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## The Payoff From Women's Rights

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# The Payoff From Women's Rights

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## THE COST OF INEQUALITY

OVER THE PAST DECADE, significant research has demonstrated what many have known for a long time: women are critical to economic development, active civil society, and good governance, especially in developing countries. Focusing on women is often the best way to reduce birth rates and child mortality; improve health, nutrition, and education; stem the spread of HIV/AIDS; build robust and self-sustaining community organizations; and encourage grassroots democracy.

Much like human rights a generation ago, women's rights were long considered too controversial for mainstream foreign policy. For decades, international development agencies skirted gender issues in highly patriarchal societies. Now, however, they increasingly see women's empowerment as critical to their mandate. The Asian Development Bank is promoting gender-sensitive judicial and police reforms in Pakistan, for example, and the World Bank supports training for female political candidates in Morocco. The United States, too, is increasingly embracing women's rights, as a way not only to foster democracy, but also to promote development, curb extremism, and fight terrorism, all core strategic objectives.

Women's status has advanced in many countries: gender gaps in infant mortality rates, calorie consumption, school enrollment, literacy levels, access to health care, and political participation have

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AP/WIDE WORLD PHOTOS

*Girls, interrupted: Studying English at a newly reopened school,  
Kabul, Afghanistan, March 5, 2003*

narrowed steadily. And those changes have benefited society at large, improving living standards, increasing social entrepreneurship, and attracting foreign direct investment.

Yet significant gender disparities continue to exist, and in some cases, to grow, in three regions: southern Asia, the Middle East, and sub-Saharan Africa. Although the constraints on women living in these areas—conservative, patriarchal practices, often reinforced by religious values—are increasingly recognized as a drag on development, empowering women is still considered a subversive proposition. In some societies, women's rights are at the front line of a protracted battle between religious extremists and those with more moderate, progressive views. Deep tensions are evident in Saudi Arabia, Iraq, and Afghanistan, for example, and to a lesser extent in Nigeria, Pakistan, and Indonesia. Their resolution will be critical to progress in these countries, for those that suppress women are likely to stagnate economically, fail to develop democratic institutions, and become more prone to extremism.

Washington appreciates these dangers, but it has struggled to find an appropriate response. Since September 11, 2001, largely thanks to

growing awareness of the Taliban's repression of Afghan women, gender equality has become a greater feature of U.S. policy abroad. But the Bush administration's policies have been inconsistent. Although Washington has linked calls for democracy with increased rights for women, especially in the Middle East, it has done too little to enforce these demands. It has supported women's empowerment in reform-oriented countries such as Morocco, but it has not promoted it in countries less amenable to change such as Saudi Arabia. Although women's rights feature prominently in U.S. reconstruction plans for Afghanistan and Iraq, Washington has not done enough to channel economic and political power to women there.

Given the importance of women to economic development and democratization—both of which are key U.S. foreign policy objectives—Washington must promote their rights more aggressively. In particular, it must undertake, consistently and effectively, more programs designed to increase women's educational opportunities, their control over resources, and their economic and political participation. With overwhelming data now showing that women are critical to development, good governance, and stable civil life, it is time that the United States does more to advance women's rights abroad.

#### A HIGH-RETURN INVESTMENT

GENDER DISPARITIES hit women and girls the hardest, but ultimately all of society pays a price for them. Achieving gender equality is now deemed so critical to reducing poverty and improving governance that it has become a development objective in its own right. The 2000 UN Millennium Development Goals, the international community's action plan to attack global poverty, lists gender equality as one of its eight targets and considers women's empowerment essential to achieving all of them. Nobel Prize-winning economist Amartya Sen has argued that nothing is more important for development today than the economic, political, and social participation of women. Increasingly, women, who were long treated as passive recipients of aid, are now regarded as active promoters of change who can help society at large. And various studies specifically show that the benefits of promoting women are greatest when assistance focuses on increasing

their education, their control over resources, and their political voice.

Although there is no easy formula for reducing poverty, many argue that educating girls boosts development the most. Lawrence Summers, when he was chief economist at the World Bank, concluded that girls' education may be the investment that yields the highest returns in the developing world. Educated women have fewer children; provide better nutrition, health, and education to their families; experience significantly lower child mortality; and generate more income than women with little or no schooling. Investing to educate them thus creates a virtuous cycle for their community.

Educating women, especially young girls, yields higher returns than educating men. In low-income countries, investing in primary education tends to pay off more than investing at secondary and higher educational levels, and girls are concentrated at lower levels of the education system than are boys. So closing the gender gap in the early years of schooling is a better strategy than promoting other educational reforms that allow gender gaps to remain. Similarly, children benefit more from an increase in their mother's schooling than from the equivalent increase in their father's. Educating mothers does more to lower child mortality rates, promote better birth outcomes (for example, higher birth weights) and better child nutrition, and guarantee earlier and longer schooling for children.

Girls' education also lowers birth rates, which, by extension, helps developing countries improve per capita income. Better-educated women bear fewer children than lesser-educated women because they marry later and have fewer years of childbearing. They also are better able to make informed, confident decisions about reproduction. In fact, increasing the average education level of women by three years can lower their individual birth rate by one child. Studies show that in India, educating girls helps lower birth rates even more effectively than family planning initiatives.

Female education also boosts agricultural productivity. World Bank studies indicate that, in areas where women have very little schooling, providing them with at least another year of primary educa-

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Educating girls is  
the single most  
effective way to boost  
economic progress.

tion is a better way to raise farm yields than increasing access to land or fertilizer usage. As men increasingly seek jobs away from farms, women become more responsible for managing the land. Because women tend to cultivate different crops than their husbands do, they cannot rely on men for training and need their own access to relevant information. As land grows more scarce and fertilizers yield diminishing returns, the next revolution in agricultural productivity may well be driven by women's education.

It is no coincidence, then, that in the last half-century, the regions that have most successfully closed gender gaps in education have also achieved the most economically and socially: eastern Asia, south-

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Robust democracy  
is exceedingly rare  
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marginalize women.

eastern Asia, and Latin America. Conversely, regions with lagging growth—southern Asia, the Middle East, and sub-Saharan Africa—have also lagged in their investments in girls' education. Today, illiteracy among adult females is highest in southern Asia (55 percent), the Arab world (51 percent), and sub-Saharan Africa (45 per-

cent). Simulation analyses suggest that, had these three regions closed their gender gaps in education at the same rate as eastern Asia did from 1960 to 1992, their per capita income could have grown by up to an additional percentage point every year. Compounded over three decades, that increase would have been highly significant.

Giving women more control over resources also profits the community at large because women tend to invest more in their families than do men. Increases in household income, for example, benefit a family more if the mother, rather than the father, controls the cash. Studies of countries as varied as Bangladesh, Brazil, Canada, Ethiopia, and the United Kingdom suggest that women generally devote more of the household budget to education, health, and nutrition, and less to alcohol and cigarettes. For example, increases in female income improve child survival rates 20 times more than increases in male income, and children's weight-height measures improve about 8 times more. Likewise, female borrowing has a greater positive impact on school enrollment, child nutrition, and demand for health care than male borrowing.

These differences help explain why extending microfinance (small-

scale lending with little or no collateral) to women has become such a powerful force for development. Mohammed Yunus founded Grameen Bank in Bangladesh—and launched the microfinance wave—by reasoning that if loans were granted to poor people on appropriate and reasonable terms, “millions of small people with their millions of small pursuits [could] add up to create the biggest development wonder.” Yunus deliberately promoted microfinancing for women for reasons of equity: women are generally poorer and more credit-constrained than men, and they have limited access to the wage labor market and an inequitable share in decision-making at home. But he was also moved by sound economics: women pay their loans back more consistently than men.

Microfinance has been lauded for alleviating poverty in a financially sustainable way. But its greatest long-term benefit could be its impact on the social status of women. Women now account for 80 percent of the world's 70 million microborrowers. And studies show that women with microfinancing get more involved in family decision-making, are more mobile and more politically and legally aware, and participate more in public affairs than other women. Female borrowers also suffer less domestic violence—a consequence, perhaps, of their perceived value to the family increasing once they start to generate income of their own.

Allowing women to participate in politics also benefits democracy—and not only because it advances their civil rights. Intriguing new studies suggest that women in power make different policy choices than their male counterparts, with profound implications for the local allocation of public resources and, thus, for development. Esther Duflo, an economist at the Massachusetts Institute of Technology, has examined the impact of a constitutional amendment that India passed in 1993, which requires states to devolve more power over expenditures to *panchayats* (local councils) and reserve a third of council leadership positions for women. Duflo found that when women are in charge, the *panchayat* invests more in infrastructure that is directly relevant to women's needs. This is not to say that women's priorities are somehow better than men's, only that they are different and that in countries in which women are neglected, putting them in charge may begin to redress the imbalance.

The research of Steven Fish, a political scientist at the University

of California at Berkeley, into why Muslim countries are generally less democratic than other countries reveals other benefits of female political participation. Fish has found that robust democracy is exceedingly rare in societies that display a large gender gap in literacy rates and a skewed gender ratio (usually a marker of inferior nutrition and health care for girls and infanticide or sex-selective abortion). He argues that societies that marginalize women generally count both fewer anti-authoritarian voices in politics and more men who join fanatical religious and political brotherhoods—two factors that stifle democracy.

ONE AT A TIME

GIVEN THE IMPORTANCE of women to economic and political development, it is no surprise that they are on the front line of modernization efforts around the world. But empowering women is rarely easy: it produces tensions everywhere, because it often collides with the twin powers of culture and religion.

Today, much scrutiny is given to the impact of Islam on women, often as evidence of a deep cultural rift between the West and conservative Muslim societies. But the real cultural rift may be within the Muslim world: between highly traditional rural populations and their more modernized urban compatriots or between religious fundamentalists and more moderate interpreters of Islam. Such tensions can be felt in countries ranging from Nigeria to Indonesia, but nowhere are they starker than in the Middle East.

Mustafa Kemal Atatürk, the founder of modern Turkey, may be the best-known leader to have pushed his country into modernity by transforming the role of women in society. After the abolition of the Ottoman caliphate in 1924, Atatürk promoted an aggressive program of secularization, replacing sharia with European constitutional law, prohibiting traditional Muslim dress, abolishing religious schools, and turning education into a state monopoly. Believing that women are intrinsically important to society, he launched many reforms to give them equal rights and more opportunities. A new civil code abolished polygamy and recognized the rights of women to inherit, divorce, and get custody of their children. Segregation in education was ended, and women were given full political



EPA PHOTOS

*Agents of change: New recruits at a police training camp,  
Kabul, Afghanistan, February 26, 2004*

rights. By the mid-1930s, Turkey had 13 female judges and 18 female parliamentarians. It was the first country in the world to appoint a female justice to its highest court, and in the mid-1990s, a woman was elected prime minister.

Similarly, when Tunisia won its independence in 1956, President Habib Bourguiba adopted an authoritarian, top-down approach to empower women as part of broader efforts to modernize the country. In his first year, he adopted a revolutionary Code of Personal Status that greatly enhanced women's rights: it banned polygamy, required a girl's consent for marriage, raised the minimum marriage age to 17, and allowed women to request divorce. At the time, these were progressive measures not only for Tunisia, but also for the world. And they stood in especially stark contrast to the laws then in force in Morocco, which gained independence from France at the same time but adopted a highly restrictive personal status law (*moudawana*) that

institutionalized many conservative constraints on women.

Tunisia's enlightened policies toward women have contributed to its markedly superior record on developing human capital and economic growth. Today, the country's overall literacy rate is 70 percent (80 percent for men and 60 percent for women), compared to only 48 percent in Morocco (60 percent for men and 35 percent for women). Tunisia's better-educated work force has helped the country attract more foreign direct investment. And tens of thousands of Tunisian women have brought their families into the middle class by working in export-oriented light manufacturing and foreign service centers. Not surprisingly, Tunisia's population growth rate has been notably lower than Morocco's, which accounts in part for its stronger gains in per capita income.

The aggressive promotion of women's rights has not come without a significant backlash. Because the notion of female empowerment is often strongly associated with secularism and Western values, it has generated widespread resistance in certain societies, among both men and women. To appeal to religious conservatives, leaders throughout the Arab world have long given them significant influence over women, usually by letting them oversee family law and personal status codes. But now that the importance of women to economic and political development is becoming increasingly clear, several young, Western-educated reformist leaders—King Mohamed VI of Morocco, King Abdullah of Jordan, and Sheik Hamad of Qatar—are reclaiming control over these areas. These leaders are engaged in the delicate exercise of pushing women forward without alienating their still highly conservative constituencies. Their efforts were boosted by the groundbreaking *Arab Human Development Report 2002*, which attributed the Arab world's economic and political stagnation in part to gender inequality.

Women in Morocco have made some remarkable advances in recent years. In the mid-1990s, with the support of the World Bank, Morocco launched a program promoting women's participation in development by increasing girls' education, health care for mothers and their children, and economic and political opportunities for women. It guaranteed that women would get 10 percent of the seats in the lower house of parliament in the 2002 elections. This quota

helped raise the number of female representatives from 2 to 35—a notable achievement in the Arab world, which has the lowest percentage of women parliamentarians anywhere (about 3 percent). Several international organizations, including the National Democratic Institute and the UN Development Fund for Women, helped train the female candidates.

Women's groups have also been encouraged to play a more active role in Moroccan politics. In recent years, they have lobbied hard to reform the *moudawana*, and despite vehement opposition from fundamentalists, Mohammed VI established a "royal consultative committee" to assist their efforts. In January, the Moroccan parliament enacted one of the most progressive women's rights laws in the region, allowing women to marry without their father's consent, initiate divorce, and share with their husbands responsibility over family matters. The minimum marriage age was raised from 15 to 18, and the practice of polygamy severely restricted.

Similarly, in Jordan, King Abdullah is improving the education of women and increasing their participation in the work force and in politics. The government has eliminated any gender gap in primary school enrollment, and girls now outnumber boys in secondary and tertiary education. Queen Rania, Abdullah's wife, has actively promoted microfinance initiatives, and under her patronage, in late 2003, Jordan hosted the region's first microfinance conference. The government has also implemented limited electoral quotas, reserving 6 out of 110 seats in parliament for women.

Nowhere, however, is women's reform more startling than in tiny Qatar, an otherwise highly conservative Wahhabi state. Sheik Hamad has launched a number of political reforms, including the country's first popular elections in 1999, in which both men and women were allowed to vote and run for office. Hamad and his wife, Sheika Mouza, have also encouraged educational reform. The government hired the Rand Corporation to advise on restructuring the country's educational system, and it launched the Education City

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In conservative societies, debate over gender equality is often a proxy for more difficult debates about religious liberties and human rights.

Initiative, which has invited several American universities to set up local branches in Qatar (including the Virginia Commonwealth School of Arts and the Weill Cornell Medical College). Women now make up nearly 70 percent of the country's university students. Although Qatar's population is less than a million, the effects of its reforms are likely to ripple beyond its borders.

These reforms have not gone unnoticed in neighboring Saudi Arabia, for example, where religious conservatives still maintain strict control over women's access to public life. Saudi society is nearly completely segregated: in health care, education, and the work force. Women are treated as minors: they must have a male chaperon in public, they are not allowed to drive, and they need permission from their closest male relative to travel. The Saudi government has recently agreed to issue women identity cards, but only with the permission of a male guardian. The notorious *mutaween* (religious police) patrol malls to ensure that women are fully covered in public. In a tragic incident in Mecca in 2002, 15 schoolgirls were killed in a fire after *mutaween* allegedly forced them back inside the burning building because they were not appropriately covered.

But the Mecca fire prompted a national debate over religious extremism, after which control over the education of Saudi girls was transferred from religious authorities to the Ministry of Education. And that controversy helped revive long-standing calls for change. Female literacy in Saudi Arabia has risen from 2 percent in the mid-1960s, when universal female education was introduced (over vehement protest from the religious authorities), to more than 70 percent today. Women now account for nearly 60 percent of all university students, and they increasingly question the constraints on their lives. In January 2003, Saudi women signed a petition demanding that the government recognize their legal and civil rights. These efforts are beginning to pay off. The government, risking the wrath of religious conservatives, recently offered to let women take part in elections scheduled for later this year.

The demands of Saudi women may be helped along by new economic circumstances that are fueling the pressure for change. (A joke circulating around Riyadh says that the woman most sought after these days is the one with a job.) As GNP per capita has plunged from

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\$25,000 in 1984 to roughly \$8,500 today, more Saudis are wondering why half the country's human capital should be so severely handicapped. Indeed, a World Bank study on labor markets in the Middle East indicates that the increased participation of women in the work force can raise the average household income by as much as 25 percent without raising unemployment. So it is an encouraging sign that 10 percent of private Saudi businesses today are believed to be run by women.

Still, the Saudi debate over women's rights is often a proxy for difficult and dangerous debates over civil liberties, religious extremism, and human rights more generally, which are largely stifled. Talk of women's liberation encounters powerful resistance and recurring backlashes. Women played a major role in the recent Jeddah Economic Forum, which featured a keynote address by Lubna al Olayan, a prominent businesswoman, calling for greater economic and political rights for women. But soon after the conference, Saudi Arabia's grand mufti, or highest religious authority, issued a *fatwa* denouncing the public role of women. (It could not have helped that al Olayan also appeared on the front page of several leading Saudi newspapers with her head uncovered.)

Fundamentalists draw such a close link between women's empowerment and Western decadence that reformists such as Crown Prince Abdullah must be exceedingly careful when they endorse the former not to appear to be condoning the latter. For now, the role of women continues to be a line in the sand between those who want to modernize the country and those who seek to impose a harsh, medieval version of Islam in the kingdom.

### A FAIRER FUTURE

THE BUSH ADMINISTRATION appears to recognize the importance of women to development. Women's rights have been a prominent element of its nation-building efforts in Afghanistan and Iraq and a central motif of its project to promote democracy in the Middle East. U.S. policymakers have been instrumental in pushing for women's rights in the new constitutions of Afghanistan and Iraq. Their influence has helped bridge deep cultural rifts in both countries, and it was critical in securing a 25 percent electoral quota for women there.

Although that accomplishment is significant, it was no more than

a fragile first step. For Afghan women to benefit from the quota—or from any political or economic opportunity—they will need to become much better educated. Female literacy (defined as the ability to read a newspaper and write a letter) is well below 20 percent in Afghanistan. The U.S. Agency for International Development (USAID) has stated that Afghan girls' education is one of its priorities, and already more girls attend school than ever before in the country's history. But USAID has committed only \$100 million to all education initiatives in

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Washington says it is committed to women's rights abroad, but it has compromised on them in Afghanistan and Iraq.

Afghanistan over the next two years. That is grossly insufficient funding for the most pressing educational need of Afghan girls—the training of female teachers—especially since a large part of it is earmarked for school construction.

Women's progress since the fall of the Taliban has been significant, but it may be short-lived. Several of the powerful warlords who effectively control large swaths of the country fiercely oppose women's rights. Their militias have burned down girls' schools and pressured village leaders to prevent women from registering to vote in upcoming elections. And the United States supports these leaders, tacitly and explicitly, using their help in the hunt for terrorists. This marriage of convenience threatens Washington's policy of advancing women's rights, which will have to be pursued for another generation before the status of Afghan women improves substantially.

Washington has also compromised on women's issues in Iraq. On the one hand, it has placed women's rights high on its reconstruction agenda: U.S. officials meet frequently with female Iraqi leaders, emphasize the importance of women's rights, and have channeled several million dollars to local women's groups. (In March, Secretary of State Colin Powell announced the Iraqi Women Democracy Initiative, which earmarks \$10 million for leadership, political advocacy, and media training for women.) On the other hand, Washington has bowed to pressure from Shia leaders, backing down from appointing several female judges and designating only three women to the Iraqi Governing Council (IGC) and none to the 24-member Constitutional Committee.

The Coalition Provisional Authority (CPA) has also vacillated on

the sensitive issue of sharia. Over the past year, many Iraqis have expressed deep concern that the rights women enjoyed under Saddam Hussein's secular Baathist regime would be significantly eroded if the new government adopted sharia wholesale. Concerns intensified in December when the IGC canceled Iraq's relatively liberal Personal Status Law, placing several aspects of family law, such as marriage, divorce, child custody, and inheritance, under the control of religious authorities. (Critics have argued that the move proves the CPA should have appointed more women to the IGC.) During deliberations on the interim constitution, Iraqi women organized protests and U.S. civilian administrator Paul Bremer said he would veto any draft that tried to impose a rigid version of sharia on Iraq. As a compromise, the interim constitution states that Islam will be an important source of future legislation but not the only one, as Shia leaders demanded. How strenuously the United States will continue to push this issue is unclear and still a cause for deep concern to many Iraqis.

The U.S. experiences in Afghanistan and Iraq show that advancing women's rights is a complicated and delicate task, particularly in Muslim societies. But just as the United States promoted human rights even when doing so conflicted with its other strategic objectives (arms control in the Soviet Union or economic relations with China), it should now wholeheartedly promote women's rights. Washington should make sure its policy on women's rights is consistent, it should generously fund the projects it undertakes, and, where necessary, it should condition its aid to developing countries on their efforts to close gender gaps.

For the sake of consistency and credibility, the United States must promote international efforts intended to advance the role of women worldwide. It should lead the implementation of UN Resolution 1325, unanimously passed by the General Assembly in 2000, which committed the UN to giving women a greater role in peacekeeping and postconflict transitions. More important, the United States should finally endorse the 1981 Convention to Eliminate Discrimination Against Women, the only global treaty that deals exclusively with the rights of women, which 175 countries, including every industrialized democracy but the United States, have ratified. U.S. critics of the treaty have called it "antifamily," even though nothing in it contradicts

traditional family values. They have also argued that the United States does not need it, since U.S. laws go well beyond what it recommends. So why not ratify it? By failing to support the agreement, Washington undermines its professed commitment to women's rights and exposes itself to charges of hypocrisy.

The United States should also dramatically increase funding to improve the status of women in regions where gender gaps are widest and assistance is most needed: the Middle East, southern Asia, and sub-Saharan Africa. Given the demonstrated high returns on investments in girls' education, the United States should, as its top development priority, work to eliminate gender gaps in primary education (USAID support for basic education is roughly \$250 million). Likewise, it should expand support for microfinancing beyond its current level of roughly \$200 million. Women's health and family planning deserve more funding too, particularly in countries such as Afghanistan where maternal mortality rates are alarmingly high. Adequate primary, maternal, and reproductive health care is critical to women's empowerment, especially in areas with high rates of adolescent marriage. (In those countries, the Bush administration's emphasis on abstinence is unrealistic.) Finally, the United States should use the Middle East Partnership Initiative, a \$150 million program to advance democracy in the Middle East, which promotes programs for female literacy and health, as well as business and political training, as a model for more activist, pro-women policies in other parts of the world.

With the Millennium Challenge Account, the United States is now undertaking the largest expansion of foreign development aid in more than a generation. It should seize this opportunity to leverage its aid for the benefit of women's rights, by incorporating specific gender measures into the criteria that determine eligibility for funds. None of the 16 current criteria specifically takes account of women's status, but these could easily be adjusted. A country's maternal mortality ratio and its female primary school completion rate are both good indicators of gender equality there.

Similarly, the United States could promote respect for women's rights by making adherence to them a more explicit condition for U.S. military and economic aid. The State Department should be tasked with writing country reports tracking worldwide progress

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on key gender measures such as girls' literacy, maternal health, gender ratios, and political participation, much as it already does on human rights. Funding data collection on gender disparities is also important. Such information is lacking in many countries, and improving it could, by itself, help close gender gaps resulting from neglect.

"The worldwide advancement of women's issues is not only in keeping with the deeply held values of the American people," Powell has said, "it is strongly in our national interest as well." The United States has advocated women's rights as a moral imperative or as a way to promote democracy. In so doing, it might have compounded the difficulty of its task, by irking conservative religious forces or the authoritarian regimes it otherwise supports. But now Washington can also make an economic case for women's rights, which may be more acceptable to traditionalists. Promoting women's rights because they spur development and economic growth is a powerful way for the United States to advance its foreign policy in the future while minimizing the ideological debates that have frustrated it in the past. 🌐