

Women and the Transformation of the 21st Century

by
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October 10, 1995

Address to the Fourth UN Conference on Women Beijing, September 15, 1995

INTRODUCTION

I would like to thank the Chinese Government for hosting this event; and also Gertrude Mongella and the UN for organizing it. I am very pleased to represent the World Bank here today.

I need no persuading that women are absolutely central to sustainable development, economic advance, and social justice. Like so many others, I owe a huge debt to my own mother for her guidance and support. My family tradition and cohesion are built around the role of women. I know its strength-for myself, and for my children. It is no abstract concept.

Traveling over the last three months to twenty countries in Africa, Europe, Latin America, and the Middle East, and talking to women at all levels-in villages and slums as well as in private enterprise and government-has reinforced my belief in the vast social and economic impact that women can have. It also has reaffirmed my commitment to the crucial importance of harnessing their talents with equal opportunity and fairness for all. Human rights, womens rights must be secured.

At the conclusion of this memorable gathering with so many distinguished participants and speakers, I come here today to join those who have called for action-and to commit the World Bank to action-which will enable women everywhere to realize their potential, to improve their quality of life, and thus to build a better world for us all.

THE CHALLENGE BEFORE US

Back in June, as I made my first trip as President of the Bank, the first country my wife and I visited was Mali in West Africa. About an hour's drive south of the capital lies the village of Koro Koro, and while we were there, a baby was born -- a girl. I have thought often of that little girl-and the life ahead of her.

Her chances of going to school are no better than one in four.

She will likely be stunted in her growth due to chronic malnutrition. Around the age of six, she will probably suffer genital mutilation, brutally. When she marries, probably at a very young age, she faces two decades of child-bearing. And her chances of dying during childbirth are terrifyingly high-about 1 in 20. She will be expected to grow most of her family's food, but be the last to sit down to a meal. She will be responsible for educating and taking care of her children, but will have to walk miles a day to gather firewood and water. And if she subsequently works for a wage, she is likely to earn a third less for doing the same job as a man.

If our meeting here is to have any real meaning, it must hold out a vision of a new and better world for that little girl in Koro Koro; a vision of justice and opportunity for all women. The realization of this vision is the challenge which unites us all.

Despite progress over the last two decades, the harsh reality is that women are nonetheless more likely to be under-nourished, under-educated, over-worked and under-paid than their male partners. They are also more likely to be poor: of the 1.3 billion people living on a dollar a day or less, 70 percent are women.

THE CRUCIAL ROLE OF IDA

These are the women who benefit primarily from the International Development Association (IDA), the Bank's concessional arm which supports development in the world's poorest nations, where average per capita income is less than \$600 per annum. In fact, IDA is the largest external provider of resources in such vital areas as education, health, nutrition, and agricultural extension. It is also the largest provider of financing for AIDS control and prevention in the developing world. I am deeply concerned, therefore, that IDA's capacity to help women risks being eroded by the possible failure of some countries to honor their commitments to its replenishment.

Make no mistake about it: rich countries that seek to cut appropriations to IDA are hurting the world's poorest women. That is a message which I hope all of you will carry back to your parliaments. It is a fundamental message from this gathering and a failure to influence the donors to continue IDA at historic levels will be a terrible blow to the achievement of our practical objectives.

Just as IDA is key to strengthening the role of women in development, women themselves are key to development-the primary agents of change in their communities. I am impressed by the spectacular results for millions of families when the economic potential of women is released. A Bank study of successful micro-credit programs for women in Bangladesh, for example, has shown that-with a loan as small as \$100 to a poor woman to develop her own business-she helps to double family income and, indeed, can lift her family out of poverty after five years.

Let me stress that I recognize the cultural complexities involved in some gender-related issues. I understand that different societies have different views on the role of women and I know that such issues have been widely discussed at this Conference. Whatever the differences may be, however, all the evidence tells us that not to empower women is a tragically missed opportunity-

not only to create a more just, but also a more prosperous society. Empowering women, by the same token, means ensuring their full participation in every aspect of development.

WILL WE SUCCEED? A CHALLENGE FOR WOMEN-AND MEN TOO

A start has already been made:

- gender gaps in education and health, while still unacceptable, are narrowing;
- women are entering the job market at twice the rate of men;
- on a global scale, women's organizations are playing an increasing role in development-both at the local and international level;
- and as we have seen at this Conference, women have assumed important leadership and policymaking roles in many countries.

These women are on the front-lines of change. The challenge facing us is how best to support them in accelerating that change-and the transformation to a more equal world.

It will require not just the liberation of women, but also the liberation of men-in their thinking, attitudes, and willingness to take a fairer share of the responsibilities and workloads that women carry on their shoulders. To bring about real improvement in the quality of women's lives, men must change. And action must begin at home. For each of us, change lies in the kind of household we live in, the society we help to build, and the institutions we work for.

I believe it imperative that there should be much greater representation of women in leadership positions. If we are committed to excellence-to getting the very best people in the most critical jobs-how can we afford to deny ourselves the benefit of the skills and wisdom of women? And how can any institution claim to be working to strengthen the role of women if it does not give equal opportunity to its own female staff?

Here, I intend to be judged by my own record at the World Bank. I am committed to excellence at the Bank and that translates into utilizing the best talents of women in the Bank. I have made only three appointments at the Vice Presidential level within the Bank Group so far. All three have been based on the sole criterion of professional excellence. All three have been women.

THE ROLE OF OUR GOVERNMENTS AND INSTITUTIONS

Governments, of course, have a critical role to play in promoting equal opportunity and a civil-and civilized- society in which laws and institutions do not discriminate against women. And development institutions have a critical role to play in helping to support the investments which can help women to achieve equality-and escape poverty .

Here, we still have a long way to go:

- We must do more to promote the participation of women's groups in designing economic reforms-and ensuring that those reforms go beyond macroeconomic variables to include other issues that affect women in fundamental ways: such as the right to own land.

- We must do more to ensure women's access to primary health care-including reproductive health services.
- And we must do more to increase women's access to credit. In my discussions with women in the developing countries, this issue has emerged clearly as one of burning concern. In Africa, for example, although women produce 80 percent of the food, they receive less than 1 percent of total credit to agriculture. To help address this concern, the Bank-along with our partners-has recently established a new micro-enterprise facility of about \$200 million which will provide small loans to poor women entrepreneurs. Over a 10-year period, it is expected that nearly 8 million women and their almost 40 million family members will benefit from these micro-loans.

This is a good start. And overall, the Bank is now lending an average of about \$5 billion a year for projects which include measures specifically to strengthen the role of women in development. But I believe we can do a lot more.

A priority concern must be to ensure that women are not hurt by structural adjustment programs. I am well aware of the wide criticism of the Bank on this subject. I believe that a macroeconomic plan is crucial to development, but I will be vigilant and more sensitive to arguments which relate to disproportionate adverse social impacts on women. You can be certain that my colleagues and I will listen to you when you raise particular issues of concern. We want no unfeeling nor automatic conditions. We will be specific in our plans and match economic with social considerations in the programs we support.

GIRLS' EDUCATION: A KEY TO THE FUTURE

Among all the variables, education is key-for women and men. Because education, above all, enables people to take change into their own hands and to shape their own destiny.

Among the 900 million illiterate people in the developing world, women still outnumber men by two to one. Girls constitute 60 percent of the 130 million children who do not go to primary school. And yet, as the African proverb tells us: "If we educate a boy, we educate one person. If we educate a girl, we educate a family - and a whole nation."

Education for girls has a catalytic effect on every dimension of development: lower child and maternal mortality rates; reduced fertility rates; increased educational attainment by daughters and sons; higher productivity; and improved environmental management. Together, these can mean faster economic growth and-equally important-wider distribution of the fruits of growth. In addition, educating girls opens the door to economic and political opportunity for future generations.

UNIVERSAL GIRLS PRIMARY EDUCATION

In 1990, the World Summit for Children set a goal to increase primary school completion rates - for girls and boys- to 80 percent by the year 2000. We are well on the way to that goal.

But could we not go further?

- we should aim to see every young child completing primary school;
- and an equal proportion of girls and boys (about 60 percent) going to secondary school.

If we could achieve this new goal, by say 2010, the effects would be nothing short of revolutionary. In strictly economic terms, the Bank estimates that per capita GDP levels in the developing world in the year 2035 could be as much as one-third to one-half higher than they otherwise might be without the added educational thrust. Given the rapidly growing role of the developing countries in the international economy, this is also likely to have a dramatic impact on global trade, investment, and growth.

The other effects are equally important: better educated children, healthier families, and development progress that is more sustainable. More education for girls also will enable more and more women to attain leadership positions at all levels of society: from health clinics in the villages to parliaments in the capitals. This, in turn, will change the way societies deal with problems-and raise the quality of global decision-making.

I have no illusions about the difficulties associated with achieving the new goal. It would mean, by 2010, an additional 100 million girls per year getting a primary education; and an additional 90 million girls per year going to secondary school. The additional costs, too, will be considerable: an estimated \$30 billion over the next five years alone.

To jump start the global education system to a point of gender equality at the primary and secondary level is both a mountain-and a very small hill. It is a lot compared to the funds we and others have available; it is, however, a fraction of overall national budgets. So if we can all work to promote a modest shift in global spending priorities, we can reap a revolutionary return.

Moreover, this educational investment needs to be augmented by investments in immunization, nutrition, safe water and sanitation, and other measures to address the needs of the worlds poor children. After all, we can build all the schools we want, but if children are damaged in their early lives due to malnutrition and long spells of infectious disease, they will never reach their full potential.

May I add that we must also give students the opportunities to utilize their education-for without such opportunities, interest in education on the part of both parents and students cannot be maintained. We need a systemic approach to development.

The Bank is already one of the largest providers of external resources for education in the developing world. Contingent on an adequate IDA replenishment, we expect to increase our annual education lending by about 20 percent to \$2.5 billion over the next five years, with \$1.5 billion per year going to primary and secondary education. We will plan that 60 percent of that amount-about \$900 million per year-goes into girls education.

We will work to strengthen our partnership with the UN agencies that focus their efforts on children. We will strengthen our partnership with local communities, womens groups, and NGOs that have a track record in promoting girls education. We will also, of course, continue to

strengthen our partnership with both the donor community and our borrowers -- including trying to catalyze the additional resources that will be needed.

And as well as increasing the Bank's own lending for girls' education, we will offer our advice, experience, and the results of our research to all engaged in the effort. Moreover, we will undertake to monitor progress toward our shared goal and report annually on the status of our collective endeavor.

I view this increased emphasis on girls' education as the single most important contribution that the Bank can make to the strengthening of women's role in development. I know that my predecessor, Lew Preston, felt the same way and--as you may know--a private foundation to support girls' education has been established in his memory.

CONCLUSION: TIME FOR ACTION

The goals for increasing education for girls are ambitious, but attainable. And after all, what is the alternative? Are we prepared to accept the perpetuation of poverty and discrimination, the awful waste of talent, and the denial of dreams? We are not--or we would not be here. We at this Conference, and the countless millions outside, know that the time for empty words and gimmicks has passed. The time for action is here.

And as you leave Beijing, please know this: the World Bank stands with you. We will commit our finance and our energy as an advocate and a partner in the fight for equity. If you have ideas, share them with us. If you have initiatives where our experience or assistance can be relevant, let us know. You can count on us.

Working together, we can realize the hopes and dreams we brought to this Conference--and thus go a long way toward achieving not only economic advance, but also social justice.

That is the world which we--women and men--must commit ourselves to bring about. That is the world that the little girl in Koro Koro is waiting for.

Thank you.