Women, bad jobs, rural areas: what can "SIGI" tell us?

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Gender
PATHWAYS OUT OF POVERTY
Rural Employment

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Abstract

This paper addresses the increasingly important issue of the "feminization" of bad jobs in rural areas of developing countries. While in many rural regions of the world, an impressive number of new jobs have been created in the last decades, it is also true that many of these new jobs are of low quality and in the informal sector. These "bad jobs" are characterised by insecurity, a low level of pay, no access to formal social security and limited chances to climb up the social ladder. A majority of these "new" jobs have been taken up by women in particular as domestic workers.

The paper finds that social institutions, social and legal norms as well as cultural practices are the deep determinants for explaining employment outcomes in rural areas in developing countries. Using the recently published OECD Social Institutions and Gender Index (SIGI) which is based on 12 institutional variables, we show a strong correlation between employment outcomes and scoring values of the SIGI; further regression analysis seems to suggest that there is a casual relation between high discrimination in social institutions for the traditional agricultural as well as more modern non-agricultural retail sector.

Policy recommendations for donors are discussed that could potentially help to reduce endemic discrimination and promote a greater equality of opportunity between men and women in rural areas.

1. Introduction

This paper addresses the increasingly important issue of the "feminization" of bad jobs in rural areas of developing countries. While in many rural regions of the world, an impressive number of new jobs have been created in the last decades, it is also true that many of these new jobs are of low quality and in the informal sector. These "bad jobs" are characterised by insecurity, a low level of pay, no access to formal social security and limited chances to climb up the social ladder. A majority of these new jobs have been taken up by women in particular, as domestic workers (OECD 2009).

Historically work in rural areas most often took the form of traditional farming. Work of this kind was characterised by a very low level of productivity: the result of poor investment and farm equipment, low technical expertise, lack of seed selection, inadequate fertiliser and so on. Most production was for household consumption and men basically controlled the marketing process. When cash crops were grown men generally took most of the income from sales while the role of women was that of contributing family workers. Later on informal non-agricultural activities developed in villages, in particular in industries such as small scale retail trade, crafts, textile production and construction, among others. Later still, and more recently, more modern capital-intensive types of activity have begun to appear, focusing on the production and export of new agricultural goods, some of which are processed before export. This type of activity did exist in the past but has experienced remarkable growth in some countries since the 1980s (Carr and Chen 2001; Lastarria-Cornhiel 2006).

Women have played a part in these developments. Many work in the non-agricultural informal sector and more recently the big agribusiness enterprises have recruited female labour on a massive scale. But in all these different types of activity it has often been the case that women have access only to "bad" jobs while men make sure they have a monopoly on the "good" jobs (OECD, Is Informal Normal? 2009). Understanding this phenomenon is crucial for rural development – a re-discovered priority of many developing countries and donor agencies.

Social institutions, i.e. evolved practices with stable rules of behaviour that are outside the formal system (Sen, 2007), determine to a large extent the types of jobs that are available to women and the particular working conditions associated with them. They are omnipresent in human interaction, from the most private sphere of sexuality to the public forums of economic and political life. Social institutions can exert their influence in two ways: directly, where traditions, customs and social norms may constrain women's activities – for example by not allowing them to start their own businesses, by refusing to allow them to do jobs in which they are in contact with, or are managing, men, or by simply forbidding them to leave the house alone; and indirectly, where there are restrictions on women's access to resources such as education, credit and information that are essential if they are to compete with men for formal employment. In both cases, constraints on women's movements and the activities

available to them lead to an exclusion of women from formal employment and from entrepreneurial activities that are often the first step towards independence, self-esteem and freedom of choice.

Women from poor households can be particularly affected by social institutions. They may have to choose between self-employment, which pays less but allows them to combine work with family care, and waged work, which may pay more but conflicts with their family responsibilities and the social restrictions placed on women's mobility (Morrisson and Jutting, 2005; Pfau-Effinger, 2003; Chen *et al.*, 2005; Beneira, 2001b). To give an example, a survey in Morocco in 1997-1998 showed that 85 per cent of women said they needed the permission of their husband or guardian to leave the house (World Bank, 2004).

The often hidden role of social institutions in shaping employment outcomes for women becomes fairly visible when the type of work mainly performed by women is considered, in particular in agriculture. Helping out with farming, most often in an informal way, is still seen as a woman's obligation to the family in many developing countries. This is, according to some, the result of women's lack of control over agricultural resources (Rebouché, 2006). The patriarchal nature of most rural societies does not provide women with the same rights to land as it does men. In most Muslim countries, for example, inheritance laws and government land-grant programmes favour men (Lastarria-Cornhiel, 2006; Agarwal, 2003), and other religions (e.g. Hinduism) do not recognise women's rights to land. Even in countries and religions that recognise women's rights to possess land, significant issues remain about their ability to claim these rights. Consequently, women have access to land only through the land market, for which savings and/or credit are needed. In addition, marriage rarely helps a woman to become a joint owner of land (Chen *et al.,* 2005). Moreover, in some countries, as in Kenya, women are still denied property rights to land upon divorce or separation from their husbands or even following the death of their spouses. This is because inheritance laws (whether official or traditional) lay down that property passes to the deceased's male child rather than to his daughter or to his wife (Rebouché, 2006). Even when women do own land, male family members often take control over it. Social institutions and practices are in some cases reinforced by formal legislation. For example, the labour laws of many countries in the Middle East and North Africa (MENA) region clearly define the types of jobs women may do as well as the hours and conditions of work (World Bank, 2004).

The existence of discrimination raises the question of why it occurs. Initial work (Agarwal 2003; Rebouché 2006) on the problem focused on property rights because gender inequalities in this area are well-documented. In most sub-Saharan African countries only men have the right to land ownership. If a woman inherits land from her father, her husband takes control of it. If the woman is unmarried, control passes to a male in her family. When a woman's husband dies, title passes to her son. Under these circumstances women may only have the right to lifetime tenancy. To take the example of a husband who grants his wife the temporary right to a piece of land to grow crops to feed the family, the outcome for her may be very negative. She cannot borrow because she cannot pledge the land as collateral. She

may only use the land for the purpose of feeding her family. She cannot grow cash crops which would bring in an income for her own use. It should be noted that in sub-Saharan Africa local tradition is more discriminatory than Koranic law. The latter allows for girls to inherit, even if their share is smaller than that of sons. But in some Muslim countries, such as Niger, tradition contradicts Koranic law by banning females from inheriting land and for that reason women in these countries want Koranic law applied (Lasterria-Cornhiel, 2006).

The situation in Latin America is different. In principle women enjoy the same inheritance rights as men and can buy land. But given the prevalence of *machismo* in Latin American society there is a bias in favour of men in many circumstances, including land sales and state land distribution programmes. Consequently, the level of female land ownership is much lower than that of male ownership. It ranges, for example, from 12 percent in Peru and Brazil to 25 per cent in Mexico and Paraguay (Deere, 2005).

Against this background, this paper argues that social institutions, social and legal norms as well as cultural practices are the deep determinants for explaining employment outcomes in rural areas in developing countries. Using the recently published OECD Social Institutions and Gender Index which is based on 12 institutional variables, we show a strong correlation between employment outcomes and scoring values of the SIGI; further regression analysis seems to suggest that there is a casual relation between high discrimination in social institutions for the traditional agricultural as well as more modern non-agricultural retail sector.

The outline is as follows: Section 2 portrays a global picture of employment outcomes of women and men according to the "good jobs" and "bad" jobs dichotomy. We hereby refer to ILO labor market statistics to differentiate between the agricultural (traditional and modern) and non-agricultural sectors. Following this, in section 3 our driving hypothesis is that "social institutions," which are norms, rules, code of conducts, laws and traditions, are a key driver of employment outcomes. With the help of the composite index SIGI we test our hypothesis. Finally, section 4 outlines areas where donor intervention could reduce endemic discrimination and promote a greater equality of opportunity between men and women that would help to improve the lot of women in rural areas.

2. Employment outcomes in rural areas: a stylized global picture

It is helpful to define what distinguishes "bad" from "good" employment. "Bad" jobs are those in which the remuneration (in cash or kind) does not provide a minimum standard of living and protection against risks for the job-holder (Lasterria-Cornhiel 2006).

Intra-household decision models suggest that in many rural societies it is mostly men who control access to productive resources and decide on the re-allocation of money between different household members and expenditure items (Haddad and Hoddinott, 1994; 1995;

Thomas 1990) – often leaving women with the task of spending on food, education, health and clothing. An example is a household where the husband looks after the production of cash crops, which bring in an income, while the wife takes care of crops grown for family consumption. In this way, the wife depends on the husband's reallocation of money within the household. Another example is the case where the wife may help her craftsman husband but is not paid for her work. When women do manage to secure earnings they are often very low: consider a woman selling goods in the streets while the man is a shop-owner and earns a great deal more. Again, and in a stylized way, it is the women who tend to fill unqualified temporary jobs, while men monopolise skilled and permanent jobs.

The same state of affairs exists outside the traditional spheres of domestic production in the more modern sectors of the economy. In the case of agribusiness exporters, the stable jobs that bring with them social protection go to men, while women fill jobs lacking security and conferring no social protection (Lasterria-Cornhiel 2006; Carr and Chen 2001; OECD Is Informal Normal? 2009). In the non-agricultural informal sector the owners of businesses with a paid work force are men while women work alone on their own account and earn much less.

To analyse this discrimination in rural areas, this study uses a global and country-specific approach to look at

- Traditional agricultural activities;
- The modern agricultural and non-agricultural sector in rural areas;
- The informal non-agricultural sector in rural areas.

Employment is divided into in a number of categories. The distinctions usually made are as follows (Carr and Chen 2001; Uni and Rani 2001).

Self-employed:

1a) Employers, an employer being defined as being someone who employs at least one person, servants excluded;

1b) Own-account workers (alone or with contributing family worker help);

1c) Contributing family workers.

Employees:

2a) Paid workers in the formal sector with or without permanent jobs;

2b) Paid workers in the informal sector (full time or part time, permanent or seasonal, including day labourers);

2c) Home-based workers working as subcontractors for a business;

2d) Servants.

Taking the self-employed category first, the situation of workers becomes progressively less desirable as they move from category 1a) to 1c). In principle, the same goes for employees - though some jobs in 2b) are not necessarily better than those in 2c) and 2d). In fact, the only ”good” jobs are those in 1a) and 2a), as well as possibly 2b) for self-employed workers whose earnings reach at least the same level as those of a full-time formal sector employee.

International Labour Organization (ILO) statistics classify the workforce according to gender and four main categories: employers, own-account workers, contributing family workers and employees. Self-employed workers are divided into the three categories cited above: 1a), 1b) and 1c). By contrast, all employees are placed in a single category, meaning we are uncertain whether their jobs grant access to minimum pay and risk protection.

The status of an employer can generally be classified as a “good” job because by definition the employer is in a position to pay one or more employees. Studies of the informal sector and recent data on informal employment (Morrisson *et al.,* 1994, OECD 2009) reveal that employers in the informal sector often earn more than employees in the formal sector. Conversely, the status of contributing family worker can be considered a “bad” job given that the person has no formal entitlement to pay and risk protection and hence fully depends on the husband. The status of the own-account worker in agriculture is in principle a “good” job compared with that of contributing family worker. A woman who takes over the running of a small farm sees her conditions improve, compared with those of a contributing family worker, because she receives an income she can spend. The living conditions of her husband can also improve if he leaves the farm to work in the modern non-agricultural sector.

ILO statistics provide data on employment according to gender and status by sector. Unfortunately they do not allow for distinguishing between rural and urban areas. They can, however, be applied to agriculture. In this case they give undifferentiated information about modern and traditional agriculture. But in many low to middle income countries the number of large enterprises producing for export only account for a small proportion of total jobs. It is therefore reasonable to suppose that the available agricultural data for these countries basically portrays a picture of traditional agriculture. In contrast to this, data on “retail trade at the national level” can be used as a proxy for retail trade in rural areas but only in countries where a large majority of population (e.g. more than 70%) are rural inhabitants. As we shall see below, we find only four countries in ILO statistics for which this is the case.

In four countries (Mali, Morocco, Rwanda and Togo) census data allow us to give a precise breakdown of work in rural areas by gender and job holdings. This allows us to obtain statistics for employment by status and sex in the non-agricultural sector.

2.1 Discrimination in traditional agriculture

Table 1 shows the division of the labour force by gender and status in agriculture of 29 countries.

Table 1: Division of the labour force by gender and status in agriculture

Country	Year	Region	Ratio of Females to Males by Employment Status			
			Employers	Own Account Workers	Employees	Family Workers
Thailand	2007	Asia	0.48	0.50	0.96	2.39
Indonesia	2007	Asia	0.27	0.37	0.84	4.08
Philippines	2007	Asia	0.36	0.53	0.67	3.25
Malaysia	2007	Asia	0.74	0.62	0.29	4.67
Pakistan	2007	Asia		0.20	1.11	2.14
Bangladesh	2005	Asia	0.50	0.25	0.63	5.79
Peru	2007	LAC	0.19	1.22	1.04	2.03
Ecuador	2006	LAC	0.79	1.41	.	0.92
Chile	2007	LAC	0.87	0.69	1.14	1.97
Panama	2007	LAC	0.70	0.58	0.41	6.04
Costa Rica	2007	LAC	0.56	0.49	1.13	2.84
El Salvador	2006	LAC	0.60	0.55	1.14	1.37
Brazil	2004	LAC	0.17	0.31	0.28	2.21
Venezuela, RB	2007	LAC	0.88	0.87	0.71	8.18
Colombia	2002	LAC	0.64	0.95	0.67	3.05
Bolivia	2000	LAC	0.29	0.29	0.37	2.61
Tunisia	1994	MENA	0.13	0.47	0.45	5.84
Iran, Islamic Rep.	2007	MENA	0.09	0.27	0.46	4.01
Morocco	1994	MENA	0.11	0.28	0.34	2.11
Egypt, Arab Rep.	2006	MENA	0.12	.	.	2.91
Rwanda	1978	SSA	.	0.43	0.21	1.95
Cote d'Ivoire	1998	SSA	0.29	0.70	0.16	1.79
South Africa	2007	SSA	0.57	2.19	0.79	3.00
Madagascar	2003	SSA	0.38	0.59	0.93	1.69
Ethiopia	2005	SSA	0.22	0.31	0.21	2.07
Mali	1998	SSA	0.50	0.54	0.50	1.61
Togo	1981	SSA	.	0.96	0.00	1.32
Botswana	2001	SSA	2.29	2.15	0.74	0.97
Mauritius	2007	SSA	0.47	1.18	0.83	5.62

The presented ratios, which represent the division of the labour force by gender and status in agriculture, show that in most of the observed countries, women occupy more “ bad” jobs, such as contributing family workers, while men hold ” good jobs”, such as employers or

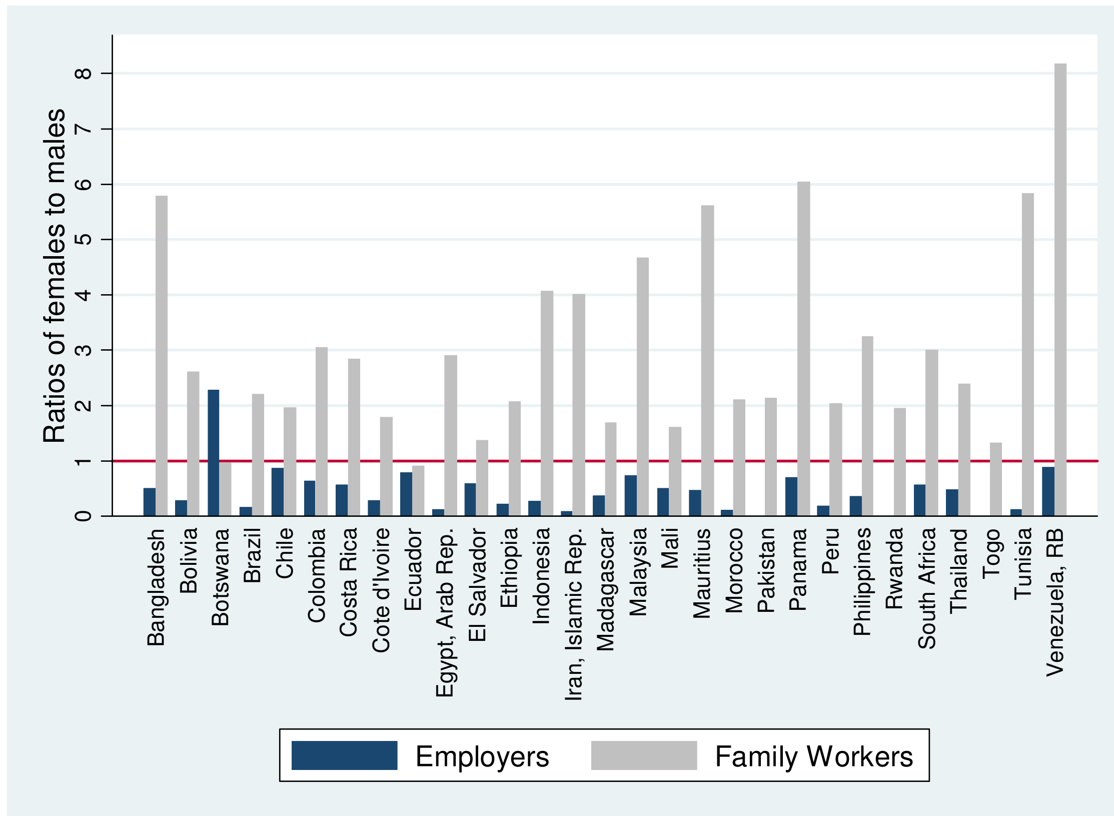
own account workers (unless they have migrated). This is especially true for countries in the Middle East and North Africa as well as in Asia.

The ratio of female to male contributing family workers in traditional agriculture shows a clear pattern of inequality in all countries. In all observed countries except Ecuador and Botswana, the ratio is clearly above one, implying that more women than men work as contributing family workers. The ratio is the highest in the Middle East and North Africa and Asia, followed by Latin America and sub-Saharan Africa. In the Middle East and North Africa and Asia, there average ratio is 3.72, implying that in these regions there are almost four times more women than men working as contributing family workers in agriculture.

Conversely, the ratio of female to male employers is low in all countries. The ratio is less than one in 28 of the 29 countries (Botswana is the exception), implying that in general there are fewer women than men working as employers. With an average ratio of 0.11, the pattern of inequality is again the highest in Middle East and North Africa, implying that in this region only one out of ten employers is a woman. With 0.09, Iran shows the lowest ratio of all observed countries. Sub-Saharan African countries show the highest ratios of female to male employers relative to the other three observed regions (0.67 on average), but this is mainly due to Botswana, which can be considered as an outlier in this case. If we exclude Botswana, this ratio is lower than in Asia. Hence, it is mainly Latin American countries that have ratios close to one, for example Chile and Ecuador. Interestingly, also in Venezuela, there exists almost gender parity among employers.

Figure 1 further highlight that in most of the observed countries, the ratio of female to male contributing family workers is larger than two, whereas the ratio of female to male employers is smaller than one. This implies that in the agricultural sector of most countries, more than twice as many women than men work in "bad" jobs, whereas more men than women work in "good jobs." It furthermore suggests an overrepresentation of women in agriculture, implying that men succeed more than women in moving out of traditional agricultural jobs. This fact and women's overrepresentation as family workers strongly supports our hypothesis of a feminisation of "bad" jobs in agriculture.

Figure 1: Labour force against ratio of females to males as employers and family workers



2.2 Discrimination in the modern rural sector

The past 30 years have witnessed a boom in some countries in exports of non-traditional agricultural products in a field dominated by agribusiness companies and exporters, thanks to trade liberalisation. Exports of agricultural products rose from 10 per cent of total exports in 1970 to 23 per cent in 1990. Several Latin American countries have been at the forefront of this development. Chile exports fruit, Mexico fruit and vegetables, Colombia flowers. In Africa, Kenya exports fruit, vegetables and flowers. In all these activities women account for between 60 and 80 per cent of the labour force. But they fill the unqualified jobs such as picking and packaging and rarely receive the training that would allow them to move up to jobs requiring qualifications. The work is seasonal, with long hours, low pay and often there is no social protection. Usually women are paid half as much as men, who have a monopoly on skilled activities such as operating machinery, applying pesticides, and maintaining equipment, all jobs that are secure and bring with them social benefits. Men take advantage of the fact that they have qualifications and more opportunities in traditional agriculture to pick and choose their jobs. The women, on the other hand, do not have qualifications, are most often contributing family workers and earn nothing. The businesses exploit this state of affairs

to pay low wages and indeed in some cases to offer payment in the form of food and not cash (Lastarria-Cornhiel, 2006). Sometimes this seasonal work prevents women from properly looking after the crops they raise to feed their own families because they may be called away to work at a time when they should be attending to their own crops. In this way they are torn between conflicting needs, given that they do not enjoy permanent and adequate wages and do not have the time to look after their own crops. It can also be the case that men fill the unqualified temporary jobs while enjoying a virtual monopoly on permanent jobs. In the case of Chile there are 300 000 temporary employees in the sector, half of whom are women, and 50 000 permanent staff of whom 95 per cent are men (Carr and Chen, 2001).

Home-based production of manufactured goods for export is another industry dominated by women (Chen *at al.,* 1999). Home-based work can be self-employment or involve subcontracting. In rural areas this may mean producing for the local market and therefore falls into the category of informal activity. But there is also production for export in the framework of subcontracting for large businesses. In Mexico, for example, 95 per cent of home-based workers involved in embroidery are women. In many countries close to North America or Europe modern clothing businesses contract out part of their activities to women who work at home (Beneria, 2001).

Women are attracted to this kind of work because they can fit it in with their family obligations, while manufacturers like this type of subcontracting because it costs them less (no social charges, no permanent jobs, lower labour costs). Women accept these conditions much more frequently than men because they are more often bound by family requirements than are men, who are free to work outside the home in the formal sector. Once again, it can be seen that women end up with the “bad” jobs, men with the “good” ones.

2.3 Discrimination in the non-agricultural rural sector

Table 2 presents the ILO statistics for retail trade in four countries where a large majority of population lives in rural areas.

Table 2: Retail trade by gender and status in rural areas

Country	Year	Region	Ratio of Females to Males by Employment Status			
			Employers	Own Account Workers	Employees	Family Workers
Madagascar	2003	SSA	1.15	1.11	0.46	1.35
Thailand	2007	Asia	0.31	1.07	0.75	1.79
Ethiopia	2005	SSA	0.13	0.96	0.42	1.82
Bangladesh	2005	Asia	.	0.59	0.26	3.89

The high ratios of female to male contributing family workers confirm the poor working conditions of women. This ratio is close to two in Thailand and Ethiopia and reaches four in Bangladesh, implying that in Bangladesh, four times more women than men work as contributing family workers. Nevertheless, in Madagascar, Thailand and Ethiopia, the ratio is lower than the same ratio in agriculture. Table 2 also highlights women's discrimination in terms of access to employee status. The ratio of female to male employees is lower than one for all four countries, implying that fewer women than men work as employees in the retail sector. We observe also that the status of employer (considered as a "good" job) is much more often acquired by men than by women in Thailand and Ethiopia.

Table 3 presents census results from four countries showing data on employment by status and sex in the rural non-agricultural sector which confirms the picture portrayed above.

Table 3: Employment by gender and status in the rural non-agricultural sector

Country	Year	Region	Ratio of Females to Males by Employment Status			
			Employers	Own Account Workers	Employees	Family Workers
Mali	1998	SSA	0.25	0.69	0.13	2.98
Togo	1981	SSA	.	1.45	0.10	5.44
Morocco	1994	MENA	0.1	1.25	0.62	5.87
Rwanda	.	SSA	0.33.	0.83	0.84	10.39

3. SIGI and employment outcomes in rural areas

The new OECD Index on Social Institutions and Gender Index (SIGI) measures social institutions that are mirrored by societal practices and legal norms that produce inequalities between women and men. The five components of the SIGI – ownership rights, civil liberties, son preference, family code and physical integrity measure each one dimension of the general underlying concept. These subindices are constructed using variables from the OECD Gender, Institutions and Development Database (Morrison and Jütting, 2005; Jütting, Morrison, Dayton-Johnson, and Drechsler, 2008).[2] In all cases, the variables are between 0 and 1. The value 0 means no or very low inequality and the value 1 indicates high inequality.

Table 4: SIGI by level of discrimination (terciles)

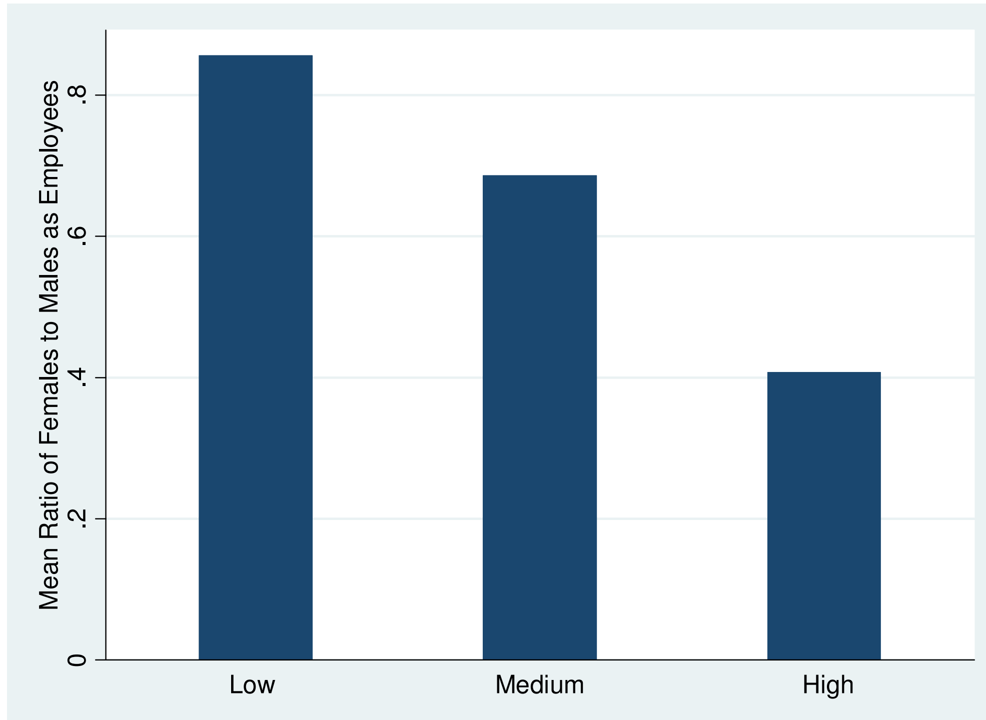
Level of discrimination in Social Institutions.	**Country**	**Region**	**SIGI**
Low	**Philippines**	Asia	0.01
(1st tercile)	**Thailand**	Asia	0.01
	Ecuador	LAC	0.01
	Bolivia	LAC	0.01
	Costa Rica	LAC	0.01
	El Salvador	LAC	0.01
	Peru	LAC	0.01
	Venezuela, RB	LAC	0.01
	Mauritius	SSA	0.01
Medium	**Colombia**	LAC	0.01
(2nd tercile)	**Brazil**	LAC	0.02
	Tunisia	MENA	0.02
	Chile	LAC	0.02
	Morocco	MENA	0.05
	Madagascar	SSA	0.07
	Botswana	SSA	0.08
	South Africa	SSA	0.09
	Indonesia	Asia	0.13
High	**Cote d'Ivoire**	SSA	0.14
(3rd tercile)	**Rwanda**	SSA	0.17
	Togo	SSA	0.20
	Egypt, Arab Rep.	MENA	0.22
	Ethiopia	SSA	0.23
	Bangladesh	Asia	0.24
	Pakistan	Asia	0.28
	Iran, Islamic Rep.	MENA	0.30
	Mali	SSA	0.34

Grouping the countries by their SIGI score in three categories (low, medium and high discrimination) shows that Latin American countries dominate the group with 'low' SIGI scores, corresponding to relatively low discrimination in social institutions. Sub-Saharan African countries dominate the third group, in which the level of social discrimination against women is the highest.

To see whether the SIGI has a bearing on whether or not women have access to "good" jobs in agriculture, we compare the SIGI and its variables with employment status ratios, as calculated in table 1. Figures 2, 3 and 4 present this relationship for employees, employers and family workers, respectively.

Figure 2 shows the average ratio of female to male employees for each SIGI tercile group.

Figure 2: SIGI against ratio of females to males as employees

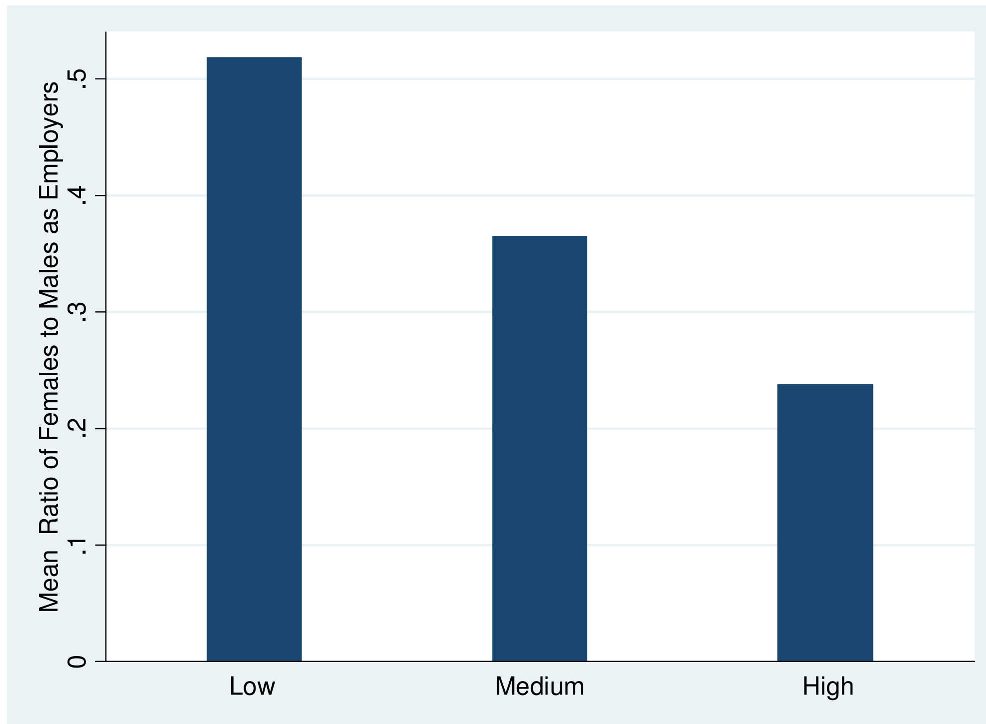


The figure reveals that in agriculture, social institutions discriminate against women as employees. The lower social discrimination (first tercile of the SIGI) is, the higher the ratio of female to male employees. The mean of the ratio of female to male employees in the first SIGI tercile is more than twice as high as the mean of the ratio in the third SIGI tercile.

However, when comparing the SIGI terciles to other labour market outcomes, such as the ratio of female to male employers or the ratio of female to male contributing family workers, the picture is not as clear. Hence, one cannot say that social institutions discriminate against women in all fields of employment. At least, this does not hold for all country regions. This might be due to the fact that many sub-Saharan African countries have a special status when comparing female employment and social discrimination. Whereas women in sub-Saharan African countries strongly face social discrimination, their discrimination in terms of employment seems not that distinctive. As women's civil liberties in sub-Saharan Africa in terms of freedom of movement and freedom of dress are relatively high in comparison to the other regions, women seem to have a greater access to a variety of jobs, even if other indicators of social discrimination (physical integrity, ownership rights and family code) show marked discrimination against women. Hence, when analysing the relationship between social discrimination and discrimination in the field of employment, sub-Saharan countries seem to be a case apart. For this reason, we now compare the SIGI index with the employment ratios while taking out the observations for sub-Saharan African countries.

Figure 3 shows the average ratio of female to male employers for each SIGI tercile group, excluding the sub-Saharan African countries.

Figure 3: SIGI against ratio of females to males as employers (without SSA)

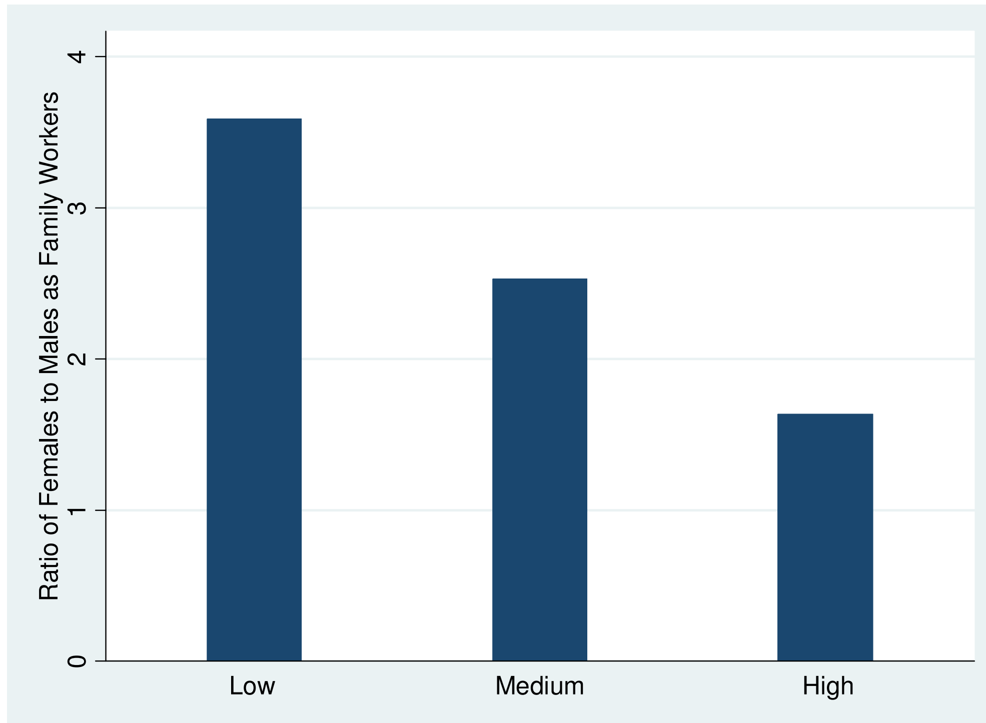


The figure shows that in agriculture, social institutions discriminate against women as employers. The lower social discrimination (first tercile of the SIGI) is, the higher the ratio of female to male employers. The mean of the ratio of female to male employers in the first tercile (0.61) is almost twice as high as the mean of the ratio in the third group (0.36).

In the next step, we compare single variables of the SIGI with the employment ratios including observations of sub-Saharan African countries.

Figure 4 shows the average ratio of female to male contributing family workers for each tercile groups ranked according to women's access to land.

Figure 4: Women's access to land against ratio of females to males as family workers (with SSA)



The figure shows that the less women have access (first tercile) to land, the more they work as contributing family workers. The mean of the ratio of female to male contributing family workers in the first tercile is more than twice as high as in the third tercile group. The picture is similar when comparing the average ratios of female to male contributing family workers for tercile groups of ranked according to women's access to loans (figure not shown here). Furthermore, the graphical analysis shows that the less that women's physical integrity is hurt, the more they work as employers.

The analysis leads to the conclusion that in agriculture, the area in which traditional attitudes and mindsets are predominant, social institutions discriminate against women in terms of job quality to a great degree. The social discrimination variables which are taken into account by the SIGI mirror mindsets which can count for more than legislation. In some societies it is these mindsets and traditions that deny women access to better jobs and condemn them to a lifetime of "bad" jobs. The ideologies, religions, and traditions which underpin social institutions are linked to substantial material considerations given that they maintain an employment structure that reserves cash revenues and economic power for men.

In many countries, many women seem to have no other choice than to work as contributing family workers, subject to the orders of their husbands, without income and without independence. Under these circumstances, it is out of the question for a woman to become an employer because in that capacity she might have to give instructions to a man,

which is unthinkable. Furthermore in societies in which women's freedom of movement is limited, especially in the Middle East and North Africa, as well as in Asia, it is very hard for a woman to become an employee unless she works at home as a subcontractor, the bottom rung in the employee ladder. If a woman is forbidden to leave her house without the agreement of her husband her chances of finding a job as an employee or self-employed street trader vanish. She is condemned to a life as a contributing family worker. If girls are married at age 14-16, their parents will not send them to school or will make them leave it early. This means they will not have acquired the minimum knowledge that is needed for a job as an employee in the non-agricultural sector or to run a micro-enterprise.

Furthermore, access to land and to bank loans seem to be crucial to provide women the opportunity to leave contributing family work and work more independently as an own account worker or even as an employer. The SIGI subindex shows that women in Latin America have easier access to land ownership than women in other regions and at the same time, one can observe that women in Latin American countries are less overrepresented in the field of contributing family work than in other regions.

To conclude, it seems that once women benefit from relative equality in the area of access to land, loans and other property and enjoy freedom of movement at the same time, they have access to jobs which confer income and independence.

4. How can donors assist in challenging discriminatory social institutions in developing countries?

Most donors and the international community at large have not yet focused on analysis of the social institutions that affect women's economic well-being and employment outcomes. Donor agencies do cover a wide range of issues related to women's access to resources, such as education, healthcare and nutrition, as well as micro-finance. Yet the role of social institutions in determining the status of women is addressed only at the margins, if at all. A recent UNDP report (2003) notes that most development agencies do not use "social relations analysis", a concept that covers the power structure of a society in a broad sense, including its processes.

The recently released report of the UN Task Force on Education and Gender Equality (UNDP, 2005) lists seven strategic priorities necessary to achieve Goal Three (promoting gender equality and empowering women) of the UN Millennium Development Declaration. Although the Report addresses important areas — guaranteeing women's property and inheritance rights and eliminating gender inequality in employment — it does not discuss specifically how to overcome and change social institutions that lead to gender inequality. It leaves out culturally sensitive issues like polygamy, genital mutilation and early marriages.

Donor intervention in social institutions is particularly difficult, given sensitivities to accusations of "cultural imperialism". To reform personal law and the *code de la famille* is a very complex task; families generally refuse penetration of their private sphere by their own governments and even more so by donors. Foreigners do not have the same traditions, customs, religion and culture, and their legitimacy in proposing or helping governments in such reforms is denied. This resistance is not specific to any religion or culture. In Kenya, people consider foreign interventions against genital mutilation as similar to cultural colonialism, and they see governmental decisions in favour of women as an abandonment of African traditions to occidental values. The major problem of perception in the West arises from the well-known belief that gender equality is normal, whereas in many countries, because of religion, culture and traditions, most people regard gender inequality as normal.

What role can donors then play? Donors should adapt their strategies to different levels of development. The most difficult task appears in poor countries where most of the population lives in rural areas and depends basically on agriculture. High female illiteracy, extreme workloads for women in basic tasks (e.g., fetching water and firewood) and high transaction costs for communication and trading raise important barriers to any improvement in gender equality. Promoting targeted investment in infrastructure, timesaving and labour-saving technologies and innovations, as well as information and communication technologies (e.g., the Grameen Village Phone Initiative) is crucial to remedy these problems. Public-private partnerships that provide and disseminate technologies targeting women can serve as important instruments to achieve this goal.

For developing countries, Kabeer (2008) argues that women are less likely to receive vocational training compared with men. In addition, even in cases where women were as likely as men to receive training, there were significant differences in terms of the amount of training they received. Kabeer (2008) provides a detailed review of the literature and shows that this is indeed the case in Nigeria as well as Côte d'Ivoire, Uganda and Guinea[3]. Adams (2007) gives a detailed description of how cultural factors determine women's participation in TVE programmes in male-dominated sectors and hence their subsequent employment in these sectors.

The described shortcomings and limitations can be overcome with careful design and implementation. Encouraging evidence in this sense comes from evaluations in Peru and Colombia, as well as Bulgaria, Poland and Slovakia. The ProJoven[4] programme in Peru is a labour training programme for poor young people in urban areas, first introduced in 1996. A careful evaluation by Ñopo *et al.* (2007) shows that the programme has been extremely successful in terms of the subsequent labour market outcomes of the women participating in it. ProJoven not only promotes equal participation among men and women but also offers special subsidies to young women with children. Ñopo *et al.* show that the programme increases employment rates of women more than those of men, and the overall effect (taking into account employment rates, occupational status, hours of work and wages) is found to be "substantially higher for females than for males" (Ñopo *et al.,* 2007). Another training that

targets disadvantaged young people in Colombia is the Jóvenes en Acción scheme, introduced between 2002 and 2005[5] and offering standard training and on-the-job training as well as additional stipends for women with children. The evaluation of the scheme by Attanasio *et al.* (2008) shows that the benefits were higher for women, both in terms of employment and of wages. Katz (2008) argues that part of the success of the Jóvenes en Acción programme is that it was operated by non-governmental organisations (NGOs) located in the young person's neighbourhood. Both Jóvenes en Acción and ProJoven were very well targeted and provided links with private sector labour demand, which according to Katz (2008) also accounts for part of their success. In addition, they were better adapted to women's needs and focused on providing the skills required for the types of tasks women usually undertake. Programmes that offer post-training guidance, career counselling and job placement can be also extremely useful, especially for women with no prior labour market experience.

More options are available in lower-middle and middle-income countries. Most gender-related programmes in these countries have an underlying problem. They focus entirely on women, ignoring the crucial influence of men on the outcomes of these interventions. Interventions should be designed to tackle potential male resistance from the outset. In addition, if a specific project challenges traditional institutions, then project staff should be recruited with particular knowledge and training on these highly sensitive issues. Ideally, project staff should come from a cultural background similar to their clients'. Donors can also assist in reforming legal institutions that discriminate against women, *e.g.* property rights, inheritance laws, divorce laws and family codes. Establishing monitoring systems could help ensure that such changes not only go on paper but also become enforced.

In all environments, donors should assist in changing social attitudes *vis-à-vis* women. Influencing media and communication channels, in general, is crucial. If a developing country wishes to abolish traditions like marriage before the age of 15, polygamy or genital mutilation, public-opinion campaigns are needed to change mentalities. Donors can chose among many tools supporting women. Local conditions may suggest prioritizing one main measure of support, but usually the difficulty of generating change will suggest the use of several. Subsidising or establishing open and free media can efficiently help women to safeguard their interests and disseminate more information on women's living conditions in different societies. Another approach involves "popular information" through street theatres and campaigns run by stars, singers and the like with pro-women themes. Donors can subsidise women's associations and supply free training to women who manage these associations. They can finance reading courses for illiterate women and fund micro-credit lenders to women. Financial contributions to funds granting compensation to men for their perceived losses can help governments avoid male resistance. Finally, cultural exchanges also promote gender equality if international agencies adopt coherent, prudent and global strategies. Donors could introduce positive discrimination to bring more female students from developing countries to study in western universities

Overall, there are major problems in reaching out to women, and in particular women in more disadvantaged groups, for at least two main reasons. Women's limited access to information and/or misunderstanding of the eligibility and conditions of the scheme are often suggested as explanations for the limited success of these programmes. In addition, public work schemes often require physical work and hence may be less appealing to women. Furthermore, women can be less represented in public work programmes that require long journeys to work, given the social constraints imposed on them by social and cultural norms and their family responsibilities.

Public works and employment guarantee schemes offer several lessons learnt and examples of good practice. If the main constraints on women's participation are cultural norms and customs, then projects that target solely women (or even women-only components of projects) can help. If the issue is more about family constraints and the non-availability of childcare facilities, then the distance of the programme from women's houses matters most. In addition on-site provision of childcare facilities can also help overcome these constraints. Finally broad access to information and clear presentation of the requirements and conditions of participation are crucial for women (Kabeer, 2008). Successful programmes in attracting/targeting women, such as the rural maintenance programme in Bangladesh, use loudspeakers to inform people about the programme and offer women access to women-only projects, hence addressing issues related to cultural norms and restrictions. Reaching out to women is at least as important as the effectiveness of the programme.

Donors can only help to initiate processes that might in the end lead to changed social institutions. The drivers of change must emerge from within the countries themselves; donors can only cautiously assist. In this diverse and complex task donors must be well informed on local attitudes, social practices, histories, religious affiliations and cultures.

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Notes

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[2] The data cover more than 100 countries and are available at the web-pages http://www.wikigender.org and http://www.oecd.org/dev/gender/gid.

[3] Impact of education on probability of getting a public sector job and a lower wage effect for women compared with men.

[4] It provided training to 42,000 16-24 year olds between 1996 and 2003.

[5] "It provided three months of in-classroom training and three months of on-the-job training to 80,000 young people between the ages of 18 and 25 in the two lowest socio-economic strata of the population." (Katz, 2008, p.18).