legal rights and access, and creating an institutional framework within which women can use their existing work and productive activities to increase their levels of earning, would also simultaneously bring women up to the level of men or in other words eliminate the gender disparity in the incidence of poverty that currently exists within households.

Afghanistan in a Comparative Perspective

Overall, the status of women and the level of gender development needs to improve substantially if Afghanistan is to meet its economic growth targets. Moreover, gender equity is a developmental goal in itself, as emphasized in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), to which Afghanistan is a signatory.

The need for conscious efforts is underlined by the fact that gender development alongside growth has had an uneven record. This is because as Kabeer argues 'given that gender inequality is not just a product of scarcity, it suggests that economic growth alone may not be adequate to address gender inequality.'

Tables 3 and 4 present data on different countries to show the wide variations in gender related performance and the absence of a clear correlation with economic prosperity. [62]

Table 3 gives an overview of the gender gaps in some key indicators relating to livelihood, health and education for Afghanistan as well as the neighbouring countries of Iran, India and Pakistan. It needs to be pointed out right at the outset that this picture is a broad generalization, as there

[62] In a recent book titled 'Culture and Public Action'[62], Dasgupta has examined the contemporary status of women in three countries- China, India and South Korea, where the initial status of women was similar in terms of low levels of autonomy and patriarchal societal set up. She notes that while Korea has achieved significant gains in terms of GDP, it has not been accompanied by similar gains in terms of women's empowerment. Thus, while Korean women enjoy a high living standard and 'participate extensively in the formal labour force, they have gained relatively little in autonomy- as symbolized by some of the lowest levels of female legislative representation in the world'. On the other hand, while India has been less successful in terms of achieving a high growth rate, it has been fairly successful in encouraging gender equity. China is the only country that has been successful in raising both living standards of women and achieving greater gender equity.

exist considerable variation in the conditions of Afghan women[63] as also in other countries on the basis of their ethnicity, affluence, place of residence (rural or urban), marital status, age and so forth.

The comparative perspective helps to bring out two features of the current situation relating to gender gaps in neighboring countries. First, the traditional and cultural roles ascribed to women may have strong similarity across countries, and this is best expressed in the low work participation of women in all these countries. The percent of females in the labor force is 35.8% in Afghanistan, which is actually higher than all the other countries represented there[64]. However, the other striking feature is that serious attempt to reduce the gender gaps for future generations is evident in other countries rather more than in Afghanistan.

Female literacy rate in Afghanistan (though there are fears that the actual figure might be lower)[65] is similar to Pakistan while it is half that of India. The difference between these countries and Afghanistan is in terms of commitments of the respective governments to achieve gender equity. This is best highlighted in the net primary school enrolment rates for girls. The table indicates that in all the three countries the gap between school enrolment rates of boys and girls is relatively less compared to Afghanistan where the former is nearly three times the latter. The low gender gap in school enrolment is likely to translate in a narrowing of the gender differential in adult literacy rates in the long run. Afghanistan needs to show the same commitment in terms of policy and allocation of resources if it too has to overcome the gender gaps in literacy in the long run. In recent years there has been some progress towards enhancing the access of women to education. But progress is limited and there exists wide regional disparities.

As regards health, Total Fertility Rate is high in Pakistan too, again suggestive of the similar cultural context. As with education, the investments made by the three neighboring countries to provide better health care to women is likely to get reflected in low fertility rates and maternal mortality/ morbidity rates. In fact, this is already the case in Iran, which has the lowest total fertility and maternal mortality rate and the highest percent of deliveries attended by trained birth attendant among all the four countries.

Table 4 presents a comparative picture of some selected Islamic countries. That economic growth and gender development are not always positively related is highlighted in the experience of these various Islamic countries. Table 4 compares some indicators pertaining to gender equity in Saudi Arabia, Indonesia, Malaysia and Egypt, all Islamic countries but at varying levels of economic performance. While Saudi Arabia has the highest comparative GDP per capita, the situation as regards its women population is far from satisfactory. It has the highest total fertility rate, second highest maternal mortality rate, lowest percent of deliveries attended by trained personnel, lowest enrolment rates and female adult literacy rate. In addition, less than 20% of the adult female population is in the workforce reflecting conservative norms regarding the role of women. In fact in a recent article in The Economist (June 19th-25th, 2004) notes the limited rights of Arab women in spite of the considerable prosperity in the region.

A contrast to Saudi Arabia is the other three countries- Malaysia, Indonesia and Egypt. In spite of having the lowest GDP per capita among the above four countries, Indonesia is close to universal female adult literacy rate and nearly all girls and boys attend school. It also has the highest percent of women in the labour force, the lowest total fertility rate and the gender gap in terms of life expectancy is narrow. However, the high maternal mortality rate and the fact that around 40% of deliveries are not attended by Trained Birth Attendant are potential areas of improvement and

[63] Barakat and Wardell, *Capitalizsing on Capacities of Afghan Women*: *Women's Role in Afghanistan's Reconstruction and Development*, Working Paper 4, International Labour Organization, 2001.
[64] This comparison is only indicative, as different methodologies may have been followed in data collection.
[65] *ibid*

policy intervention. Similarly, though Malaysia has a GDP per capita that is less than half of Saudi Arabia, the above indicators suggest that the situation is far better off than the latter. Egypt too presents a scenario of moderate achievement in terms of GDP but considerable achievements in terms of gender empowerment- the close to 100% enrolment for both boys and girls is especially impressive.

Policy implications

These comparisons are intended to highlight the need for positive action to bring about gender equality, as economic growth does not automatically lead to gender equality.

The experience of South Asian and other countries makes it abundantly clear that gender equality will not be achieved without careful analysis and appropriate policy intervention. Thus, simply expanding the number of schools will not draw in all children especially all girls. **A range of special efforts and incentives need to be put in place to release girls from duties such as sibling care and housework and to alter the perception of their potential and future roles within the household, community and economy. Similarly, women are less likely than men to access public health facilities even when these are available and a range of effort in the direction of raising awareness and making the health delivery system both pro-active and gender sensitive is needed.** Unless the government in Afghanistan takes such steps to improve the enrolment of girls and provide health care to its female population, gender gaps in the country is likely to remain the same and may even worsen. In Table 5 below, we highlight the nature of investment in terms of resources, financial or otherwise, to achieve the objective of gender parity in Afghanistan, as well as the expected benefits from this. Although difficult to quantify, the range of direct and indirect benefits is much greater than the costs. Table 6 gives a summary picture of the returns experienced in other countries, which gives us some sense of the likely expected returns from similar investments in Afghanistan.

Table 3: An overview of gender gaps in Afghanistan and neighboring countries (2002)

Indicator	Afghanistan	Iran	Pakistan	India
Percent of total labour force ▪ Female	**35.8**	**28.4**	**29.5**	**32.5**
Adult literacy rate (2000) ▪ Male ▪ Female	*51* *21*	*83* *69*	*57* *28*	*68* *45*
Gross primary school enrolment (%) (2000) ▪ Male ▪ Female	**29.0** **4.1**	**93.8** **90.4**	**83.7** **62.0**	**107.4** **89.6**
Net primary school enrolment (%) ▪ Male ▪ Female	**42.1 (1993)** **14.5 (1993)**	**80.0** **78.3**	**76.5** **56.7**	**90.6** **75.6**
Life Expectancy at Birth (years) ▪ Male ▪ Female	**43.0** **43.5**	**68.3** **70.3**	**62.6** **65.1**	**62.6** **64.2**
Total Fertility Rate	*6.8*	*2.4*	*5.1*	*3.1*
Maternal Mortality Rate per 100, 000 live births	*1900*	*76*	*500*	*540*
Percent of deliveries attended by skilled health personnel	*12*	*90*	*20*	*43*

Notes: 1. Figures in **bold** represent World Bank figures.
2. Figures in *italics* represent Unicef's figures.

Source: http://devdata.worldbank.org/external/dgsector.asp?W=0&RMDK=110&SMDK=473885
http://unicef.org/infobycountry/index.html

Table 4: An overview of gender gaps in different Islamic countries

Indicador	**Saudi Arabia**	**Malaysia**	**Egypt**	**Indonesia**
GDP per capita (US $ 2002)	8612	3905	1354	817
Percent of total labour force	**17.7**			
▪ Female		**38.3**	**31.0**	**41.2**
Adult literacy rate (2002)				
▪ Male	84.1	92.0	67.2	92.5
▪ Female	69.5	85.4	43.6	83.4
Gross primary school enrolment (%) (2000)				
▪ Male	**69.0**	**97.0**	**100.0**	**111.0**
▪ Female	**67.0**	**97.0**	**93.0**	**108.0**
Net primary school enrolment (%) (2000)				
▪ Male	**61.1**	**95.1**	**92.2**	**92.6**
▪ Female	**56.5**	**95.3**	**87.4**	**91.7**
Life Expectancy at Birth (years)				
▪ Male	71.0	70.7	66.6	64.6
▪ Female	73.6	75.6	70.8	68.6
Total Fertility Rate	*4.6*	*2.9*	*3.3*	*2.4*
Maternal Mortality Rate per 100, 000 live births	*91*	*41*	*84*	*230*
Percent of deliveries attended by skilled health personnel	*23*	*97*	*61*	*64*

Note: 1. Figures in **bold** are World Bank figures.
2. Figures in *italics* are Unicef figures.
3. Figures that are neither bold nor italics are UNDP figures

Source: http://devdata.worldbank.org/external/dgsector.asp?W=0&RMDK=110&SMDK=473885
http://devdata.worldbank.org/genderstats/home2.asp
http://unicef.org/infobycountry/index.html
Human Development Report, UNDP 2004

Table 5: Costs and benefits of eliminating gender gaps

S No.	Gender gap	Investments/Actions needed	Expected Direct Benefits	Expected Indirect Benefits
1	Livelihood/ Work Participation Rates	▪ Training and skill development opportunities ▪ Education ▪ Credit facilities ▪ Child care facilities ▪ Improving statistics: training investigators and raising awareness on 'what is work'	▪ Increased employment opportunities for women ▪ Increased earnings, higher contribution to the GDP ▪ Better valuation of currently 'invisible' work, more appropriate resource allocation	▪ Improved status of women within the household; better outcomes for children ▪ More competitive labour force ▪ National statistics begin to recognize and count women's economic contribution
2	Education/ Literacy Highlights indicate current recognized constraints which efforts are being made to address	▪ Adult literacy courses available for women ▪ Open new girls' schools ▪ Recruitment of female teachers ▪ Ensure transport facilities where school is at a distance ▪ Gender sensitive curriculum ▪ Incentives to bring all girls to school ▪ Creche facilities to release girls from burden of sibling care ▪ Bridge courses, accelerated learning opportunities ▪ Second chance education	▪ Increased schooling for girls ▪ Schooling-education-employment linkage strengthened; more women in paid work ▪ Positive image of women that goes beyond emphasizing women in traditional roles	▪ Family well being ▪ Increased child survival ▪ Lower fertility ▪ Higher age at marriage ▪ Lower rate of population growth ▪ Reduced family expenditure on health care
3	Health Highlights indicate Currently recognized constraints	▪ More hospitals and dispensaries, remove regional disparities in this regard ▪ Ensure female trained medical staff in these health facilities ▪ Encourage training of traditional midwives/healers ▪ Document/develop	▪ Better nutrition and health status ▪ More repro health problems identified and referred ▪ Reducing MM/IM	▪ Lower child mortality ▪ Better child health ▪ Higher productivity, higher income

		strategies to increase men's understanding of repro health/FP ▪ Media campaigns incl discussion on social/economic costs to families of MM/IM ▪ Invest in research on women's health problems		

Table 6: Returns on Investments in Social Sector: Review

Sector	Nature of Investment	Country	Return	Source
Livelihoods	Better accounting of women in the informal economy	India	A more accurate estimate of women in labor force. Estimates suggest 96% of women employed are in informal economy. They contribute 32% to NDP when agriculture is included and 20% to non-agriculture NDP.	International Labour Office (2002)
	High ratios of female-to-male managers and female-to-male total workers	India	More than 30% increase in GDP	B. Esteve-Volart, (2003)
	Gender equity in the labour market	Latin America	Increase in national output by 5%	UNFPA, (2000)
Education	1% increase in secondary enrolment	Countries with high enrolment at the primary level	0.3% increase in economic growth	Dollar and Gatti, (1999)
	Yearly increase in adult population's years of schooling	Developing countries	Long term increase in growth prospects by 3.7%	UNFPA, (2000)
	An extra year of schooling	South Asia	Reduction in female fertility by 5 to 10%	The Mahbub-ul-Haq Human Development Centre (2000)
	Mother's education of 1 to 3 years	Cross country evidence	20% decline in risk of child mortality	The Mahbub-ul-Haq Human Development Centre (1998)
Health	Long term population growth in excess of 5% implying a high fertility rate	Various countries	Increased the odd of infant mortality by 24% in North America, 28% in Latin America and Caribbean, and 42% in Africa	Danielle Nierenberg (2002)
	Increase in age at marriage	State of Kerala in India	Decline in fertility by 30%	Zachariah, (1983)