



USAID
FROM THE AMERICAN PEOPLE

Gender and Economic Growth

How more and better integration of women into development projects can be good for the bottom line

**Trade and Investment Training:
Programming for Greater Impact**
Pretoria, South Africa
March 15-19, 2010

Wade Channell, USAID
Louise D. Williams, Booz Allen Hamilton



USAID
FROM THE AMERICAN PEOPLE



First, some questions.

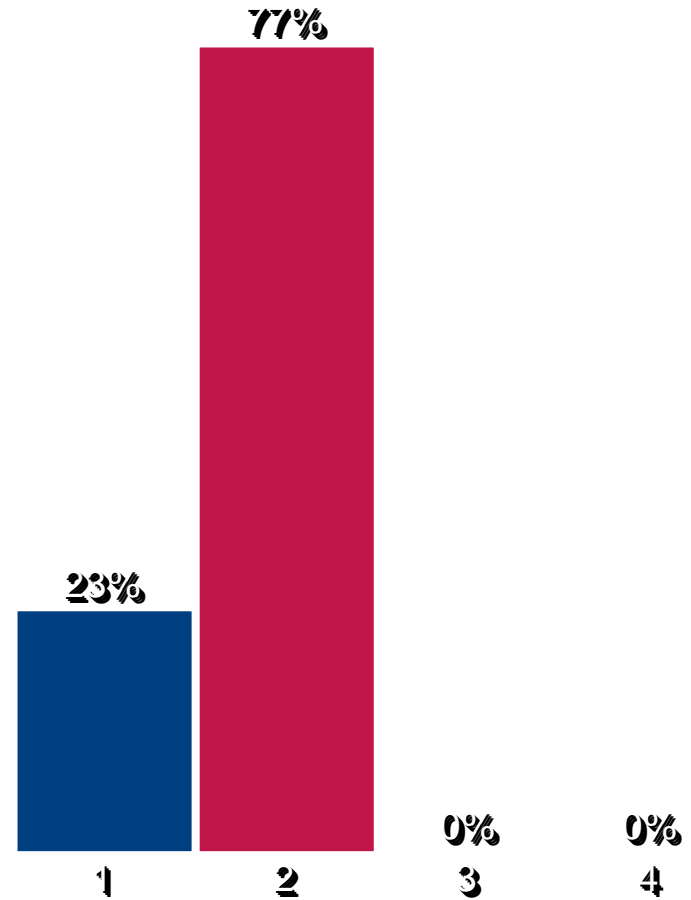
Vote: What percentage of privately-owned land in the world is owned by women?

1. 5%

2. 1%

3. 16%

4. 22%



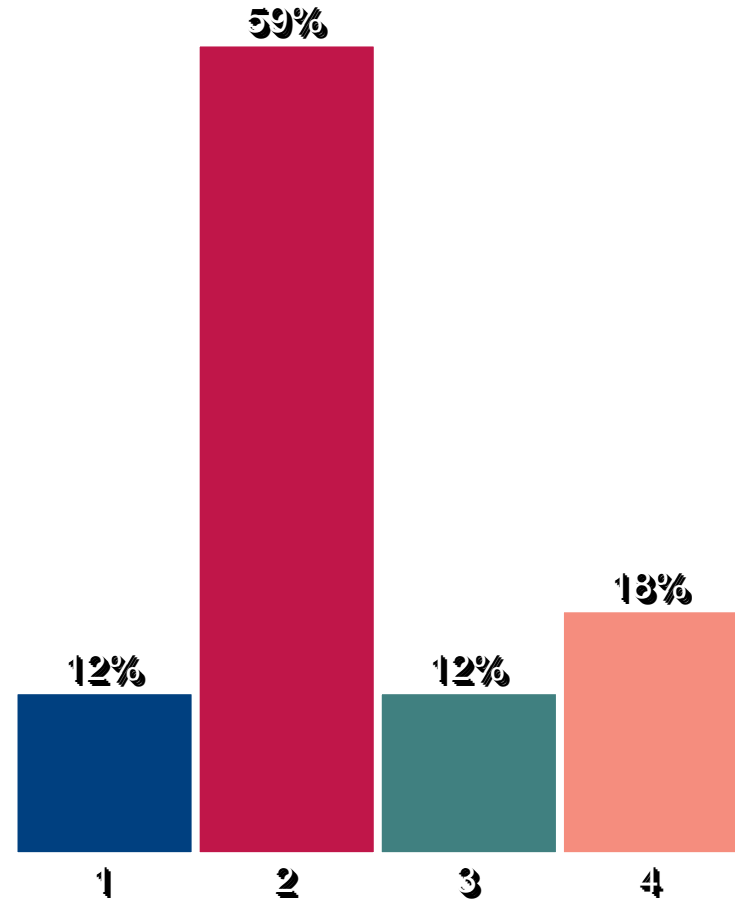
Vote: Poor men spend 4-6% of household income on alcohol.
How much do they spend on education of their children?

1. 5%

2. 1%

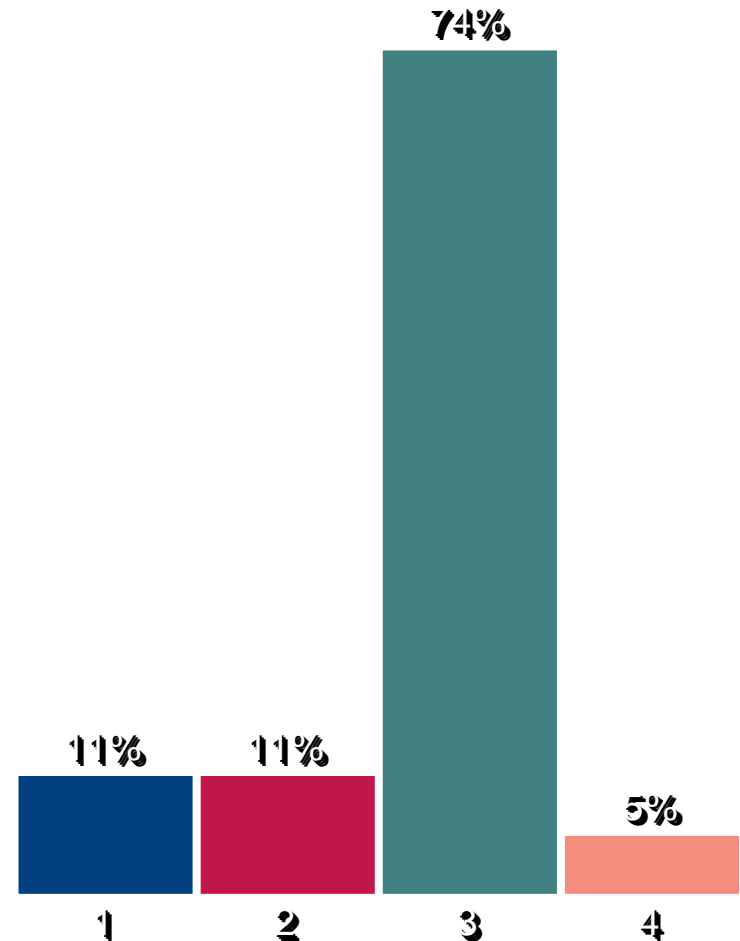
3. 6%

4. 22%



Vote: In the United States, when did the states begin to increase their spending on education?

1. When they achieved 80% formal employment
2. When they discovered oil
3. When women got the right to vote
4. When at least 5% of state legislators were teachers



Note: In the 1990s, a study found that the following transported the greatest volume of goods in Africa:

1. Trains

2. Women on foot

3. Bush taxis

4. Trucks



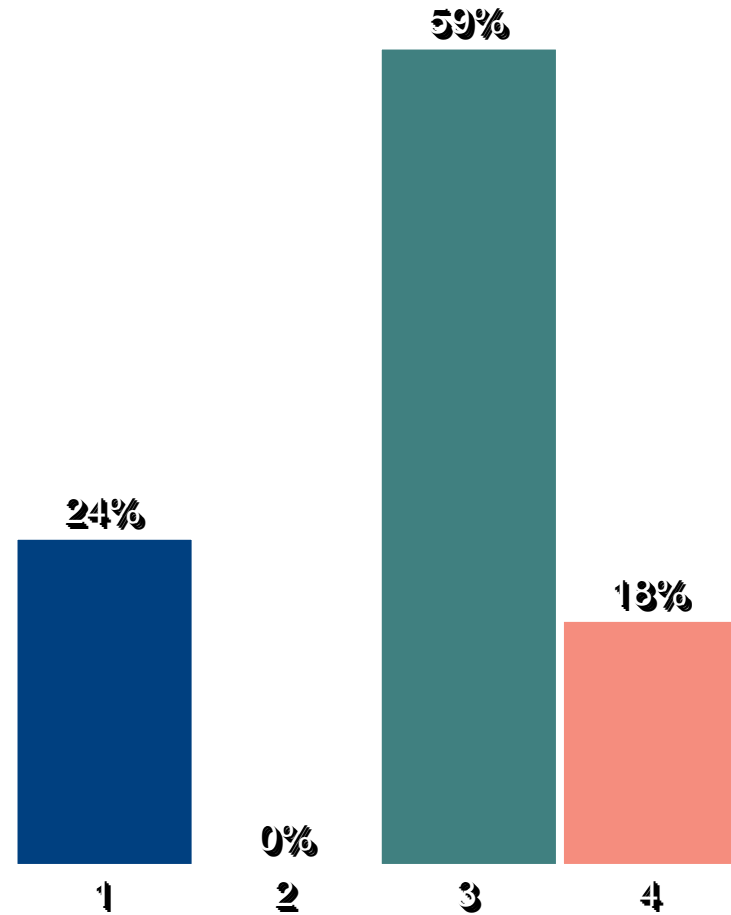
Vote: In Ghana, researchers believe that secure tenure for women would increase productivity by how much?

1. Leaps and bounds

2. 2%

3. 200%

4. 1/3



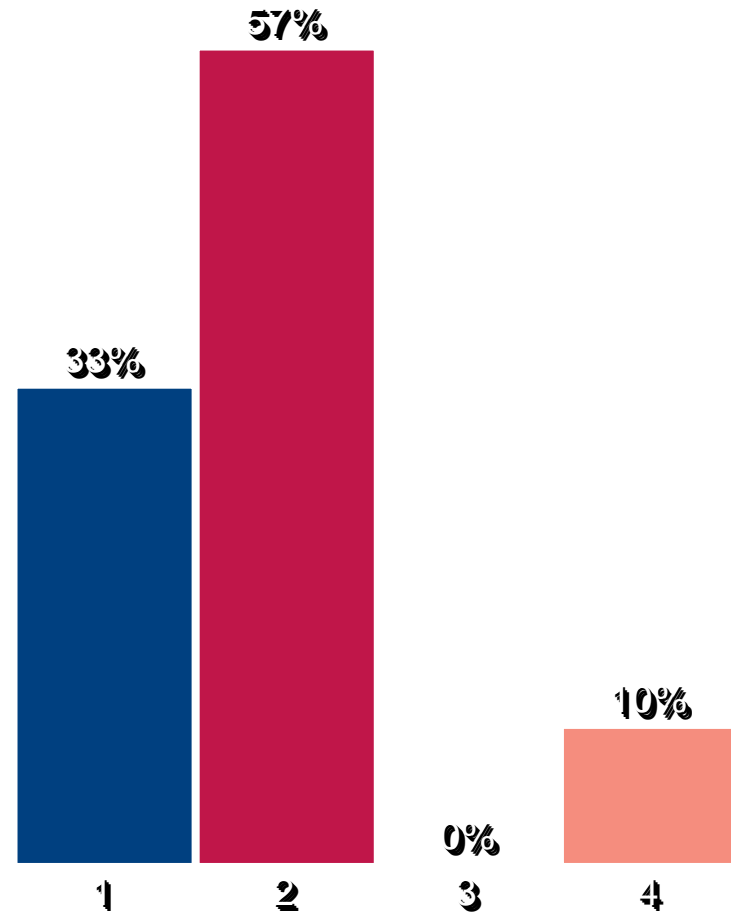
Vote: In Uganda, 25% of men report business “interference” by officials. What is the percentage for women?

1. 5%

2. 43%

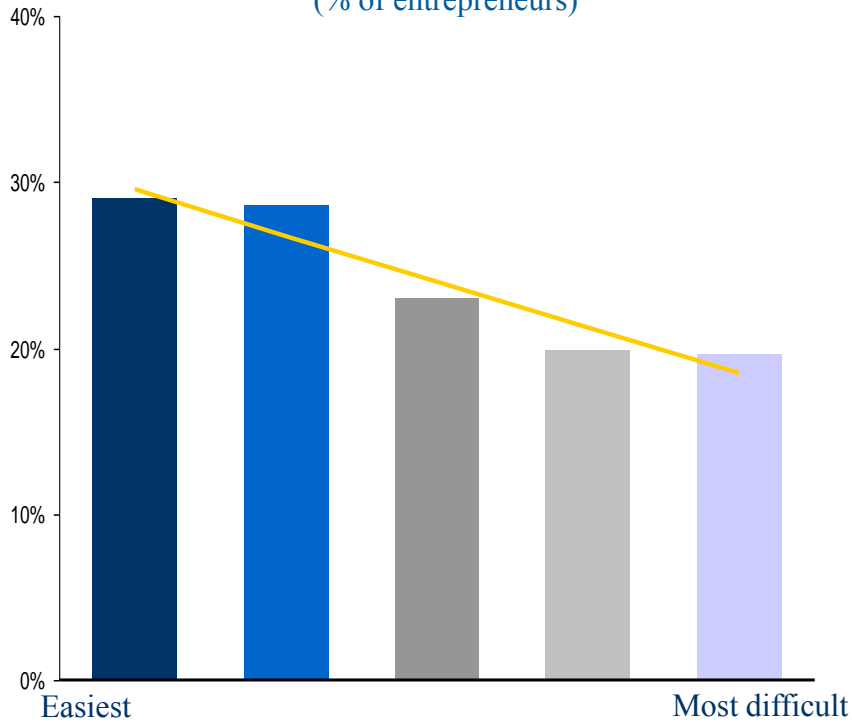
3. 17%

4. 25%

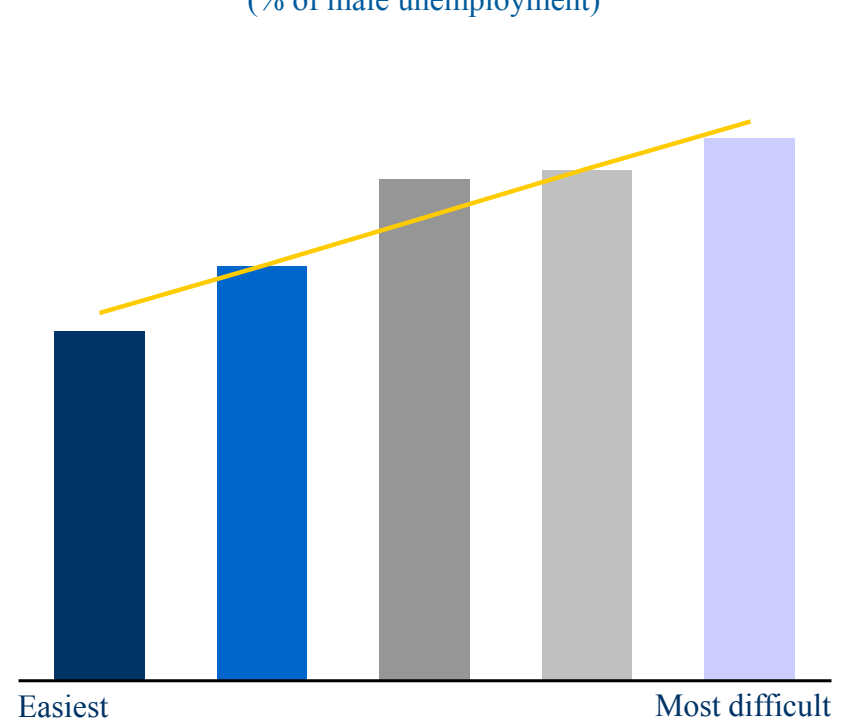




Female Entrepreneurs (% of entrepreneurs)



Female Unemployment (% of male unemployment)



Countries ranked by ease of doing business, quintiles

Note: In Uganda, 25% of men report business “interference” by officials. What is the percentage for women?

1. 5%

2. 43%

3. 17%

4. 25%

0%
1

0%
2

0%
3

0%
4

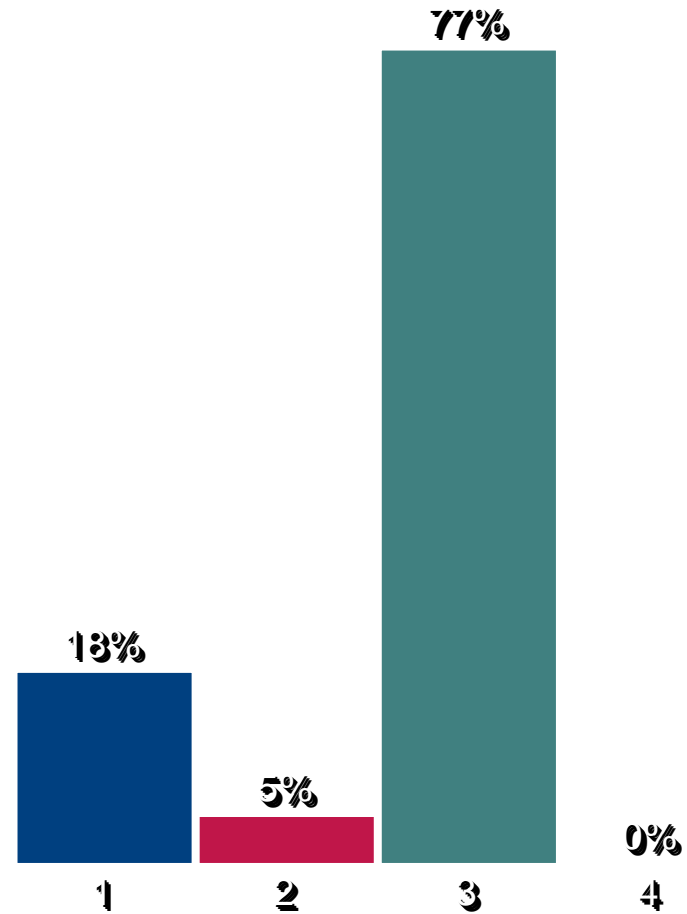
Vote: What is the average repayment rate among women who take out micro-loans?

1. 15%

2. 43%

3. 99%

4. 25%



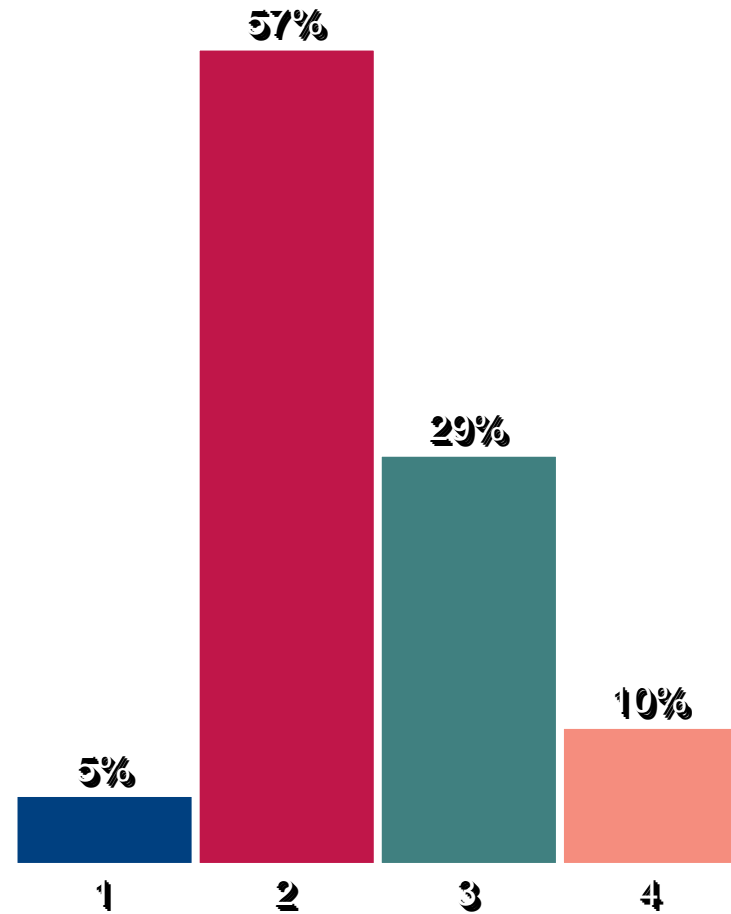
Vote: Which country did the WEF Gender Gap 2010 report rank as offering the *most* equality in economic participation?

1. Lesotho

2. Iceland

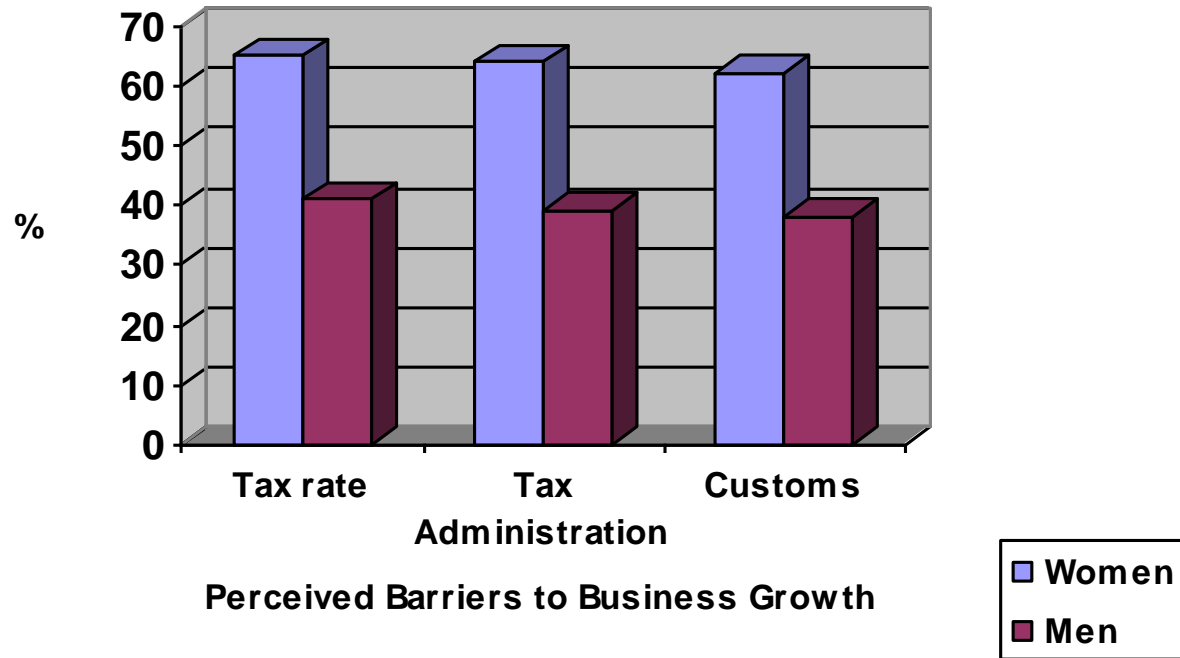
3. Cuba

4. Yemen





Women perceive tax and customs as greater constraints to business growth



Source: Ellis et al. Gender and Economic Growth in Kenya, 2007

We know a little ...

“Despite their gains, women remain perhaps the world’s most underutilized resource.”

- The Economist (2006)

“[A]id has often been most effective when aimed at women and girls; when policy wonks do the math, they often find that these investments have a net economic return. Only a small proportion of aid specifically targets women or girls, but increasingly donors are recognizing that that is where they often get the most bang for the buck”.

- Nicholas Kristof and Sheryl WuDunn (2009)

But we don't know much.

- In developing countries, what percentage of women can be categorized as “entrepreneurs”?
- Do the quality of institutions (rule of law, property, finance) impact women entrepreneurs differently than men?
- Why are women-owned (formal) businesses generally smaller than male-owned business?
- How well do credit markets serve women entrepreneurs, as compared to men?
- Are women-owned SMEs more or less likely than their male-owned counterparts to engage in international trade?
- ... and so much more.

Gender is *hot*

2004 - IFC launches Gender Entrepreneurship Markets program to mainstream gender issues in all IFC operations.

2005 - World Economic Forum issues first Global Gender Gap report. It is now issued annually.

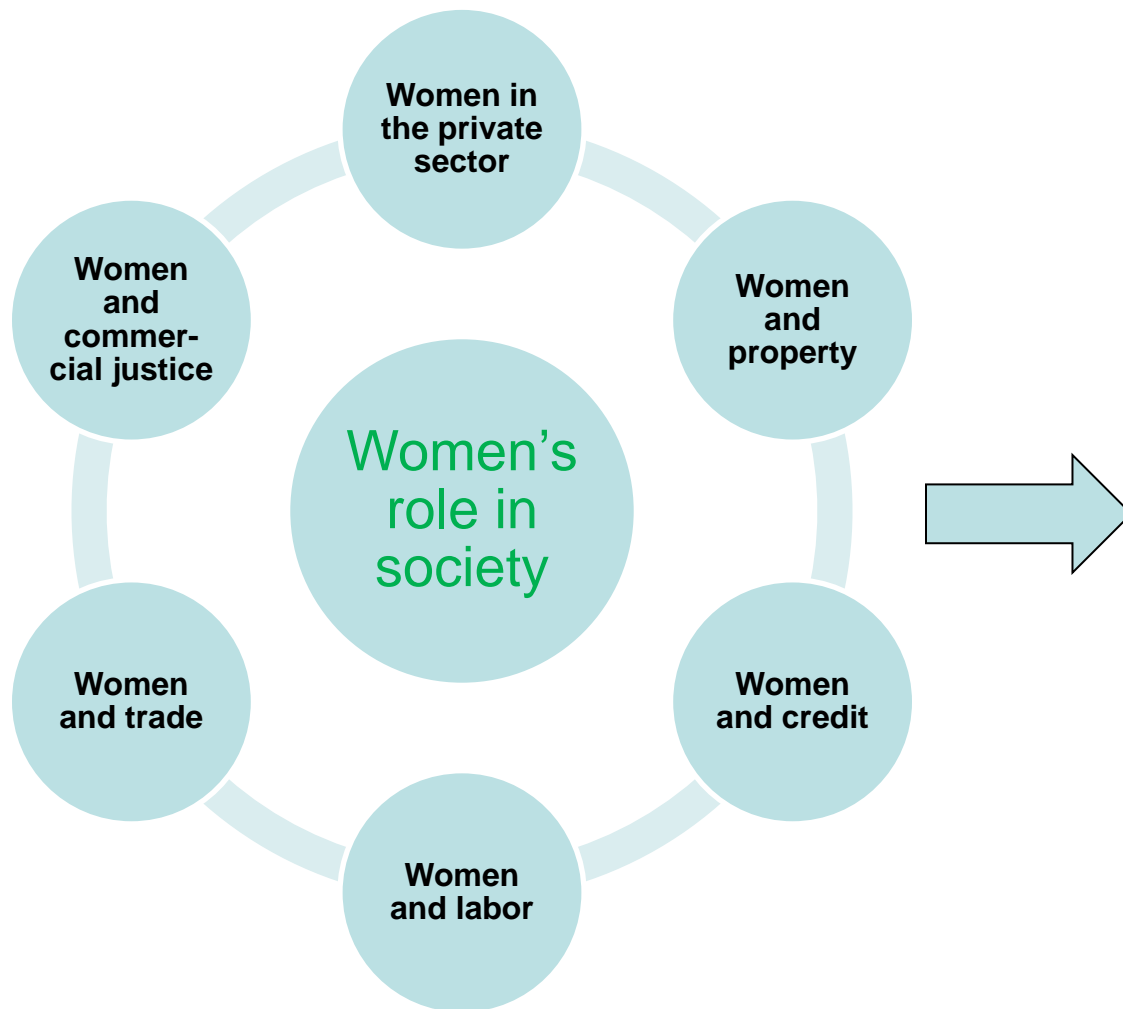
2007 - World Bank launches “Gender Equality as Smart Economics” initiative: to improve female access to land, labor, agriculture and financial services.

2007 - *Doing Business* gender project launched to identify legal and institutional barriers against businesswomen in 181+ countries. Gender law library created.

2008 - Gender issues informed the design of 45% of all World Bank lending operations in FY08 (July 2007 to June 2008), compared to 35% in FY06.

2009 - USAID/EGAT/WID/BizCLIR launches Gender CLIR – a “deep dive” into the *Doing Business* indicators from a gender perspective.

Priority areas



Women and ...

- Legal Framework
- Implementing Institutions
- Supporting Institutions
- Social Dynamics

Question and issues: A laboratory for best practices

- Entrepreneurship
- Property
- Credit
- Labor
- Trade
- Commercial Dispute Resolution
- Women in Society



Best practices in *programming*



1. Preparation

2. Implementation

3. Gender
disaggregation of
statistics

No cost/low cost

- Women's speaker's bureau
- "Brown bag" networking for women's businesses and NGOs
- Book clubs
- Internships

Monitoring and evaluation

- Conduct true baseline study for gender before intervention *and* before critical project methodologies are determined
- Collect sex-disaggregated data throughout and after the project
 - Make adjustments mid-project, if necessary
 - Measure achievements so lessons can be shared