



SUMMARY

Engendering DEVELOPMENT

*Through Gender Equality in
Rights, Resources, and Voice*

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A World Bank Policy Research Report

Engendering Development

*Through Gender Equality in Rights,
Resources, and Voice*

SUMMARY

The World Bank
Washington, D.C.

A Note to the Reader

THIS BOOKLET CONTAINS THE SUMMARY OF *Engendering Development—Through Gender Equality in Rights, Resources, and Voice*. It also includes the table of contents for the text of the book.

The full-length report has been copublished by the World Bank and Oxford University Press. To order copies, please use the form provided at the back of this booklet.

For more information on the report and to obtain access to the Working Paper Series associated with it, please visit the web site at www.worldbank.org/gender/prr.

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Second printing May 2001

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Foreword



THE WORLD BANK IS COMMITTED TO A WORLD FREE FROM poverty. And it is clear that efforts to achieve this must address gender inequalities. Large gender disparities in basic human rights, in resources and economic opportunity, and in political voice are pervasive around the world—in spite of recent gains. And these disparities are inextricably linked to poverty.

On one level, poverty exacerbates gender disparities. Inequalities between girls and boys in access to schooling or adequate health care are more acute among the poor than among those with higher incomes. Whether measured in terms of command over such productive resources as land or credit, or in terms of power to influence the development process, poor men tend to have less than do nonpoor men—and poor women generally have least of all. These disparities disadvantage women and girls and limit their capacity to participate in and benefit from development.


On another level, gender inequalities hinder development. While disparities in basic rights; in schooling, credit, and jobs; or in the ability to participate in public life take their most direct toll on women and girls, the full costs of gender inequality ultimately harm everyone. Evidence brought together in this report shows this unambiguously. A central message is clear: ignoring gender disparities comes at great cost—to people's well-being and to countries' abilities to grow sustainably, to govern effectively, and thus to reduce poverty.

This conclusion presents an important challenge to us in the development community. What types of policies and strategies promote gender equality and foster more effective development? This report examines extensive evidence on the effects of institutional reforms, economic policies, and active policy measures to promote greater equality between

women and men. The evidence sends a second important message: policymakers have a number of policy instruments to promote gender equality and development effectiveness.

But effective action requires also that policymakers take account of local realities when designing and implementing policies and programs. There can be no one-size-fits-all formula for promoting gender equality. Identifying what works requires consultations with stakeholders—both women and men—on key issues and actions. This points to a third important message of the report: to enhance development effectiveness, gender issues must be an integral part of policy analysis, design, and implementation.

Engendering Development provides policymakers, development specialists, and civil society members many valuable lessons and tools for integrating gender into development work. The wealth of evidence and analysis presented in the report can inform the design of effective strategies to promote equality between women and men in development. In doing so, it helps us—as policymakers and as members of the development community—to realize our commitment to a world without poverty.



James D. Wolfensohn
President
The World Bank

Preface



GENDER INEQUALITIES UNDERMINE THE EFFECTIVENESS OF development policies in fundamental ways. Yet this is an issue that often lies only at the periphery of policy dialogue and decisionmaking, both in national and international arenas. Part of the neglect comes from policymakers' reluctance to deal with topics that they deem inextricably associated with societal norms, religion, or cultural traditions. Part comes from a belief that gender gaps should be addressed by advocacy, not policy. And part comes from real (or feigned) ignorance about the nature of gender disparities and the costs of those disparities to people's well-being and countries' prospects for development. But as *Engendering Development* shows, the costs of this reluctance, apathy, and ignorance are high.

The report aims to improve understanding of the links among gender issues, public policy, and development, and in so doing to foster a wider interest in and stronger commitment to promoting gender equality. It is written for a broad audience of students and practitioners of development, and especially for those who want to know why gender-related issues matter to development policy and practice. The report focuses on evidence from developing countries, but when empirical research on key aspects is thin or missing in these countries, we present findings from industrial countries. Indeed, there are many lessons to be learned and shared across countries that take different approaches and are at different stages of development.

The report has benefited greatly from a large multidisciplinary literature on gender issues as they relate to development. It draws on the most

This preface was written specifically for this summary. It differs slightly from the preface to the full report.

up-to-date research from economics, law, demography, sociology, and other disciplines. In citing research findings we have applied standards generally accepted in the social sciences, relying largely on published sources in professional journals or books and, for newer research, on studies based on survey data and sound statistical analyses. In a few areas where there are important gaps in the policy literature, we have commissioned new research. These papers have been peer reviewed and have been available for comment at www.worldbank.org/gender/prr.

Because gender issues cut across many dimensions of life, the report covers a broad range of topics relevant to development policy. This summary provides, in rather condensed form, an overview of the report's main findings and messages. We encourage readers interested in examining the rich evidence on the gender impacts of policies, looking for guidance in designing programs, or planning new gender-related policy research to refer to the full report.

Elizabeth M. King
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The Report Team



THIS POLICY RESEARCH REPORT WAS WRITTEN BY ELIZABETH M. King of the Development Research Group and Andrew D. Mason of the Gender and Development Group of the Poverty Reduction and Economic Management Network. They were ably assisted by team members Ananya Basu, Tai Lui Tan, Claudio E. Montenegro, and Lihong Wang, who conducted background research, compiled and analyzed data, prepared tables and graphs, wrote many of the boxes and appendixes, and generally helped in the development of the report. Branko Jovanovic, Cristina Estrada, and Owen Haaga provided additional research assistance. Jane Sweeney and Anna Marie Marañón provided excellent administrative support and production assistance. Bruce Ross-Larson and Molly Lohman edited the report and Mark Ingebretsen managed its production. The report was prepared under the general direction of Karen O. Mason and Lyn Squire.

Summary



GENDER DISCRIMINATION REMAINS PERVASIVE IN many dimensions of life—worldwide. This is so despite considerable advances in gender equality in recent decades. The nature and extent of the discrimination vary considerably across countries and regions. But the patterns are striking. In no region of the developing world are women equal to men in legal, social, and economic rights. Gender gaps are widespread in access to and control of resources, in economic opportunities, in power, and political voice. Women and girls bear the largest and most direct costs of these inequalities—but the costs cut more broadly across society, ultimately harming everyone.

For these reasons, gender equality is a core development issue—a development objective in its own right. It strengthens countries' abilities to grow, to reduce poverty, and to govern effectively. Promoting gender equality is thus an important part of a development strategy that seeks to enable *all people*—women and men alike—to escape poverty and improve their standard of living.

Economic development opens many avenues for increasing gender equality in the long run. A considerable body of evidence around the world supports this assertion. But growth alone will not deliver the desired results. Also needed are an institutional environment that provides equal rights and opportunities for women and men and policy measures that address persistent inequalities. This report argues for a three-part strategy for promoting gender equality:

- *Reform institutions to establish equal rights and opportunities for women and men.* Reforming legal and economic institutions is necessary to establish a foundation of equal rights and equal opportunities for women and men. Because the law in many countries continues to

Gender equality is a core development issue—a development objective in its own right

The report argues for a three-part strategy for promoting gender equality

give unequal rights to women and men, legal reforms are needed, particularly in family law, protection against violence, land rights, employment, and political rights.

- *Foster economic development to strengthen incentives for more equal resources and participation.* Rising income and falling poverty levels tend to reduce gender disparities in education, health, and nutrition. Higher productivity and new job opportunities often reduce gender inequalities in employment. And investments in basic water, energy, and transportation infrastructure help reduce gender disparities in workloads.
- *Take active measures to redress persistent disparities in command over resources and political voice.* Because institutional reforms and economic development may not be sufficient—or forthcoming—active measures are needed to redress persistent gender disparities in the short to medium term.

Gender Equality—in Rights, Resources, and Voice

GENDER REFERS TO SOCIALLY CONSTRUCTED ROLES AND socially learned behaviors and expectations associated with females and males. Women and men are different biologically—but all cultures interpret and elaborate these innate biological differences into a set of social expectations about what behaviors and activities are appropriate, and what rights, resources, and power they possess. While these expectations vary considerably among societies, there are also some striking similarities. For example, nearly all societies give the primary responsibility for the care of infants and young children to women and girls, and that for military service and national defense to men.

Like race, ethnicity, and class, gender is a social category that largely establishes one's life chances, shaping one's participation in society and in the economy. Some societies do not experience racial or ethnic divides, but all societies experience gender asymmetries—differences and disparities—to varying degrees. Often these asymmetries take time to change, but they are far from static. In fact, they can at times change quite rapidly in response to policy and changing socioeconomic conditions.

The term *gender equality* has been defined in a variety of ways in the context of development. This report defines gender equality in terms of equality under the law, equality of opportunity (including equality of rewards for work and equality in access to human capital and other productive resources that enable opportunity), and equality of voice

(the ability to influence and contribute to the development process). It stops short of defining gender equality as equality of outcomes for two reasons. First, different cultures and societies can follow different paths in their pursuit of gender equality. Second, equality implies that women and men are free to choose different (or similar) roles and different (or similar) outcomes in accordance with their preferences and goals.

This report uses a variety of types of data and analyses to discuss issues related to gender inequality across the developing world. But measuring and assessing the many dimensions of gender inequality are tricky and difficult, and the lack of gender-differentiated data and analyses in several important aspects of gender equality is a real obstacle. Since empirical evidence is often richer and more available for more developed countries than for less developed countries, the report also reviews the experience of industrialized countries. It presents a combination of micro, country-level, and cross-country analyses, and reviews empirical work from several social science disciplines.

Despite Progress, Gender Disparities Remain in All Countries

THE LAST HALF OF THE 20TH CENTURY SAW GREAT improvement in the absolute status of women and in gender equality in most developing countries.

- With few exceptions female education levels improved considerably. The primary enrollment rates of girls about doubled in South Asia, Sub-Saharan Africa, and the Middle East and North Africa, rising faster than boys' enrollment rates. This substantially reduced large gender gaps in schooling.
- Women's life expectancy increased by 15–20 years in developing countries. With greater investments in girls and women and better access to health care, the expected biological pattern in female and male longevity has emerged in all developing regions; for the first time, in the 1990s, women in South Asia are living longer than men, on average.
- More women have joined the labor force. Since 1970 women's labor force participation has risen on average by 15 percentage points in East Asia and Latin America. This growth was larger than for men, thus narrowing the gender gap in employment. Gender gaps in wages have also narrowed.

Gender inequalities in schooling and health have decreased substantially—but important gaps persist

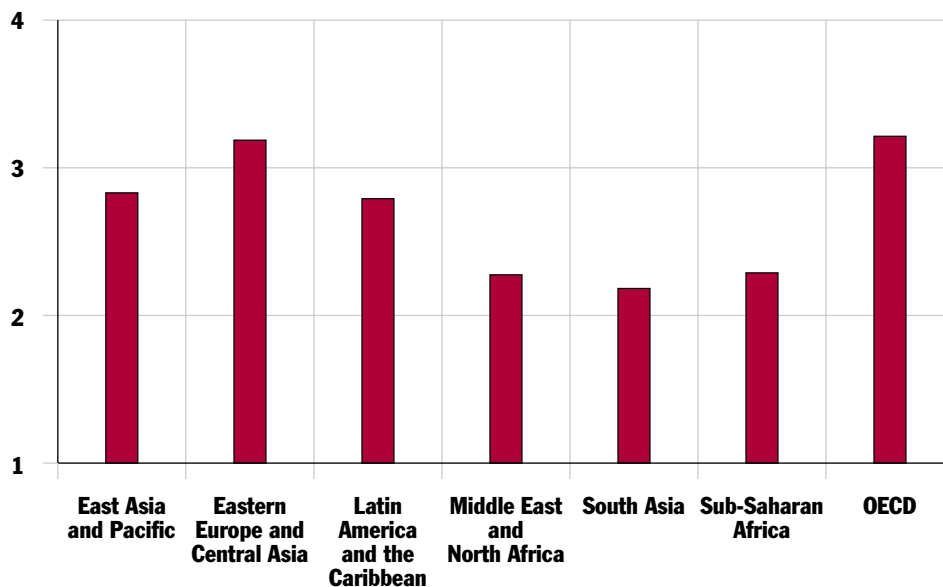
Despite the progress significant gender inequalities in rights, resources, and voice persist in all developing countries—and in many areas the progress has been slow and uneven. Moreover, socioeconomic shocks in some countries have brought setbacks, jeopardizing hard-won gains.

Rights

In no region do women and men have equal social, economic, and legal rights (figure 1).¹ In a number of countries women still lack independent rights to own land, manage property, conduct business, or even travel without their husband’s consent. In much of Sub-Saharan Africa, women obtain land rights chiefly through their husband as long as the marriage endures, and they often lose those rights when they are divorced or widowed. Gender disparities in rights constrain the sets of choices available to women in many aspects of life—often profoundly limiting their ability to participate in or benefit from development.

Figure 1 Gender Inequalities in Basic Rights Persist in All Regions

Index of gender equality



Note: A value of 1 indicates low gender equality in rights, a value of 4 high equality (see note 1 at the end of the summary for more information).
Source: Rights data from Humana (1992); population weights from World Bank (1999d).

Resources

Women continue to have systematically poorer command over a range of productive resources, including education, land, information, and financial resources. In South Asia women have only about half as many years of schooling as men, on average, and girls' enrollment rates at the secondary level are still only two-thirds of boys'. Many women cannot own land, and those who do generally command smaller landholdings than men. And in most developing regions female-run enterprises tend to be undercapitalized, having poorer access to machinery, fertilizer, extension information, and credit than male-run enterprises. Such disparities, whether in education or other productive resources, hurt women's ability to participate in development and to contribute to higher living standards for their families. Those disparities also translate into greater risk and vulnerability in the face of personal or family crises, in old age, and during economic shocks.

Despite recent increases in women's educational attainment, women continue to earn less than men in the labor market—even when they have the same education and years of work experience as men. Women are often limited to certain occupations in developing countries and are largely excluded from management positions in the formal sector. In industrial countries women in the wage sector earn an average of 77 percent of what men earn; in developing countries, 73 percent. And only about a fifth of the wage gap can be explained by gender differences in education, work experience, or job characteristics.

Limited access to resources and weaker ability to generate income constrain women's power to influence resource allocation and investment decisions in the home

Voice

Limited access to resources and weaker ability to generate income—whether in self-employed activities or in wage employment—constrain women's power to influence resource allocation and investment decisions in the home. Unequal rights and poor socioeconomic status relative to men also limit their ability to influence decisions in their communities and at the national level. Women remain vastly underrepresented in national and local assemblies, accounting for less than 10 percent of the seats in parliament, on average (except in East Asia where the figure is 18-19 percent). And in no developing region do women hold more than 8 percent of ministerial positions. Moreover, progress has been negligible in most regions since the

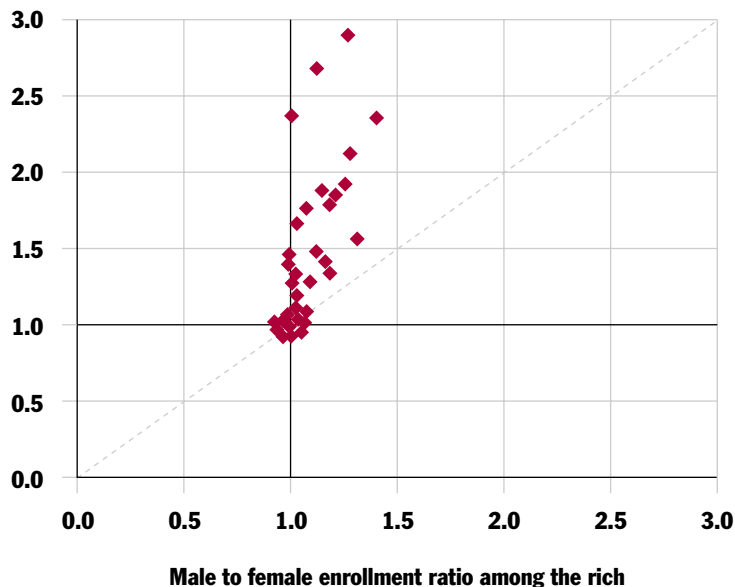
1970s. And in Eastern Europe female representation has fallen from about 25 to 7 percent since the beginning of economic and political transition there.

Gender Disparities Tend to Be Greatest among the Poor

GENDER DISPARITIES IN EDUCATION AND HEALTH ARE OFTEN greatest among the poor. A recent study of boys' and girls' school enrollments in 41 countries indicates that within countries gender disparities in school enrollment rates are commonly greater among the poor than among the nonpoor (figure 2). Similar patterns across poor and nonpoor households are seen with respect to boys' and girls' mortality rates for children under 5.

Figure 2 Gender Disparities Tend to Be Greater among the Poor than the Rich

Male to female enrollment ratio among the poor

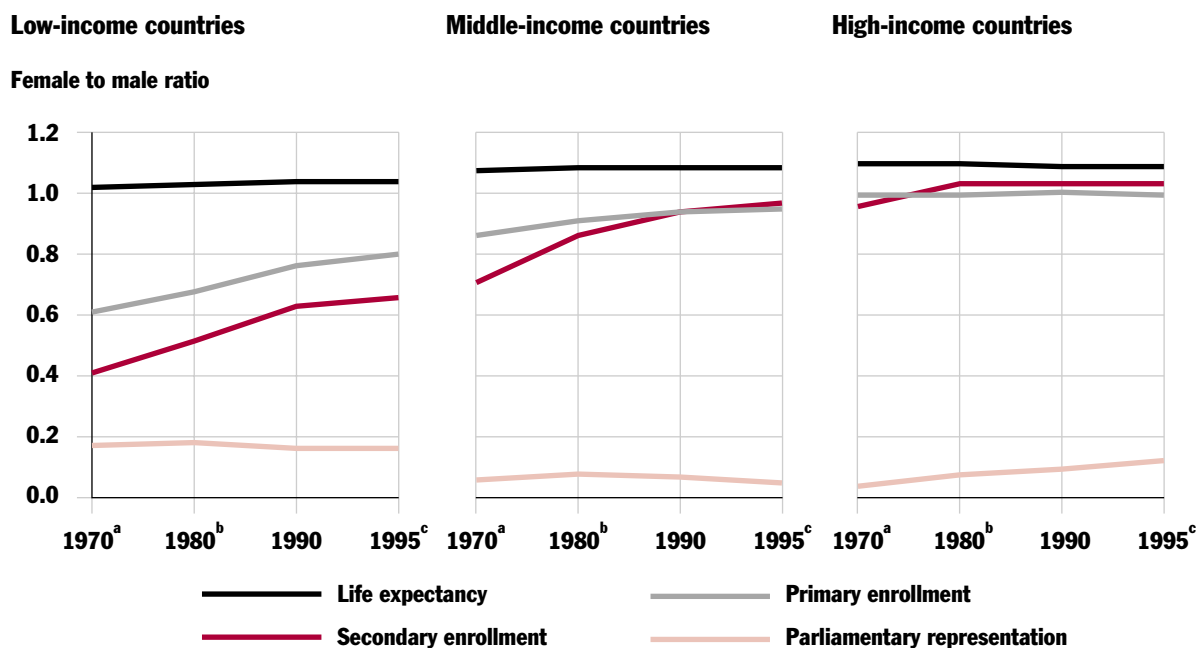


Note: The enrollment ratio pertains to the proportion of children ages 6–14 enrolled in school, regardless of education level. Poor households are defined as those in the bottom 40 percent of a “wealth” distribution; rich households, those in the top 20 percent. The diagonal line signifies equal gender gaps among the poor and among the rich. See appendix 1 in the full report for included countries and years.

Source: Filmer (1999).

Similar patterns also emerge when comparing poor and nonpoor countries. While gender equality in education and health has increased noticeably over the past 30 years in today's low-income countries, disparities between females and males in school enrollments are still greater in those countries than in middle-income and high-income countries (figure 3). And despite the links between economic development and gender equality, women's representation in parliaments remains minimal. A few low-income countries, such as China and Uganda, have made special efforts to open parliamentary seats to women, achieving levels of female representation even higher than those in high-income countries. They demonstrate the potential impact of a social mandate for gender equality.

Figure 3 Gender Equality Has Increased over Time in Low- and Middle-Income Countries—Except in Political Participation



Note: The gross enrollment rate is total enrollment in a school level, regardless of students' age, expressed as a percentage of the official school-age population corresponding to that level in a given school year. The female to male enrollment ratio is the female gross enrollment ratio divided by the male gross enrollment ratio. For parliamentary representation the ratio is seats held by women to seats held by men. All values are population-weighted averages.

a. Parliamentary data are from 1975.

b. Parliamentary data are from 1985.

c. Life expectancy data are from 1997.

Source: Parliamentary data from WISTAT (1998); income data from World Bank (1999d).

It is important to note that these indicators are only a few measurable markers of gender equality. More systematic information is needed on other dimensions—from control of physical and financial assets to autonomy—to better understand how much has been accomplished and how far there is to go.

Gender Inequalities Harm Well-Being, Hinder Development

GENDER INEQUALITIES IMPOSE LARGE COSTS ON THE HEALTH and well-being of men, women, and children, and affect their ability to improve their lives. In addition to these personal costs, gender inequalities reduce productivity in farms and enterprises and thus lower prospects for reducing poverty and ensuring economic progress. Gender inequalities also weaken a country's governance—and thus the effectiveness of its development policies.

Foremost among the costs of gender inequality is its toll on human lives and the quality of those lives

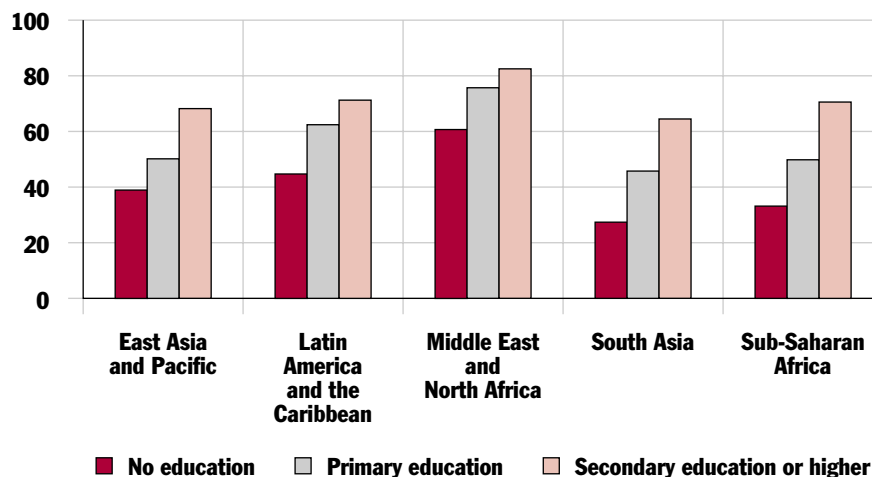
Well-Being

Foremost among the costs of gender inequality is its toll on human lives and the quality of those lives. Identifying and measuring the full extent of these costs are difficult—but a wealth of evidence from countries around the world demonstrates that societies with large, persistent gender inequalities pay the price of more poverty, malnutrition, illness, and other deprivations.

- China, Korea, and South Asia have excessively high female mortality. Why? Social norms that favor sons, plus China's one-child policy, have led to child mortality rates that are higher for girls than for boys. Some estimates indicate that there are 60–100 million fewer women alive today than there would be in the absence of gender discrimination.
- Mothers' illiteracy and lack of schooling directly disadvantage their young children. Low schooling translates into poor quality of care for children and then higher infant and child mortality and malnutrition. Mothers with more education are more likely to adopt appropriate health-promoting behaviors, such as having young children immunized (figure 4). Supporting these conclusions are careful

Figure 4 Child Immunization Rates Rise with Mother's Education**Share of children 12–23 months who had been immunized, by mother's educational level**

Percent



Note: All regional values are population-weighted averages. See appendix 1 in the full report for general notes and included countries.

Source: Education and immunization data from latest Demographic and Health Surveys; population weights from World Bank (1999d).

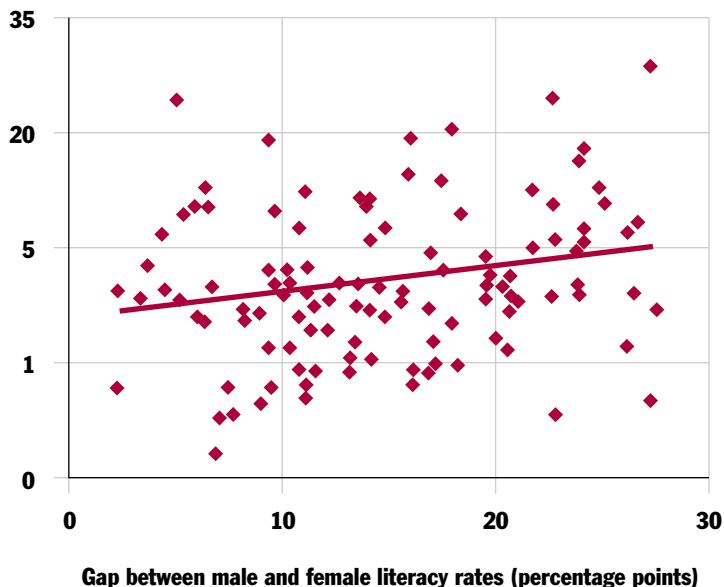
analyses of household survey data that account for other factors that might improve care practices and related health outcomes.

- As with mothers' schooling, higher household income is associated with higher child survival rates and better nutrition. And putting additional incomes in the hands of women within the household tends to have a larger positive impact than putting that income in the hands of men, as studies of Bangladesh, Brazil, and Côte d'Ivoire show. Unfortunately, rigid social norms about the appropriate gender division of labor and limited paid employment for women restrict women's ability to earn income.
- Gender inequalities in schooling and urban jobs accelerate the spread of HIV (figure 5). The AIDS epidemic will spread rapidly over the next decade—until up to one in four women and one in five men become HIV infected, already the case in several countries in Sub-Saharan Africa.
- While women and girls, especially the poor, often bear the brunt of gender disparities, gender norms and stereotypes impose costs on males, too. In the transition economies of Eastern Europe men have experienced absolute declines in life expectancies in recent

Figure 5 HIV Infection Rates are Higher Where Gender Gaps in Literacy are Larger

Urban adult HIV prevalence rate

Percent (log scale)



Note: The plot includes 72 countries (32 in Sub-Saharan Africa, 20 in Latin America and the Caribbean, 15 in Asia, 4 in the Middle East, and 1 industrial country). The vertical axis measuring the percentage of urban population infected with HIV has been transformed into a logarithmic scale. Points on the plot represent data for individual countries after removing the effects of other societal variables used in the regression analysis (including GNP per capita, an income inequality index, religion, and proportion of population foreign born).

Source: Over (1998).

years. Increases in male mortality rates—the largest registered in peacetime—are associated with growing stress and anxiety due to rapidly worsening unemployment among men.

Productivity and Economic Growth

The toll on human lives is a toll on development—since improving the quality of people’s lives is development’s ultimate goal. But gender inequalities also impose costs on productivity, efficiency, and economic progress. By hindering the accumulation of human capital in the home and the labor market, and by systematically excluding women or men from access to resources, public services, or productive activities, gender

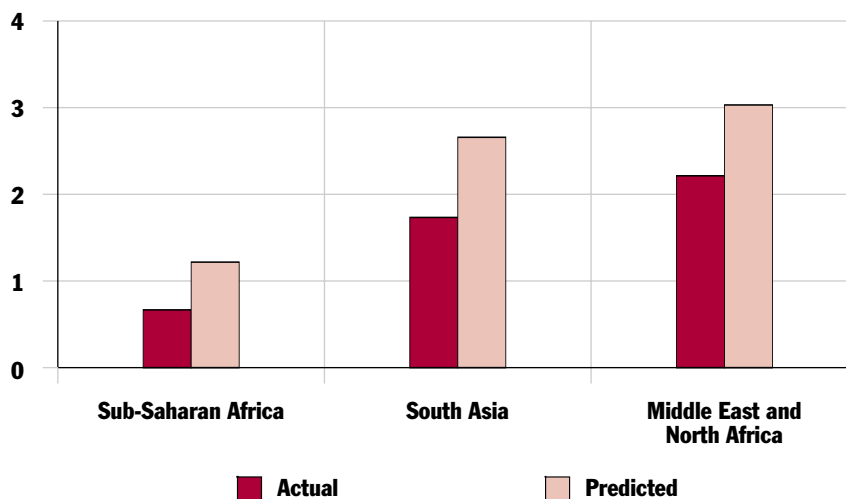
discrimination diminishes an economy's capacity to grow and to raise living standards.

- Losses in output result from inefficiencies in the allocation of productive resources between men and women within households. In households in Burkina Faso, Cameroon, and Kenya more equal control of inputs and farm income by women and men could raise farm yields by as much as a fifth of current output.
- Low investment in female education also reduces a country's overall output. One study estimates that if the countries in South Asia, Sub-Saharan Africa, and the Middle East and North Africa had started with the gender gap in average years of schooling that East Asia had in 1960 and had closed that gender gap at the rate achieved by East Asia from 1960 to 1992, their income per capita could have grown by 0.5–0.9 percentage point higher per year—substantial increases over actual growth rates (figure 6). Another study estimates that even for middle- and high-income countries with higher initial

Figure 6 Faster Progress in Closing Gender Gaps in Schooling Would Accelerate Economic Growth

Average annual growth in per capita GNP, 1960–92

Percent



Note: “Predicted” represents the average predicted GNP growth rate for a region if its gender gap in education had started at East Asia’s level in 1960 and had narrowed as fast as East Asia’s did from 1960 to 1992.

Source: Simulations based on regression results from Klasen (1999a).

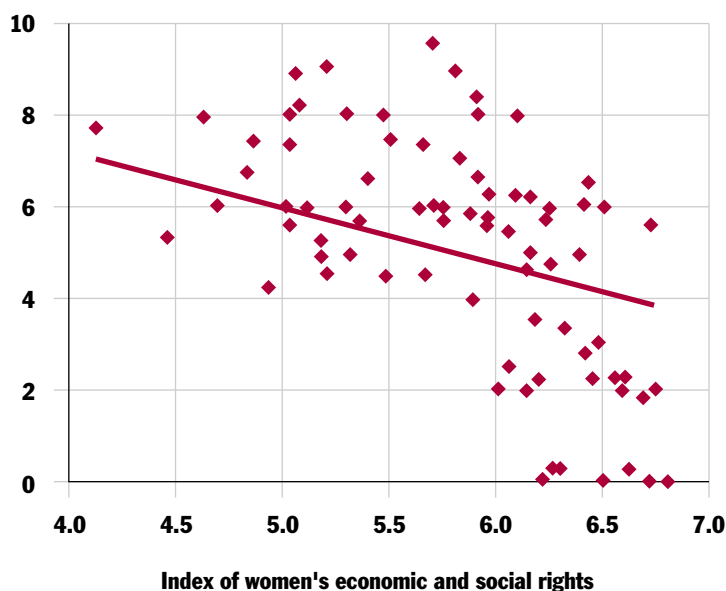
education levels, an increase of 1 percentage point in the share of women with secondary education is associated with an increase in per capita income of 0.3 percentage point. Both studies control for other variables commonly found in the growth literature.

Governance

Greater women’s rights and more equal participation in public life by women and men are associated with cleaner business and government and better governance. Where the influence of women in public life is greater, the level of corruption is lower. This holds even when comparing countries with the same income (figure 7), civil liberties, education, and legal institutions. Although still only suggestive, these

Figure 7 More Equal Rights, Less Corruption

Corruption index



Note: The corruption index uses data from the International Country Risk Guide (ICRG) and transforms it: corruption index = 10 – (ICRG Index – 1) x 2. A value of 0 indicates low levels of corruption; a value of 10 indicates high levels. The women’s rights variable is the Women’s Economic and Social Human Rights (WESHR) Indicator developed by Purdue University’s Global Studies Program. A score of 7 is interpreted as gender equality in economic and social rights. The figure controls for per capita GDP in each country. See appendix 1 in the full report for included countries.

Source: World Bank staff estimates; see also Kaufmann (1998).

findings lend additional support for having more women in the labor force and in politics—since women can be an effective force for rule of law and good government.

Women in business are less likely to pay bribes to government officials, perhaps because women have higher standards of ethical behavior or greater risk aversion. A study of 350 firms in the republic of Georgia concludes that firms owned or managed by men are 10 percent more likely to make unofficial payments to government officials than those owned or managed by women. This result holds regardless of the characteristics of the firm, such as the sector in which it operates and firm size, and the characteristics of the owner or manager, such as education. Without controlling for these factors, firms managed by men are twice as likely to pay bribes.

Why Do Gender Disparities Persist?

IF GENDER INEQUALITIES HARM PEOPLE'S WELL-BEING AND A country's prospects for development, why do harmful gender disparities persist in so many countries? Why are some gender inequalities much more difficult to eliminate than others? For example, improvements have been rapid in such dimensions as health and access to schooling, but much slower in political participation and equal rights to property. What factors stand in the way of transforming gender relations and eliminating gender inequalities? Institutions, households, and the economy.

Societal institutions—social norms, customs, rights, laws—as well as economic institutions, such as markets, shape roles and relationships between men and women and influence what resources women and men have access to, what activities they can or cannot undertake, and in what forms they can participate in the economy and in society. They embody incentives that can encourage or discourage prejudice. Even when formal and informal institutions do not distinguish explicitly between males and females, they are generally informed (either explicitly or implicitly) by social norms relating to appropriate gender roles. These societal institutions have their own inertia and can be slow and difficult to change—but they are far from static.

Like institutions, households play a fundamental role in shaping gender relations from early in life and in transmitting these from one generation to the next. People make many of life's most basic decisions

Gender disparities embodied in institutions, household decisions, and economic policy stand in the way of transforming relations between females and males

within their households—about having and raising children, engaging in work and leisure, and investing in the future. How tasks and productive resources are allocated among sons and daughters, how much autonomy they are given, whether expectations differ among them—all this creates, reinforces, or mitigates gender disparities. But families do not make decisions in a vacuum. They make them in the context of communities and in ways that reflect the influence of incentives established by the larger institutional and policy environment.

And because the economy determines many of the opportunities people have to improve their standard of living, economic policy and development critically affect gender inequality. Higher incomes mean fewer resource constraints within the household that force parents to choose between investing in sons or in daughters. But how precisely women and men are affected by economic development depends on what income-generating activities are available, how they are organized, how effort and skills are rewarded, and whether women and men are equally able to participate.

Even apparently gender-neutral development policies can have gender-differentiated outcomes

Indeed, even apparently gender-neutral development policies can have gender-differentiated outcomes—in part because of the ways in which institutions and household decisions combine to shape gender roles and relations. The gender division of labor in the home, social norms and prejudice, and unequal resources prevent women and men from taking equal advantage of economic opportunities—or from coping equally with risk or economic shocks. Failure to recognize these gender-differentiated constraints when designing policies can compromise the effectiveness of those policies, both from equity and efficiency perspectives.

So, societal institutions, households, and the broader economy together determine people's opportunities and life prospects, by gender. They also represent important entry points for public policy to address persistent gender inequalities.

A Three-Part Strategy to Promote Gender Equality

THAT GENDER INEQUALITIES EXACT HIGH HUMAN COSTS AND constrain countries' development prospects provides a compelling case for public and private action to promote gender equality. The state has a critical role in improving the well-being of both women and men and, by so doing, in capturing the substantial social benefits associated with improving the absolute and relative status of women and

girls. Public action is particularly important since social and legal institutions that perpetuate gender inequalities are extremely difficult, if not impossible, for individuals alone to change. Market failures, too, mean insufficient information about women's productivity in the labor market (because they spend a greater part of their work hours in nonmarket activities or because labor markets are absent or undeveloped) and are clear obstacles.

Improving the effectiveness of societal institutions and achieving economic growth are widely accepted as key elements of any long-term development strategy. But successful implementation of this strategy does not guarantee gender equality. To promote gender equality, policies for institutional change and economic development need to consider and address prevailing gender inequalities in rights, resources, and voice. And active policies and programs are needed to redress long-standing disparities between women and men. The evidence argues for a three-part strategy for promoting gender equality.

1. Reforming Institutions to Establish Equal Rights and Opportunities for Women and Men

Because social, legal, and economic institutions shape women's and men's access to resources, their opportunities, and their relative power, a critical element in promoting gender equality is establishing a level institutional "playing field" for women and men.

Ensuring equality in basic rights. Gender equality in rights is an important development goal in its own right. Legal, social, and economic rights provide an enabling environment in which women and men can participate productively in society, attain a basic quality of life, and take advantage of the new opportunities that development affords. Greater equality in rights is also consistently and systematically associated with greater gender equality in education, health, and political participation—effects independent of income (figure 8).

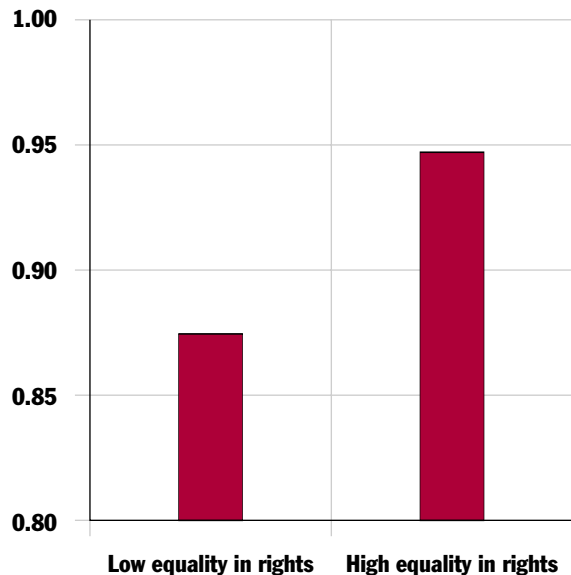
If countries in South Asia, Sub-Saharan Africa, and the Middle East and North Africa were to increase gender equality in rights to the level of the "most equal" country in their respective regions, the ratio of women to men in parliament would more than double in the Middle East and North Africa and would increase by more than 60 percent in the other two regions. Although increasing gender equality in rights would have more modest impacts (at the margin) on gender equality

A critical element in promoting gender equality is establishing a level institutional "playing field" for women and men

Figure 8 More Equal Rights—More Equal Resources and Voice

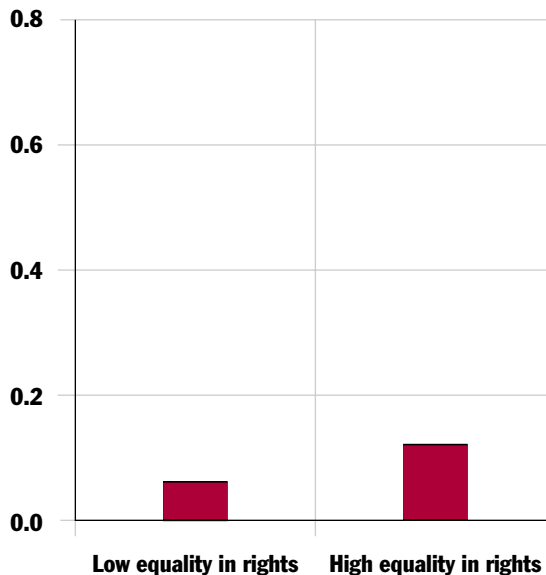
Secondary enrollment, 1995

Female to male ratio



Parliamentary representation, 1995

Female to male ratio



Note: The gross enrollment rate is total enrollment in a school level, regardless of students' age, expressed as a percentage of the official school-age population corresponding to that level in a given school year. The female to male enrollment ratio is the female gross enrollment ratio divided by the male gross enrollment ratio. For parliamentary representation the ratio is seats held by women to seats held by men. An average score of 2.33 or less represents low equality in rights, an average score of 2.67 or greater represents high equality (see note 1 at the end of the summary for more details about the rights index).

Source: Equality in rights' data from Humana (1992); parliamentary data from WISTAT (1998); population weights from World Bank (1999d).

in education, significant rights improvements could go far toward achieving parity between boys and girls in school enrollments. Only in South Asia would sizable gender gaps in enrollments be expected to persist in the face of large improvements in rights. There is thus a critical role for legal reforms that accord equal rights and equal protection to women and men.

But statutory reform is seldom enough. In many developing countries the capacity to implement legal reforms remains weak, complicated by multiple—and inconsistent—legal systems. For example, civil law in Uganda provides for equal rights in divorce—but customary law prevails in the division of conjugal property, and divorced women are unable to retain access to land. In cases of gender-based violence, heavy evidentiary requirements and other procedural barriers (as well as the attitudes of enforcers) stand in the way of justice in a number of

countries. In such contexts efforts to strengthen the enforcement capabilities of the country’s judicial and administrative agencies are critical to achieving greater gender equality in basic rights. In almost all cases political leadership is decisive.

Establishing incentives that discourage discrimination by gender.

The structure of economic institutions also affects gender equality in important ways. Markets embody a powerful set of incentives that influence decisions and actions for work, saving, investment, and consumption. The relative wages of men and women, the returns to productive assets, and the prices of goods and services are all largely determined by the structure of markets. Evidence from Mexico and the United States suggests that firms operating in competitive environments discriminate less against women in hiring and pay practices than do firms with significant market power in protected environments. Similarly, in both urban and rural China, women face greater wage discrimination in jobs that have been administratively assigned to them than in jobs obtained through competitive channels.

More broadly, policies and investments that deepen markets and redress gender disparities in access to information—combined with sanctions against those who discriminate—all help strengthen incentives for gender equality in the labor market. In China and Vietnam, for example, the deepening of rural labor markets has brought with it substantial increases in demand for female labor in nonfarm enterprises, opening up new employment and earnings opportunities for women.

Designing service delivery to facilitate equal access. The design of program delivery—such as school systems, health care centers, financial organizations, and agricultural extension programs—can facilitate or inhibit equitable access for females and males. Moreover, involving the community in the design of service delivery helps to address specific demands within local contexts, often with positive effects on female access and use.

In Bangladesh, Kenya, and Pakistan, for example, girls’ enrollments are more sensitive than boys’ to school quality and to specific delivery attributes—such as the presence of female teachers, sex-segregated schools and facilities, and safe transport to and from the school. Addressing such considerations can significantly increase parents’ demand for educating daughters. In parts of West Africa “mobile bankers” (known as *susu* collectors in Ghana) bring financial services to local markets, workplaces, and homes, eliminating the need for women to travel long distances to save or borrow. And in Bangladesh, group-based lending programs use

Policies and investments that deepen markets and redress gender disparities in access to information strengthen incentives for gender equality in economic participation

support groups and peer pressure as a substitute for traditional bank collateral to ensure repayment. Both designs have increased women's access to financial resources.

2. Fostering Economic Development to Strengthen Incentives for More Equal Resources and Participation

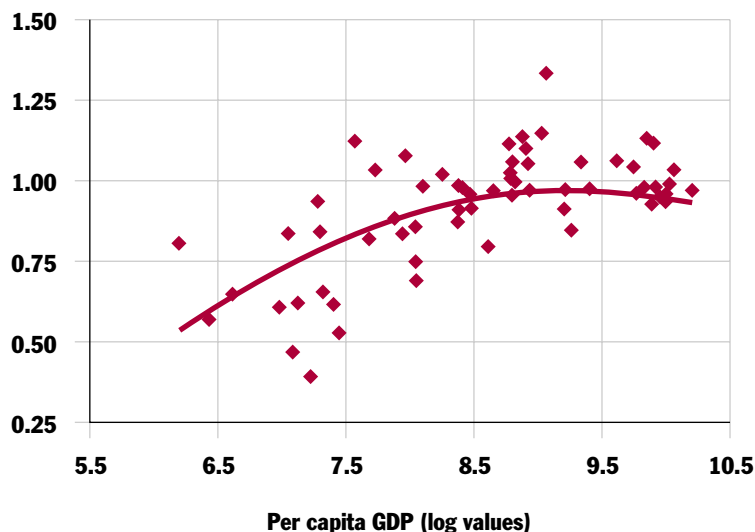
In most settings economic development is associated with improved circumstances for women and girls and with greater gender equality—through several channels:

- Households decide about work, consumption, and investments partly in response to price levels and other market signals. Shifts in these signals tend to bring about reallocation of resources. When economic development improves the availability and quality of public services, such as health clinics and schools, it lowers the cost of investments in human capital for the household. If costs decline more for females than for males, or if investments in females are more sensitive to price changes than investments in males as evidence suggests, females benefit more.
- When economic development raises incomes and reduces poverty, gender inequalities often narrow. Since low-income families are forced to ration spending on education, health care, and nutrition, with women and girls bearing much of the costs, as household incomes rise, gender disparities in human capital tend to fall.

As with basic rights, higher incomes generally translate into greater gender equality in resources, whether in health or in education (figure 9). In education, simulations suggest that the largest improvements from income growth are likely to occur in the poorest regions: South Asia and Sub-Saharan Africa. Moreover, the effects of income appear particularly strong at the secondary level. But simulation analysis also suggests that very large increases in income—say, to average OECD levels—would be required to reach equality or near-equality in secondary enrollments in these regions. Such increases are not realistic in the short or medium term. Very large increases in income also would be necessary to induce noticeable gains in gender equality in parliamentary representation.

- When economic development expands work opportunities, it raises the expected rate of return to human capital, strengthening the

Economic development expands opportunities and resources and relaxes constraints—especially among women and girls

Figure 9 Gender Equality in Education Improves as Income Rises**Secondary enrollment, 1995****Female to male ratio**

Note: The gross enrollment rate is total enrollment in a school level, regardless of students' age, expressed as a percentage of the official school-age population corresponding to that level in a given school year. The female to male enrollment ratio is the female gross enrollment ratio divided by the male gross enrollment ratio.

Source: World Bank (1999d).

incentives for families to invest in girls' health and education and for women to participate in the labor force. By changing incentives for work, economic development affects gender equality.

- Economic development leads to the emergence of labor markets where none has existed. In so doing, it not only creates or strengthens market signals about the returns to labor but also eliminates some economic inefficiencies. For example, where active labor markets exist, hired labor provides a substitute for female family labor, whether on farms or in household maintenance and care activities. This allows households to use time more efficiently, perhaps reducing women's workload. Where labor markets are absent or do not function well, such substitution is not possible.
- Economic growth is typically accompanied by an expansion of investments in infrastructure—for safe water, roads, transport, and fuel. This too tends to reduce the time women and girls need to dedicate to household maintenance and care activities. In Burkina Faso,

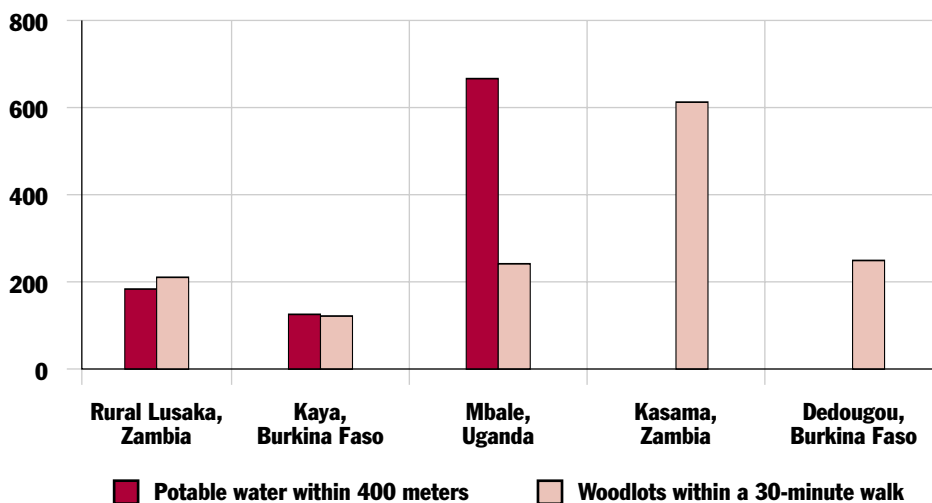
Uganda, and Zambia, for example, women and girls could save hundreds of hours a year if walking times to sources of fuel and potable water were reduced to 30 minutes or less (figure 10). The development of economic infrastructure significantly reduces females' time on domestic chores, with potential benefits for their health, their participation in income-generating activities, and for girls, in schooling.

Although economic development tends to promote gender equality, its impact is neither sufficient nor immediate. Nor is it automatic. The impact of economic development on gender equality depends in large part on the state of rights, access to and control of productive resources (such as land and credit), and political voice. And social policies that combat labor market discrimination or support child care supplement what economic development alone cannot achieve in reducing gender inequalities—as experience shows in the transition economies, the high-growth countries in East Asia, and the adjusting countries in Latin America and Sub-Saharan Africa. Social

Figure 10 Investments in Water and Fuel Infrastructure Can Significantly Reduce the Time Cost of Collection Activities

Average potential time savings per household per year

Hours



Note: Kasama and Dedougou are already within the 400-meter target for potable water. In parts of Sub-Saharan Africa women account for two-thirds or more of household time for water and fuel collection, while children, mostly girls, account for another 5–28 percent.

Source: Barwell (1996).

protection policies that recognize gender differences in market-based and household work and in risks are also important to protect women (and men) from economic shocks or prolonged economic downturns.

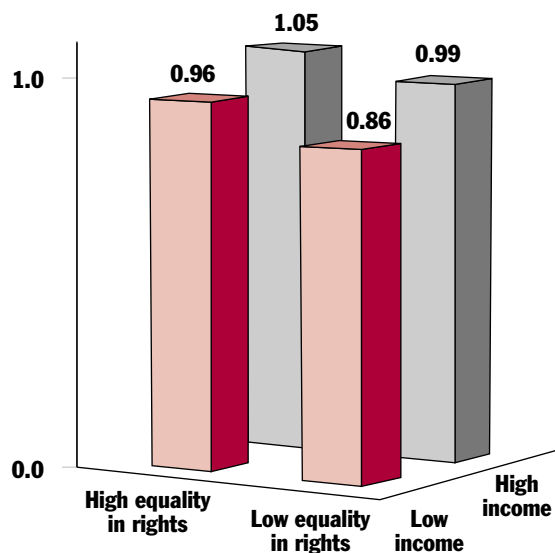
Recent debates on gender and development have tended to pit growth-oriented approaches to development against rights-based or institutional approaches. But the evidence suggests that both economic development and institutional change are key elements of a long-term strategy to promote gender equality. For example, where per capita income and gender equality in rights are low, increasing either equality in rights or incomes would raise gender equality in education levels. Improving both rights and incomes would yield even greater gain (figure 11).

Institutional reforms that strengthen basic rights and policies that foster economic development can be mutually reinforcing. In Sub-Saharan Africa

Figure 11 Gender Equality in Rights and Income Growth Promote Gender Equality in Many Dimensions—From Education to Political Representation

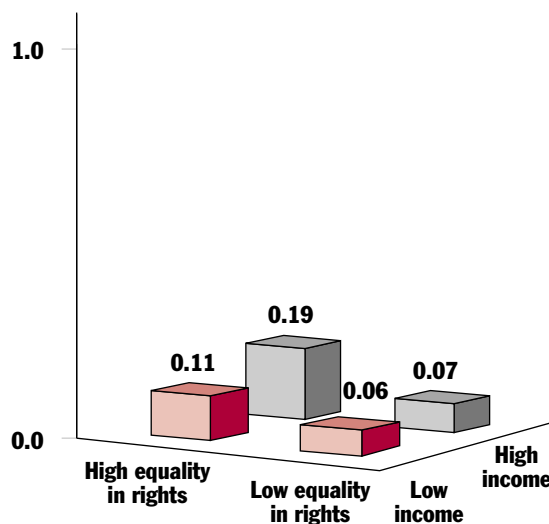
Secondary enrollment, 1995

Female to male ratio



Parliamentary representation, 1995

Female to male ratio



Note: Figures are based on simulations derived from multiple regression results, controlling for income and rights. An average score of 2.33 or less represents low equality in rights, an average score of 2.67 or greater high equality (see note 1 at the end of the summary for more details on the rights index). Low- and high-income countries are grouped according to the median value of per capita GDP. All values are population-weighted averages for each category. In the full report, see appendix 1 for general notes and included countries, appendix 2 for underlying regression results, and the glossary for definitions of ratios.

Source: Rights data from Humana (1992); parliamentary data from WISTAT (1998); all other data from World Bank (1999d).

establishing land rights for women raises productivity on female-managed plots—increasing women’s as well as their families’ incomes. Similarly, providing women greater access to savings institutions and credit enhances their economic status and security and helps improve household welfare. In Bangladesh, as women’s abilities to borrow capital in microcredit programs increase, their status and bargaining power in the family rise, as does household consumption (income).

3. Taking Active Policy Measures to Redress Persistent Gender Disparities in Command over Resources and Political Voice

Because the combined effects of institutional reform and economic development usually take time to be realized, active measures are often warranted in the short to medium term. Active measures are concrete steps aimed at redressing specific forms of gender discrimination and exclusion—whether in the home, the community, or the workplace. Such measures accelerate progress in redressing persistent gender inequalities—and they are useful in targeting specific subpopulations, such as the poor, for whom gender disparities can be particularly acute.

Policymakers need to be selective, focusing strategically on where government intervention has the largest social benefits

Since the nature and extent of gender inequality differ considerably across countries, the interventions that will be most relevant will also differ across contexts. Decisions on whether the state should intervene and which active measures should be adopted must be based on an understanding and analysis of local realities. Since active measures have real resource costs, policymakers will need to be selective about which measures to undertake, focusing strategically on where government intervention has the largest social benefits. This implies focusing on areas where market failure and spillover effects are likely to be greatest. This also implies focusing on areas that the private sector is unlikely to take on independently—or to take on well.

Beyond assessing whether particular interventions are warranted, choices need to be made on how precisely the state should intervene. For example, is direct public provision of goods or services required? Or can similar objectives be fulfilled more cost effectively through greater availability of information, regulatory and enforcement efforts, or through public subsidies to private providers?

The report focuses on four key areas of active policy.

Promoting gender equality in access to productive resources and earnings capacity. Efforts to promote greater equality of access to and

control of productive resources—whether education, financial resources, or land—and to ensure fair and equal access to employment opportunities can advance gender equality as well as enhance economic efficiency. Policymakers have a number of potential entry points for intervention:

- Reducing the costs of schooling, addressing parental concerns about female modesty or safety, and increasing returns to families from investing in female schooling through improvements in school quality can overcome social and economic barriers to girls' education, even in highly gender-stratified societies.
- Designing financial institutions in ways that account for gender-specific constraints—whether by using peer pressure to substitute for traditional forms of collateral, by simplifying banking procedures, or by delivering financial services closer to homes, markets, and workplaces—can increase female access to savings and credit.
- Land reforms that provide for joint titling of husband and wife or that enable women to hold independent land titles can increase women's control of land where statutory law predominates. Where customary and statutory laws operate side-by-side, their interactions must be taken into account if efforts to strengthen female access to land are to succeed.
- In countries with relatively developed labor markets and law enforcement capabilities, affirmative action employment programs can increase female access to formal sector jobs. Where there is serious discrimination in hiring and promotions, affirmative action can also raise productivity in firms and in the economy.

Reducing the personal costs to women of their household roles. In almost all societies gender norms dictate that women and girls take primary responsibility for household maintenance and care activities. In developing countries household responsibilities often require long hours of work that limit girls' ability to continue their education and constrain mothers' capacity to participate in market work. Several types of interventions can reduce the personal costs of household roles to women and girls.

- Interventions that increase education, wages, and labor market participation—coupled with adequate access to basic reproductive health and family planning services—all strengthen women's role in making reproductive decisions. But since women and men may have different preferences for family size and contraceptive use, family planning services need to target men as well as women.

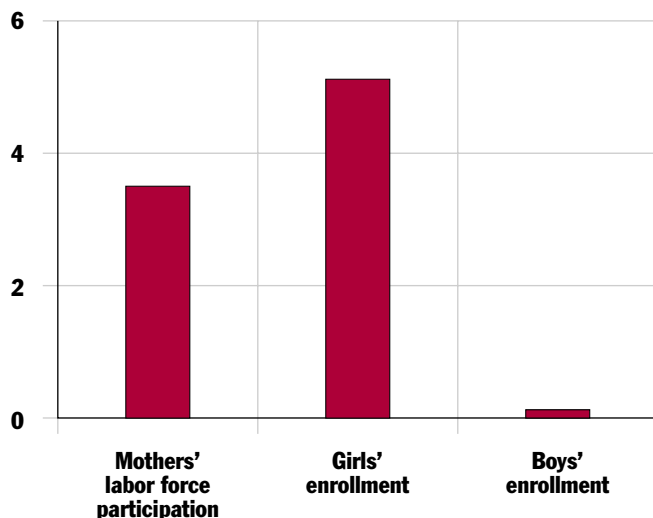
Fair and equal access to productive resources and employment opportunities can advance gender equality and enhance economic efficiency

- Providing public support for out-of-home child care services can reduce the costs of care, enabling greater economic participation for women and more schooling for adolescent girls. In Kenya reducing the price of child care significantly increases mothers' wage employment and older girls' schooling (figure 12).
- Protective labor market legislation is often a two-edged sword, generating costs as well as benefits for women working in the formal sector. For example, when firms bear all the costs of maternity leave, they may bias hiring decisions against women. When women bear all the costs, the incentives for women to continue work are weakened. Measures that help spread the costs of maternity and other care provisions across employers, workers, and even the state can raise the benefits relative to costs for women and their families.
- Selected investments in water, fuel, transport, and other time-saving infrastructure can hasten reductions in women's and girls' domestic workloads, particularly in poor, rural areas—freeing girls

Figure 12 Low-Cost Child Care Means More Women in the Labor Market, More Girls in School

Increase in mothers' labor force participation and children's (ages 8–16) school enrollment in Kenya due to a 10 percent decline in the price of out-of-home child care

Percent



Source: Lokshin, Glinskaya, and Garcia (2000).

to attend school and women to undertake other activities, whether related to income generation or community affairs.

Providing gender-appropriate social protection. Women and men face gender-specific risks during economic shocks or policy reforms. Women command fewer resources with which to cushion shocks—while men, as the traditional breadwinners, are particularly vulnerable to stress associated with large changes in, or uncertain, employment. Taking gender differences in risk and vulnerability into account in designing social protection is particularly important because women and men in the same household may not pool risk.

- To protect both women and men social protection programs need to account for factors that can result in gender bias in participation and benefits. For example, safety net programs have frequently (if inadvertently) excluded women by failing to account for gender differences in labor supply behavior, information access, or the types of work that women and men consider appropriate.
- Old-age security programs that do not account for gender differences in employment, earnings, and life expectancy risk leaving women—especially widows—particularly vulnerable to poverty in old age. A recent study of Chile shows that women’s pension benefits relative to men’s are highly sensitive to the specific design features of the old-age security system (figure 13).

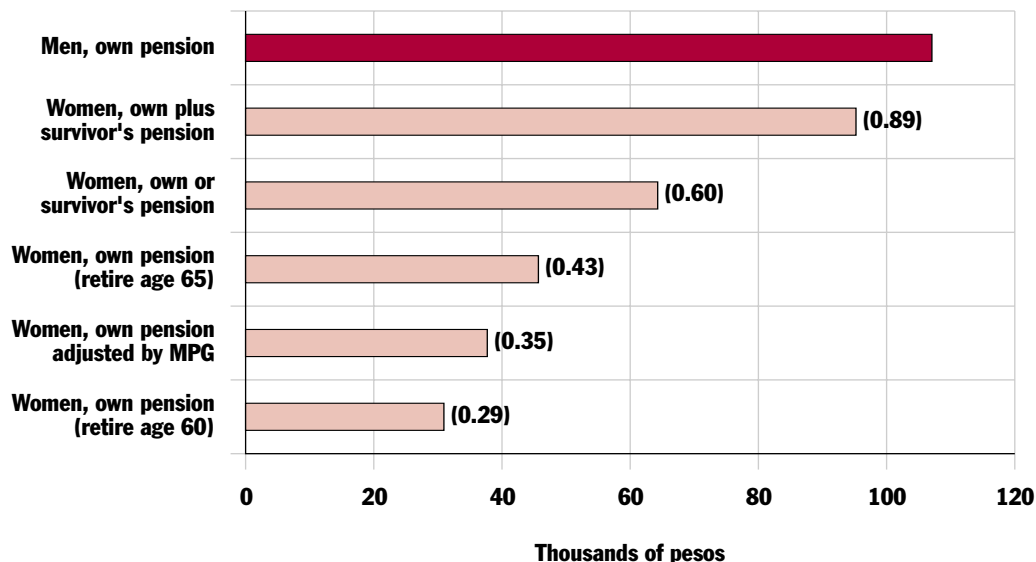
Strengthening women’s political voice and participation. Institutional changes that establish gender equality in basic rights are the cornerstone of greater equality in political participation and voice. Similarly, policies and programs that promote equality in education and access to information (including legal literacy) can strengthen women’s agency and thus their capacity to participate in the political arena. But like the impact of economic development more broadly, these approaches take time to reap observable benefits.

Recent experience from more than 30 countries, including Argentina, Ecuador, India, the Philippines, and Uganda, suggests that political “reservation” can be effective in increasing political participation and representation in local and national assemblies in a relatively short period of time. “Reservation” legislation takes different forms in different countries, but generally stipulates that a minimum number

Taking gender differences in risk and vulnerability into account is important to designing effective social protection

Figure 13 Pension Design Affects the Relative Benefits to Elderly Women and Men

Monthly pension income for female and male workers with incomplete primary education in Chile (female to male ratio in parentheses)



Note: These estimates assume that men retire at 65, women at 60—the statutory retirement ages for men and women—unless otherwise noted. *MPG* stands for the government-supported minimum pension guarantee. The figures are calculated as monthly annuities to urban contributors, assuming a 5 percent rate of return with 2 percent secular wage growth. Males are assumed to survive for 15 years after retirement (at 65) and to make provisions for a survivor’s pension for 6 years at 60 percent of their own annuity. If females retire at 60, they are assumed to survive for 23 years, and if they retire at 65, they are assumed to survive for 19 years.

Source: Adapted from Cox-Edwards (2000).

(or proportion) of political parties’ candidates or of electoral seats in national or local assemblies be reserved for women.

Challenges for the Future—the Way Forward

THE EVIDENCE PRESENTED IN THIS REPORT MAKES A compelling case for the state to intervene in promoting gender equality. Indeed, the state, civil society groups, and the international community all have critical roles to play in fighting gender discrimination, thus enabling societies to reap considerable benefits. But there remain several important challenges.

Sharpening Policy through Gender Analysis

How to deepen understanding of the links between gender equality and development and how to reflect these links in policy decisions are key challenges for the present and the future. This report brings together extensive evidence on these links, but much remains to be discovered and understood, implying the need for collecting more and better data and for analyses disaggregated by gender. Two areas for more analysis:

- What are the gender impacts of specific macro and sectoral policies? And how do public expenditure choices promote or inhibit gender equality and economic efficiency? Policymakers face numerous competing demands for public resources and attention, with tight fiscal and administrative budgets. Under these constraints, information and analysis help governments achieve the maximum social gains from the gender-related interventions they choose. Moreover, because the nature of gender disparities differ among societies, effective policy needs to be grounded in analysis that integrates local and national gender concerns.
- Increasingly, it will be important to look beyond how policies and programs affect our usual development markers (such as education, health, or labor force indicators) to how specific interventions improve female autonomy, leadership, and voice—both within the household and in society more broadly. Understanding which interventions are most effective in achieving this requires more gender analysis.

How to deepen understanding of the links between gender equality and development and how to reflect these links in policy are key challenges

Addressing Emerging Issues

A related challenge is for policymakers to be forward-looking in the face of rapidly changing circumstances. Indeed, many emerging issues require greater attention by policymakers and policy researchers from a gender perspective, including globalization, decentralization in government, the spread of HIV/AIDS, and the aging of the world's population. For example:

- With birth rates declining and people living longer, the world's population is aging. Among other things, this will result in a substantial

rise in the number of widows worldwide during the 21st century. What does this demographic shift imply for social protection, health, and other areas of public policy? Understanding the policy implications of this demographic trend will be an important challenge for research in the coming years.

- Similarly, globalization and new information technologies are transforming the way that production is organized and information shared around the world. Will these changes accelerate progress toward gender equality or widen gender gaps in economic opportunity? Better understanding of the opportunities and risks associated with these forces represents another challenge for researchers and policymakers.

Broadening Partnerships

A third critical challenge is for policymakers—in their efforts to promote gender equality—to broaden their partnerships with civil society groups, donors, and others in the international community. While policymakers have an important leadership role to play, efforts to combat gender inequalities can be enhanced by active collaboration with civic and international organizations. The donor community can contribute by supporting the collection and analysis of gender-disaggregated data, by incorporating gender analysis into their dialogues with national policymakers, and by sharing “good practice” based on international experience. Similarly, civic groups and local researchers can contribute critical information and analysis based on local knowledge that will enrich the government’s policy dialogue.

Fostering broader participation and transparency in policymaking has the potential for tremendous payoffs, both for gender equality and for national development as a whole. Opening public deliberations and policymaking to greater participation by women’s groups can directly empower women—and can enhance the impact of policies and programs. The research findings on the links between greater female participation in public life and lower levels of corruption are intriguing. They suggest that facilitating broader exchanges of ideas and greater transparency in policymaking—and enabling greater female participation in the public domain—can strengthen a country’s governance and the effectiveness of its development policy. The world cannot forgo salutary effects as remarkable as these.

Another challenge for policymakers is to broaden their partnerships with civil society groups, donors, and others in the international community


Note

1. The rights indicator used in figures 1, 8, and 11 is an average of three indexes of gender equality in rights collected for more than 100 countries by Humana (1992). The individual rights indexes focus on gender equality of political and legal rights, social and economic rights, and rights in marriage and in divorce proceedings. The indexes are constructed using a consistent methodology across countries in which the extent of

rights is evaluated (on a scale from 1 to 4) against rights as specified in several human rights instruments of the United Nations.

See box 1.1 in the full report for details on the rights indexes. See appendix 1 in the full report for included countries for figures 1, 2, 3, 4, 7, 8, 9, and 11. See appendix 2 in the full report for underlying regression results for figures 3, 8, 9, and 11.

Contents of the Report



Foreword

Preface

The Report Team

Acknowledgments

Summary

Gender Equality—in Rights, Resources, and Voice
Despite Progress, Gender Disparities Remain in All Countries
Gender Disparities Tend to Be Greatest among the Poor
Gender Inequalities Harm Well-Being, Hinder Development
Why Do Gender Disparities Persist?
A Three-Part Strategy to Promote Gender Equality
Challenges for the Future—the Way Forward

1. Gender Inequality at the Start of the 21st Century

Defining Gender Equality
Regional Patterns of Gender Inequality in Rights, Resources,
and Voice
Patterns of Gender Inequality within Regions and Countries
Gender and Poverty

2. Gender Inequality Hinders Development

Costs to Well-Being
Costs to Productivity and Growth
Costs to Governance
Why Gender Disparities Persist: a Framework
Government's Role in Promoting Gender Equality

3. Social Norms, Laws, and Economic Institutions

Gender in Norms and Customs

Rights and Laws

Economic Institutions

Institutional Change: What Does It Take?

4. Power, Incentives, and Resources in the Household

What Is a Household?

Households Reproduce Gender Roles

Resource Control and Bargaining Power Affect Household Allocations

Policy Incentives and Public Investments Affect Gender Equality

5. Is Economic Development Good for Gender Equality?

Breaking Down Rigid Gender Divisions of Labor

Strengthening Incentives for Equal Investments in Human Capital

Reducing Discrimination through Competitive Markets

Growth with Gender Equality: What Macro Studies Find

Do Development Paths Lead to Gender Equality? Regional Views

6. A Three-Part Strategy to Promote Gender Equality

Reforming Institutions to Establish Equal Rights and Opportunities for Women and Men

Fostering Economic Development to Strengthen Incentives for More Equal Resources and Participation

Taking Active Measures to Redress Persistent Disparities in Command over Resources and Political Voice

Challenges for the Future—the Way Forward

Appendices

1. Notes and Country Coverage for Text Figures
2. Basic Cross-Country Regression Model and Coefficient Estimates
3. Relative Earnings of Women and Men Adjusted for Differences in Human Capital
4. Empirical Tests of the “Unitary” Household Model
5. Education Simulations

Glossary of Terms in Figures

References

Index

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