



Bargaining Power: The Basics of Empowerment

Chapter Summary

Neither women nor men living in poverty have much economic bargaining power—that is, an ability to negotiate favorable economic outcomes for themselves—especially in developing countries, as the vast majority of people do low-paying, low-productivity work. Even within the constraints of poverty, however, working conditions for men and women are far from equal: women suffer many more forms of discrimination, which worsen the effects of poverty on their lives. Discrimination that establishes and reinforces women’s lower status in society starts within the family and extends through community customs and national laws.

This chapter focuses mainly on rural women who are engaged in subsistence farming as either smallholders or landless laborers. Greater control of their income and assets would increase their bargaining power in both the household and the market economy. We explain why and how agricultural development assistance should promote the establishment of more producer groups led by women. When women organize to work within groups, they are better able to overcome the gender discrimination they experience as individuals. Because farming is something both husbands and wives do, mixed-gender producer groups also present an excellent opportunity to lessen gender-based imbalances in power.

In addition to the inequalities resulting from a lack of economic bargaining power, women and girls face other forms of discrimination that lead to systematic underinvestment in their well-being from the very beginning of their lives to the end. This chapter also examines national social systems—such as health care and education—that can help redress these inequities and strengthen women’s bargaining power, as well as how U.S. development assistance can contribute to building the capacity of these and other national institutions vital to ending discrimination against women.

MAIN RECOMMENDATIONS IN THIS CHAPTER

- Target the agricultural sector to reach the greatest number of poor and marginalized women and girls.
- Certify women’s rights to own and control property regardless of marital status.
- Provide all women and girls adequate health care and ensure that births and pre- and postnatal care are attended by skilled health providers.
- Engage men on the value and benefits of women’s empowerment and girls’ education.
- Strengthen and enforce laws against child marriage and gender-based violence.

The Economics of Family Life: Women's Empowerment Benefits Families

An example of bargaining power comes from Papua New Guinea, a sparsely populated island nation about the size of California whose people work overwhelmingly in agriculture. Oil palm is a major export. Husbands and wives work on plantations on tasks strictly segregated by sex: men climb the oil palm trees to knock the small reddish fruit down, and women collect it from the ground.

At one point, plantation managers recognized that they had a problem: women were leaving up to 70 percent of the fruit on the ground. Management tried various ways of making the job easier—for example, supplying special nets and ensuring that work hours did not conflict with women's caregiving and chores at home. Finally, however, management hit on a strategy that worked: paying the women directly for their work and enabling them to open their own bank accounts. Previously, sales had been recorded on the men's payment cards. Once the women had bank accounts, they collected more of the fruit, and more women



UN Women/Ashutosh Negi

In India, 74.5 percent of rural women are agricultural workers, but only 9.3 percent own land.

in surrounding communities wanted to participate in harvesting.¹

Clearly, lack of bargaining power damages people's morale and motivation. Nearly one in four working women across the developing world is an unpaid family worker on a family farm or other family business—and this is in addition to household chores and child care, which are also women's responsibilities.² Without incomes of their own, women have little say in decisions that affect them or their children. Research from several countries shows how husbands and wives use household resources differently. Women tend to spend more on children's nutrition, health care, and education.³ Thus, in addition to being a matter of simple fairness, allocating resources more equally within a household is important to making



In 15 countries, women still require their husbands' consent to work.¹

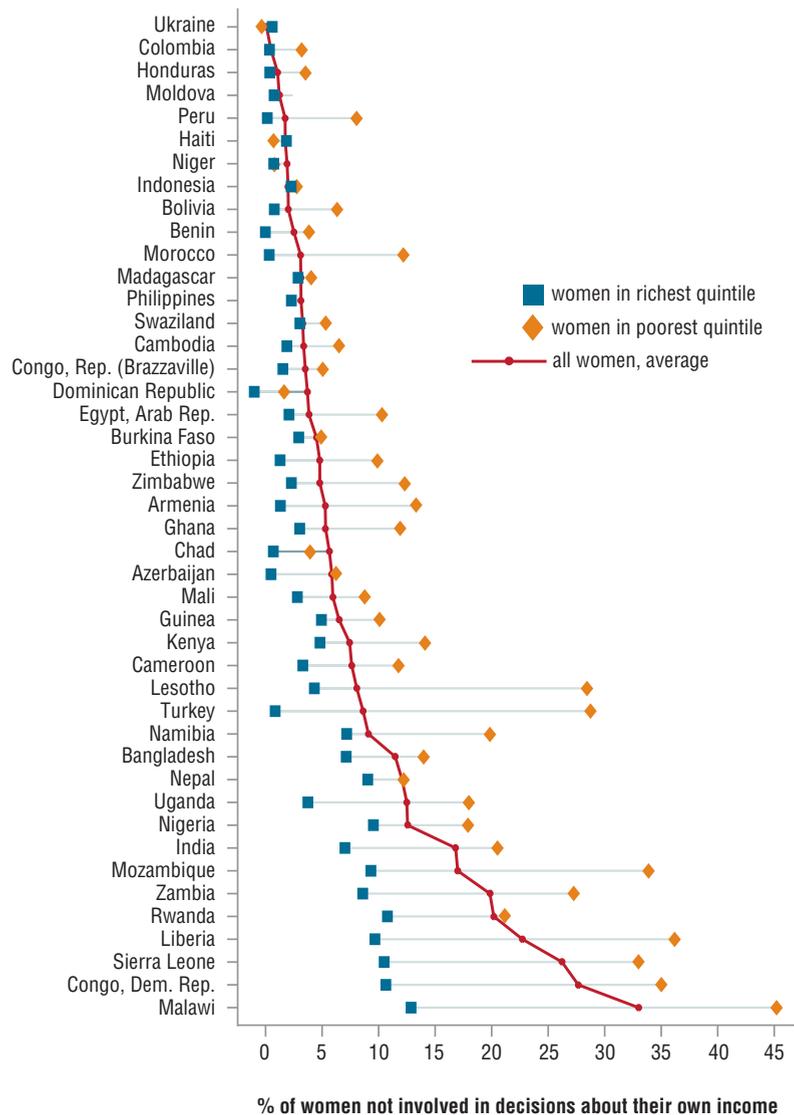
Since 1990, maternal deaths worldwide have fallen by **45 percent**—but every day, approximately **800 women** still die from preventable causes related to pregnancy and childbirth.²

progress in economic and human development.

The poorer the household, the more control men have over women's earnings. See Figure 1.1. In Malawi, for example, just 13 percent of married women in the richest fifth of the population have no control over their own earnings, compared to 46 percent in the poorest fifth.⁴ By itself, however, higher household income does not guarantee that women can make decisions alone or jointly with their husband.⁵

A factor related to control of their income that boosts women's bargaining power within the household is control of productive resources and assets such as land or livestock. Assets can be used to take advantage of potential economic opportunities as well as to cope with shocks such as natural disaster or climate change. When harvests fail, those without assets to draw on frequently go hungry. Productive land is an especially valuable asset to households in rural areas.⁶ Women who hold title to land are more involved in household decision making than women without land.⁷ And this influence has implications for efforts to end malnutrition and hunger: research in Nepal, for example, shows that

Figure 1.1 Who Controls Women's Own Income?



Source: World Bank (2012), *Gender Equality and Development*.



A child born to a mother who can read is **50 percent more likely to survive past age 5.**³

Research shows that providing girls with an extra year of schooling can increase individual wages by up to **20 percent.**⁴

the children of women who own land have better health than the children of women who do not.⁸

Gaining control of her own earnings also reduces a woman's risk of domestic violence and mistreatment.⁹ In the state of Kerala in India, for example, a woman who owns a house or land is 20 times less likely to be beaten by her husband than a woman who owns neither.¹⁰ Obviously, domestic violence is a violation of human rights and its victims do not have bargaining power within their households; a less obvious effect is the victims' injuries often limit their ability to provide for their children or earn a living.

In some countries, the legal system only adds to the barriers to women's right to participate in decisions that affect them and gain bargaining power at home. Women may not

be allowed to sign a contract or appear in court without the permission of their husband or other male relative. A woman's ability to own assets independently of a husband may be constrained by national laws that consider married women to be under the guardianship of their husband. Legal frameworks sometimes disadvantage women when it comes to joint ownership of assets with their husbands: 15 of the 47 countries in sub-Saharan Africa have laws that give husbands more control over marital assets than wives.¹¹

In some countries, when a husband dies, all property acquired during the marriage reverts to his family. A widow's ability to provide for herself and her children could depend on the wishes of a brother-in-law or a more distant relative of her husband. This is less likely to happen to women of higher socioeconomic status; higher education, income, and wealth make it easier for women to negotiate more favorable terms or contest the transfer of assets.¹²

Laws on the control of assets are changing, but not quickly enough. The World Bank reports that "half of the legal constraints [on women] documented in 100 countries in 1960 on access to and control of assets, ability to sign legal documents, and fair treatment under the constitution had been removed by 2010."¹³ This is progress, but getting halfway there has taken 50 years, and progress has been slowest in areas that regulate relations within households.¹⁴ This is due in part to the perception of some governments, nongovernmental organizations (NGOs), and religious institutions that they should not intervene in matters considered private family issues.¹⁵

Where legal change has come, it often has a clear impact on economic relations within households. For example, Ethiopia reformed its family law in 2000. Husbands can no longer deny their wives permission to work outside the home, and both husband and wife must agree to decisions about family property. These legal changes led to more women working



Riccardo Gangale, USAID

Women are more likely than men to work in agriculture.

outside the home and more women working full-time. A decade after the changes went into effect, evaluators reported that the law had increased Ethiopian women’s bargaining power in household decision-making and resulted in more equitable control of assets.¹⁶

“Womenomics”: Women’s Empowerment Is Necessary for Economic Growth

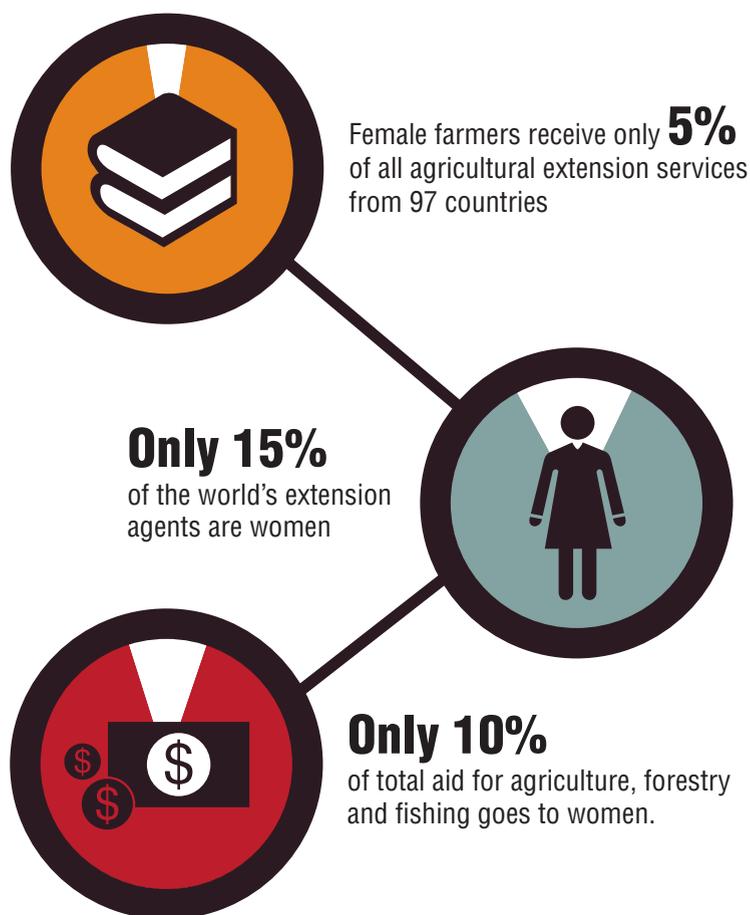
At the 2013 U.N. General Assembly, Prime Minister Shinzo Abe of Japan stated that womenomics is central to his growth plan for the Japanese economy.¹⁷ “Womenomics” is the theory that the advancement of women in society promotes economic growth. “Female labor in Japan is the most underutilized resource,” said Abe.¹⁸ This is true the world over. The International Labor Organization (ILO) estimates that globally, half of women’s productive potential is underutilized—as compared to one-fifth of men’s.¹⁹

Women in developing countries work mostly in low-productivity, low-paying jobs. In Rwanda, close to 90 percent of women are in the labor force, but the majority of Rwandan women work in subsistence agriculture. One doesn’t choose this occupation—it is something to turn to when there are no other opportunities. Women average 43 percent of the agricultural labor force in developing countries, ranging from 20 percent in Latin America to well over 50 percent in parts of Asia and sub-Saharan Africa.²⁰

In low-income countries, agriculture is the predominant way that women and men earn their livelihood.

The conditions under which male and female farmers work are far from equal. On the whole, women farm smaller plots than men; face legal restrictions on owning land; have less access to markets, credit, and inputs such as improved seeds and fertilizer; and are excluded from services such as agricultural extension. See Figure 1.2. Extension agents in developing countries are the main source of information about a wide

Figure 1.2 Women’s Access to Extension Services



Source: FAO (2011), *Women in Agriculture: Closing the Gender Gap*.

range of agricultural services, from new technologies to agribusiness opportunities.²¹ But only 15 percent of extension agents globally are women.²² In some countries, social norms prevent women from even speaking with a man, including professionals such as extension agents, in the absence of their husband.

Gaps in productivity between male and female farmers almost always disappear after



Sarah Rawson WFP 2014

accounting for inequality. From this, we may conclude that increases in productivity will follow gains in equality. The evidence bears this out. Countries with higher levels of gender inequality tend to have lower cereal yields than countries where there is more equality.²³ The United Nations Food and Agriculture Organization (FAO) estimates that if female farmers had the same access to productive resources as male farmers, the agricultural output in developing countries would increase by 2.5 to 4 percent.²⁴

Thus, in an interconnected global economy, gender inequality is not good for business. “Gender inequality diminishes a country’s ability to compete internationally,” concluded the World Bank in its 2012 World Development Report,

In many countries, especially in Africa, women farmers face discrimination in accessing credit and inputs, lowering their productivity.

*Gender Equality and Development.*²⁵ Leaders such as Shinzo Abe are opening their eyes to the damage gender discrimination does to the competitiveness of their national economies.

Some global businesses have also recognized the disadvantages of discriminatory practices and are taking measures to counter the effects of gender inequality on their own competitiveness. Coca Cola, the world’s largest beverage company, launched a campaign to remove barriers to empowerment for 5 million women entrepreneurs across its value chain by 2020. Nestle now has a program to help level the playing field for women in its cocoa value chain.²⁶

Of course, multinational food companies don’t normally decide to contract with farmers because they are female or male; they contract with people who have secure access to land, who in most cases are men. Because of their limited access to productive resources, women are typically excluded from high-value contract farming. In Senegal, for example, fresh fruit and vegetable exports to the European Union increased from 5,000 tons in 1997 to 25,000 tons in 2006—but just one of the 59 contracted French bean farmers in Senegal was a woman.²⁷ Discriminatory laws and social norms frequently confine women to certain types of employment in the supply chain. For example, agro-industrial firms hire women mainly for the harvesting and packaging stages of their operations.

Women could gain some measure of bargaining power if companies named them the “contracted party” in labor agreements more frequently. Conversely, the earlier story about the Papua New Guinea oil palm industry shows how women wielding their existing bargaining power led to changes in the way companies are doing business.

“Gender inequality diminishes a country’s ability to compete internationally.”

— World Bank

In Asia, although the majority of women still work in agriculture, the expansion of employment opportunities in global supply chains has opened up new opportunities, especially for young, unmarried women. Garment sector jobs enable rural women to leave for the cities where the factories are located. Social norms that restricted women’s mobility changed once the demand for their labor increased. The new demand also motivated parents to keep girls in school so that they have the skills to compete for the jobs. The earnings workers send home have raised their status in their hometowns and, on a wider scale, women’s status is improving because of the powerful boost the garment sector is giving national economies.²⁹

Dangerous working conditions and low wages have done little to discourage job seekers. More and more, garment factory workers are raising their collective voices to speak up for their rights. In April 2013, the collapse of a factory building in Dhaka, the capital of Bangladesh, killed more than 1,000 people, most of them female garment workers, and drew the world’s attention to poor conditions in factories all over Asia. The fact that companies with brand names recognized by U.S. and European consumers were implicated in the tragedy—accused of complicity in the abuse of workers out of simple greed—helped spur regulatory reforms that are beginning to improve working conditions. In this case, the mistreatment of women workers proved to be quite bad for business. Read more about the garment workers’ campaign in Chapter 3’s “Sounds of Solidarity” section, starting on page 125.

There is no doubt that the expansion of global food supply chains has helped to improve women’s employment prospects. In one region of Senegal, 90 percent of the women employed in agro-industry processing had never before worked outside their home and family farm.²⁸

In Asia, although the majority of women still work in agriculture, the expansion of employment

The garment sector in Asia has created economic opportunities for young women, boosted economic growth in countries, and contributed to poverty reduction.



ILO/Livingston Armytage

THE SURPRISING POWER OF PINEAPPLES

Dr. Jo Anne Lyon, World Hope International

“Planting Pineapples, Harvesting Hope,” a recently launched program led by World Hope International (WHI), teaches small-holder farmer associations in rural Sierra Leone the value of their land and how to grow and harvest a profitable crop. Women especially are benefitting from the program as they learn how growing a year-round crop like pineapple provides year-round income, which in turn means year-round spending money for food, health, and education, enabling mothers to provide for their children.



Photo credit: InterMotion Media

Pineapples, the traditional fruit of hospitality, is bringing welcome relief to many farming families in Sierra Leone.

Sierra Leone is a tough place to be a woman. One in eight Sierra Leonean women dies during pregnancy or childbirth. But it is women in the rural areas of Sierra Leone who are taking matters into their own hands and actively providing for themselves and their families' health needs.

In Sierra Leone, pineapples are unique among the other crops traditionally grown for two main reasons: a year-round growing season and a high-market value. These two factors work together for pineapple farmers to essentially eliminate Sierra Leone's “hungry months”—the season in between harvests in which many farming families survive on less than \$1 and just one meal a day. Through “Planting Pineapples, Harvesting Hope,” these farmers are connected to a direct buyer, Felix Juice (AFJ), the first manufacturer to export value-added goods from Sierra Leone since the end of a brutal 11-year civil war in 2002. Smallholder farmers can sell their pineapples to AFJ, which will in turn use them to make pineapple juice to sell around the world.

An essential value of this program is the idea that women farmers are given equal access to all tools, trainings, and agricultural outputs, ensuring they are equally as able as the men in their communities to earn income from the sale of pineapples. The money women farmers earn from the pineapples is consistently invested into nutrition, education, health care, and savings. As a result, the farmer associations involved in this program—68 percent of whom are made up of women—reap year-round food and job security from the program.

Dr. Jo Anne Lyon is the current General Superintendent for the Wesleyan Church U.S.A. and the first woman to ever be elected to the position. She is also the founder of World Hope International.

A longer version of this story appeared in *Today's Christian Women*. Learn more about “Planting Pineapples, Harvesting Hope” at www.worldhope.org/pineapples. WHI's pineapples project is made possible by GIZ, CordAid and many other caring donors.

Agricultural Assistance to Help Build Women's Bargaining Power

With so many women in the developing world working in agriculture, it makes sense to start here when discussing strategies to enable women to free themselves from hunger and poverty. But there is no simple answer to the question of what kind of agricultural assistance is best. “There is a marked contrast between the lack of solid knowledge on what works for women farmers and the rich evidence that documents gender inequalities in agricultural production,” explains a 2013 report by the U.N. Foundation, *A Roadmap for Promoting Women's Economic Empowerment*.³⁰

Moreover, of course women farmers are not a monolithic group. Solutions must be context specific, since strategies that work well for one group of women may fail for others. To move beyond subsistence production, the lowest-income women need more intensive services than those who have access to even modest resources.³¹ For example, landless agricultural workers need different kinds of information and training than those with access to land. Microcredit, which enables low-income people to borrow small sums of money to build a business, has been much less successful in enabling very poor women to lift themselves out of poverty than it has been for others. For women with the fewest resources, successful programs link lending with complementary services such as health care, education, financial literacy, and social services.³² Educating women about their rights to own land is inexpensive.³³ Community-based organizations could play a useful role in promoting legal literacy.

Women have rarely been consulted when agricultural development programs are being designed and implemented. Until recently, programmers essentially treated male and female farmers as members of one group. But experience has shown that this approach is rarely successful since gender discrimination leads to significant differences in needs and priorities. For example, since women are expected to do the vast majority of household chores, they may value crops that require less land preparation, weeding, and/or cooking time more than men do. Men may see producing crops that they can trade as their top priority, while women focus on ensuring an adequate food supply for the family to get through the lean season between harvests, or being able to offer their children a greater variety of foods.

How can development programs move from “rich evidence that documents gender inequalities” to “solid knowledge of what works for women farmers”? Among the innovative efforts to develop this knowledge base is the Women's Empowerment in Agriculture Index (WEAI), developed by the U.S. Agency for International Development (USAID) with its NGO partners. The WEAI is a survey-based tool that measures woman's empowerment in



Louis Stippel / USAID

In Ghana, Feed the Future, the U.S. global hunger and food security initiative, has provided agricultural development assistance to this woman and other members of a women's rice processing group.

five areas: crop production decisions, ownership and control of productive resources, control of income, community leadership roles, and use of time. The WEAI survey assigns both an absolute “empowerment score” and a score of a woman’s empowerment relative to her husband or other male member of the household.³⁴

WEAI is already yielding valuable information about the relationship between indicators of women’s empowerment and nutrition—a relationship critical to ending hunger. WEAI surveys are finding this relationship to be context specific. In Nepal, for example, two of the WEAI areas—increasing women’s degree of control over production decisions and reducing the amount of time spent on household tasks—have been associated with improvements in dietary diversity and children’s nutritional status. In Ghana, dietary diversity was instead strongly associated with women’s access to credit. And in Bangladesh, children’s nutritional status is more closely associated with parental education levels, a variable outside agriculture altogether.³⁵ WEAI offers valuable help in identifying strategies to help agriculture programs contribute more effectively to reducing hunger and malnutrition

WEAI reflects the renewed attention women’s empowerment is receiving at USAID; it is part of a wider effort to improve the agency’s gender policy framework. In 2012, USAID released a new and comprehensive gender equality and women’s empowerment policy. The Millennium Challenge Corporation (MCC), another U.S. agency that supports agricultural development, also came out with a comprehensive gender policy that year.

MCC is a younger agency than USAID (it was established in 2004, while USAID has been oper-

ating since 1961) and takes a new approach. MCC works with countries that meet specific criteria related to investing in their people and governing transparently; participating countries develop programs themselves based on national priorities. Another MCC feature, its multi-year compacts, means that the program objectives can be longer-term as well. Accordingly, most governments choose to focus on large-scale infrastructure and agricultural development.³⁶

MCC’s principal objective is to reduce poverty through economic growth, an approach that assumes that the needed improvements will flow naturally out of economic growth. But as Professor Naila Kabeer eloquently states, “Market forces cannot on their own dissolve the ‘durable inequalities’ in rules, norms, assets and choices that perpetuate the historically established disadvantages of certain social groups.”³⁷

Since 2010, when MCC established a separate social and gender assessment group, it has sought to make gender integration an agency priority, using systemic gender analysis to reduce or remove inequalities that hinder both growth and progress against poverty. In MCC’s approach to gender integration, specialists conduct ongoing gender analysis to improve project results, from the earliest phases of program development through the end



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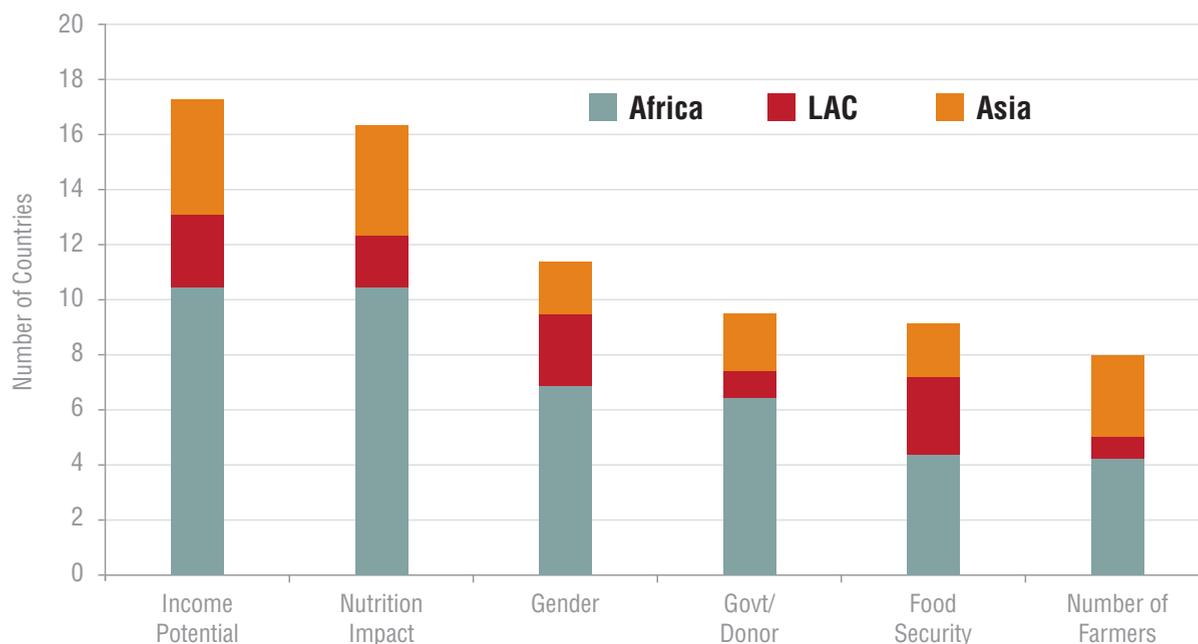
In Kenya, the Huruma Women’s Group is receiving support from a Feed the Future project to turn their maize and other staple crops into value-added baked goods for sale in local markets, generating additional income and increasing food security for the women and their families.

of the compact. As senior leaders of the social and gender assessment group explain: “The shift toward an operational and institutional approach to gender integration in the last several years reflects what we have learned about the limitations of a policy accompanied by leadership, good will, and some expertise, but without specific procedures and milestones for accountability: It is not enough.”³⁸

One of the experiences that led to the new operational and institutional approach took place in Nicaragua in 2005. Lack of gender analysis in the early stages meant that the compact’s Rural Business Development Project, intended to increase farmer participation in agricultural value chains, was designed without considering gender inequalities and differences. As it turned out, women’s participation in the project was effectively limited by requirements that participants hold specific productive assets. When a group of local women’s organizations found out about these structural barriers, they protested and offered a proposal that would integrate women into the project. It was eventually accepted; MCC was able to develop a more flexible gender-responsive approach to project requirements. In the end, gender-related criteria were included in all phases of Nicaragua’s compact and women’s participation in the business development project increased.³⁹

Today, these barriers are less likely to arise in U.S. agricultural development programs thanks to MCC and USAID requirements for comprehensive gender analysis. Gender integration is at the forefront of the focus areas of Feed the Future,⁴⁰ which was launched in 2010 as the U.S. government’s flagship global hunger and food security initiative. Today, Feed the Future provides agricultural development assistance to 19 countries. See Figure 1.3. Another

Figure 1.3 Factors Considered in Feed the Future Value Chain Selection



Source: USAID, 2014.

JOURNEY TO A PROMISING FUTURE: THE STORY OF A WOMAN FARMER IN RURAL BANGLADESH

*SPRING/Bangladesh**

Rajopa is a housewife living with her husband, a day laborer, and their four children in the Charkhalifa village of Barisal Division in the southern delta region of Bangladesh. For years, she and her husband have struggled to feed their family on a marginal income. The youngest child, eight months old, is underweight and often suffered from diarrhea. Rajopa did not know about the universal recommendation that children should be fed complementary foods, in addition to breast milk, from six months to two years, so she continued to exclusively breastfeed. The infant did not receive enough calories and nutrients needed for proper growth.

With funding from USAID, the Strengthening Partnerships, Results and Innovations in Nutrition Globally Project (SPRING) invited Rajopa to join a Farmer Nutrition School (FNS), a community-level program that provides training on homestead food production. It targets resource-poor households with pregnant and lactating women and children under age two and employs a group-based, supportive learning process to enhance their access to diversified, nutrient-rich vegetables, fish, and poultry. A typical FNS has between 15 and 20 participants.

As part of her field school sessions, Rajopa also received counseling on a package of Essential Nutrition and Hygiene Actions. These are small, cost-effective, and easily “doable” actions focused on dietary diversity, women’s nutrition, and hygiene that have been proven to prevent disease transmission and reduce maternal and child malnutrition, mortality, and morbidity. Along with this training, Rajopa was taught how to build and install a

household “tippy tap” (a simple hand washing device) near toilets and kitchens to improve the adoption of hygienic hand washing practices. Rajopa applied the hands-on education she received to plant and harvest seasonal fruits and vegetables on her family’s previously uncultivated land. She also became involved in rearing poultry.

“When I joined the FNS, I had no idea what it was about and what my benefit would be to be a member,” Rajopa said. “I thought it would be a waste of time, but a few days later, I realized that it could change my fate. I never thought that I could benefit from homestead land that [I thought] was useless.”

Rajopa’s children think the tippy tap she installed is exciting and fun to use. The produce generated from the garden fulfills a large proportion of the family’s daily food requirements and has helped to change their food intake pattern. She is now able to meet a substantial portion of the family’s nutritional needs with this produce from her garden. She also provides a daily egg to her youngest child who is now healthier and less frequently sick. “My husband also helps me in my [homestead food production] work and is very happy to

see my development.” While she has “graduated” from the FNS, Rajopa says her success has inspired those around her, encouraging other community members to seek knowledge from her.

** SPRING/Bangladesh uses the 1,000 days approach within the health and agriculture sectors to facilitate social and behavior change aimed at preventing stunting in young children, working in the USAID Feed the Future zones of influence of Barisal and Khulna.*



For years, Rajopa and her husband have struggled to feed their family on a marginal income.

USAID project centered on women's roles in agriculture and nutrition is SPRING (Strengthening Partnerships, Results, and Innovations in Nutrition Globally), whose primary goal is to prevent stunting and other forms of maternal/child malnutrition during what has become known as the 1,000 days. This is the stage in human life, between a woman's pregnancy and her child's second birthday, when getting the right nutrients is the most critical. See Box 1.2.

Conditional Cash Transfer Programs: Another Strategy to Strengthen Bargaining Power

Since the mid-1990s, conditional cash transfers (CCTs) have been increasingly used by developing country governments and donors as a way of supporting families with children. When designed with gender in mind, CCT programs can potentially improve women's bargaining power within the household by putting money directly into their hands.

CCTs work by providing the family with a small cash allowance that continues as long as parents comply with the conditions—which are, most commonly, ensuring that children attend school regularly and have timely health checkups. Mothers may also be required to go for checkups themselves and/or attend health and nutrition workshops.⁴¹

The CCT approach has proven successful in raising school attendance rates for girls. Education is one of the most empowering experiences a child can have—it opens doors both to better jobs and to knowledge that is empowering in and of itself. CCT programs benefit girls more than boys. Despite progress toward equal educational opportunity, parents will generally decide to send their boys rather than their girls to school if a choice must be made.

The impact of CCTs for girls is more straightforward than for adult women. CCT programs do not build human capital for mothers as clearly as they do for girls who would otherwise not attend school. Simply having access to cash does not ensure that a woman is allowed to make decisions about spending it. It is also possible that the time required to fulfill CCT conditions—which may include not simply bringing a child to the health clinic, but also doing the chores that her daughter would be doing if she were not at school—could increase “time poverty.” Women in developing countries already spend up to 90 percent of their time each day on food preparation, child care, and other household chores.⁴² CCT participants may be willing to make the tradeoff, but the effect of this increased time poverty



Alejandro Lipszyc

Brazil's Bolsa Familia, one of the largest conditional cash transfer programs in the world, has led to significant increases in school participation for girls.

may be to pull them away from income-generating opportunities, leaving them with fewer resources and less experience once their children become too old to qualify for the program.

Latin American countries pioneered CCTs. Most have become middle-income nations and can therefore better afford to finance large-scale transfer programs, just as they have more resources available to improve public services such as education and health care. Evaluations of CCT programs have documented their success in reducing hunger and poverty. This is particularly important because today, most people in extreme poverty live in middle-income countries.⁴³ As word spread about CCTs as a way to reduce poverty, low-income countries wondered whether the strategy could work for them too. Debt relief and development assistance have made it possible for them to begin to find out. Low-income countries and donors all over the world are now using CCTs, although most are a fraction of the size of Brazil's or Mexico's programs. By 2010, an estimated 750 million to 1 billion people in the developing world were participating in a transfer program,⁴⁴ and the number has only grown since then.

The most studied of the Latin American CCT programs is Mexico's Programa de Education, Salud, y Alimentation (PROGRESA, now Oportunidades). The program currently reaches 6.5 million households—25 percent of the population. Like other CCT programs, its cost is very modest—0.4 percent of GDP.⁴⁵ For data on other programs, see Table 1.1. "PROGRESA seeks to improve the condition of women and empower the decisive role they play in family and community development," reads an early policy document for the program.⁴⁶ Studies show that the program has increased women's self-confidence, improved their status in their communities, and helped reduce tensions within the household.⁴⁷

Women who have participated in PROGRESA/Oportunidades report that their husbands largely support the program. It is viewed as a program for the children, so it does not threaten men's role as breadwinner, and because men's own earnings are so low, they welcome the additional income to cover household expenses. Women use the income primarily for their children's needs—for example, clothes and school supplies—or for additional food for the whole household. Because these are already "women's domains," husbands generally do not try to weigh in on the specifics of their wives' purchases.

There is always a risk of overstating the impact of one program, even one as large as Oportunidades, but the CCT does seem to be changing community norms for the better. It is associated with reduc-

Families in Oportunidades, Mexico's conditional cash transfer program, receive a bonus if children graduate.



Richard Lord

tions in domestic violence—including among nonparticipating households in communities where program beneficiaries are concentrated. The same spillover effect for nonparticipants has also been noted in education, with overall girls’ school enrollment rates rising.⁴⁸ The greatest impact has been at the secondary school level. PROGRESA/Oportunidades has not increased girls’ primary school enrollment rates significantly, since primary school attendance was already quite high when the program began. Secondary school enrollment rates have increased for both boys and girls, but a study of the 2002-2003 school year showed that girls’ enrollment increased twice as fast as boys’ enrollment.⁴⁹ The program also reduced dropout rates at all stages of secondary school; moreover, the situation improved the most in the later grade levels, meaning that more girls were getting to graduate.⁵⁰

Table 1.1 Major Conditional Cash Transfer Programs

Country/Program	Start year	Beneficiaries	Spending	Conditions
Brazil Bolsa Familia	2003	13 million households = 26% of population	US\$10.75 billion = 0.53% of GDP	<i>Education:</i> School attendance of at least 85% for children ages 6-15, and 75% for ages 16-17. <i>Health:</i> Vaccines up to date, prenatal care, health visits, growth monitoring.
Chile Chile Solidario Ethical Family Income (EFI)	2002 2010	410,000 households = 8% of population	US\$400.5 million = 0.18% of GDP	<i>Education and health:</i> Chile Solidario: Social workers assist families in developing individualized plans for overcoming poverty, with specific conditions. EFI: “Duty” transfers conditional on school attendance, regular health care, and other agreed objectives; “Achievement” transfers conditional on good grades, school completion, and women’s employment.
Mexico Progresa/ Oportunidades	1997/ 2002	6.5 million households = 25% of population	US\$5 billion = 0.4% of GDP	<i>Education:</i> Daily school attendance (at least about 85%) bonuses for graduation. <i>Health:</i> Pre- and postnatal care, regular health visits, participating in health seminars.
India Indira Gandhi Maternity Benefit scheme	2010	300,000 women = 1% of women who be- come pregnant annually	US\$61.5 million = 0.003% of GDP	<i>Health:</i> Prenatal check up and counseling, infant immunizations, exclusive breastfeeding, and growth.
South Africa Child Support Grant	1998	11.3 million children = 55% of children	US\$4.7 billion = 2.1% of GDP* *% includes spending on old age pension (2.9 million elderly, =69% of popula- tion>60, US\$4.9 billion)	<i>Education:</i> School attendance to age 18 (as of 2010).

Source: ILO (2013), *Cash transfer programs, poverty reduction and empowerment of women: A comparative analysis: Experiences from Brazil, Chile, India, Mexico, and South Africa.*

EMPOWERING WOMEN AND GIRLS IN PASTORALIST COMMUNITIES



Joseph Moleri/Bread for the World

*Fouzia Abdikadir Dahir,
Mandela Washington Fellow*

A year ago, I met a pastoral family and a nine year old girl received me as I entered the home. After talking to the girl, I learned how passionate she is about school. I asked why she was not going to school. She said that her school is 14 kilometers away, and though she was comfortable with walking this distance, boys used to beat her every day until she had to drop out.

Is this the end of the little girl's future? Not as long as I am here. I intend to change things for her and other girls in her same situation.

Northern Organization for Social Empowerment, the organization I founded in Northeastern Kenya, advocates for pastoral women and girls. Being a pastoral woman from this region who has made it this far, I plan to use every opportunity to advocate for the rights of these women and girls.

In a region that has long been marginalized, among a people who rarely stay in one place for very long, we have to address specific issues that undermine the education of girls. Even though tuition fees have been abolished in the public schools, parents who can hardly provide food for their children cannot afford school uniforms and stationery.

The primary objective of Northern Organization for Social Empowerment is to create an alternative economic livelihood for pastoral women through farming. This

initiative will help the women to settle and give them the means to send their girls to school, and the income earned from farming will make it possible to keep the girls in school.

We launched an outreach program in the rural areas to sensitize parents on the importance of educating girls, and I am glad to say the feedback has been positive. Culture poses a major challenge to the girl child's education. Families who have embraced modern education still hesitate to educate a girl. According to them, educating a girl is a waste of time because her rightful place is in the kitchen. Parents still believe that the honor of a woman lies in her family, and many are the times they marry a girl off to a man thrice her age. Early marriage shatters the girl child's dreams of education.

For the ones whom luck favors and they get to go to school, domestic chores become an obstacle they must struggle to negotiate. They have to travel kilometers to fetch water, gather firewood and also do the cleaning, leaving no time to do homework. They eventually drop out of school.

We made sure that the school committees have slots for the pastoral women and men so that they are included in the affairs of the school. Parents will interact with the teachers and understand each other better; this step will open their eyes and understand what is expected of them as well as the girls. This will help to address general challenges like reducing the amount of domestic chores girls are obliged to do.

Fouzia Abdikadir Dahir is a member of the first class of the Mandela Washington Fellowship for Young African Leaders sponsored by the U.S. government. In the summer of 2014, she attended a summit in Washington, DC, hosted by the White House, with all 500 of the Mandela Washington Fellows. She also participated in an eight-week, follow-on internship with Bread for the World Institute.

CCT programs that include group mobilization components present opportunities to enable women to build their bargaining power. “Where CCT programs organize collective activities for beneficiaries, such as meetings, committee participation, and workshops,” said Caren Grown, author of USAID’s Gender Equality and Women’s Empowerment policy and now with the World Bank, “women report increases in their knowledge, social awareness, and self-confidence.”⁵¹ Grown observes that without such collective activities, programs are missing a valuable opportunity to improve women’s status.

Oportunidades requires participants to engage with other women in these types of groups. Some of the spillover effects on nonparticipants may be explained by the status and visibility of the women who are active on committees and attend workshops. In cultures where female behavior is tightly constrained, leaving home for activities with other women may be a highly unusual thing to do. Women may be required to finish all housework and prepare their husbands’ meals before leaving the house,⁵² but for some, being away while their husband is home and might want their attention is itself a step toward independent decision-making.

The research finds categorically that CCT programs do the most good when mothers control how the money is used,⁵³ whether the programs are designed to be “women’s empowerment programs” or mainly to benefit children. Here again, we see that women’s control of their own income is a vital strategy in efforts to end malnutrition and hunger among children.

Producer Groups: Strength in Numbers and Changes in Attitudes

When women farmers join together in producer groups, they can use economies of scale to overcome inequalities that are otherwise stubbornly resistant to change. Agriculture specialists distinguish between several types of producer groups (cooperatives, associations, etc.), but our point applies to all: groups of women can mobilize a stronger voice, more bargaining power, and better development of their businesses than individuals operating alone. We saw this earlier in the story of the women who had been excluded from MCC’s Rural Business Development Project in Nicaragua, but came together to propose a solution and win approval for it.

In April 2014, Bread for the World Institute visited Malawi, a small country in southern Africa where 90 percent of the rural population earns its livelihood in agriculture. The average landholding is 0.8 hectare—just under two acres—and the poorest households earn a living from even smaller plots.⁵⁴ Female-headed households, the most vulnerable of all, make up 28



Todd Post/Bread for the World

Members of the Chimbiya Piggery Cooperative in Malawi. Originally, it was an all-women’s group, but now males participate if they agree to share decision-making authority with the women.

percent of all households.⁵⁵ Given their situation, which is similar in a number of other developing countries, it is in the interest of these farmers, male or female, to join a producer group. Just one example of why this is true: smallholders in Malawi lose an estimated 40 percent⁵⁶ of their production to spoilage—staggering post-harvest losses. And individually, farmers cannot afford to invest in storage facilities to protect the crops they have worked to produce.

The goal of all the farmers in producer groups is to break out of subsistence levels of production and become successful agribusinesses. Subsistence is the way of life for male and female smallholder farmers alike. Because each farm is so small, nobody by himself or herself has the bargaining power to negotiate better prices for crops, invest in infrastructure to increase productivity, or negotiate favorable terms with financial services. The economies

“She never knew how much I made and I never told her. Now we share everything we earn.”

— Yusef Dickson,
Malawian farmer

of scale they achieve together as a group increase with each producer, regardless of gender, and the success of the enterprise depends on the ability to take advantage of the potential of all its members.

NASFAM, the National Smallholder Farmers’ Association of Malawi, is the country’s largest farmer organization with more than 120,000 members. The farmers it works with are organized into much smaller groups, sometimes as small as 10-15 members.⁵⁷ While many of the groups are made up predominantly of women, NASFAM doesn’t promote all-female

or all-male producer groups. Instead, groups tend to organize according to the crop they are cultivating. This can turn out to be groups that are mostly men or mostly women, because in Malawi, as in many developing countries, certain crops are regarded as women’s and others as men’s. Tobacco, the country’s top export, is considered a man’s crop. Soy is a woman’s crop.

Women’s empowerment is one of NASFAM’s main priorities, but empowerment programs can—and some would say “must”—work with men to address gendered norms that hold women back. Farming presents a natural opportunity to work with husbands and wives because it is something they both do. Whether they are working together in the same field or separately, it is their combined production that goes into putting food on the table and keeping a roof over their heads.

Connex Malera initially resisted his wife Dyna’s appeals to attend a meeting of the producer group she had joined. But after he consented and attended one meeting, he could see that working within a group had its advantages. What happened then is something he didn’t expect. NASFAM offers farmers training in running an agribusiness; as part of the training, instructors help participants examine gender dynamics in their household and how these dynamics affect their ability to achieve their business goals. See Box 1.4 on page 60 for one of the specially designed tools used to explore gender dynamics. By working together with his wife on a vision of what they wanted to accomplish together, he was in a sense forced to listen to her ideas about farming, and it was a surprise to him how smart she is—smarter than he is, he thought.

“I used to say this is a wife and her job is to cook and take care of the children,” Connex told Bread for the World Institute at a meeting with the producer group. “I am the head of the household and it is my job to make all the decisions. Now we discuss and make decisions together.”⁵⁸

The value of having men in the group extends beyond the changes in the male participants themselves, because they become ambassadors for change among other men in the community. They have more credibility than women do when they make the case to other men for suspending their biases against working with women. Connex recruits other men to the group now. But he does this in subtle ways, often talking with them at informal gatherings where they may be playing a board game or drinking. At first, the other men dismissed his argument that there was any benefit to working with women. Eventually they grew curious: first after noticing that his income was rising, and then when the hungry season came and he had plenty of food while they were running out.

One of the men Connex recruited was Sungani Selemani, who recounted how he used to share Connex's attitude that it was useless to discuss business with women. Today, he has joined the group with his wife, and they discuss all of their household matters and make decisions together. In addition, he says, he has quit drinking and stopped hitting his wife when he is unhappy.

Yusef Dickson has also quit drinking and says that the group has helped him to become a better husband and father. A musician, Yusef has composed a song about his transformation. And when we spoke with him, he also shared a story about how the training they have participated in together has also changed his wife. "After she had sold her groundnuts, I had not yet finished with my tobacco. She came to me and said take this money and use what you need to finish your tobacco. That taught me a lot. Previously, she was just like me—keeping the money she made from her groundnuts for herself. All the money I made from my tobacco I kept for myself. She never knew how much I made and I never told her. Now we share everything we earn."⁵⁹



Connex Malera (left) and Sungani Selemani (right) are glad to be part of a mixed-gender farmers' group. They encourage other men in their community to join who doubt the benefits of sharing decision-making power with female farmers.

Prerequisites for Women's Empowerment and Ending Hunger

Investing in Health

It may seem too obvious to bear mentioning that for a woman to live a full life and contribute to her family, community, and country, she must grow up healthy and, as an adult, be free of debilitating or disabling health problems. Perhaps most obvious of all is the need for women to survive pregnancy and childbirth.

BOX 1.4

THE GENDER BALANCE TREE

Rebecca Morahan, Twin

The image shown here is an example of a Gender Balance Tree created by a husband and wife participating in the NASFAM program discussed on pages 57-59. A Gender Balance Tree is a tool to map out different areas of work, expenditure, property and decision-making and identify whether these relate primarily to women or men. The purpose is to make explicit what is usually accepted without question in terms of gender relations, opening up space for discussion and reflection. Families use the tool to identify and track changes they would like to make and it can function as a kind of household contract or plan.



These relate primarily to women or men. The purpose is to make explicit what is usually accepted without question in terms of gender relations, opening up space for discussion and reflection. Families use the tool to identify and track changes they would like to make and it can function as a kind of household contract or plan.

The tree includes three sections: roots at the bottom, trunk in the center, and branches at the top. One side of the tree is designated 'female' and one side 'male,' as illustrated by the figures on the inside of the trunk. If there are male and female children in the household these are also included just below the drawings of the adult men and women. Each diagram is individualized and reflects the situation in a particular household.

For more information about the methodology, go to www.wemanglobal.org/2_GenderActionLearning.asp.

The roots of the tree illustrate the work, both paid and unpaid, which men and women carry out individually or as a couple; women's work appears on the left side of the tree, and men's on the right side. The work they do together appears in the central section of the roots. Men's and women's work are also differentiated to show whether or not they generate income—domestic work appears inside the root, income-generating activities on the outside. For example, in this diagram women are shown inside the roots to be cooking, cleaning, fetching water, etc., and men to be building roofs and chopping wood.

The branches of the tree show how the income is distributed. The branch on the female side shows expenditures made by women, and on the male side expenditures made by men; the middle of the branches section shows their joint or household expenditure. The branches section is designed to generate discussion about access to and control of income, and the choices men and women are able to make about how they spend money. It also gives the participants an opportunity to reflect on their current spending and whether it is helping them to move in the direction they want. Typically, as the icons in this diagram indicate, men spend money playing pool and other games and drinking. An area of expenditure identified by women was ritual gift exchange with other women, shown as a woman carrying a wrap on her head. Both men and women identified these activities as ones they want to reduce expenditure on to invest more in achieving their longer-term goals.

The trunk section shows how property is distributed and who participates in decision-

making. It is consistently found that higher value items of property such as livestock and modes of transport (bicycles, oxcarts) are regarded primarily as belonging to men. Women's individual property consists mainly of different kinds of pots and pails. This section of the diagram usually generates debate about what ownership means (for example, the right to make decisions about use, such as loaning an item to others) and how to make ownership more equitable. Decision-making is indicated by thought bubbles, shown in this diagram in relation to the icon of the house inside the trunk.

By completing the diagram together, the message that is communicated to men and women is that a balanced tree provides a strong base for household development. Therefore the aim is to encourage sharing of work, property and income, including re-investment in the farm and in jointly owned assets, and to balance all of these areas

between the male and female sides of the tree. When a change occurs, they circle the areas they had sought to change in red (indicating ripe fruit). In the diagram, notice red circles in the central area of the roots around agricultural activity and in the branches around women's expenditures and the use of a bicycle. In addition, inside the trunk the presence of some property usually regarded as male (for example, cattle, bicycle and oxcart) can represent a decision to regard these as joint property rather than the sole property of men.

Rebecca Morahan is a Gender Associate for Twin, a UK-based organization that works with smallholder farmers in Africa and Latin America to promote fair trade and equality in the division of labor and finances by ending the exclusion of women farmers from decision-making.

The objective is to bring men and women together to look at a variety of constraints and behaviors that create and deepen poverty.

Of the eight Millennium Development Goals (MDGs), there has been less progress reducing maternal mortality than on the other goals. The key to lowering maternal mortality is improving the quality of maternal health care.⁶⁰ Every day approximately 800 women die from preventable causes related to pregnancy and childbirth, 99 percent of them in the developing world.⁶¹ In 2011, 47 million babies were delivered without skilled care, primarily in the countries



Ben Edwards, USAID/Haiti

Haitian mothers—many with children in tow—learn about maternal and child health at a clinic in a tent camp.

where maternal mortality rates are highest.⁶² In several countries, giving birth carries a 1 in 25 chance of death, and many more new mothers suffer long-term health effects.⁶³ In a few places, it is even riskier; for example, 1 in 10 women in Afghanistan die from complications of pregnancy and childbirth.

Improvements in maternal mortality can have a profound effect on a society's development and economic growth. At the beginning of the twentieth century, the United States had one of the highest rates of maternal mortality among the high-income countries of the time. In 1920, one in six U.S. women suffered a long-term disability from childbirth. The decline in maternal

mortality was due primarily to improvements in services for pregnant women and changing norms about where births should take place—in a hospital rather than at home.⁶⁴ Between 1920 and 1950, U.S. women joined the labor market at an unprecedented rate. The driving reason behind this dramatic change was improvements in maternal health.⁶⁵

Today, high rates of maternal mortality and disability resulting from pregnancy and childbirth are usually associated with poverty—but some low-income countries have shown that poverty need not be an intractable barrier to rapid improvements in maternal health. In Sri Lanka, the maternal mortality rate was cut in half between 1947 and 1950 from 1,000 per 100,000 births to less than 500. The rate has continued to fall and is now 29 per 100,000 births.⁶⁶ Sri Lanka has a modest GDP—and yet, the country made striking progress against maternal mortality with public expenditures on health care that have averaged only 1.8 percent of GDP since the 1950s.⁶⁷ As in the United States, reductions in maternal mortality were bolstered by improvements in services to pregnant women and during labor and birth. In Sri Lanka, midwives were trained to fill the void when too few doctors were available.

Other factors related to reducing maternal mortality include increased access by girls to education and improvements in their overall health and living conditions. These lead to a delay in the onset of sexual activity and thus decrease the chance of pregnancy before girls are ready to cope with the physical, emotional and psychological demands of having children. Having fewer children simply exposes women to less risk and allows them the opportunity

to more fully develop their potential. Delaying onset of sexual activity makes it possible for young women to participate more actively in the economy. Empowering women naturally leads to reductions in poverty and to smaller families that parents are better able to support.

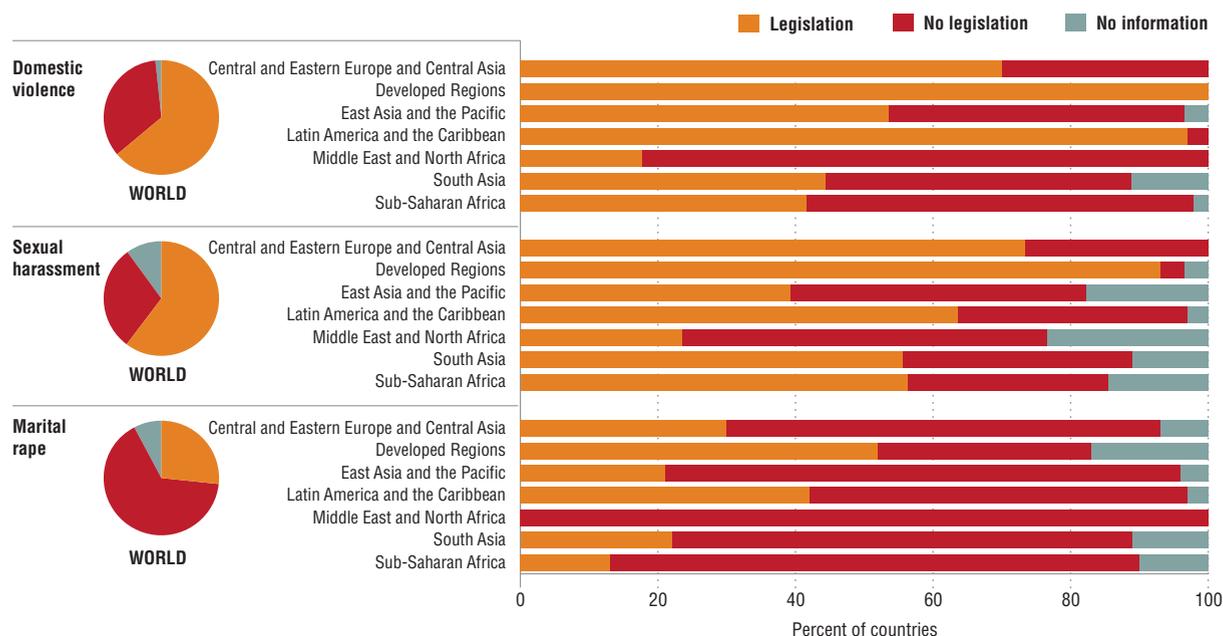
The ability of a woman to negotiate her sexual relationship with her husband is one of the truest signs of the empowerment of women. A woman at risk of sexual violence in her home—and with nowhere to turn for help—is as disempowered as one can be. Laws exist to protect women against sexual violence, but for inexplicable reasons frequently stop short of protecting her at the door to her own home. See Figure 1.4. Rape within marriage is illegal in only about a third of countries.⁶⁸

Beyond maternal mortality, there are many other harmful consequences of gender bias in health care and underinvestment in other facets of girls' and women's well-being. Overall, women and girls in low-income countries die at a higher rate than men and boys. This is not caused simply by a lack of resources; rather, it stems from deeply held societal beliefs that women and girls are simply not as valuable as men and boys.

Missing is the term coined by Nobel laureate economist Amartya Sen to describe excess female deaths, or deaths that would not have happened if not for gender discrimination. According to current estimates, there are 6 million missing women and girls.⁶⁹ It can start in the womb, since preferences for sons remain strong in many countries, including very populous China and India, and access to medical care to determine the sex of a fetus is now affordable to increasing numbers of parents.

Figure 1.4 **Laws on Violence Against Women**

Two thirds of countries have laws in place against domestic violence, but many countries still do not explicitly criminalize rape within marriage.



Source: UN Women (2011), *Progress of the World's Women, 2011-2012: In Pursuit of Justice, UN Women Report*.

Infant girls fare poorly in low-income households. Excess female deaths in infancy and childhood are caused mainly by lack of access to clean water and proper sanitation. Between birth and age 5, children contract between 50 and 70 illnesses.⁷⁰ While boys and girls face similar risks of exposure to contamination, parents often choose to treat sons and daughters differently. For example, some mothers stop breastfeeding their infant daughters prematurely so that they can get pregnant again in hopes of bearing a son. Cessation of breastfeeding too early leaves the infant girl more vulnerable to childhood illnesses such as diarrhea—still the number one killer of children globally.

Common childhood illnesses don't have to be fatal. Treatment for diarrhea, for example, costs hardly anything—it is basically a solution of water and salt. Free medical care for poor families would keep parents from being forced to choose treating one child's illness over another's—choices that turn out to reflect gender discrimination with young lives at stake. Access to medical care might make the family's biased attitudes irrelevant. A study of seven countries with very high child mortality rates found no difference in the way girls and boys were treated once they arrived at a medical facility.⁷¹

Not only does underinvestment in daughters lead to higher mortality rates for girls, but those

who survive are at risk of poor health for the rest of their lives. Stunted children are not only stunted in height but are more susceptible to chronic illnesses and have more difficulty learning. As adults, stunted women's short stature puts them at greater risk of complications from pregnancy and childbirth.⁷²

Maternal mortality itself is a potential reason for parents to underinvest in girls, says economist Esther Duflo: "If parents expect girls to be much more likely to die as young women than boys, they may be more inclined to invest in boys."⁷³ This would be the completion of a vicious circle that perpetuates high rates of maternal mortality.

As mentioned, interrupting this cycle by providing health care so that women survive childbirth and do not sustain lifelong injuries, and parents are not forced to choose which children will get medical treatment, saves lives and, over time, can help change perceptions that females are weaker and more susceptible to illness. Governments and civil society organizations can also help change public attitudes with education campaigns that point to the importance of key actions such as having a trained attendant during childbirth, sustaining exclusive breastfeeding for a full six months and extending it until age 2.



Laura Elizabeth Pohl for Bread for World

Underinvesting in the health of girls and women contributes to child mortality and intergenerational cycles of poor health and poverty.

Investing in Education

Between 1990 and 2010, the percentage of women globally with no formal education fell from 22 percent to 13 percent.⁷⁴ Nonetheless, two-thirds of illiterate adults are female.⁷⁵ In a study of 108 countries, Sonia Bhalotra and Damian Clarke found that for countries where girls have at least a single year of school the maternal mortality rate declines by 174 deaths per 100,000. The impact of education on reducing maternal mortality is at least equal to or larger than the impact of skilled birth attendance.⁷⁶

Moreover, education is linked to lower rates of infant mortality since girls with some education marry later and have fewer, healthier children.⁷⁷ Education for girls is also a direct cause of lower poverty rates and higher labor force participation. Literacy and numeracy also make it possible for female farmers to take advantage of new technologies to increase their productivity. In fact, whether farmers benefit from greater access to information

about markets and weather depends every bit as much, if not more, on literacy levels as on improvements in information and communications technology.

Given its proven benefits, national governments and donors have prioritized investments in education as a way of reducing gender inequality. Since the turn of the century in particular, there has been a groundswell of support for girls' education. The MDGs include achieving gender parity in primary and secondary school enrollment. While progress has been steady, neither of these targets will be achieved. By 2015, 70 percent of countries are expected to achieve gender parity in primary enrollment.⁷⁸

There has been less progress in reducing inequality at the secondary level. By 2011, only 38 percent of countries had achieved gender parity at the secondary level, compared to 60 percent for primary.⁷⁹ But while basic literacy is most critical, completing secondary education means sizeable increases in earnings for both men and women.⁸⁰ Between 1999 and 2009, sub-Saharan Africa made the greatest gains of all regions in secondary education, with enrollment rates rising from 28 percent to 43 percent for the lower secondary grades (seventh to ninth) and from 20 percent to 27 percent for upper secondary.⁸¹ Despite this progress, however, the region still has the lowest enrollment rates and the greatest gender disparities.

The poorest girls continue to have the fewest opportunities for education. The law may say all children must go to school, but weak capacity for enforcement means that in practical terms, it's up to each family to comply. In most countries, primary school is free but secondary school usually is not—hence the much greater progress in primary education.



Better educated girls are more likely to work when they are adults, have fewer children, and exercise more decision-making power in their households.

Many families whose daughters complete primary education are simply not able to afford secondary education for them; either none of the children can go to high school, or boys are prioritized. Abolishing secondary school tuition and fees would make a big difference, but this is, of course, expensive, and not all countries can afford to.

Is education eroding social norms that value women less than men? It depends on how you measure progress. Between 1990 and 2011 in the Middle East and North Africa, for example,

education seems to have had a very limited impact on gender norms that constrain women's activities outside the home.⁸² Girls' primary and secondary school enrollment in the two regions rose by 16 percent and 23 percent respectively, yet women's participation in the labor force over the same period rose by only 3 percent.⁸³ In Argentina, Brazil, El Salvador, and Mexico, four middle-income Latin American countries, men who have not completed primary school are as likely to be in the labor market as women with tertiary education.⁸⁴ While formal education systems provide an opportunity to challenge social norms, education is an institution—and, like other institutions, reflects



Yessi Maryam

A USAID-supported school project in Indonesia combines science education while addressing the practical necessity of treating contaminated drinking water.

social norms and can easily contribute to inculcating them, whether intentionally or not.

If we believe that education is transformative, we need to consider as well what boys are being taught about gender roles and gender equity at school. Surveys show that better educated men put more time into care giving.⁸⁵ It may be that better educated men tend to marry better educated women, whose bargaining power as a result of their education makes it possible to change gender norms in their household. Or it could be that education itself is the catalyst to change men's perceptions and weaken stereotypes. In either case, society benefits: the daughters of educated men and women are supported and encouraged to finish school.

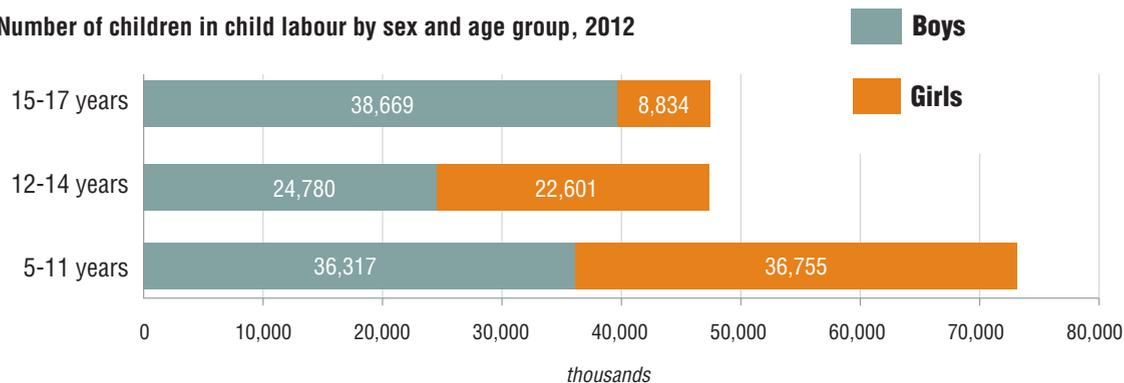
Schools can be as dangerous an environment for adolescent girls as society at large. In a survey of school girls in Zambia's Lusaka Province, 54 percent of respondents said they had personally experienced some form of sexual violence or harassment from a male teacher, classmate, or man they encountered while walking to and from school.⁸⁶ In South Africa, teachers were the perpetrators in 33 percent of reported rape cases of girls at school,⁸⁷ while adolescent girls in Ecuador identified a teacher as the perpetrator of sexual violence in 37 percent of cases.⁸⁸ A study in Malawi's Machinga District found that teachers had caused pregnancies in 19 of 40 schools.⁸⁹ Sexual abuse is pervasive around the world, including developed countries, because it has existed for so long in cultures of impunity. Nor is this exclusively a problem of the developing world.

Abolishing primary school fees has helped to cut child labor among girls by 40 percent since 2000.⁹⁰ Boys have also benefited, but not nearly as much since so many boys were already attending school. Boys outnumber girls as child laborers in all sectors except for domestic work (a sector out of public view that leaves girls especially vulnerable to abuse).⁹¹ According to the latest estimates by the ILO, there are 100 million male and 70 million female child laborers. But these numbers do not reflect the number of girls who are pulled out of school to assist their families with household chores or to care for younger siblings and other dependent family members.

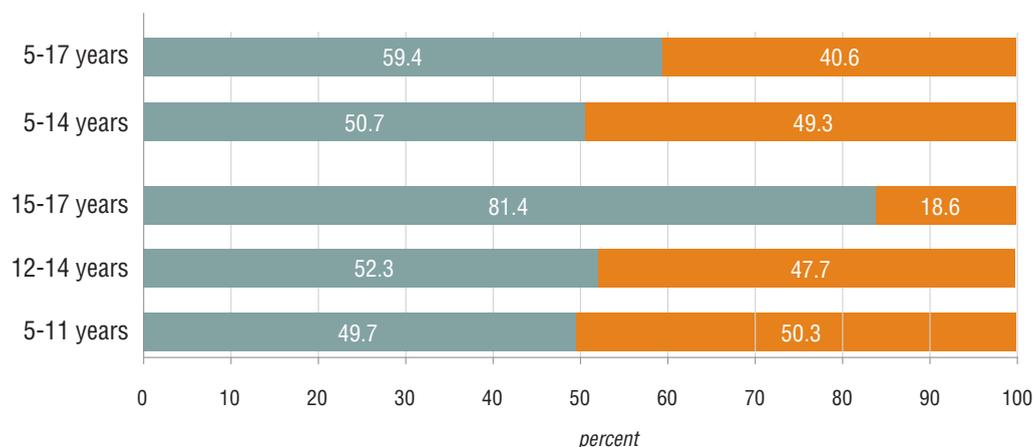
What is interesting about the ILO estimates is the gender ratio is virtually 50/50 between ages 5-14. A yawning gap opens between ages 15-17 with boys making up 81 percent of the world's child laborers and girls 19 percent.⁹² See Figure 1.5. This sharp drop in child labor among girls 15-17 has to do once again with an interaction of economic factors and social norms. Child marriage is almost always a strategy to marry off adolescent daughters to secure their future and lighten the parents' economic burden. In India, the country with

Figure 1.5 **Children in child labour by sex and age group, 2012**

(a) Number of children in child labour by sex and age group, 2012



(b) Distribution of children in child labour by sex and age group, 2012



Source: ILO (2013), *Making progress against child labor: Global estimates and trends, 2000-2012*.

the highest number of child brides, educating a daughter tends to depress the price of her dowry. Whereas in some African countries, the custom is for men to pay a ‘bride price,’ and educating a girl is found to bring the parents of the bride a higher offer. Education is not about individual empowerment; rather it is a bargaining chip to be used by the girl’s family. In neither case does the girl have a say, or a future that is hers. The decision to pull her out of school or let her continue is as much about the parents’ expected return as anything.

Of course, we want all children in school, not at work, realizing their right to education and building the human capital they will need to escape poverty as adults. Research going back at least two decades shows that the incidence of child labor is lowest where power is more equally divided between mothers and fathers.⁹³

“Culture poses a major challenge to the girl child’s education. Families who have embraced modern education still hesitate to educate a girl.”

— Fouzia Abdikadir Dahir,
Mandela Washington Fellow

The premise of this chapter is that increasing women’s control of income and assets improves their bargaining power. One particularly powerful example of that impact is when women are more able to insist that their daughters attend school. As we have seen, educating women is the

key to education and better nutrition for their children. Mothers spend more of their own income on children’s education than fathers do of theirs. When mothers don’t have income from work, or too little to pay school fees or related costs such as uniforms, books, and other supplies, transfer payments in the form of cash or assets have become a popular mechanism to make up the difference, as we saw in the discussion of Conditional Cash Transfers. The cost of education may be quite low while remaining unaffordable for the poorest families. Having the asset of one cow and the milk produced, for example, could provide all the income a woman needs to ensure that her children receive an education through secondary school.

U.S. Development Assistance Supporting Progress on Gender Equality

In July 2014, President Obama hosted a Town Hall meeting for 500 Mandela Washington Fellows who had come to the United States as part of the U.S. government’s Young Africa Leaders Initiative (YALI). These are some of the best and brightest people between the ages of 25 and 35 on the African continent, and in the Town Hall meeting they did not shy away from challenging the president on how the United States could be a stronger partner with their countries.

Changu Siwawa, a young woman from Botswana, said to the president, “I just wanted to find out how committed is the United States to assisting Africa in closing gender inequalities, which are contributing to gender-based violence and threaten the achievement of many Millennium Development goals.” The president responded, “Everything we do, every program that we have—any education program that we have, any health program that we have, any small business or economic development program that we have, we will write into it a gender equality component to it. This is not just going to be some side note. This will be part of everything that we do.”⁹⁴

The United States is already taking significant steps to apply a gender lens to the development programs it supports. As mentioned earlier in this chapter, Feed the Future, launched in 2010, makes gender a key focus area. For example, gender analysis is con-

ducted continuously through all phases of its projects to ensure that women have truly equal opportunity to participate, and Feed the Future has piloted the WEAI (Women's Empowerment in Agriculture Index). With some adaptation, WEAI could be used in U.S. development programs beyond agriculture. Another possibility is to take another look at the other tools developed to capture multidimensional aspects of poverty that WEAI itself is adapted from,⁹⁵ to identify other ways they could be used to improve how U.S. programs integrate gender-related factors.

There are several other specific things the United States could do to help African countries close gender inequalities. For example, the United States has not ratified the Convention to Eliminate All Forms of Discrimination Against Women (CEDAW), adopted in 1979 by the UN General Assembly. All but seven countries have ratified CEDAW and the United States has the dubious distinction of being one of these.⁹⁶ CEDAW is more than a symbol. Not ratifying it while publically supporting the MDGs, which include among other goals benefiting women and girls, a stand-alone goal to achieve gender equality, is a remarkable inconsistency. For example, the United States could help ensure that the need to end discrimination against women is fully incorporated into the post-2015 development framework that is currently being finalized and will replace the MDGs when they expire in December 2015.

Presently there is no single entity in the U.S. government responsible for coordinating the efforts of the multiple agencies with programs that seek to level the playing field for women and girls, but the Office of Global Women's Issues in the State Department is a strong candidate for that role. To do this, however, the office would need to be given the permanent status and mandate it currently lacks. One proposed definition of its mandate is that it design, support, and implement activities to remove barriers to the empowerment of women inter-

Participants of the Mandela Washington Fellowship for Young Africans at the Presidential Summit of the Washington Fellowship in Washington, D.C., on July 28, 2014.



U.S. State Department

nationally. The office's Ambassador-at-Large would coordinate U.S. government efforts on gender integration and advancing the status of women and girls in U.S. foreign policy.

Violence against women, as mentioned earlier, is not only a shockingly common violation of women's rights, but poses significant barriers to development in general and to ending hunger and malnutrition in particular. Ending violence against women is thus part of U.S. anti-hunger efforts, just as Feed the Future, U.S. emergency food aid, and school feeding programs are.

Changu Siwawa understands the connection between gender-based violence and hunger all too well. She is the Outreach Coordinator for the Kagisano Society Women's Shelter in Botswana. When she asked the president about the U.S. commitment to help Africa in closing gender inequalities, she highlighted the need for U.S. development assistance to strengthen African countries' efforts to end violence against women.

Local NGO capacity building is one of the most important ways for U.S. development assistance to support partner countries. It is up to people from the country and the cultures concerned to figure out how to end gender discrimination. No one else can, despite how ubiquitous gender inequality is around the world, because the inequalities are highly situation specific and embedded in culture. Thus, the United States can be a more effective partner with Botswana by providing support to build the capacity of institutions such as women's shelters, schools, and government offices so that *they* are able to succeed in closing gender inequalities in their country.

The Kagisano Society Women's Shelter is an example of how U.S. development assistance can support the building of such local capacity. The shelter is funded in part by the U.S. President's Emergency Program for AIDS Relief (PEPFAR). Botswana has one of the highest HIV/AIDS rates in the world, and the web of connections among HIV/AIDS, sexual

BOX 1.5

YOUTH ALLIANCE AGAINST Gender Based Violence

YOUTH ALLIANCE AGAINST Gender Based Violence started because of a need to inform, advocate and conduct research that reflects multi-sectoral and intergenerational approaches to prevent and ultimately end gender based violence in Africa. During the 1st Mandela Washington Fellowship for Young African Leaders in Washington, DC, eight of the participants from different countries who work on development issues related to women and girls came together to discuss ways of addressing pertinent issues that impede development efforts in our countries. A consensus was reached to focus our efforts on solutions to gender based violence.

According to a 2013 global review of available data, one-third of women worldwide have experienced physical, sexual or emotional violence. However, some national violence studies show that up to two-third of women have

experienced physical and/or sexual violence in their lifetime from an intimate partner. More than 64 million girls worldwide are child brides; 41 percent of women aged 20–24 in West and Central Africa report that they married before the age of 18. Women are already two to four times more likely than men to become infected with HIV during intercourse. Forced sex or rape increases this risk.

Every day our work across sub-Saharan Africa reveals that these sad statistics are real. We are determined to reduce this trend and ultimately end it through our advocacy, action and research. We are making a call for organizations and individuals across Africa to join this alliance so as to increase the reach and impact of our work. Our goal is to make Africa a continent where all men and women, boys and girls are equally involved and informed to take action to end all forms of gender based violence.

violence, and poverty is omnipresent there. PEPFAR supports the work of a Peace Corps volunteer at the Kagisano Society Women's Shelter. Danielle Tuft has a master's degree in public health and was placed at the shelter to work on capacity building. She assists Changu in outreach to children through school-based programs, developing a curriculum that gets primary- and middle-school students to reflect on the power relations they witness in their homes between mothers and fathers, and on how those relations are shaping their own experiences with the opposite sex.⁹⁷

U.S. government assistance has also provided technical support for the creation of a national database of victims of domestic violence, which Kagisano Society Women's Shelter is using to identify people to refer to services such as health care and food assistance. U.S. development policy gives PEPFAR the flexibility to broaden its mandate to include disentangling the complicated web of connections among HIV/AIDS, gender-based violence, and hunger. U.S. assistance also provided a space for Changu and other young African leaders to come together in Washington, DC, where they founded a pan-African alliance against gender based violence. Read more about this in Box 1.5.

Looking Forward

A complex interaction of social norms, gender roles, and economic conditions produces barriers that stand in the way of women's exercising agency in the family, in the public sector, and as economic actors. One of the primary barriers is an inequitable distribution of unpaid work, particularly raising children, which restrict their economic and political participation. Improving women's bargaining power absolutely depends on recognizing, reducing and sharing their unpaid work. This is the subject of the next chapter.

In order to achieve the goal we will be implementing these activities in the next two years:

- Hold a biennial conference with policy makers, practitioners and researchers to discuss progress made on indicators.
- Training for program staff at civil society level.
- Publications of material and toolkits for education.
- Use of traditional and social media to advocate.
- Youth and male involvement in interventions.

In addition, we plan to launch a campaign to collect 100,000 signatures compelling African leaders to implement policies that will protect survivors of gender based violence and vulnerable groups and also ensure they receive justice.

www.facebook.com/groups/youthagainstgbv
@youthagainstgbv

Founding members from the 2014 Mandela Washington Fellows

Names	Country
Changu Siwawa	Botswana
Isaiah Owolabi	Nigeria
Brian Magwaro	Kenya
Faith Nassozi	Uganda
Samuel Duo	Liberia
Mweta Katemba	Malawi
Jestina Simba	Sierra Leone
Mirielle Muhigwa	DRC Congo

A VOICE AT THE ECONOMIC TABLE

Elise Young, Women Thrive Worldwide

Donors, implementing partners, researchers, and advocates are finally asking how to increase women's participation in economic development. But few are asking how women living in poverty figure into this. Until low-income women are invited to the table and given the opportunity to share their concerns and solutions, none of our investments in economic growth, poverty alleviation, or gender equality will be able to achieve their full potential. In adjusting our ears to what low-income women have to say, we will also have to rethink how we design, implement, and evaluate economic development programs.

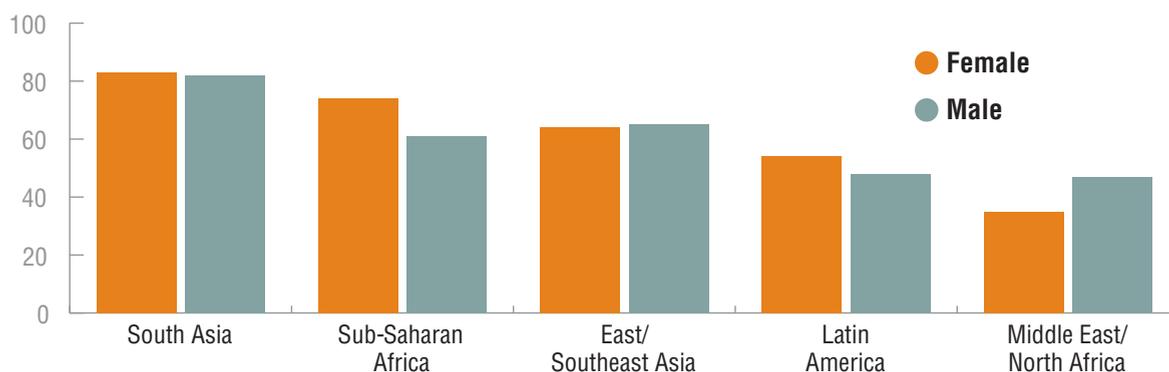
In 2013 and 2014, Women Thrive reviewed 17 ongoing studies, conducted focus groups with more than 200 grassroots women and men in Haiti and Ghana, and interviewed 40 experts from both the global north and global south. In our recent report, *Less Than Two Dollars a Day: Creating Economic Opportunity for Women and Men Living in Extreme Poverty*, we identify major barriers and openings to women's economic development. These include access to and control over crucial assets such as land, capital and markets. In addition, we highlight four strategies for stakeholders to adopt.

1. Prioritize the informal economy
2. Invest in leadership development
3. Maximize the impact of collectives
4. Engage those living in extreme poverty

Prioritize the Informal Economy

Most people living on less than \$2 per day work in the informal economy. See Figure 1.6. In Sub-Saharan Africa and South Asia, informal labor makes up 66 percent and 82 percent of non-agricultural employment, according to the International Labor Organization (ILO). Women,

Figure 1.6 Informal Employment as a Percentage of Non-Agricultural Employment by Sex, 2004-2010



Source: WIEGO/ILO, 2013

more so than men, are concentrated in lower-skill, lower-capital, and lower-income segments of the informal economy.

Workers who earn their livelihood in the informal economy have few outlets to ensure that their rights are being upheld. One organization working to address this challenge is WIEGO (Women in Informal Employment, Globalizing and Organizing.) WIEGO is a network of development practitioners, researchers and member-based organizations seeking to increase the voice, visibility, and validity of individuals in the informal sector, especially women.

One of the greatest challenges to addressing women's (and men's) needs within the informal economy is the gap in quality data. Very little donor funding exists for data collection at large, and even less for the informal economy. Few countries collect data, much less sex-disaggregated data, on informal economic activity. As a result, millions of workers around the world go uncounted in economic statistics. Groups like WIEGO, working with the ILO, have made important inroads in this space. More sex- and age-disaggregated data on the informal economy could lay the necessary groundwork for finding sustainable solutions to poverty. A better understanding of the informal economy would have profound implications for improving regulations and worker protections.



Vicente Jaime "Veejay" Villafranca

Countries with the largest populations in poverty also have high rates of agricultural employment.

Invest in Women's Leadership Development

Women who have had few opportunities to realize their full potential deserve a more comprehensive action plan to support their leadership transformation. Leadership development programs are few and far between for women living on less than \$2 per day. Leadership includes proficiency in soft skills such as public speaking, networking and the ability to negotiate. Soft skills can help women gain access to more sustainable income generation, including within the formal sector. In addition to strengthening formal sector participation, leadership skills often make the difference in whether women have a say in how economic development programs are designed. A lack of leadership skills is one reason donors give for not putting more women in management roles within development projects.

A VOICE AT THE ECONOMIC TABLE

When interviewing focus groups in the Northern region of Ghana in 2013, Women Thrive gained greater insight into how leadership skills can effectively be transferred. One grassroots leader explained how visiting the commercial farm of a woman farmer/entrepreneur in the Southern region of Ghana allowed her to build her skills. According to her, 'it is one thing when you tell me about what I can do to become a better leader for my community. It is another thing when you can show me and help me to practice it.' She advocates for mentoring and learning exchange programs to build low-income women's capacity. Her economic potential greatly expanded when she witnessed first hand how a successful agricultural business operates. However, knowledge transfers are not as successful if they remain stand-alone exchanges. They must be part of a longer, ongoing system of support, continued training and consistent check-ins. The grassroots leader we spoke with in Ghana continues to learn from the woman farmer/entrepreneur she visited, and this is helping to transform her as a leader.

New economic opportunities in Bangladesh have meant more educational opportunities for girls.

Maximize the Impact of Collectives

Women spend at least twice as much time as men on domestic work, and when paid and unpaid work are considered together, women work longer hours than men do. Women Thrive's



Todd Post/Bread for the World

global south partners consistently highlight the vital role collective action plays in managing care responsibilities for both children and the elderly, accessing capital from loans to land, and finding creative ways to process and market their products when loans do not come through. Women with few resources of their own are often able to multiply their economic opportunities and safety nets exponentially when concentrated in groups.

The same applies to mixed groups and associations of men and women. For many mixed collectives, shared responsibility and leadership between men and women is transforming lives for the better. A farmers' movement in Haiti with whom Women Thrive partners, for example, launched a series of gender sensitivity trainings and women's leadership classes several years ago that have had a real impact on gender dynamics within the movement. Joint male-female leadership has created new possibilities for them in accessing resources, attaining crucial knowledge, and mobilizing mass community support.

Despite strong anecdotal evidence pointing to the power of collectives, they remain a significant gap for researchers, policymakers, and practitioners alike. Nor are collectives a major focus of funding, either through direct procurement or indirect engagement. Small investments yield huge results with women's and mixed collectives.

The power of a few cell phones and the transportation and resources necessary for regular meetings can often make the difference in women's ability to organize their way out of poverty.

What's needed is nothing less than a gendered revolution in the way that we design, implement, and evaluate economic development programs.

Engage Those Living in Extreme Poverty

The dominant discourse and programming on women's economic empowerment often does not make sufficient distinctions between populations of women. Even when poverty reduction is a stated goal, many donor funded efforts face challenges in reaching those living in extreme poverty. Corporate philanthropy in particular can skew toward middle- and upper-income people. Women with relatively higher-incomes, more education, and fewer social barriers present lower risk and can get faster, more impressive returns on donor investments.

Selecting participants requires forethought about how to engage with marginalized groups of women. It takes time to build the trust needed to get honest, helpful input into development solutions and to generate a sense of ownership among participants. It is this level of ownership that will advance sustainable poverty solutions. What's needed is nothing less than a gendered revolution in the way that we design, implement, and evaluate economic development programs.

Women living in extreme poverty need to be guaranteed a place at the table to share their views on reducing gender barriers to economic prosperity. The international development community needs to ensure that the table is big enough, a seat is set for these women, and that everyone else at the table is listening.

Elise Young is the Vice President for Policy and Government Affairs at Women Thrive.