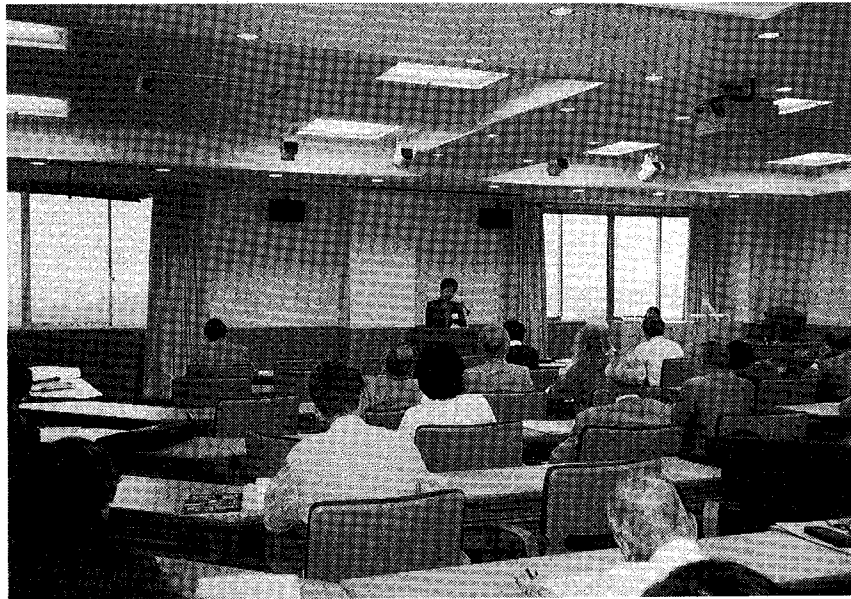


Increasing Priority to Girls Education: Based on World Bank and ADB Experience

by Asher M. Shigeko



Preliminary Remarks

First, I would like to thank you for giving me this opportunity to discuss today's subject, girls' education, which is of growing importance in development work.. Indeed, it is a special privilege for me to share my views on this topic with the recipients of the prestigious Fulbright awards who have always held a place of high admiration and respect among scholarly communities.

The views I share with you today are based on my work in various areas of development at the World Bank and the Asian Development Bank during a period of nearly 30 years.

Introduction

Education of girls is adding a crucial dimension to the work of development agencies today, because it is found to be an essential ingredient for long-range sustainable development and for the promotion of the societal well being. Although Japan had attained universal primary schooling by around the end of the nineteenth century, there are still millions of girls who are out of school and women who cannot read and write in the developing world. For us, therefore, it understandably takes special effort to bring to focus this glaring gap in education by gender.

I would like to present before you:

- (1) the evolving assistance strategies of aid agencies and gender equality as a current central issue in development;
 - (2) benefits from investing in girls education;
 - (3) some approaches to promote girls education;
- and
- (4) a few concluding words.

Evolving Development Assistance Strategies

In my years of association with the World Bank and the Asian Development Bank, I have observed a clear evolution in their overall development assistance strategies. From the goal of economic reconstruction soon after the World War II, the strategies have evolved to the promotion of economic growth in stagnant economies in the 1960s and 1970s, to growth with distribution in the 1980s after Mr. McNamara's speech at the Nairobi annual meeting, and finally, to the current strategy of sustainable development. In the first three decades, the strategies followed by international aid agencies had not identified women's participation in economies as a distinct priority goal. Then, the strategies were focused not on human development or well being per se, but rather on the management of material and financial resources aimed at infrastructure development for rapid industrialization. Based on structured, need-based manpower planning, education policies were gender blind, with culture and tradition governing women's participation.

Human Development in the Current Development Strategy

The current goal of aid agencies, to help achieve sustainable development, calls for human development, besides other important tasks such as environmental protection and management, and economic and financial reforms that encourage, for instance, more transparent transactions and public and private sector partnerships. Our topic takes up the first, and from many perspectives, the most important goal of human development.

What is human development? People often trace the meaning of human development to the UNDP's 1990 publication. It explains that human development is "... a process of enlarging choices for all people." More specifically, UNDP identifies as the basic objective of development "to create an enabling environment for people to enjoy long, healthy and creative lives". The meaning of these simple sounding words hides much complexity.

First, regardless of the intensity of our efforts, it will be a long way before everyone has equal or similar choices in life. The unequal opportunity syndrome applies to the population in general, but it is particularly acute in the case of women. Both, economic and non-economic forces restrict choices for women. No one can deny that tradition has played a significant role in gender differences in choices available, even to the Japanese women. Perpetuation of some gender differences in choices may be with us as an inevitable fact of life for some time to come.

The second, more positive facet is that investing in education of girls and women not only has a high, long-term pay-off for the society, but also leads to greatly enhanced choices for them, thereby helping to achieve the goal of human development.

Much has been discussed and documented lately on the importance of investment in girl's education. Let me review in summary, a few key points I have selected for today's talk.

Women's Participation in the Economy Increasing; But Their Status Still Grossly Deprived

The role of women in the economy has been increasing. Since the 1950s

the female labour force has grown at twice the rate of the male labour force. Now, one out of three women over 15 years of age in developing countries is participating in the formal labour force. A large part of women workers are found in agriculture, about 40%, followed by 35% in industry, and 25% in services. It is estimated that women are responsible for at least half of the world's food production, and in some developing countries, the contribution goes up as high as 80%.

But, the deprivation of women and girls continues till now. Women in some developing societies with certain cultural values are expected to play only a traditional role, marrying at an early age and having many children. With fewer resources available in the households, girls receive less education and health care and food than boys, and grow up to earn very little, if at all, with low productivity. The state of women's deprivation is manifested, for example, in their high rates of mortality and illiteracy, and the lack of legal rights to land and property.

Mortality. Amartya Sen, the 1998 Nobel Prize winner in economics for his pioneering work on measurement of poverty, is also an early beacon on the economic status of women. He said that about 100 million women are so far lost worldwide because of high mortality.

It is estimated that in industrial countries women outlive men by an average of six years. That is not true for developing countries. For example, in parts of South Asia, men live longer than women. As a result, women account for only 47% of the population in South Asia, compared with over 52% in industrial countries.

Literacy. Women fall behind men in literacy. In a typical developing country with strong traditional and religious roots, two out of three women are illiterate. (Show transparency on illiteracy). In South Asia, the rate of illiteracy among women is higher than that among men by about 27% and Southeast Asia by 20%. These rates are compared with 2-3% in OECD countries.

The gender gap in literacy is indeed serious in South Asia, where the literacy rates among women were 17 % in 1970, 24 % in 1980, 32 % in 1990, and only 41 % projected for year 2000. The literacy rates for East and Southeast Asia were better than those for South Asia, but were still below the numbers for the world as a whole until 1980. Since then, however, the

literacy rates in East and Southeast Asia for the general and female rates have caught up, and surpassed those for their world counterparts.

Legal rights. There are also serious inequalities in access to financial services and assets such as land and property. Credit can help increase the options outside of the household for household members. But, collateral requirements, high transaction costs, limited mobility and education, and other social and cultural barriers contribute to the inability of women to obtain credit. A married woman's right to land is often limited to "use" rather than ownership. This is unfortunate as independent land rights for women could increase the efficiency of resource use and the well being of women and their households.

Investing in Girls Education

Along with many of my colleagues and friends, I argue that investing in girls' education is the most effective way to raise the status of women and give them greater choices in life.

By now it is well known that investing in education leads to the higher economic rate of return than in any other investments in developing countries. World Bank's country studies have shown that each additional year of schooling raises the earning ability of both, boys and girls by 10 to 20 percent by increasing productivity. The private return to investment in secondary education is estimated at 16-17 percent. In addition, the society as a whole receives spill-over benefits, which tilts the balance in favour of education projects verses other projects.

Latest studies show that social and non-monetary benefits are much higher from girls' education because of its associated high externality. (Show transparency on Rate of Return) In particular, the returns to society as a whole are very high with the investment in girls' primary education yielding the highest, about 28 percent.

What are the specific externalities or benefits linked to girls' education? First, it reduces child mortality, that is, the number of deaths per 1,000 among children under five years of age. (Show Transparency on Mortality) In Asia, the mortality of the child of a woman without schooling is around 140.

But, this declines as the level of women's education rises. The child

mortality rates with mothers who have had five and seven years of schooling are 110 and 70, respectively. This is no small measure by any standard.

Second, it is estimated that an additional year of girls' education reduces fertility by 5-10 percent. (Show Transparency on Fertility) In Asia, mothers with no schooling have on average seven children, compared with less than 6 for mothers with five years of schooling, and less than 5 for mothers with more than seven years of schooling.

One reason is that women with education are much more likely to seek out and use family planning services, just as farmers with education are more likely to quickly adapt new inputs or processes.

Third, girls' education reduces maternal mortality, as it increases knowledge about health care and helps reduce the number of pregnancies. It is documented that an additional year of schooling for 1,000 women prevents two maternal deaths. South Asia where women are more deprived than most parts of the region, maternal mortality rates are 10 times higher than the rates in East Asia.

In fact, one study has shown that educating 1,000 girls for an additional year is more cost effective to produce health and fertility benefits than adopting standard medical and family planning interventions.

These are no small benefits from education of women.

Finally, it is also found that investment in female education yields one of the highest returns to environmental protection in developing countries. This is because, among other things, female education reduces fertility leading to a long-term population decline, discourages forest clearing by improving women's understanding of environmentally sound choices, augments work options for women, and increases women's ability to manage natural resources.

How then can girls' education be promoted?

World Bank and ADB Assistance Programs & New Gender Policies

The World Bank and ADB have designed projects to encourage girls' enrollment and, once enrolled, not to let them drop out of school. For example, projects are designed to make girls' education financially attractive

by reducing costs to parents of sending daughters to school. In many developing countries, payment for textbooks becomes a financial burden on households with a large negative effect on female enrollment. On the ground that the social benefits of education are higher for girls and therefore the costs can be lower than the costs for boys, assistance has been extended to set up scholarship funds and to provide books and supplies free. Although such financial incentives must be carefully managed and targeted, reports from Bangladesh and other countries show that they work.

Also, projects to support schools are increasingly designed to be consistent with cultural values of society and community concerned. Schools are built within walking distances, not too far away from home, with appropriate sanitation facilities. Distance is a deterrent more for girls than for boys. Countries such as Bangladesh and Pakistan have opted for smaller local schools. The recruitment of female teachers is also promoted. Where male-female contact is proscribed, as in much of South Asia, the presence of female teachers can draw more girls to schools. Flexible school hours to facilitate household chores are introduced, and so are arrangements for younger brothers and sisters to stay at school while the older girl studies.

Other measures include improvement in the relevance of schooling by changing curricula to focus on essentials such as mathematics and science, and by providing textbooks that eliminate gender bias and show women in non-traditional roles. These steps will improve women's productivity and allow women a wider choice of occupations.

As part of efforts to enhance the status of women and their influence in the household, support has also been extended to the provision of credit programs and to the promotion of legal literacy. A study of the Bangladesh credit programs has shown that an increase in credit obtained by women raises women's bargaining power in the household, improves the health status of female children, and increases the probability of school enrollment by girls.

Assistance is further provided to help set up legal framework for equalizing opportunities in such areas as land and property rights, labour market and employment, family law, and financial laws and regulations. An NGO called Self-Employed Women's Association, or SEWA in India is an exemplary case in point. SEWA holds meetings to give legal information to the members and one-day training on specialized legal information for community leaders.

SEWA's paralegals also research cases, prepare briefs, and argue cases at labour courts for the members.

After reviews of experience and impact on gender equalization programs, both the World Bank and ADB have recently moved to broaden the "women in development approach", or the WID approach, to a gender and development strategy. They have found that WID programs were often under-resourced and governments' offices concerned with women in development were marginalized without being able to influence national policies and bring about the gender equity. Targeted women-only projects often resulted in the isolation of women from the mainstream of development.

The new gender and development policies take into account the relative roles and responsibilities of women, and recognize that the attitudes and actions of men must change. The World Bank has set out four areas of emphasis.

They are to develop gender sensitive policies and programs, revise legal and regulatory framework, strengthen database for gender analysis, and support effective implementation of the programs. It would be of great significance for all those interested in world development to see how far this latest initiative succeeds.

Concluding Notes

Let me summarize the four main points of my today's talk. One, girls and women in many parts of the developing world are still greatly deprived. Two, sustainable development cannot occur without human development, which in turn, cannot be attained without educating girls and women. Three, investing in well-designed female education projects is an economically rational decision with its significant long-term payoffs both to the recipients, and to the society at large. Four, girls' and women's education initiative as part of the human development strategy should be combined with other strategies for success in attaining the goal of sustainable development.

I now would like to conclude by raising a question, "if investing in girls education is economically so attractive, why has it been lagged behind in many parts of the developing world?" I think it is related to political sensitivity and complexity in designing and implementing a social project.

Social sector investments are most needed by the poor and disadvantaged such as women, girls and other minority groups. Unless there is a strong voice and support to bring them to the main stream, investing scarce resources may be absorbed by the non-poor and more privileged.

Second, a social project is different from a more predictable and controllable construction and engineering project. It requires flexible, participatory, and longer-time preparation. And, such a project is much more complex, requiring a package of measures that will address constraints both at school and households. Social projects are also often run by a weaker agency in a country, and government and aid agencies tend to hesitate from getting involved.

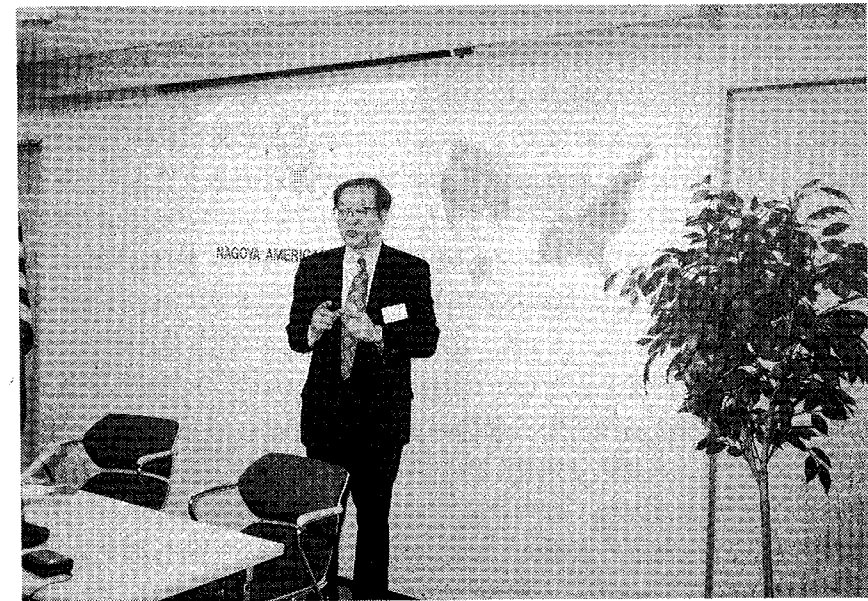
However, I am happy to report that the situation has been changing. The new emphasis on gender equality is reflected in the acceptance of the phrase "development needs women more than women need development", and it has become a central concern of the World Bank, ADB and other agencies. I hope you, in your various capacities, will also take the opportunity to extend your assistance in furthering education and social development of girls and women in the developing world.

Thank you again for giving me this opportunity.

99年度例会スピーチ

アメリカの地方メディア事情

松波信治（1998、ミネソタ大学；CBC）



CBC（中部日本放送）に勤めております松波と申します。私もフルブライターとして、去年（1998年）の夏から行きまして、この（1999年）5月に帰ってまいりました。当初、例会でのスピーチのお話がありました時には、私はジャーナリスト・プログラムで行きまして、学者先生のプログラムで行ったわけではありませんので、皆様のような方々を前にして内容のあることをお話できないのでお断りしたのです。ですが、この地方のフルブライターとしては一番最近帰ってきたので、最近のアメリカについてどうしてもやってほしい、と言われてまして、お引き受けしたのです。あまり内容のあるお話はできませんので、まずそのことをご承知おきいただければと思います。

私がジャーナリスト・プログラムで行っておりました所はミネソタ州です。アメリカは50州もありますので、ミネソタといっても、あまりご存知ない方もいるかもしれませんので、地図でちょっと紹介させていただきます。ここがミネソタで、北部はカナダとの国境で、私がおりましたのは、ミネソタ大学のツインシティ・キャンパスといいまして、ミネアポリスとセントポールにあるキャンパス