

Reduce gender inequality in employment

During the 1980s and 1990s women's economic activity rates increased everywhere except in Sub-Saharan Africa, parts of Europe and Central Asia, and Oceania (UN 2000). Between 1990 and 2002, women's share of nonagricultural employment increased in 93 of 131 countries, driven in part by changes in the international economic environment. Yet women's status in the labor market remains significantly inferior to men's according to several key indicators. Occupational segregation by sex is widespread and leads to allocational inefficiencies and gender wage gaps. Gender inequality in employment contravenes women's right to decent work and is costly for women, their households, and their communities.

Women's employment status and low earnings are associated with poverty in many countries around the world. Women tend to be concentrated in informal employment, where pay and conditions of work are worse than in public and formal jobs. Unless improving women's earnings is seen as central to increasing the incomes of poor households, it will be difficult to meet the Millennium Development Goals of halving poverty, reducing gender inequality, and empowering women.

Why reducing gender inequality in employment is a strategic priority

Women's work, both paid and unpaid, is critical to the survival and security of poor households and an important route by which households escape poverty. Paid employment is critical to women's empowerment. Yet, a range of gender inequalities pervade labor markets around the world and must be addressed if the Millennium Development Goals are to be met.

Despite the low pay that women receive, their income has important welfare consequences for children and families. An extensive literature reports

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that women are more likely than men to spend their incomes on food, education, and healthcare that enhance the welfare of their children as well as their own (Guyer 1988; Thomas 1992; Haddad, Hoddinott, and Alderman 1997). Dependency on women's income is even greater in households where they are the sole breadwinners. Female-headed and -maintained households constitute one-fifth to one-third of households in many countries (Quisumbing, Haddad, and Peña 2001).

Beyond the income that women bring into the household, their unpaid work has economic value because it saves expenditures and, in times of economic crisis, replaces income.¹ In rural economies the proportion of labor time allocated to nonmarket production tends to be high—as much as three times the amount spent in market production—because households serve as economic units providing most of their own subsistence needs (Floro 1995). Although important to household survival and reproduction, this unpaid work is not counted in most systems of national accounts.

Few countries collect national time use data, and even fewer take repeated measurements to produce trend data, but available evidence indicates that women often work more hours in paid and unpaid activities than men do (UN 2000). Some studies suggest that women's paid and unpaid labor time has increased in recent decades (Floro 1995) as women compensate for reduced household income and declining public services. Men's performance of unpaid household labor does not appear to have increased enough to compensate for the increase in women's paid employment, suggesting a decline in female leisure.

There is also convincing evidence from such disparate countries as Bangladesh and the Dominican Republic that women's access to jobs empowers them by improving their self-esteem and bargaining power within the household (Safa 1995; Kabeer 2000). In settings where women's mobility is restricted, increased employment opportunities can release constraints on mobility and enable women to seek and access reproductive healthcare (Amin and others 1995). Access to employment can also expose them to new ideas and knowledge and broaden the community with which they engage. As Kabeer (2000) notes, however, the extent to which paid employment expands women's range of choices and their influence within the household is related to the type of job, level and security of pay, and other factors.

Changing patterns in women's employment, 1990–2000

Compared with indicators on health and education, there are far fewer indicators available on women's status in the labor force. Where information is available, it is often not up to date, especially for countries in Sub-Saharan Africa and North Africa. There are also serious problems of data quality, since women's employment is undercounted, especially in agriculture and in informal manufacturing and service activities. Nonetheless, the data reviewed below suggest that although women's participation in nonagricultural wage employment has

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increased over the past decade, women tend to be concentrated in informal employment and to experience higher unemployment than men.

In only 17 of 110 countries with data in 2002 was women's share of nonagricultural wage employment 50 percent or greater (table 7.1). In another 76 countries the share was 25–49 percent. The Middle East and North Africa region had a high proportion of countries in the “low” share of employment category—11 of 13 countries had shares below 25 percent.

Of 111 countries with data for both 1990 and 2002, women's share of nonagricultural employment rose in 81 and declined in 29. Most of the declines were in Europe and Central Asia and the Middle East and North Africa.

In developing and transition economies informal jobs constitute one-half to three-quarters of nonagricultural employment—and the share is growing rapidly (ILO 2004a). Informal employment includes all remunerative work—both self-employment and wage employment—that is not recognized, regulated, or protected by legal or regulatory frameworks and all nonremunerative work undertaken in income-producing enterprises.² In Sub-Saharan Africa, Latin America, and India the share of informal employment in total nonagricultural employment is higher for women than for men (table 7.2). In several countries—Benin, Chad, Guinea, and Kenya—most of the female nonagricultural labor force is in informal employment.

Agricultural employment. Agriculture remains an important, if declining, source of employment for poor women in many developing countries. Economic trends such as trade expansion and the internationalization of production processes have reduced women's share of agricultural employment over the last decade (Mehra and Gammage 1999). Female agricultural employment fell from 34.6 percent of total agricultural employment in 1990 to 29.7 percent in 2000. The largest drop was in Sub-Saharan Africa, followed by East Asia and the Pacific (table 7.3). Only in Latin America and the Caribbean did women's share of agricultural employment rise during this period.

Table 7.1
Share of women in nonagricultural wage employment, by region, 1990 and 2002
Number of countries

Source: UN 2004a.

Region	High (more than 50%)		Medium (25%–49.9%)		Low (less than 24.9%)	
	1990	2002	1990	2002	1990	2002
Developed countries	3	5	20	18	0	0
East Asia and Pacific	1	1	17	10	1	0
Europe and Central Asia	8	9	18	15	1	1
Latin America and the Caribbean	1	1	26	23	0	0
Middle East and North Africa	0	0	4	3	15	11
South Asia	0	0	1	3	8	2
Sub-Saharan Africa	3	1	23	4	14	4
Total	16	17	109	76	39	18

Table 7.2
Informal employment
in nonagricultural
employment, by
sex and region,
1994 and 2000
Percent

Source: ILO 2002b.

Region and country	Women	Men
<i>North Africa</i>	43	49
Algeria	41	43
Morocco	47	44
Tunisia	39	53
Egypt	46	57
<i>Sub-Saharan Africa</i>	84	63
Benin	97	87
Chad	95	60
Guinea	87	66
Kenya	83	59
South Africa	58	44
<i>Latin America</i>	58	48
Bolivia	74	55
Brazil	67	55
Chile	44	31
Colombia	44	34
Costa Rica	48	42
Dominican Republic	84	63
El Salvador	69	46
Guatemala	69	47
Honduras	65	74
Mexico	55	54
Venezuela	47	47
<i>Asia</i>	65	65
India	86	83
Indonesia	77	78
Philippines	73	71
Thailand	54	49
<i>Middle East and North Africa</i>		
Syria	35	43

Adolescent employment. In Sub-Saharan Africa, South Asia, and large parts of Latin America most young people who work are employed in informal activities, such as shop assistants, farm hands, clerical assistants, typists, stewards and cooks in hotels and restaurants, street traders, and casual labor (ILO 2002b). Adolescent girls often work as hairdressers, dressmakers, petty traders, and domestic servants. They are more vulnerable to unfair treatment, in part because gender socialization tends to teach girls docility and obedience from an early age (Population Council and ICRW 2000).

Youth unemployment rates rose everywhere between 1990 and 2000 (table A3.1 in appendix 3): male rates rose from 12.0 percent to 14.2 percent and female rates rose from 14.6 percent to 16.9 percent (ILO 2004b). The relative disadvantage of youth in the labor market is more pronounced in developing

Table 7.3
Female share
in agricultural
employment by region,
1990–95 to 1996–2001
Percent

Source: ILO 2003a.

Region	1990–95	1996–2001
Developed countries	29.44	29.89
East Asia and Pacific	42.01	32.75
Europe and Central Asia	45.82	40.05
Latin America and the Caribbean	16.35	18.59
Middle East and North Africa	24.31	22.27
South Asia	37.18	30.47
Sub-Saharan Africa	46.72	33.82

countries, where they make up a higher proportion of the labor force, than in developed countries (ILO 2004b). Youth unemployment rates were higher for females than for males in 23 of the 41 countries with data in 2000, and the difference was especially stark in Latin America and the Caribbean.

Gender inequalities in employment

Gender inequalities persist in entry to work, conditions at work, and exit from the labor market.

Barriers to entry into the labor market

Early marriage and early childbearing, low education, and women's care responsibilities (for children, the sick, and the elderly) present barriers to women's and girls' employment. Early marriage and early childbearing have historically limited young women's access to education and thereby to employment opportunities. In some parts of the world young women's employment is seen as a threat to culturally accepted gender roles, and many families fear for the safety of girls in the workplace and traveling to and from work. Even when young married girls want to work or need to support their families, they have few marketable skills that can be translated into decent work. Thus most young married girls who are employed work in home-based or other types of informal employment (Population Council and ICRW 2000). Some studies suggest that early marriage and childbearing may be lessening as a barrier to employment in those parts of the world where wage employment has become rapidly available, such as in garment factories in Bangladesh and Morocco (Amin and Lloyd 1998; Amin 1997; Cairolì 1999).

Low education has traditionally been another barrier to entry into formal employment. Generally, the greater a woman's education, the greater the probability that she will enter the labor market. Cameron, Dowling, and Worsick's (2001) study of women's labor market participation decisions in Indonesia, the Republic of Korea, the Philippines, Sri Lanka, and Thailand finds that primary education affects the probability of labor market participation only in Indonesia but that secondary education increases the probability in Indonesia and Thailand and tertiary education increases the probability in all countries. Similarly, Mammen and Paxson (2000) find that postsecondary schooling has large positive effects on women's probability of working in India and Thailand.³

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The level of education also affects the type of employment that women are likely to enter. More education is found to increase women's likelihood of working in formal wage employment and in the public sector rather than being self-employed or doing informal work, but this is conditioned by the types of jobs that are available.⁴ Some studies have found that the type of education (general schooling, vocational education) also influences women's labor force participation. Tansel (1994) finds that young women in Turkey who are graduates of vocational high schools are more likely to enter the labor force than women who graduate from regular high schools.

These barriers to entry have been crumbling over the past decade as new employment opportunities arise in many countries and women's education levels rise. As a result, these barriers are no longer the key problem in most parts of the world, except perhaps in South Asia and some countries in the Middle East and North Africa and Sub-Saharan Africa.

One barrier to employment that has not crumbled, however, is women's responsibility for caring for children, the elderly, and the sick. Studies from around the world indicate that young children and a lack of childcare options constrain women's entry into paid employment and type of job. Increased migration, the breakdown of extended families, and changing social arrangements in some parts of the world have made extended families a less reliable source of childcare than formerly, necessitating other types of care services.

The availability of childcare often enables women to take permanent, full-time jobs rather than seasonal, part-time, or temporary work (Alva 1999; Chang and Kim 1999; North-South Institute 1999; Connelly, DeGraff, and Levison 1996; Folbre 1994; Kula and Lambert 1994; Doan and Popkin 1993). Yet in most developing countries and some developed countries the reach of both formal and informal childcare programs is inadequate. They often cover only certain age groups, operate at specific times of day that may be incompatible with women's working hours, and are located in inconvenient locations underserved by safe and affordable transportation services. Achieving gender equality in labor markets requires the extension and upgrading of childcare services and making them affordable for poor women who do not have viable care options.

Inferior conditions of employment

Women's status in the labor market is inferior to men's in most countries of the world, according to key indicators such as occupational distribution, earnings, the nature and terms of employment, and unemployment.

Occupational segregation. Women and men typically perform different tasks and are located in different industries and occupational sectors. About half of workers worldwide work in occupations in which at least 80 percent of workers are of the same sex (Anker 1998). Occupational segregation by sex is extensive

Gender gaps in earnings remain among the most persistent forms of inequality in the labor market

in both developed and developing countries but is greatest in Latin America and the Caribbean, followed by North Africa and the Middle East, the Organisation for Economic Co-operation and Development countries, Eastern Europe, Sub-Saharan Africa, and East Asia (Deutsch and others 2002). In many countries occupational segregation is highest among the least educated workers (Anker 1998; Deutsch and others 2002).

On the supply side, occupational segregation may partly reflect women's tendency to select "traditional" occupations, such as teaching and nursing. But those choices are influenced by such factors as education and social expectations. Thus, women are more likely to graduate from programs in education, arts, humanities, social sciences, and law while men are more likely to graduate from programs in natural resources, mathematics, and engineering (Bradley 2000). Women may also "adapt" their preferences to occupations that are socially acceptable, and there is evidence that women are inclined to pursue careers that are more conducive to combining work and reproductive responsibilities, which leads to their concentration in certain sectors (Chang 2004).⁵ On the demand side, employer practices also contribute to occupational segregation. Many studies have found that garment factory owners in most countries prefer to hire women as sewing machine operators (Paul-Majumder and Begum 2000; Cairoli 1999; Anker and Hein 1985). In some countries in Eastern Europe and the former Soviet Union job advertisements specify vacancies by sex (UNICEF 1999).⁶

Occupational segregation has significant costs, including rigidities in the labor market, larger male-female wage gaps, underutilization of women's labor (allocative inefficiency), and lower levels of output and future growth rates because of lower than optimal investments in girls' education (Anker 1998; Deutsch and others 2002). There is also increasing evidence that feminization of an occupation negatively affects the overall wage rate in that occupation (Goldin 2002).

Gender gaps in earnings. The principle of equal pay for work of equal value has gained wide acceptance and is reflected in several International Labour Organization conventions. Yet, gender gaps in earnings remain among the most persistent forms of inequality in the labor market.⁷ In all countries around the world men earn more than women, and this is true across different groups of workers (agricultural, manufacturing, production, supervisory) and different types of earnings (monthly, hourly, salaried).

Studies of the gender wage gap show conflicting results. There is some evidence that the gender wage gap has narrowed slightly in some occupations in some countries in the 1990s (Tzannatos 1999; Artecona and Cunningham 2002; Oostendorp 2002). Elsewhere, gender wage gaps have widened (Standing 1999; Mehra and Gammage 1999). In the East Asian countries that have grown rapidly, in large part because of exports produced with female labor, gender wage gaps remain large and have worsened in some cases (Seguino 2000).

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While wages tend to be lower for both men and women in informal employment, the gender gap in earnings appears to be higher than in formal employment (ILO 2002b). Within informal employment earnings tend to decline from self-employed workers (dominated by men) to casual wage workers to subcontracted workers (dominated by women; Chen, Vanek, and Carr 2004).

Nature and terms of employment: informalization and flexibilization of work. With globalization (Standing 1989, 1999) and the growth of nonregular and nonwage employment (Bettio 1996) employment has become increasingly flexible. Numerous studies show the increased use of women as temporary, casual, contract, and part-time workers in manufacturing (Standing 1989, 1999; Carr, Chen, and Tate 2000; and Balakrishnan 2002). The agricultural sector has also been affected as seasonal employment in agricultural exports has expanded (UNDAW 1999). Women are the preferred source of temporary workers in the Chilean and South African export grape industries but hold only a small share of permanent jobs (Barrientos 2001). Men are increasingly affected by informalization and flexibilization as well, as the jobs they hold take on the character of women's jobs (temporary or casual status, limited job mobility, few or no benefits), but the share of women in flexible jobs greatly exceeds that of men (UNDAW 1999; Standing 1999).

Informal employment is often characterized by undefined workplaces, unsafe and unhealthy working conditions, low levels of skills and productivity, low or irregular incomes, long working hours, and a lack of access to information, markets, finance, training, and technology. Although most at risk and therefore most in need, informal workers—the majority of them women—have little or no social protection and receive little or no social security, either from their employer or from the government (ILO 2002a).

Unemployment. Gender differences are also apparent in unemployment, with women more likely than men to be unemployed in recent years. Unemployment data often are of questionable quality because of measurement problems and limited population coverage in low-income economies, where the majority of the population engages in informal or self-employment. In the Caribbean economies, for which more reliable data are available because of the way unemployment is measured (Seguino 2003), women's unemployment rates are almost double those of men. Similarly, in transition economies, women have experienced declines in access to jobs relative to men (Bridger, Kay, and Pinnick 1996).

Inequalities in pensions and retirement

Women live longer than men, and in most regions they are more likely to spend time as widows, when they are more vulnerable to poverty than are men. Many older women, especially widows, have little income security in old age. Women's responsibilities for unpaid care work and their predominance in informal

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employment and seasonal and part-time jobs restrict their access to jobs with pension coverage. Private pension coverage is more extensive in larger firms and in industries requiring a skilled, stable, and full-time labor force—just the kind of jobs in which women are likely to be underrepresented. In many countries jobs in the public sector have historically been a major source of pensions; as the public sector has contracted (due to structural adjustment, privatization, and cuts in government spending), women have lost pension coverage.

Because the statutory retirement age is lower for women than for men in many countries, women retire earlier and receive smaller annuities since they have fewer years of contributions and more years of expected longevity (World Bank 2001a). If pensions are not indexed properly to inflation, women's living standards fall disproportionately with age because women live longer than men.

Interventions to decrease gender inequality in employment

Interventions to improve women's access to employment take many forms. Those discussed here are interventions to address barriers to entry, improve the conditions of employment, and provide support to women who need social protection when they leave the labor market.

Interventions to reduce barriers to entry

An important strategy in addressing barriers to employment is increasing women's access to postprimary and vocational and technical education and improving the quality of education. Secondary school should prepare adolescents for employment as well as for postsecondary education. Especially important for adolescent girls' participation and achievement in postprimary education is their enrollment and achievement in math, science, and other technical courses. Parents may be more willing to send girls to secondary school if there is a strong curriculum, particularly for girls in science (Herz and Sperling 2004).

The Forum of African Women Educators, through its Female Education in Mathematics and Science in Africa program, aims to increase girls' participation and achievement in math, sciences, and technical subjects through multiple interventions. One way is through a gender-sensitive curriculum and pedagogy that relates these subjects to girls' daily experiences and to the uses of science and math in the local community. The material should be presented in ways that engage girls, such as through problem solving and collaborative learning (Harding 1996). These types of programs need to be scaled up.

Policy changes are also needed in vocational and technical education. Current policies and resource allocations in many countries restrict access and limit fields of technical study for girls (Hoffmann-Barthes, Nair, and Malpede 1999; UNESCO 1999). More emphasis is needed on encouraging girls to go into nontraditional vocational and technical programs, such as engineering and computer technology (UNESCO 2004). Botswana, for instance,

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has established a Technical and Vocational Gender Reference Group to advise the Ministry of Education on guidelines for addressing gender inequities (UNESCO 2004).

National policies that support caregiving and programs that provide care services—for children, the disabled or ill, and the elderly—are important to enable women to participate in paid employment. Childcare services, especially important, can be provided in private homes, at community centers, or at work sites. Care can range from custodial to a full range of services that support children’s health, growth, and development and respond to women’s needs, such as for flexible hours (Connelly, DeGraff, and Levison 1996; Evans 1995; Chatterjee and Macwan 1992; Himes, Landers, and Leslie 1992; Leonard and Landers 1991; Myers and Indriso 1986; Evans and Myers 1995; OEF 1979).⁸

Public policy debates focus on whether governments should guarantee universal availability of services, what form government subsidies should take (direct subsidies to parents or public provision of services), the degree of public regulation of service quality, and the need for public support of training and quality improvements. The governments of most developed countries accept some responsibility for sharing the cost of rearing their nations’ children, and many have comprehensive family policies (Helburn 1999). European countries provide publicly supported childcare and other programs that absorb the costs of raising children and make it easier for women to juggle employment and care for children. Nordic countries have made the greatest commitment to supporting working parents by providing good quality, inexpensive care for children over one year old and parental leave benefits that compensate parents for loss of income and guarantee their job.

Recognizing the value of early education, especially for poor children, governments in many developing countries also support childcare and early education services. In India as early as 1944 a government commission recommended that the states establish free preschools. Today, there are a variety of federal, private, and voluntary programs (although coverage is far from universal). Institutionalized childcare is provided in China, where more than 90 percent of young mothers are employed. Yet, not one country provides the investment in care services that is required to fully meet the needs of women and their children. Filling this gap is essential for meeting Goal 3.

Interventions to improve the nature and conditions of employment

Employment-enhancing economic growth is a prerequisite for low-income countries, coupled with social policy that eliminates discriminatory employment barriers. It is easier to improve wages and working conditions in a growing economy. Equity in earnings is also needed, with both women and men able to earn wages high enough to permit them to provide for their families. Relatively secure income sources are also crucial, particularly for women who head households but also for married women, to achieve a more equitable

For poor women, public employment guarantees can provide an important source of work and income

distribution of household resources and unpaid labor and to improve women's bargaining power (Seguino and Grown 2003).

Public employment guarantee schemes. For poor women, especially in rural areas, public employment guarantees can provide an important source of work and income, although evaluations of country programs reveal a mixed track record. Perhaps the most well known and best studied scheme in developing countries is the Maharashtra Employment Guarantee Scheme, introduced in Maharashtra, India, in 1972. The scheme guarantees employment to unemployed rural adults on a defined piece-rate basis. The objectives are to sustain household welfare in the short run and contribute to development of the rural economy in the long run by improving rural infrastructure and assets. Women's participation in the scheme increased gradually, rising from 41 percent in 1979 to 53 percent in 1987, and has remained fairly stable since.⁹ The localized nature of the employment offered and the systematic provision of childcare reduce the costs of women's participation, and there is no overt gender discrimination in wages. Women's earnings from the scheme constitute as much as 30 percent of household income (Engkvist 1995).

However, public employment guarantee schemes can also be gender biased. In many programs women earn less than men, partly because they are excluded from higher wage or physically difficult tasks. Women are more susceptible to exploitation, and village studies in India show higher rates of female participation than official registers, suggesting that women work as unpaid labor on behalf of men (Engkvist 1995).

Baden (1995) notes that other public works schemes have a varied record on female participation. Phase one of the Rural Employment Sector Program in Bangladesh achieved more than 40 percent participation of women. Women attended meetings and saved more regularly than men, but they were allocated fewer days of work at lower daily rates. Few women's groups participated in project planning, compared with men's groups.

There has been little attempt to draw women into more lucrative economic development programs. In Chile's Minimum Employment Program (PEM), set up in 1975, 73 percent of participants were women by 1987. To counter the "feminization" of PEM, the government set up the Employment Program for Household Heads (POJH), paying the minimum wage to heads of household, twice the rate under PEM. POJH attracted mainly men and discouraged the wives of poor men from working outside the home.

Social protection. For countries with large informal workforces, providing social protection for them is one of the highest priorities.¹⁰ Too often social protection and safety net programs exclude women by failing to account for gender differences in labor market participation, access to information, and unpaid care responsibilities. That makes women more vulnerable to poverty

and the risks associated with economic and other shocks to household livelihoods (Lund and Nicholson 2003).

Increasingly, NGOs are providing social protection to informally employed workers to fill gaps in public provision of health insurance, child care, and disability. The Self-Employed Women's Association in India is one example of an NGO effort, alone and in partnership with the Indian government, to deliver innovative services to address the needs of informal workers (box 7.1). Although NGO efforts are essential, maintaining an adequate level of social

Box 7.1
The Self-Employed Women's Association of India addresses the needs of the informally employed

Source: Blaxall 2004.

The Self-Employed Women's Association (SEWA) was started in 1972 in Gujarat, India, as a membership organization for women who work in the informal sector. Membership growth since the mid-1980s has been rapid, averaging 25–35 percent a year. In 2003, with 700,000 members, SEWA had branches in rural and urban areas in seven Indian states.

SEWA's flexible organizational structure incorporates a range of activities to address the needs of informally employed women:

- A trade union that helps women organize, negotiate better working conditions, and gain fair access to markets. In 2003 the urban branch of the union had 166,000 members in more than 70 occupations or trades, including home-based workers, producers, manual laborers, and service providers. In rural areas the union focuses on creating alternative employment opportunities for its 370,000 members.
- SEWA cooperatives help their members produce and market their goods and services. The cooperatives ensure quality control and provide pricing and marketing services. In 2003 there were more than 100 SEWA cooperatives. Gram Mahila Haat, one of the more successful cooperatives, had arranged sales of products valued at more than \$3.5 million by 2002, for its 23,000 members in 1,000 producer groups.
- SEWA Bank, launched in 1974 and with more than 300,000 member shareholders, is a pioneer of micro-credit. In 2003 it had deposits of \$13.9 million in 200,000 accounts and 50,000 outstanding loans totaling \$3 million. The average loan size is \$60 at an interest rate of 20 percent. The loan repayment rate is 96 percent.
- SEWA provides basic healthcare services, usually organized around midwives and healthcare worker cooperatives. SEWA also encourages its members to use government-run clinics and government-sponsored health and immunization campaigns. In 2002 nearly 300,000 people obtained healthcare services through SEWA teams, and SEWA provided low-cost medicines worth \$250,000 through medical shops in Ahmedabad hospitals.
- In 2002 SEWA had 128 childcare centers serving 6,300 children.
- SEWA provides insurance through SEWA Bank and government insurance companies, covering more than 100,000 members in 2002. It covers maternity benefits, illness, death, and loss of property.
- SEWA provides training to members who want to upgrade their homes. SEWA helped members rebuild homes after the 2001 earthquake. In 2002 a total of 2,600 homes were built with ownership registered in the woman's name.
- SEWA also works to improve infrastructure services. An electrification initiative, initially started with 150 households, provided legalized electricity and cheaper and better service to the community and is now expanding.

Many developed and developing countries try to influence pay and working conditions through equal opportunity or anti-discrimination legislation

protection is ultimately a critical government function that needs sufficient budget support.

Microfinance. Microfinance programs have been the most popular economic strategy over the past two decades to assist poor and landless women in entering self-employment or starting their own business. According to the State of the Microcredit Summit Campaign 2001 Report, 14.2 million of the world's poorest women now have access to financial services through specialized microfinance institutions, banks, NGOs, and other nonbank financial institutions (Druschel, Quigley, and Sanchez 2001). Many microfinance programs, which incorporate savings components, have enabled women to build assets to use as collateral, reduce volatility in consumption, and self-finance investments rather than turning to creditors (Morduch 1999). According to Pitt and Khandker (1998), non-land assets increase substantially more when women borrow than when men do.

Perhaps the most important impact of microfinance programs is to stabilize household income (Kevane and Wydick 2001).¹¹ Studies find some employment growth among family members of borrowers, but because the employment impact outside the family has been small (Dawson and Jeans 1997), microfinance programs should not be depended on to accelerate economic growth or large-scale poverty reduction. Donors should continue to support microfinance programs, but to boost their impact, microfinance programs need to be coupled with other types of products and services, including training, technology transfer, business development services, and marketing assistance. More attention also needs to be given to innovative savings and insurance instruments for low-income women (box 7.1).

Legislation. Many developed and developing countries try to influence pay and working conditions through equal opportunity or antidiscrimination legislation (Rodgers 1999).¹² Such legislation typically includes family leave policies; equal pay and equal opportunity issues; and standards for and rights at work. (See table A3.2 in appendix 3 for the status of maternity leave benefits by country, an example of such legislation.) Empirical evidence of the impact of such legislation on women's employment and relative wages is mixed for developed countries and scant for developing countries.

In Costa Rica, for instance, evidence suggests that legislation to lengthen maternity leave had little impact on wages and employment until a new enforcement mechanism was created in 1990 (Gindling and Crummet 1977). With improved enforcement and stricter penalties for firms that violated the law, women's wages fell significantly while their labor force participation did not increase. The evidence on equal pay and equal opportunity policies suggests that they have improved women's relative wages in economies where collective bargaining is common (Australia, Canada, and United Kingdom) but have

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been less successful in countries with decentralized wage-setting practices such as the United States.¹³ Enforcement is a big obstacle, especially in developing countries with neither the resources nor the institutional infrastructure to monitor employment practices (Rodgers 1999). Countries need better resourced labor inspectorates and assistance for women in bringing legal cases.

Although important, equal pay laws do not address lower earnings that result from occupational segregation by sex. Some countries have laws stipulating equal pay for work of comparable value. Some have tackled occupational segregation through legislation that improves women's access to occupations that have traditionally been dominated by men. Closely related measures that prevent discrimination on the basis of marital status or family responsibilities have similar objectives, but their impact has not been rigorously evaluated.

Policies to protect migrant women workers—a particularly vulnerable group—are being implemented in some countries. As a result of a United Nations Development Fund for Women regional program on migration, Jordan and the Philippines have agreed to a minimum set of standards embodied in a special working contract for migrant domestic workers. The contract provides migrant women workers with benefits including life insurance, medical care, rest days, and workplace protections. Whether this contract is being enforced is not known, and the results of such policies have yet to be evaluated.

Interventions to reduce inequalities in pensions and retirement

Many countries, especially in Latin America and in Eastern and Central Europe, are reforming their pension and social security programs. Gender equality has not been a high priority in these reform efforts (Fultz, Ruck, and Steinhilber 2003). To protect retired women, such programs need to take account of gender differences in earnings, labor force experience, and longevity.

Because the specifics of pension reform vary across countries and there have been few studies of their effects, it is difficult to draw clear conclusions about the effects of different types of pension programs on women. Nonetheless, it is clear that programs that have a redistributive component and that do not require many years of contributions are better able to protect women in old age. Redistributive components may be based on residence or prorated by years of employment. Both are superior to an all or nothing benefit requiring a lifetime of formal market employment (World Bank 2001a). Since women's earnings tend to be lower than men's, minimum pension guarantees, survivor benefits, and joint annuities can ensure that women receive a minimum threshold level of benefits (World Bank 2001a).

South Africa's pension scheme has reduced poverty among elderly women. It is a noncontributory, means-tested public pension that is payable to women after age 60 and men after age 65 (Burns, Keswell, and Leibbrandt forthcoming).¹⁴ A little more than three-fifths of people 60 and older are women. And because women qualify earlier and live longer, the social pension reaches almost

**Decent,
productive work
for all should
be the goal**

three times as many women as men, giving it a strong gender dimension (Case and Deaton 1998; South African Department of Social Development 2002a, 2002b). It has been estimated that more than 80 percent of the elderly in South Africa have access to no other income apart from the social pension and that the pension reduces the poverty gap for the elderly by 94 percent (South African Department of Social Development 2002a, 2002b).

Further research is necessary to determine whether women are better or worse off in non-public pension schemes (occupational pensions, mandatory private pensions, or voluntary private pensions). Pension reforms of the past decade in Latin America and Eastern Europe have eliminated many of the redistributive elements of public pensions. In some cases (Chile) the rules are more favorable to women, but in other cases (Czech Republic, Hungary, and Poland) the risks have increased. A detailed analysis of Chile's efforts to implement a defined contribution plan model found that it increased women's incentives to participate in the labor market, to save, and to use the social security system as a channel for their savings (Duryea, Cox Edwards, and Ureta 2001). The study also found that three characteristics raised the marginal benefit of own contributions for working women relative to the old system: there is no minimum contribution level, early contributions have a greater weight because of compound interest, and widows can keep their own pension in addition to their former husband's pension.¹⁵ In the Czech Republic, Hungary, and Poland, by contrast, where reforms aimed at linking individual pension benefits more closely to workers' earnings and work history, lower-income workers, especially women, have been hurt (Fultz, Ruck, and Steinhilber 2003).

In countries moving to private pension schemes, public pension schemes are an important supplement because they provide insurance and redistribution on a wider scale than private pensions. Public pensions are also a better alternative for women in low-income countries, where informal employment and widespread poverty coexist.

Conclusion

While opportunities for women to earn an income have increased, the nature, terms, and quality of women's employment have not improved commensurately. Having access to paid work is critical to family survival, but it is not sufficient for reducing poverty or empowering women. Decent, productive work for all should be the goal.

The International Labour Organization's Decent Work initiative provides a framework at the international level for promoting equal access to employment and equal treatment. The initiative seeks to foster rights at work, provide employment and social protection, and encourage social dialogue. Its goal is "to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security, and human dignity" (Anker and others 2002, p. 1). The gender sensitivity of the decent work framework

and the sex-disaggregated indicators it proposes for monitoring country performance make it suitable for tracking a country's progress toward eliminating gender inequalities in labor markets. The task force recommends that the International Labour Organization be given the resources and authority to take the leadership in collecting and disseminating data and monitoring progress for this initiative.

Increase women's representation in political bodies

Ensuring that women can participate in decisionmaking in all political arenas on equal footing with men is crucial for meeting Goal 3. Some countries have made noticeable progress on women's representation in political bodies since 1991. Their experience suggests that gender quotas and reservations are effective for increasing women's representation in national and local legislatures. Strong women's movements and government policies that reduce women's multiple burdens can also facilitate women's political participation.

Why women's increased political representation is a priority

Increasing women's representation in political office is now a widely held development goal and one of the four indicators for tracking progress toward Goal 3.¹ The Beijing Platform for Action recommended that governments set a target reserving 30 percent of seats in national parliaments for women. A target of 30 percent is only a first step toward gender equality in political participation, because true gender equality and empowerment requires 50 percent representation by women and the agency to shape decisions and outcomes.

There are three reasons why the task force selected political participation as a strategic priority. First, equality of opportunity in politics is a human right. Moreover, countries where women's share of seats in political bodies is less than 30 percent are less inclusive, less egalitarian, and less democratic.

Second, equality of political participation is important to ensure that women's interests are fairly represented in decisionmaking. Evidence suggests that women who participate directly in decisionmaking bodies press for different priorities than those emphasized by men. Women are often more active in supporting laws benefiting women, children, and families. The likelihood that women will promote such laws rises when there is a critical mass of women leaders and when there are mechanisms to institutionalize collective action

**Some countries
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representation
at local levels**

such as women's caucuses or multiparty women's alliances. Research in the United States has shown that female and male legislators have different policy priorities (Thomas 1991; Carroll 2001). A study of local government bodies in India found that female and male heads emphasized different policies (Chatopadhyay and Dufflo 2004).

Third, evidence suggests that women's participation in political decision-making bodies improves the quality of governance. Three studies find a positive correlation between increased women's participation in public life and a reduction in the level of corruption.² And a poll conducted by Gallup and the Inter-American Dialogue in five Latin American countries in 2000 found that most of those surveyed believed that having more women in power improves government and that women are better able than men to handle a wide range of policy issues.

In general, women's opportunities to exercise power tend to be greater at the local than at the national level. The greater the number of local governing bodies, the more opportunities there may be for aspiring women leaders. In federal systems where power is devolved to the local level and local bodies are popularly elected, women have greater opportunities to gain access to political office (table 8.1). Brazil, France, and India have policies to increase women's political participation in local legislative bodies. In France and India these policies have produced massive growth in women's presence in local office.

Some countries have introduced provisions for women's representation at local levels as part of recent decentralization initiatives. In Pakistan the Devolution of Power Plan of March 2000 reserves 33 percent of legislative seats for women at the union, municipality (*tehsil*), and district levels. India's 73rd and 74th constitutional amendments of 1993, intended to decentralize power to states and strengthen systems of local governance, requiring that 33 percent of seats in *panchayats* (local governing councils) be reserved for women.

In India studies of women in *panchayats* attest to the myriad ways women's presence has changed local politics (Vyasulu and Vyasulu 2000). There are

Table 8.1
**Women's political
representation in
selected federal
countries, late 1990s**
Percent

Country	National congress	State legislatures	City councils
Brazil	9	13	12
France	12	—	48 ^a
India	9	9 ^b	33 ^c
Mexico	16	4.5	12

— Not available.

a. Cities over 3,500 inhabitants.

b. Average across 22 states.

c. Percentage of local seats reserved for women.

d. Percentage in California in 1995.

Source: Htun 2003b.

Only 14 countries have met the Beijing Platform for Action target of 30 percent of seats held by women

reports that women have made the *panchayats* more responsive to community demands for infrastructure, housing, schools, and health. Women officials have improved implementation of various government programs, and their presence has made women citizens more likely to take advantage of state services and demand their rights. When women are the heads of *panchayats*, there is a greater likelihood that policies that are sensitive to women's needs will be implemented (Chattopadhyay and Duflo 2004). Such effects take time to register, however. In the early stages of women's reservations, many women councilors seem merely to act as surrogates of their male relatives, but over time, they acquire the confidence and skills to act independently (Kudva 2003).

Slow progress in women's political participation, 1990–2000

Around the world women are still largely absent from national parliaments.³ Only 14 countries have met the Beijing Platform for Action target of 30 percent of seats held by women: Argentina, Bahamas, Belgium, Costa Rica, Cuba, Denmark, Finland, Iceland, Mozambique, Netherlands, Norway, Rwanda, South Africa, and Sweden. In another 27 countries women held between 20 and 29 percent of seats in 2004.⁴ Yet, women have made notable progress in political life since 1990. Of the 129 countries that have longitudinal data, women have increased their share of seats in parliament in 96 countries. In 29 countries women's representation declined over the decade, and in four it remained unchanged.⁵

Latin America and the Caribbean made the most noticeable progress (table 8.2) of any region in the world. In just one decade the number of countries with very poor representation of women dropped from 20 to 7. Rwanda has also made rapid progress, with women now holding almost 50 percent of seats in the national parliament, up from 17 percent in 1990. Several other countries have also taken advantage of postconflict reconstruction to increase women's parliamentary representation, including Timor-Leste (box 8.1).

Table 8.2
Share of women-held seats in national parliaments, 1990 and 2004
Number of countries

Source: IPU 2004.

Region	Countries with high shares (more than 30%)		Countries with medium shares (20%–29.9%)		Countries with low shares (10%–19.9%)		Countries with very low shares (less than 10%)	
	1990	2004	1990	2004	1990	2004	1990	2004
Developed countries	4	7	2	7	8	7	9	1
East Asia and Pacific	0	0	3	3	2	4	14	15
Europe and Central Asia	2	0	4	5	1	11	2	12
Latin America and the Caribbean	2	4	0	6	8	16	20	7
Middle East and North Africa	0	0	0	0	1	5	11	10
South Asia	0	0	0	0	2	1	7	6
Sub-Saharan Africa	0	3	1	6	13	15	18	17
Total	8	14	10	27	35	59	81	68

Box 8.1**A strong women's political movement increases women's parliamentary representation in Timor-Leste**

Source: Prepared by Karen Mason, World Bank 2004.

In some settings political mobilization by women's movements and groups can be an effective alternative to quota systems for ensuring women's political representation.

In the run-up to the first post-independence parliamentary election in Timor-Leste (the former Indonesian province of East Timor), women's organizations and their UN advisers discussed establishing a quota for women's parliamentary representation. The Timor-Leste Women's Network (REDE), a network of 14 women's organizations, campaigned for mandatory quotas of 30 percent of women candidates with every third candidate on the list being a woman. The campaign was opposed by the United Nations on the grounds that winning parliamentary seats in an openly contested election would, in the long run, provide more sustainable and effective representation of women's interests in national decisionmaking.

But REDE's campaign led the UN to make funds and training available to women candidates. In addition, parties with at least 30 percent of candidates who were women received extra television airtime. So even without an official quota some 27 percent of parliamentary seats went to women candidates.

Interventions to increase women's political representation

Gender quotas and reservations have demonstrated their effectiveness at increasing women's representation in political bodies. Statutory gender quotas require that political parties field a minimum number or percentage of female candidates in legislative elections. Argentina's 1991 Quota Law (*la Ley de Cupos*), for example, requires that each party list contain a minimum of 30 percent women. Political parties often adopt quotas on a voluntary basis rather than by legal statute. Reservations or reserved seats are mechanisms to set aside a percentage of legislative seats for women. These seats may be filled through competitive election or by appointment. In Taiwan Province of China, the seats go to women who receive the most votes in general elections. In Tanzania each party appoints women to fill the reserved seats in proportion to the votes it receives (Htun 2003b).

In 2004, 37 countries had gender quotas or reservations (table A4.2 in appendix 4). Of these 37 countries 23 had statutory gender quotas and 14 reserved seats in national legislatures or local councils. In an additional 33 countries political parties applied gender quotas on a voluntary basis. Quotas have been used in both rich and poor countries and in both old and new democracies.

Every region includes countries with statutory quotas or reservations, but two regional patterns stand out. In Latin America and the Caribbean 11 countries adopted national gender quota legislation in the 1990s and a 12th (Colombia) introduced quotas for senior posts in the executive branch. This experience suggests the influence of regional diffusion of quota policies. In the Balkans during the 1990s gender quotas were introduced in every new electoral regime in the former Yugoslavia (Bosnia and Herzegovina, Kosovo, Macedonia, Serbia and Montenegro, and Slovenia), except for Croatia. The Balkan experience shows that in the period following civil war or the founding

Experience offers four lessons about the conditions under which quotas effectively enhance women's voice in political bodies

of a new state the crafting of new electoral institutions opens a window of opportunity for increasing women's representation. In some cases the international community has influenced adoption of such policies. In others women's groups within the country have been the most important actors.

Although many countries have introduced quotas, there is tremendous variation in women's legislative representation in these countries (table A4.3 in appendix 4). Thus, quotas do not automatically ensure women's equal representation in legislative bodies (Tinker 2002).

Making quotas more effective

Experience offers four lessons about the conditions under which quotas effectively enhance women's voice in political bodies. The first lesson is that a country's electoral system strongly influences the impact of quotas (Htun 2003b). Quotas work best in closed-list, proportional representation systems with placement mandates and where electoral districts are large—where many candidates are elected from each electoral district and parties can expect several candidates running in the district to gain a seat. In such systems voters vote for a party list, not for individual candidates, and party leaders control the placement of candidates on the list. The number of votes received by the party determines how many candidates from the rank-ordered list are elected.

Second, placement mandates are critical to the success of quotas in closed-list proportional representation electoral systems. Because candidates are elected from party lists in the order in which they appear, placement on the list determines the chances of being elected. Placement mandates require parties to place women in high or “electable” positions on party lists (for example, by alternations of women's positions with men's on the party list). This system sets up a reasonably direct relationship between the number of women candidates and the number of women elected. Without these mandates political parties tend to comply with quotas in the most “minimalist” manner permitted by law, assigning women the lowest places on the list (Jones 1998). For example, the Costa Rican quota law contained no placement mandate for the first two elections in which it was applied, and parties placed many women near the bottom of party lists, where they stood no realistic chance of getting elected. Following the Costa Rican Supreme Court ruling requiring parties to adopt placement mandates, women's representation in the national parliament jumped from 19 percent to 35 percent.

Third, quota laws must specify details of implementation. Vague laws leave too much discretion to political parties to apply—or fail to apply—quotas as they see fit. For example, the first Mexican quota law of 1996 failed to specify whether the quotas applied to regular candidates, alternates, or both. As a result political parties complied with the gender quota by including women as alternate candidates. In the national elections of 2000, 70 percent of alternate candidates were women. Mexico's law, revised substantially in 2002, also fails

Women's organizations can pressure governments to implement measures to ensure that women are well represented in political parties and national decisionmaking bodies

to specify how the quota is supposed to be applied in the 300 single-member districts that elect three-fifths of the Mexican Chamber of Deputies.⁶

Finally, for quota laws to be effective, there must be sanctions for noncompliance. The strongest sanction is to have a party's list of candidates declared invalid and for the party to be forbidden from contesting the election. For these sanctions to work, judges must be able to monitor party compliance and groups must be able to challenge noncompliant lists in court. When a quota law was first applied in Argentina in 1993, for example, very few party lists complied (Aggio 2001). Networks of women politicians and feminist activists, spearheaded by the National Women's Council of the executive branch, appeared in court to challenge party lists. In most cases electoral judges refused to validate the lists and sent them back to the political parties (Durrieu 1999).

Other ways to increase women's political representation

Even without quotas and reservations, there are ways to catalyze women's increased political representation. A country's political culture plays an important role. For instance, social welfare states such as the Nordic countries tend to be more conducive to women's leadership. By offering generous provisions for childcare and other family support, welfare states make women's gender roles less of an obstacle to participation in public life. A recent study of women's representation in parliaments in 190 countries found that governments that consider the provision of welfare (or "care work" for children, the sick, and the elderly) an "affirmative duty of the state" tend to elect some 5 percent more women to national legislatures than countries without these policies (holding all other factors constant; McDonagh 2002). The same study found an interactive effect between constitutionalized care work policies, policies upholding democratic civil rights, and women's political representation. Countries with both sets of policies could be expected to have 7 percent more women in their national legislatures than other countries.

The presence of a strong women's political movement can also make a difference, as Timor-Leste shows (box 8.1). Women's organizations can mobilize a political constituency and pressure governments to implement specific measures to ensure that women are well represented in political parties and national decisionmaking bodies.

In the final analysis women's political representation can be increased through several mechanisms. The most direct are party quotas, statutory quotas, and reservations. Women's participation in political bodies can also be facilitated by state policies that institutionalize care responsibilities, and a strong women's movement. The presence of women in power serves as an indicator of a society's fairness and has the potential to trigger more fundamental changes in gender relations and beliefs about appropriate gender roles.

Combat violence against women

Violence against women occurs in epidemic proportions in many countries around the world. In surveys conducted in various countries between 10 and 69 percent of women report having experienced domestic violence (which is only one form of violence against women; see Heise, Ellsberg, and Gottemoeller 1999).

Violence against women has serious health and development impacts and is a gross violation of women's rights. Its continued existence is fundamentally inconsistent with Goal 3. Although no single intervention will eliminate violence against women, a combination of infrastructural, legal, judicial, enforcement, educational, health, and other service-related actions can significantly reduce it and its consequences. For that to happen, however, violence against women must first be viewed as unacceptable. A global campaign to establish this norm, combined with a scaling-up of community-based interventions and analyses that document the costs of violence against women, is needed if violence against women is to become a rare occurrence rather than a global epidemic.

Why combating violence against women is a strategic priority

Gender inequality perpetuates violence against women, and violence against women restricts women's ability to use their capabilities and take advantage of opportunities, thereby reinforcing gender inequality.¹ Worldwide, it is estimated that violence against women is as serious a cause of death and incapacity among reproductive-age women as is cancer, and it is a more common cause of ill-health among women than traffic accidents and malaria combined.

Violence against women exists on a continuum, from domestic violence to violence as a weapon of war. It is widely recognized as an important development constraint that retards economic growth and poverty reduction (Moser

**Violence against
women is an
important
development
constraint**

and Moser 2003; Fajnzylber, Lederman, and Loayza 1998). Gender-based violence is the most widespread manifestation of the many interrelated categories of daily violence. Yet this type of violence is still relatively invisible because it typically occurs within the private sphere and is often viewed as a routine and accepted feature of male-female relationships (Kelly and Radford 1998).

Violence against women has many health consequences (Heise, Pitanguy, and Germaine 1994; World Bank 1993). Physical and sexual abuse lie behind unwanted pregnancies, sexually transmitted infections, including HIV/AIDS, and complications of pregnancy (Johns Hopkins School of Public Health 1999b). A large survey of married men in Uttar Pradesh, India, for example, showed that men who admitted to forcing their wives to have sex were 2.6 times more likely than other men to have caused an unplanned pregnancy. Abusive men were also more likely to expose their wives to sexually transmitted infections because they were also more likely than other men to have engaged in extramarital sex (Martin and others 1999). Across 13 Demographic and Health Surveys an average of 9 percent of married women with an unmet need for contraception cited their husbands' disapproval as the main reason for not using contraception (Bongaarts and Bruce 1995).

In some cases the experience of violence can be a strong predictor of HIV. In a study in Tanzania of women who sought services at a voluntary counseling and testing service center, women who were HIV positive were 2.6 times more likely to have experienced violence in an intimate relationship than women who were HIV negative (Maman and others 2000). Moreover, violence appears to increase women's risk of gynecological disorders, including chronic pelvic pain, irregular vaginal bleeding, vaginal discharge, pelvic inflammatory disease, and sexual dysfunction (Johns Hopkins School of Public Health 1999b).

Around the world studies have found that one woman in four is physically or sexually abused during pregnancy (Johns Hopkins School of Public Health 1999b). Violence before and during pregnancy can have serious health consequences for women and their children. Some studies indicate that women who are battered during pregnancy run twice the risk of miscarriage and four times the risk of having a low birth-weight baby compared with women who are not battered (Stark and others 1981; Bullock and McFarlane 1989). Violence may also be linked to a sizable portion of maternal deaths. A recent study of maternal deaths in more than 400 villages in three districts in Maharashtra, India, revealed that 16 percent of deaths during pregnancy were caused by domestic violence (Ganatra 1996).

Over and above this, evidence collected in the past decade shows that violence against women is an important development constraint.² National governments, women's organizations, and the United Nations now recognize that violence against women is an abuse of basic human rights and that atrocities such as rape committed against women during armed conflict are a weapon of war and a gender-based crime. Social violence in the home has been found to

Surveys often find that violence against women cuts across socioeconomic, religious, and ethnic groups and across geographical areas

be correlated with economic crime outside of the home, as well as with political and institutional violence at the local and national level (Moser 2001).

This chapter focuses on two important types of violence: domestic or intimate partner violence and sexual violence by strangers or nonfamily members. Domestic or intimate partner violence occurs in the home, at the hands of intimate partners or relatives, and its manifestations include rape and other forms of sexual violence, physical violence, and psychological abuse. Sexual violence occurs within the wider community, and its manifestations include rape and sexual assault or intimidation in public spaces. Women are at increased risk of this type of violence in conflict situations. In both conflict and nonconflict settings women are primarily the victims of sexual violence and men are primarily the perpetrators.

Prevalence of violence against women

Accurate statistical data on the prevalence of gender-based violence are difficult to come by because of underreporting by victims and underrecording by police, which also mean that existing evidence most likely underestimates prevalence.³ Few national statistical bodies collect data on the topic, and few of the available studies yield information that is comparable across countries or regions.⁴

The population-based surveys that are available often find that violence against women cuts across socioeconomic, religious, and ethnic groups and across geographical areas.⁵ Evidence from diverse contexts reveals that women living in poverty are especially vulnerable to gender-based violence (WHO 2002b; KfW and City of Cape Town 2002; Bid, Nanavaty, and Patel 2002; Omorodion and Olusanya 1998), as are adolescent girls. In some countries, however, it is better-off women who are at greater risk (Kishor and Johnson 2004).

Women are at risk of violence when carrying out essential daily activities—walking or taking public transport to work, collecting water or firewood—especially early in the morning or late at night. Using public transport can make women especially vulnerable to rape, as reported in India (Bid, Nanavaty, and Patel 2002), Papua New Guinea (Sen 1998), and Zambia, where girls are at risk of sexual abuse by school bus drivers (Human Rights Watch 2002). Secluded or unlit areas, such as isolated bus stops, public latrines, or dark places are also frequent locations of rape (KfW and City of Cape Town 2002; Louw and Shaw 1997; Human Rights Watch 1995). A study in metropolitan South Africa found that 15.5 percent of incidents of sexual abuse occurred in outdoor public places (Bollen and others 1999).

Adolescent girls are also at risk of violence, sometimes experiencing sexual violence in schools. This problem is particularly acute in Africa. An Africa Rights report identified cases of teachers gaining “sexual favors” in return for good grades in the Democratic Republic of Congo, Ghana, Nigeria, Somalia, South Africa, Sudan, Zambia, and Zimbabwe (Omaar and de Waal 1994).

Some 10–35 percent of women in Latin America and 13–45 percent in Sub-Saharan Africa have experienced physical violence by intimate partners at some time in their lives

Studies also estimate that a third of schoolgirls in Johannesburg have been subjected to sexual violence at school (Hayward 2000).⁶

In 48 surveys from around the world 10–69 percent of women report having been assaulted by an intimate male partner at some time in their lives (Heise, Ellsberg, and Gottemoeller 1999). In a geographically diverse group of countries in Latin America, North Africa, Sub-Saharan Africa, and South and East Asia, Demographic and Health Survey interviewers asked women whether they had ever been subject to intimate partner violence or violence from any member of their community. The reported rates of violence by intimate partners or strangers are high for all countries (table 9.1). In Zambia more than half of the women surveyed and in Colombia, Haiti, and Peru more than a third reported that they had been attacked.

Some 10–35 percent of women in Latin America and 13–45 percent in Sub-Saharan Africa have experienced physical violence by intimate partners at some time in their lives (Buvinic, Morrison, and Shifter as cited in Morrison and Biehl 1999; Heise, Ellsberg, and Gottemoeller 1999). Smaller scale studies find similar levels of violence against women, with 67 percent in rural Papua New Guinea, reporting having been physically abused by an intimate partner, 66 percent of women in rural Bangladesh, 59 percent in Japan, 52 percent in Nicaragua, 41 percent in Uganda, 40 percent in India, and 35 percent in Egypt (Schuler, Hashemi, and Badal 1998; Sancho-Liao 1993; UNICEF 2000; ICRW 2000).

Intimate partner rape is also common. In national surveys 10–15 percent of women report having been forced to have sex with their intimate partner (Heise, Pitanguy, and Germaine 1994). Local level data reinforce this finding. A study in Guadalajara, Mexico, found that 23 percent of women reported having been the victim of a rape by a partner in their lifetime. Similar figures have been reported for Georgia, United States (42 percent); Midlands, Zimbabwe (25 percent); Lima, Peru (23 percent); and North London, England (23 percent) (WHO 2002b; Kalichan and others 1998).

Global prevalence is also high for nonfamily or stranger sexual violence, with at least one in five women suffering rape or attempted rape (WHO

Table 9.1
Percentage of women ages 15–49 who have experienced any violence since age 15, latest available data

Country	Women ever beaten by anyone	Women ever beaten by a spouse or partner
Cambodia ^a	23.4 (n = 2,403)	17.5 (n = 2,403)
Colombia	41.0 (n = 11,536)	44.1 (n = 7,602)
Dominican Republic	23.9 (n = 8,746)	22.3 (n = 6,807)
Egypt ^{a, b}	35.0 (n = 7,123)	34.4 (n = 7,123)
Haiti	35.2 (n = 3,389)	28.8 (n = 2,347)
India ^a	21.0 (n = 90,303)	18.9 (n = 90,303)
Nicaragua ^a	32.6 (n = 8,507)	30.2 (n = 8,507)
Peru	47.4 (n = 27,259)	42.4 (n = 17,369)
Zambia	58.7 (n = 5,029)	48.4 (n = 3,792)

a. Sample includes only women who are or have been married.

b. Includes only women who have ever experienced violence since first marriage.

Source: Kishor and Johnson 2004 based on Demographic and Health Surveys.

The economic, social, and health-related costs of violence against women are thought to be substantial

1997b).⁷ South Africa has the highest reported rape rate, with a woman raped every 90 seconds (Coomaraswamy 1994). In Papua New Guinea one study found that 55 percent of women had been raped (IRNVAW 1998). Crime victim surveys reveal that 8 percent of women in Rio de Janeiro, Brazil report having been sexually assaulted in the previous five years, 6 percent in Tirana, Albania, and 1.6 percent in Beijing, China, (WHO 2002b). Studies also show that many young women experience forced sexual initiation, with figures at 48 percent in Caribbean countries (WHO 2002b), 21 percent in the Central African Republic (Heise, Ellsberg, and Gottemoeller 1999), and 32 percent of pregnant adolescents in an antenatal clinic in Cape Town, South Africa (Jewkes and others 2001).

An International Rescue Committee study suggests that sexual violence has been a strategy of armed conflict in virtually all recent armed conflicts (Ward 2002). Documentary evidence of this phenomenon comes from Afghanistan, Algeria, Angola, Argentina, Bangladesh, El Salvador, Guatemala, Indonesia, Kuwait, South Africa, and Sudan.⁸ While wartime rape may be an end in itself, it can also be used as a means of subverting community bonds, both as “war booty” and “asset stripping” as in Mozambique (Turshen 2001), or as a tool of ethnic cleansing as in Bosnia and Herzegovina (Cockburn 1998), Rwanda (WHO 2002b), and Sudan (Amnesty International 2004). In postconflict contexts women are also extremely vulnerable to rape in refugee camps. One study found that 26 percent of Burundi women in a Tanzanian camp had experienced sexual violence since becoming a refugee (Nduna and Goodyear 1997). In the Rwandan camps in 1994 it was reported that virtually every woman and girl past puberty had been sexually assaulted (Coomaraswamy 1998).

The costs of violence against women

The economic, social, and health-related costs of violence against women—for women, their families, and social and economic development—are thought by many researchers to be substantial. Most of the data on the costs of violence refer to the experiences of Western industrialized countries such as Australia, Canada, Finland, New Zealand, and the United Kingdom, where systems of information and services are well developed. A few recent studies, however, have estimated the costs of violence against women in countries in Latin America.

Estimates distinguish four types of costs: monetary, nonmonetary, economic multiplier effects, and social multiplier effects.⁹ Monetary costs refer to the monetary value of goods and services used in preventing violence, treating victims, and apprehending and prosecuting perpetrators (Buvinic and Morrison 1997). For example, the annual monetary cost of violence against women in Canada has been estimated at Can\$684 million in the criminal justice system and Can\$187 million for police. Counseling and training in response to violence is estimated at Can\$294 million, for a total of more than Can\$1 billion a year (Korf and others 1997). Table 9.2 summarizes some of the estimates of other studies.

Table 9.2
Estimated cost of violence against women, selected countries and regions

Source: New South Wales 1991 for Australia; Greaves, Hankivsky, and Kingston-Riechers 1995 for Canada; and Korf and others 1997 for the Netherlands, as cited in Buvinic and Morrison 2000.

Region	Total estimated cost (US\$ million)	Year	Type of violence	Costs included in estimate
New South Wales, Australia	1,000	1991	Domestic violence	Individual, government, employer and third party—health care, legal, criminal justice, social welfare, employment, child care, and housing
Canada	2,750	1995	Physical violence, sexual assault, rape, incest, child sexual abuse	Individual, government, and third party—social services and education, criminal justice, labor and work, health and medical
Netherlands	80	1997	Physical and sexual domestic violence against women	Police and justice, medical, psychosocial care, labor and social security

Nonmonetary costs include increased suffering, illness, and death; abuse of alcohol and drugs; and depression. A World Bank (1993) study estimated that annual rates of rape and domestic violence translated into 9 million years of disability-adjusted life years lost, including premature mortality as well as disability and illness. A study in Mexico City found violence to be the third most important cause of death among women (Lozano as cited in Morrison and Biehl 1999).

The broader economic effects of violence against women—the economic multiplier effects—include increased absenteeism; decreased labor market participation; reduced productivity; lower earnings, investment, and savings; and lower intergenerational productivity. In Chile domestic violence reduced women’s earnings by \$1.56 billion in 1996, or more than 2 percent of GDP; in Nicaragua earnings were reduced by \$29.5 million, or 1.6 percent of GDP (Morrison and Orlando in Morrison and Biehl 1999). In both countries abused women earned far less than other women, controlling for a number of factors likely to affect earnings. Research conducted in India estimated that women lost an average of 7 working days after an incident of violence (ICRW 2000).

Violence against women also affects their children’s schooling. A study in Nicaragua found that 63 percent of children of female victims of violence had to repeat a school year and left school an average of four years earlier than other children (Larraín, Vega, and Delgado 1997).

Social multiplier effects include the impact of violence on interpersonal relations and quality of life, such as the effect on children of witnessing violence, a reduced quality of life, and reduced participation in democratic processes. Children who witness abuse, or who are victims themselves, tend to imitate and perpetuate that behavior (Larraín, Vega, and Delgado 1997). Women who have been abused by intimate partners are socially isolated, often at the partner’s insistence. This prevents a woman from participating in community and income-earning activities, but perhaps most important, it robs her of the social interaction that might help her end the abuse (Buvinic, Morrison, and Shifter as cited in Morrison and Biehl 1999).

Interventions for combating violence against women

The scale and complexity of gender-based violence means there are no uniform global solutions to this problem. Needed are multisectoral strategies that deal with the complex and intersecting dynamics that perpetuate violence against women. Great progress has been made in the last 10 years in addressing this issue. Documentary evidence reveals an extensive range of interventions designed to prevent gender-based violence, to support survivors of abuse, and to punish perpetrators. The effectiveness of particular interventions is, however, less well documented.

Moser and Moser (2003) classify current solutions by their objectives, level, and main type of intervention (table 9.3). Interventions may be separate gender-based violence initiatives or components of other sectoral programs. As with any categorization, these are ideal types. In reality, policymakers and practitioners are shifting toward more integrated approaches and are mainstreaming gender-based violence interventions into cross-sectoral violence reduction strategies.

Human rights instruments

In the past decade several international treaties have defined violence against women as a human rights violation. In an interpretative statement in 1992 the monitoring body of the Convention on the Elimination of All Forms of Discrimination against Women clarified that gender-based violence constituted discrimination and thus was covered under the convention (UN 1979), obliging signatories to report on measures to reduce gender-based violence.

Table 9.3
Sector-level interventions to address gender-based violence

Sector policy or program	Objective in addressing gender-based violence	Level of intervention	Type of intervention
Human rights	Legal enforcement by states and other social actors	International	Global human rights documents and policies
Criminal justice	Deterrence and control	National laws	Gender-based violence laws
		National and municipal programs	Legal reform Conciliatory mechanisms Training of police and judiciary Women's police stations
Health	Prevention and victim support	State and municipal programs	Training and procedures Crisis services for victims Programs for perpetrators
Education	Prevention and reduction	National, municipal, and nongovernmental organizations	School-based education programs Communication campaigns
Community-driven development	Victim support and empowerment	Community, through municipal and national programs	Shelters and hotlines Peer partnerships Community-based protection
Conflict prevention and reconstruction	Deterrence and reduction through reconstruction activities	International, national, and municipal	UN guidelines Services for refugees
Urban upgrading and infrastructure	Deterrence and reduction through environmental improvements	Municipal	Land use planning Transport Water and sanitation

Source: Moser and Moser 2003.

Throughout the 1990s countries adopted new legislation on intimate partner violence and reformed laws relating to rape

In June 1993 the Vienna Declaration and Program of Action incorporated a special emphasis on gender-based violence. In December 1993 the UN General Assembly adopted the Declaration on the Elimination of Violence against Women, addressing abuse of women at home, in the community, and by the state. It recognized the state's duty to prevent, investigate, and punish acts of violence against women (UN 1993). These advances were reinforced by the Beijing Declaration and Platform for Action (UN 1995).

These treaties and policy instruments represent important achievements, and several countries have attempted to reform national laws and judicial systems to make them congruent with the international treaties. Many Latin American countries have taken steps to modify laws and policies in accordance with a regional convention, the Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women (Belem do Para 1994), which provided a framework for national action.

National, sectoral, and local interventions

Throughout the 1990s countries around the world adopted new legislation on intimate partner violence and reformed laws relating to rape. By 2003, 45 nations (28 in Latin America and the Caribbean) had adopted legislation against domestic violence, 21 more were drafting new laws, and many countries had amended criminal assault laws to include domestic violence (UNIFEM 2003a). This legislation broadens the definition of rape to include acts by intimate partners, reforms sentencing rules for rapists, facilitates the granting of restraining orders, and removes requirements to corroborate a victim's account or prove her lack of consent, among others. Despite significant advances, considerable challenges remain for consistent and effective implementation and enforcement of the legislation.

Complementing national initiatives are an extensive range of interventions that target gender-based violence in specific areas.¹⁰ Criminal justice, with its emphasis on deterrence and control, is an accepted institutional approach to combating gender-based violence. Legislation criminalizing and deterring such violence—complementing national legislation—forms the top tier of criminal justice interventions. Other innovations include alternative conciliatory mechanisms, judicial and police training, and all-women police stations.

The health system is often the first entry point for victims of abuse. Most women victims of partner or sexual violence visit health care service providers but often resist contact with the police or other services (Heise, Pitanguy, and Germaine 1994). A range of interventions can provide victim support and deter additional violence, from training protocols for health care providers, integrated victim service centers, and referral systems that link health care settings with legal and law enforcement services to programs for perpetrators.

Education provides another important entry point for combating or preventing gender-based violence. Interventions include school-based programs

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and broader communications campaigns aimed at raising community awareness about the damaging effects of violence. Pamphlets, radio, television, theatre, and other public awareness media can educate and promote change by reaching large audiences. Posters can also be effective in linking those in need with service providers. After a poster campaign to combat domestic violence was launched in New York's subways and buses, calls to the advertised hotline increased by 14 percent (UNIFEM 2001).

Communities play an important role in defining solutions to violence and providing support to victims of abuse. Crisis shelters, telephone hotlines, community-based networks, and locally devised and implemented dispute resolution processes are examples of local-level interventions.

Infrastructure-related interventions

Because violence often occurs in unsafe public spaces, interventions to improve public infrastructure can reduce violence against women. To address the problem of violence on unsafe streets and public transport, the City of Montreal introduced the Between Two Stops bus service, allowing women to get off the bus at night between bus stops if that is closer to their destination. The Bangkok Mass Transit Authority implemented The Lady Bus service in 2000 in response to women's complaints of sexual harassment and violence while commuting. The Lady Bus accepts only women passengers, and male bus drivers and conductors are directed to protect the women passengers in case of emergency. On salary payment days (the most risky period for women using public transport), every third bus is a Lady Bus—a service that will be increased if the project proves successful (UN-HABITAT 2001a). In Mumbai, India, commuter trains include women-only cars.

Women's security while using public latrines is another important concern, not always well addressed. For instance, the sanitation component of an Oxfam urban development program in Addis Ababa, Ethiopia, designed latrines with inadequate doors and no electric light. Local women did not consider them safe and so did not use them (Tadele 1996). In India, by contrast, the National Slum Dwellers Federation and the women's organization Mahila Milan built a new community toilet managed by local women on a pay-and-use system. The facilities have improved safety and cleanliness (UN-HABITAT 2001a).

Urban upgrading has been identified as an important entry point for addressing violence, including sexual abuse. In Cape Town, South Africa, the recent Violence Prevention through Urban Upgrading project responds to extreme violence levels in the Khayelitsha township through an interlinked triangle of urban renewal strategies for better physical arrangements (to reduce opportunities for violence), criminal justice measures (to discourage potential violators), and public health and conflict resolution interventions (to support victims of violence; KfW and City of Cape Town 2002). The project feasibility study had demonstrated a strong relationship between levels of violence and

The task force calls for a new global campaign to end violence against women, spearheaded by the UN Secretary-General and endorsed by the General Assembly

crime and inadequate infrastructure provision. Narrow paths, open fields, distant communal latrines, unsafe transport hubs, poor lighting, empty shacks, and proximity to *shebeens* (bars or pubs) were found to exacerbate already high levels of rape.

Regional and global initiatives

Although the international community has rallied to address other epidemics (such as HIV and tuberculosis), it has not responded in the same way to the epidemic of violence against women. For instance, while UN General Assembly resolution 50/166 established a Trust Fund to End Violence against Women at the United Nations Development Fund for Women (UNIFEM), country needs and requests far outstrip the fund's current resources: the trust fund receives about \$15 million in requests annually but has only \$1 million to disburse. With its visibility and track record, the trust fund could serve as an important mechanism for a strong global response.

Other global initiatives have sought to change the norms that support violence against women. Two visible examples are The 16 Days of Activism to End Violence against Women, celebrated each year from November 25 through December 10 (International Human Rights Day), which engages tens of thousands of (mostly) women's NGOs in nearly every country, and the V-Day Campaign, which uses Valentine's Day (February 14) to raise awareness of intimate partner violence against women.¹¹

At the regional level the Inter-American Development Bank's efforts to mainstream the objective of reducing violence against women in its lending operations for citizen security is a promising approach that should be replicated by other regional and international financial institutions (box 9.1). Because violence against women has high economic and social development costs, incorporating a focus on violence against women is well within the mandate of these institutions.

The task force seeks to complement the global, national, and regional efforts by calling for a new global campaign to end violence against women, spearheaded by the UN Secretary-General and endorsed by the General Assembly. The task force recommends that the campaign draw links between violence against women and women's vulnerability in the HIV/AIDS epidemic, highlighting yet another reason to bring about the changes in attitudes and practices required to end violence against women and building on the leadership that the United Nations and the Secretary-General have already provided in the fight against the global HIV/AIDS epidemic.

The global campaign to end violence against women would mobilize leadership at all levels—local, national, and international—to generate action to make violence against women unacceptable. Important components would be mass media campaigns, support for collecting and analyzing country-level data on violence against women, and an infusion of resources to the UNIFEM

Box 9.1
Mainstreaming
attention to
domestic violence
in lending
operations: six
elements of
Inter-American
Development
Bank success

Source: Prepared by Mayra Buvinic, Inter-American Development Bank 2004.

The Inter-American Development Bank (IDB) has mainstreamed the objective of reducing domestic violence against women in its lending operations for citizen security. Since 1998 the IDB has approved more than \$123 million in lending for the control and prevention of violence in five countries (Chile, Colombia, Honduras, Jamaica, and Uruguay). These loans have raised substantial domestic counterpart funds in all five countries to fight violence.

Some loans integrate gender concerns in most project components, for instance, making sure that indicators for gender and domestic violence are collected in national information systems on crime and violence and that the police are trained to handle domestic violence cases (Colombia); that the court system trains judges and probation officers on intrafamily violence (Jamaica); or that the multisector models from crime prevention that are piloted on specific topics include abuse against women and children (Chile). The projects in Honduras and Uruguay include a specific component to prevent domestic violence and treat its victims. In most loans some funding goes to women's NGOs with expertise in research, advocacy, and treatment of domestic violence against women.

How did this happen, and how can it be replicated? Six elements have contributed to the IDB's success.

- *Relevance.* Latin America and the Caribbean is the second most violent region in the world (after Sub-Saharan Africa). Along with high rates of homicide, there are high rates of victimization of women and rising violence since the mid-1980s. As a result, reducing violence is a priority for citizens in the region, and there is growing awareness of violence against women, especially in the NGO sector.
- *Leadership.* Listening and responding to these citizen concerns, IDB President Enrique V. Iglesias, in a bold move for a development bank, launched work on violence reduction in 1996 and assigned resources to it. The IDB organized high-visibility seminars to catalyze interest in the region and undertook badly needed research. The region's response and interest were immediate.
- *Grant financing.* Modest but critical grant financing was made available to undertake the work (IDB and Nordic Trust Fund monies to the IDB).
- *Availability of expertise.* The IDB was able to tap into local expertise in the region on domestic violence, facilitating research and project interventions.
- *Research.* Research showed the intrinsic as well as the instrumental value of mainstreaming attention to domestic violence in lending for violence reduction operations. It made the case that violence is mostly a learned behavior and that one of the earliest opportunities for learning violence is in the home. Thus, domestic violence is deserving of attention in its own right and as a key to preventing the transmission of violence. The research also provided a sound economic rationale for investing in domestic violence reduction operations (Morrison and Orlando as cited in Morrison and Biehl 1999).
- *Openness to innovation.* A new generation of IDB operations, citizen security lending, was launched in parallel with the mainstreaming efforts to emphasize violence prevention in all IDB loans. These new designs provided a unique opportunity for mainstreaming a gender perspective from the start, increasing the likelihood that this perspective would be incorporated in future designs. This last element is perhaps the most difficult to replicate because the very nature of the mainstreaming task calls for integrating new thinking into established practice.

trust fund. The trust fund could award numerous grants for evaluating and expanding local interventions, increasing the visibility of interventions that reduce the levels of violence against women, and disseminating best practices. The campaign would also call on communities and leaders to address this gross violation of women's rights. Plans for such a campaign are already under way through the Global Coalition for Women and AIDS, established by the Joint United Nations Programme on HIV/AIDS (UNAIDS) and its sponsoring agencies.