

MASTER

Excerpted Remarks from ODC/ICRW Conference on the Role of the Multilateral  
Development Banks in Improving the Status of Women

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In speaking to you today, I will just make three quick points.

First, as we review gender relations over the last few decades, it becomes very clear

- X that it is a story of expanding capabilities and limited opportunities. ~~In fact when we look at education, health, and nutrition, women have covered ground in the last 20 years that it took~~  
 X ~~men three times as long to cover.~~ <sup>OK</sup> ~~[Edit OK?]~~ ~~It has been a forced progress.~~ The gender gaps, while they remain, have been more than halved over the last two decades. In primary and secondary enrollment and adult literacy in all regions of the world, including Arab regions, these gender gaps have been more than halved. And there are now 32 countries in the world where more women than men are enrolled at the tertiary level. In the last two decades, female  
 X life expectancy has increased <sup>twice as fast as</sup> ~~20 times faster than~~ that of males; fertility rates have fallen by one-third; infant mortality rates have been more than halved; and one-half of couples in the world now use contraceptives compared to one-quarter only 20 years ago. Basically this is a  
 X story of women expanding their capabilities <sup>fast</sup> first and <sup>gaining</sup> ~~then getting~~ control over their lives.

But there is still an unfinished agenda. Two-thirds of illiterates are women. Maternal

- X mortality rates in the developing world <sup>are</sup> ~~35~~ times the rate in industrial countries ~~are totally~~  
 X ~~unacceptably~~ fertility rates <sup>F</sup> ~~worldwide~~ are still too high with <sup>an</sup> ~~a~~ average of 3.5. So while

there is no question that there has been progress over the last two decades in reducing gender gaps and increasing capabilities, there is still some way to go.

And then we come to the second part of the equation: opportunities. Few economic or political doors are open to women. Seventy percent of the absolute poor are believed to be women. Women are concentrated in low-paying jobs and getting lower wages for equal work.

Participation in the labor force has increased from 37 percent to 40 percent, only three

- despite a doubling of female literacy, in the last three decades.*
- X percentage points. ~~What does percent refer to? share of women or of labor force?~~ And when
  - X women do find jobs, their wage rate <sup>is</sup> less than 75 percent of the male wage rate. In some
  - X societies like Japan and Korea and the <sup>other</sup> industrializing tigers, the wage rate for women is less than half that of their male counterparts.

And what about credit? Less than 10 percent of the total world credit goes to women; in the multilateral institutions, less than 5 percent of credit goes to women.

In staffing? Globally, less than 15 percent of top managers and administrators are women; in the multilateral institutions, the average is even lower, with only 11 percent in senior positions in the U.N. system, World Bank, and regional development banks, and less than 8 percent in the International Monetary Fund. If you look at parliaments, less than 10 percent of parliaments are women; cabinets, less than 6 percent on average.

So it is clear that there are major constraints on economic and political participation.

- X And one has to wonder why, despite expanding capabilities, there are such limited opportunities. The fight at Beijing and beyond is going to be to kick open those economic and
- X political doors, while still continuing to reduce the gender gap in education and health ~~or~~
- X wherever it is.

x In the United Nations Development Programme's (UNDP) <sup>Human Development Report,</sup> report, we have developed  
 x two indices--the gender development index (GDI) and the gender <sup>empowerment (GEM)</sup> ~~poverty~~ measure--one to  
 x measure capabilities and <sup>the other</sup> ~~one~~ to measure opportunities. The report shows how the countries of  
 the world rank on these two indices and specifically where the problem areas are in each  
 country.

The only real exception in the world is the Nordic countries. In Sweden, Finland,  
 Norway, and Denmark, 40 percent of their parliaments are made up of women; in Sweden, 50  
 percent of its cabinet is made up of women. To achieve this level of participation, the Nordic  
 countries fixed quotas in civil service, political parties, and cabinet positions. I realize that  
 affirmative action is not too popular today, but when there are very entrenched power  
 x structures, the only way <sup>to</sup> ~~you~~ make a change is through strong affirmative action. Whether it is  
 a question of gender, poverty, or vulnerable groups, you do not shake up the power groups  
 very easily unless there is a strong ally on your side.

My second point is that for a long time there has been a male conspiracy to keep  
 women out of the national income accounts. For the first time, the UNDP has collected  
 sample surveys from 80 countries stretching over the last two years on what work men and  
 women do. And the conclusions are startling.

x In the case of tradable work, which is work that can be done by a third person <sup>that</sup> so it  
 can be traded and a value can be assigned to it, women worked 13 percent longer than men.  
 (This is an underestimate because it does not count intensity of work, only the hours of work.  
 For instance, women have made a habit of doing two or three jobs at the same time, such as  
 cooking while looking after their children.) The national variations that you see in the report

are very interesting. In Nordic countries, for example, there is not much of a gap. Men in the Nordic countries also do a good deal of work in the households and their communities, particularly because of changes in the social security legislation which gives them maternity leave for one year, and after that an option for another two years.

Although there are exceptions at the other end of the spectrum as well (for instance, in Italy it appears that women work 28 percent longer than men), the average of women working 13 percent longer than men holds fairly well in most countries, both developed and developing. The overall conclusions are inescapable: 1) women do most of the tradable work in the world; and 2) three-fourths of the work men do is in the market and only one-fourth is in the household or communities, while one-third of the work women do is in the market, and two-thirds is not paid. The result is that men get most of the income and recognition, whereas women, despite high contribution to the global output, still get much less of both.

Is there any reason we should not value the work of women? In 1926, Professor <sup>Pigou</sup> [redacted] wrote: "Isn't it strange that if a bachelor has hired a female housekeeper, her wages go into national income accounts. But the day that bachelor marries the housekeeper, national income falls, because she is now doing everything she was doing before plus more, but nobody takes account of it." In the latest UNDP report, we evaluate women's work in national income accounts--"the invisible contribution"--and it runs into ~~the~~ trillions of dollars. What emerges is that women are the main breadwinners, globally and nationally, which effectively shakes up the conventional wisdom that women contribute very little to economic life.

But beyond just giving women's contributions a value, what is most important is the foundation on which gender relations in <sup>social</sup> ~~society~~ and economic life are based. Why is it

assumed that in property ownership most of the property has been accumulated by the man just because he has been working in the market, even though women have contributed more

X to build up the property? Why is it <sup>that</sup> in the case of loans <sup>that</sup> women are regarded as

X uncreditworthy with no collateral, as if they are <sup>no</sup> producing <sup>loss?</sup> <sup>making no contribution to national income?</sup>

~~All you may wish to update the following section~~

My third point involves the Beijing agenda. At least four priority actions need to be

X <sup>considered ;</sup> taken:

1) Genderize the 20/20 Compact. At the Social Summit in Copenhagen, both donors and developing countries endorsed the 20/20 Compact, which earmarks at least 20 percent of their budgets for direct attack on human deprivation, basic education, primary health care, family planning, and clean drinking water. Why not genderize 20/20 on the way from Copenhagen to Beijing? Because women suffer deprivation disproportionately (two-thirds of the world's poor are women), they should be given first claim on the 20/20--and not just the residual claim as is often the case when budgets are cut, for instance, and female education gets cut instead of male education.

2) Internationalize the Grameen Bank Project. Credit is key to empowering women, yet we know that less than 10 percent of global credit--and less than 5 percent of multilateral

X credit--goes to women. According to survey after survey, ninety percent of <sup>food</sup> <sup>in Africa</sup> production <sup>is</sup>

in the hands of women, and yet less than one percent of the world's credit can be signed by them because men must sign it, whether they work or not. By contrast, the Grameen Bank in

X Bangladesh <sup>over</sup> gave <sup>it</sup> 90 percent of <sup>loans,</sup> the credit to women in small unsubsidized credits, and women

proved that they were the best investors and best savers, with a 98 percent recovery rate.

What we need is an international Grameen Bank, and I was absolutely delighted when I saw last week that the World Bank under its new leader James Wolfensohn has decided to set up a \$200 million window to support countries to have their own Grameen Banks, so as to get credit to the poor and particularly women.

- 3) Commit to Legal Equality. The Convention on Legal Equality passed easily, and in 1979 we all got excited about the Convention on Elimination of All Forms of Discrimination Against Women. But after 16 years, 90 countries either have not signed this convention, have not ratified it, or have entered reservations. And among those who have not ratified it is the
- X United States. We need to pressure all countries to <sup>ratify</sup> ~~sign~~ the convention in the next five years.
  - X And even though it may take a long time to realize equality of rights in practice, <sup>their legal</sup> recognition is the first step in the process.

- 4) Development Paradigms. We have to go beyond the token women in development (WID) programs, which to my mind have been a disaster. Institution after institution, country
- X after country have set up WID programs. Normally less than one percent of the total resources of institutions or governments go into WID programs. They are regarded as catalysts, but what we really need is to incorporate the gender dimension in all policies, in all programs, in all institutions. In the U.N. system, I do not believe we need the various institutions we have
  - X set up from UNIFEM to <sup>INSTRAW</sup> ~~UNSTRAW~~ to many others, with very diffuse <sup>d</sup> mandates, marginal resources, and very little contribution to education and health and other <sup>programmes</sup>. What we need is an agency for advocating equality of women, women as agents of change, women as equal partners, equality under law, equality in development policy, credit systems, and opportunities.

Under a woman of great eminence, perhaps with the stature of Gro Brundtland, such a policy agency would keep reminding the world that this must be at the top of the policy agenda in the twenty-first century, so that we do not have to meet only every ten years to remind the world that women are around. Can you imagine if there were no UNICEF whether there would be similar advocacy for children's issues? If there were no UNFPA, whether there would be a similar advocacy for population issues? We need these institutions as policy reminders, even though other institutions such as the World Bank are doing more for population in terms of funding than is the UNFPA. Why is it that we do not have <sup>a</sup>similar UN agency for women?

Let me conclude by just saying that unless women's issues are included in terms of policy and in terms of development program paradigms, just doing a few limited programs here and there is not going to open up the economic and political opportunities that are <sup>and</sup> needed in the next phase. No society can ever progress, half liberated / half chained. Human <sup>x</sup> development if not engendered is fatally endangered.