REVIEW ESSAY

WOMEN IN INCLUSIVE DEVELOPMENT: AN OVERVIEW

Audrey VERDIER-CHOUCHANE*

Abstract - The first objective of this paper is to review the benefits of women's empowerment for inclusive development. In reference to Sen's capability approach, human development is an expansion of capability, including women's better functioning and opportunity. Reducing gender inequality therefore contributes both to social justice and to human development. Another argument lies on positive productivity gains, irrefutable intergenerational benefits and better institutional outcomes which overall improve GDP growth, poverty reduction and inclusive development. The second objective is to analyse gender gaps in different spheres and to demonstrate that some countries face particular challenges when it comes to tackle gender inequality. Even indicators of school enrolment in primary education and number of seats in parliament where major progress has been registered at the global level, sometimes show very low levels. More worrisome, women's participation in the labour market and in decision-making process within and outside the household is generally unsatisfactory. This implies a discussion on whether women's well-being should be measured in comparison to men's well-being or as a separate measure including reproductive health indicators. The third objective of this article is to provide policy recommendations in order to expand women's opportunity, to address women's institutional constraints and to enhance women's voice and agency.

Key Words - WOMEN'S EMPOWERMENT, SEN'S CAPABILITY APPROACH, GENDER INEQUALITY INCLUSIVE DEVELOPMENT

JEL Classification - J16

The author would like to thank Charlotte Karagueuzian for excellent research assistance. The findings, interpretations, and conclusions expressed in this paper reflect the opinions of the author and not those of the African Development Bank, its Board of Directors or the countries they represent.

^{*} Chief Research Economist in the Macroeconomic Policy, Forecasting and Research Department of the African Development Bank. a.chouchane@afdb.org

1. INTRODUCTION

International organization has recently incorporated the concept of "inclusive development" in their strategies and operations on the ground (Verdier-Chouchane and Karagueuzian, 2016). For instance, the African Development Bank (2013) has conceptualized inclusive development in four dimensions (economic, social, spatial and political inclusions) and defined it as "providing wider access to sustainable socio-economic opportunities for a broader number of people, countries or regions, while protecting the vulnerable, all being done in an environment of fairness, equal justice, and political plurality". In order to achieve this ambitious objective, women who account for about half the world's population must have access to their full socio-economic potential. This is the prerequisite of an inclusive development. By contrast, women are discriminated in many parts of the World and cannot contribute adequately to development. Even in developed countries, they face inequalities and multiple forms of discrimination, often because of their gender alongside factors such as ethnicity and age (FRA, 2016).

The first objective of this article is to examine the economic literature and review the argumentation and the reasons why women should be empowered. Women's empowerment matters not only in its own right, as an issue of justice, but also, in reference to Sen's capability approach. For Sen (1999), individuals' freedom of choice and opportunity cause social justice and human development. Reducing both income and gender inequality eventually contribute to economic efficiency in the long-term because women's empowerment positively impact on economic productivity and future generations.

Second, this article aims at providing an analysis of gender gaps in different areas with a focus on Africa and a discussion on the best way to measure gender inequality, especially when indicators are gender specific and when the lack of gender disaggregated data do not prevent gender gap analysis. Although important progress has been registered in the areas of education and political participation, women suffer mostly from discrimination in the labour market. Their participation in the labour market and more particularly in the decision-making positions is far lower than the ones for men. This often prevents women from escaping the poverty trap, having a bargaining power within the household and breaking generational poverty.

The article finally gives key policy recommendations to enhance women's empowerment including some measures to improve women's economic opportunities, to address institutional constraints and to shrink the gender gaps in voice and agency.

The following section deals with the benefits of women's empowerment. Section 3 reviews the areas where gender gaps are the most significant, in the economic sphere but also within the household. It also provides a discussion on the measurement of gender gaps and on women's well-being. Section 4 provides policy recommendations following a sequencing approach to improve gender equality and women's empowerment. The last section concludes.

2. THE BENEFITS OF WOMEN'S EMPOWERMENT

The promise of women's empowerment is huge. It matters for inclusive development, for justice, for poverty reduction in the long-term and for economic efficiency. More concretely, women's participation in social, economic and political spheres has a positive impact on economic and human development. It does not only benefit women but also children, the broader community and the nation. In reference to Amartya Sen's capability approach, development is mainly related to individuals' empowerment, both men and women.

2.1. Individuals' empowerment in reference to Sen¹

Sen (1999) has argued that economic issues are closely linked to questions of justice and equality. He has highlighted the importance of individual freedom and individual empowerment as development factors – to achieve different development outcomes and for the person to choose a life that s/he values.

Empowerment is about having access to socio-economic opportunities so that individuals can make the best choice in line with their talents and goals. Sen suggested that capabilities and functioning are the most appropriate variables to assess human development. While functioning relates to the things a person may value doing or being such as being adequately nourished, literate or expressing him/herself in public, the concept of capability relates to the ability of a person to achieve different combinations of functioning, reflecting the opportunity or individual freedom (Bérenger and Verdier-Chouchane, 2007).

Sen (1999) insists that women are not passive recipients of welfare. They should have the opportunity to access education and health services, find a decent job, earn an independent income and participate in decision-making within and outside the family. Sen (1999) argues that the agency of women positively affects the well-being of those around them. From this standpoint, individuals' emancipation and empowerment should be considered as the end of development, not as a means to development (Sen, 1999). Defending the idea of universal human rights, he also denounced the lower female-male indicators, including the low sex ratio in some African and Asian countries which reflects gender discrimination and neglect of females' health and education. Gender inequality, often exacerbated by income inequality, hampers women's empowerment. The issue of reducing inequality between rich and poor and between men and women is crucial not only for women's empowerment but also to reduce poverty and include poor people in socio-economic development.

¹ Amartya Sen has contributed to a paradigm shift in development economics. While the welfarist economists focused on the GDP per capita and economic efficiency, Sen has highlighted the need to assess economic outcomes in terms of human ends by considering freedom, individual agency and human rights as key elements of development. After his work, development economists have extensively worked on the concepts of agency and empowerment with specific attention on two groups: the poor and the women. See Samman and Santos (2009) and Ferreira and Peragine (2015) for further details on the concepts, frameworks and empirical evidence that have followed Sen's new paradigm.

2.2. The benefits of reducing income and gender inequalities

The feminization of poverty which refers to the disproportionate share of women in the world's poor has been a consequence of lack of income and jobs, urban migration and conflicts which have increased the number of female headed households and gender bias in many socio-economic spheres such as the education system or the labour market. In turn, this phenomenon has undermined national socio-development in the long-term because it also impacts children and the future generations.

In regions such as Sub-Saharan Africa, high economic growth has not translated into a better distribution of wealth. On the contrary, inequalities between rich and poor have increased. In many Southern African countries such Angola, Botswana, Namibia, South Africa or Zambia, the Gini coefficient is particularly high, above 0.55 as compared to an average of 0.43 in Africa and 0.39 in other developing regions (World Bank, 2016). Ultimately, income inequalities could hamper economic growth recorded over the past decade because they turn into inequalities in health, education, participation in the labour market and social exclusion as well as adversely impact the capacities of next generations. In unequal societies, individuals fall into a vicious circle of economic insecurity which affects their own choices and the ones of future generations, constituting an obstacle to inclusive development and sustainable growth. This is true for both men and women but women are also more disadvantaged than men in most socio-economic areas. Based on the World Bank (2016), women earn threequarters of what men earn at equal level of qualification and education. In managerial positions, they are underrepresented. In contrast, they are overrepresented in the informal sector and in vulnerable employment. They spend twice as much time as men to proceed domestic chores and four times more to care for children. They represent 70% of the billion people who live on less than \$ 1 a day, being the first victims of poverty and inequality. They are often underpaid and underestimated (World Bank, 2012).

2.3. Empowering women for economic efficiency

Women's empowerment not only contributes to women's well-being and human rights. It is not only an issue of justice. It is also a prerequisite to development through improved GDP growth, poverty reduction and better access to health and education (ICRW, 2011). Based on the World Bank (2012) framework, closing the gender gap in the area of economic opportunities is expected to positively impact development through (i) productivity gains, (ii) intergenerational gains and (iii) better outcomes institutions and policies.

2.3.1. Productivity Gains

Economic inclusion enhances women's income, improves their well-being and mitigates unforeseen risks. Securing a better access to economic opportunities for women and including access to land and credit, increase growth prospects and job creation. For instance, given that 44% of agricultural labour is women in Africa², the World Bank (2012) estimated a substantive improvement of agriculture production by 14% in Malawi, 17% in Ghana and 20% in Kenya if female farmers had the same access to fertilizers and other inputs as male farmers. For DFID (2010), it would increase Africa's total agricultural output by 20%.

Table 1. Economic Cost of Gender Disparity in the Labor Market in Sub-Saharan Africa

Year	Cost of gender gap (USD)	Share in GDP (%)
2010	81.89	6.04
2011	91.52	5.99
2012	95.66	5.99
2013	100.48	5.99
2014	104.75	5.97
Average: 2010-2014	94.86	6

Source: UNDP (2016).

Bandara (2015) showed that the gender gap in the labour force adversely affects economic output in Africa. A 1% increase in the gender gap in effective labour leads to a reduction in output per worker by 0.43 to 0.49%. According to UNDP (2016), Sub-Saharan Africa has been losing, about USD 95 billion annually over 2010-2014 – equivalent of around 6% of GDP (see Table 1), peaking USD 105 billion in 2014, precisely because of gender disparity. These examples presuppose a negative relationship between gender inequality and women's empowerment. The two concepts are different (see Bérenger and Verdier-Chouchane, 2011), but providing women at equal qualification the same wage as men would be a great improvement towards women's empowerment.

According to OECD (2012), investments to strengthen gender equality have the highest rates of return in the field of development. In OECD developed countries, increases in girls' education level and duration has led to a 25% increase in economic growth these last fifty years (OECD, 2012). For Todaro and Smith (2011), investing in girls' primary education represent one of the most successful returns, well above most of the infrastructure projects. Education provides knowledge and self-confidence which are key elements to empower women, to improve access to socio-economic opportunities and in turn, to increase economic growth.

Increased women's participation in the labour market also encourages the development of family-related services sector (nurseries, housekeepers, etc.). The economic value of this sector globally ranges between 10 and 39% of GDP (OECD, 2012).

² Most of women's activities in agriculture is informal. SOFA Team and Doss (2011) indicate that women are over-represented in unpaid, seasonal and part-time work in rural areas in addition to their large responsibilities in preparing food and collecting fuel and water.

2.3.2. Intergenerational Gains

Traditionally, women have a crucial role in food production and in children's education and health. For Chen (2001), women's time and mobility are constrained by social and cultural norms, which make them less able than men to compete in labour, capital and product markets thereby constraining their empowerment. The World Bank (2012) reports extensive literature on the fact that women's greater control over household resources and expenditure decisions leads to more important investments in children's human capital including girls' human capital. This literature examine higher immunization rates, better nutrition, height of daughters, lower mortality and higher schooling attainment for children and find positive results.

For instance, Gakidou et al. (2010) demonstrated the benefits of women's education on children's education, nutrition and health in 219 countries over 1970-2009. An additional year of education for adult women results in a 9.5% decrease in infant mortality. Educated and good heath women contribute both to breaking the inter-generational poverty and to reducing inequality between boys and girls within the family. Beyond their role of mothers, women play a role in social cohesion with positive externalities on other members of the community. As explicitly recognized in the literature, women have an altruist dimension (Sen, 1990; Folbre, 1994). They not only care about their own well-being, they also seek and find fulfilment through other objectives which may entail self-sacrifice (Bérenger and Verdier-Chouchane, 2011). Overall, the improvement of women's health and education is a key determinant of poverty reduction and future economic prospects in a country.

2.3.3. Better Institutional and Policy Outcomes

According to the World Bank (2012), women's agency can shape better institutions, markets and social norms and make institutions more representative. Women's agency relates to their active role for change. It is their ability to be in charge of social, political or economic actions, to express themselves publicly and freely and to change things. Generally, in many countries, women's agency is low (World Bank, 2012).

In contrast, business women and female leaders impact positively on institutions and policies. In India, the World Bank (2012) indicate that bribes were on average 2.7 to 3.2 percentage points less in villages with a female leader than in villages with a male leader. In India and Nepal, women's management of forests significantly improved conservation outcomes. Also, women having their own business create more jobs for women and contribute to women's poverty reduction (AfDB, 2016). Women themselves are significant actors of the process of change.

Despite the positive effects of women's empowerment on a big number of indicators, gender gaps persist. The following section deals with the issue of measuring gender gaps and identifies the areas where gender gaps are the most salient.

3. PERSISTENT GENDER GAPS

In reference with the Millennium Development Goal (MDG) 3 which aims at promoting gender equality and empowering women, many countries made significant progress in eliminating gender disparity in education and in increasing the proportion of women in parliament. In contrast, women continue to experience significant gaps in the labour market, as well as in decision-making.

3.1. Women's progress in school attendance and political participation

As indicated by the World Bank (2012), in primary and secondary education, gender parity in school enrolment has been achieved in most countries. In tertiary education, men are even disadvantaged in the sense that gross school enrolment is higher for women than men in many countries. However, there is a world estimate of 35 million of girls being still out of school, particularly in Sub-Saharan Africa. Several countries still lag behind, notably in rural South Sudan where 60% of rural girls don't go to school (see Figure 1)³.

100 18.93 25.65 80 40.22 1,28 5,02 48.02 1,53 5,63 70 60 5,34 6,09 4,56 50 3,45 40 74.7 67,2 30 49.87 45.2 41.4 37 10 0 Urban Girls Rural Girls Urban Boys Rural Boys ■ School only ■ School and Work ■ Work only ■ Neither School nor Work

Figure 1. Children's activities by gender and area of residence in South Sudan, 2009

Source: Bérenger and Verdier-Chouchane (2016).

Although education is an efficient element of empowerment, many girls stay home performing domestic chores for no other reason than "being a girl". In the case of South Sudan, Bérenger and Verdier-Chouchane (2016) draw on Pal (2004) to decompose the difference between boys and girls in attending school and/or working into two components. The first component refers to the explained variation in endowments between boys and girls (the observable variation).

³ Authors based their estimates on the 2009 National Baseline Household Survey (NBHS) which monitors the living conditions of 7,913 and 4,969 households (48,845 and 33,600 individuals) across all states of Sudan and South Sudan. The survey provides reliable data and adequate information at the national level to analyse gender differences.

bles) and the second component is the unexplained component reflecting the influence of discrimination or cultural factors (the "discrimination gap"). As indicated in Figure 2, gender differences explain 92% of the activity "schooling", 81.5% of the activity "neither school nor work" and only 48.9% of the activity "working". The case of Sudan is extreme in the sense that years of armed conflicts have totally undermined the education sector, notably the infrastructure. Also, the insecurity context makes it difficult for parents to send their children to school as they are afraid for their lives. However, authors also explain that cultural norms significantly reduce South Sudanese girls' school attendance. Overall, these figures are extremely worrisome for economic growth and inclusive development in South Sudan.

100% 80% 60% 40% 20% 0% Schooling Working Idle ■ Gap due to gender differences Gap due to differences in endowments

Figure 2. Observed and unobserved factors in gender differences

Source: Bérenger and Verdier-Chouchane (2016).

In the political sphere, significant progress has been made in the number of seats in parliament. For instance, since the Arab Spring, the number of women in parliament has significantly increased in North Africa (see Figure 3). This is however not the case for Egypt where women represent only 2% of the seats in parliament. The main reason is that quotas of women have not been established in Egypt as elsewhere in North Africa. Furthermore, looking at Ministers, North African women are clearly under-represented (World Economic Forum, 2013).

In political and economic decision-making such as executive directors on the boards, women are under-represented (see Table 2). Establishing the link between gender diversity in senior corporate positions and the financial performance of 2 million companies in Europe, the IMF (2016) finds a positive association between corporate return on assets and the share of women in senior positions. An additional woman in senior management or on the board of directors, is associated with three to eight percent higher return on assets.

Gender diversity in the political sphere has translated into a debate on the use of gender quotas⁴. The main argument against the use of quotas is the fact that a woman would be chosen because of her gender and not for her skills,

⁴ For further information on the arguments against and for the use of quotas, see http://www.wikigender.org/wiki/debate-on-gender-quotas/

qualifications or merits. In contrast, quotas can eliminate structural discrimination and progressively act as a motivator for change. For instance, in Africa, AfDB (2016) notes that quotas have served to change cultural norms and subconscious biases that previously insulated women's full participation in decision making and governance in public office and in the corporate world. If quotas are not the panacea, they can be removed after gender diversity has proved to be effective and women, to be as competent as men.

Women also suffer from discrimination in the labour market and in the area of economic opportunities.

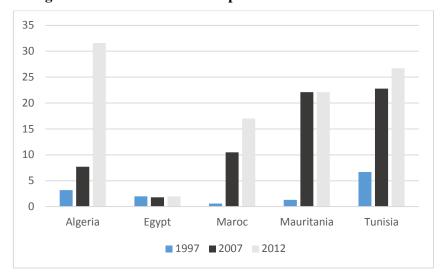


Figure 3. Number of women in parliament in North Africa

Source: Author based on World Bank data (online).

Table 2. Women on the Boards of Africa's Leading Companies

Total Companies	323
Total Board Seats	3 028
Total Board Seats held by Women	478
Women on Boards (%)	16 %

Source: AfDB (2016).

3.2. Gender Gaps in the Area of Economic Opportunities

Globally, labour force participation rates for adult women (aged more than 15) are 50% compared to 70% for men (ILO, 2015). The labour market gender gap is being narrowed, partly due to rising female education and falling fertility rates but also thanks to new job opportunities for women in wholesale and retail trade, manufacturing and export-oriented sectors at the global level (UNDP, 2013). However, wide variations exist in labour participation by gender across

countries and sub-regions. For instance, North Africa records the highest gender gap in labour force participation with the male participation rate being 50 percentage points higher than the female rate in the region (compared to 12 percentage points in Sub-Saharan Africa). This significant gap in North Africa is partly due to traditional value systems favouring women's staying at home (UNDP, 2016). Similarly, unemployment rates for women are higher than the ones for men, especially North Africa (see Table 3).

Table 3. Unemployment rates in selected regions, 2013

Regions	Total %	Female %	Male %
Latin America & Caribbean	6.2	7.6	5.2
South Asia	4.3	4.4	4.1
North Africa	12.4	21.5	9.3
Sub-Saharan Africa	7.4	8.3	6.7
World	6	6.4	5.7

Source: ILO (2015).

Women are only half as likely as men to have full-time wage jobs and there is still overrepresentation of women in the informal sector. Not only women are overrepresented in the informal sector, they are also discriminated. In informality, Chen (2001) note that women are employees rather than employers and earn a lower wage than men, with a gender gap even higher than in the formal sector⁵. The share of non-agricultural informal employment in sub-Saharan Africa is about 66% of all female employment, varying widely across the continent from 6.7% in Mauritius to 82.8% in Côte d'Ivoire (Vanek *et al.*, 2013). On the other side, women's work in the agriculture sector include many tasks associated with subsistence food production, cash crop production, market livestock raising, other income earning activities and domestic work (processing and cooking of food, child and elderly care, fetching water and wood). However, it is statistically "invisible" since the bulk of them do not receive any payment.

Overall, women's reduced access to jobs in the formal sector make them more subject to poverty and precarious working conditions (Todaro and Smith, 2011). It deprives them of regular earnings, exempt them from minimum wage laws and social protection, including pensions and health care.

When women are in paid work, they earn on average between 10 and 30% less than men (World Bank, 2012). In Sub-Saharan Africa, Nopo *et al.* (2011) computed the gender wage gap by occupation and sector (see Table 4). The average gender wage gap is estimated at 30%, ranging from 17% in Botswana to 39% in Malawi. Authors also found that a household with children is associ-

⁵ Some women's success stories in the informal sector such as the 'Nanas Benz' should nevertheless be mentioned. For further information, see Labitey, 2014, *Nanas Benz – Parcours de vie*, Graines de Pensées, Togo. Starting in the 1970s in Togo, female wholesalers have succeeded in the trade of pagnes (clothes) in the West Africa subregion. They used to buying big cars like the Mercedes Benz, luxurious villas and paying for domestic expenses and children's education. Nowadays, their number has dropped significantly, due in particular to the Chinese competition in the fabric trade.

ated with gender pay gaps of 31% compared to 4% percent for those without children.

Table 4. The gender wage gap in Sub-Saharan Africa, by occupation and sector

Occupation	Gender wage gap (%)
Professionals and technicians	39
Elementary occupation	28
Skilled agricultural	26
Service workers	24
Administrative personnel and intermediary level	16
Machine operators	16
Directors and upper management	6
Economic sector	Gender wage gap (%)
Communal services	58
Mining and quarrying	43
Wholesale and retail trade, hotels and restaurants	35
Finance and business services	27
Agriculture, hunting, forestry and fisheries	26
Construction	19

Source: Nopo et al. (2011).

Women are not only paid less for similar occupation even with identical education and work experience than men. They also face, in many cases, sociocultural, economic and juridical barriers to access higher-paying occupations. Globally, women in senior management roles represent only 21% of the total positions (AfDB, 2016).

Although access to credit and to land are the key determinants of women's economic inclusion and enhances their potential to earn stable income, the credit gap for formal women-owned SMEs across all regions is roughly USD 287.2 billion (World Bank, 2012). In some countries, legislation restricts women from opening a bank account, by requiring the permission of a male family member.

Looking closer at the households, differences between men and women as well as boys and girls are important. Individuals in the same household have different access to assets. This contributes to broader gender inequality within societies.

3.3. Gender Gaps within the Household

In the Nobel laureate Gary Becker's "unitary household" model, household members cooperate for shared objectives. At the opposite, recent research indicates that women and men use, acquire and dispose of assets differently within the household. They rather engage in extensive bargaining because they spend differently (UNDP, 2016). For instance, women tend to spend a significantly higher share of their income to children's care and education than men (OECD, 2012). This refers to women's altruist dimension, to mothers' specific status in the family and also to the positive intergenerational gains related to women's

empowerment (cf. supra). When mothers are educated and empowered, they take better decisions for their children and for themselves.

100 90 33 37 43 80 47 70 78 60 50 40 67 63 57 30 53 20 22 10 0 Other Real Agricultural Jewellery Animals Radios Equipment Estate ■ Male ■ Female

Figure 4. Distribution by Gender of Asset Owners (%) in Ghana

Source: Oduro et al. (2011).

In many African countries, due to social customs, the perpetuation of women's lower economic status limits their control over assets within the household. For instance, in the case of Ghana, Oduro *et al.* (2011) found that male own most of the assets in the household with the exception of jewellery (see Figure 4). Empirical research on intra-household resource allocation has shown that there is also a strong bias against women and girls in nutrition, medical care, education and inheritance, ultimately reducing the rate of survival among female infants (UNDP, 2016). This situation is sometimes further exacerbated by the legislation prohibiting women from owning property or land, opening a bank account or signing financial contracts without the permission of a male relative.

As a result, household income is a poor measure of individual well-being, in particular those of women and children. In West Africa, UNDP (2016) indicates that 70% of individuals in the lowest earnings decile are women, compared to one-fifth in the highest decile. The following paragraph deals with the question of measuring gender gaps.

3.4. Measuring Gender Inequality or Assessing Women's Well-being

Sen's capability approach contributed to the design of the UNDP Human Development Index (HDI) in 1990. Afterwards, UNDP (1995) also developed the Gender-Related Development Index (GDI) which corrected the HDI for gender inequalities and the Gender Empowerment Measure (GEM) to cover gender issues in terms of economic and political opportunities. These indices have been extensively criticized in relation with the choice of indicators, the aggregating methodologies and the concept of 'gender inequalities' that they convey (see Bérenger and Verdier-Chouchane, 2011). These first UNDP indices

have however paved the way to the computation of many alternative gender-related indices including the recent Gender Inequality Index (GII) that UNDP (2010) introduced in 2010. Authors of alternative indices have computed male-female ratios, male-female differences or indicators for women. For instance, in measuring gender inequalities in three aspects of human development (reproductive health, empowerment and economic status), the GII mixes some indicators for the female population as compared to those for the male population and some indicators in reproductive health which only concern women.

The use of different types of indicators relate to an interesting debate on the measurement of gender gaps or women's well-being. Bérenger and Verdier-Chouchane (2011) wonder whether women should be considered exclusively or comparatively to men and propose two distinct measures, the Relative Women Disadvantage Index and the Women's Quality-of-Life Index. Considering the relative status of women as compared to men requires gendered indicators in all dimensions. In terms of policy recommendations, this benchmarked status for women translate into the reduction of gender inequality with a priority in dimensions where the higher gaps are found. For the analysis in terms of women's well-being, policies should aim at improving women's quality of life including in the specific sphere of reproductive health (maternal mortality ratio, adolescent birth rate, births attended by skilled health personnel, percentage of women using modern contraception, etc.). Bérenger and Verdier-Chouchane (2011) also include an intergenerational dimension in the Women's Quality-of-Life Index by computing indicators related to children's education, nutrition and labour. Authors indicate that many women have a specific role of procreators and care-givers. Their children's capabilities and opportunities are part of their well-being. Bérenger and Verdier-Chouchane (2011) find a strong positive correlation between gender equality and women's well-being. The following section provides some policy recommendations both to close the gender gaps and to improve women's quality of life.

4. TOWARDS WOMEN'S EMPOWERMENT

All gender inequalities do not go away with economic growth. For instance, gender gaps in legal rights do not necessarily close with income and should be reduced by national authorities' intervention (World Bank, 2012). Bérenger and Verdier-Chouchane (2011) highlights the need to provide gender disaggregated statistics and to promote gender equality in national development programmes. Education cannot be overemphasized but given that important progress has been made, it is time to cover additional areas at the national level. Policy makers can follow a sequential approach, by first targeting the issue of economic opportunities where gender inequality is the highest and then, focusing on gaps that do not disappear with economic growth. For sustainability in the longer-term, this should be completed by shrinking the gender gaps in voice and agency.

4.1. Expanding access to economic opportunities

On average, women spend more time than men on performing domestic tasks. In many African countries, especially in rural areas, they are responsible for food processing and cooking, child and elderly care, fetching water and wood, subsistence agriculture, cash crop production, market livestock raising and off-farm work such as income diversification. They tend to work informally, for family farming or businesses, and do not receive any payment, while accomplishing time-consuming, low-productive activities (Todaro and Smith, 2011). Largely determined by historical and societal contexts shaping gender roles, norms and values as well as perceptions and attitudes, this gender inequality in workload prevents women from pursuing other economic activities (UNDP, 2016).

In this context, policies aimed at improving women's access to public infrastructure and services such as water, sanitation, energy, transport and childcare would enable them to save time (IFAD, 2016). Improved infrastructure will free women from time constraints, upgrade their health status and increase their participation in the economic sphere. All legislation restricting women from owning property, opening a bank account or obtaining a loan should be removed. For equal economic opportunities, reforms in the legislation should ensure gender equality in land titling, property rights and heritage and allow women to freely manage their property (AFD, 2014). Many government-sponsored programs in Africa aimed at alleviating poverty continue to favour men and aggravate the gender gap in the area of economic opportunities, often because women lack collateral for loans or are barred from owning property or conducting financial transactions without their husbands' permission (UNDP, 2016). Adequate financial infrastructure should also be developed in rural areas and be available for women.

Besides, school-to-work transition which reflects the vulnerability of young people when they finish school and enter the labour market should also be addressed with a specific focus on young women. For the International Labour Organization (online), the female youth population face increased barriers to enter the labour market and eventually join non-market activities. For instance, mechanisms for information sharing between young job seekers and the private sector are crucial and governments should encourage universities and training centres to offer career guidance and job placement for the students with a focus on female students (World Economic Forum, 2013). All these measures to improve women's economic opportunities should be complemented by a change in mentality and social norms. The private sector could help by committing to training and top level recruitment for women as well as promoting flexible working arrangement.

4.2. Addressing market failures and institutional constraints

Persistent gender gaps will not be addressed without a change in social and gender norms, including beliefs about women's abilities and responsibilities in households, markets and public life (Boudet *et al.*, 2012). Gender inequality has been shaped by market failures and institutional arrangements such as patriarchal family structures, customary laws regarding land and heritage and discriminatory labour laws and practices (Cuberes and Teignier-Baqué, 2011).

Reforming economic institutions and the legal framework with the view of eliminating gender discrimination in labour laws, including with regards to pay

and access to social protection, is necessary to achieve gender equality (Duflo, 2010). These norms impact political and economic institutions as well as social and intra-household dynamics. The government could set quotas for the number of women on boards of public and private companies and raise awareness on the importance and benefits of gender diversity in the corporate world. Also related to removing women's time constraints, redistribution of roles in domestic work through engagement with men and boys to change norms and values is also essential to reduce women's unpaid workload (Oxfam, 2015).

4.3. Shrinking gender gaps in voice and agency

Education, as a matter of fact, is a cross-cutting area for improving women's voice and agency. It is a driver of women's economic empowerment and it has positive spillover effects on gender-based violence, bargaining power in household, voice in fertility decisions as well as enhanced women's political participation (Boudet *et al.*, 2012). Enhancing women's economic autonomy would first require promoting gender equality in schools which imply that school enrolment rates for girls and boys are equal and close to 100%. In addition, the focus should be on providing quality education for all and adapting the education system and the skills to the needs in the labour market.

The legal framework should prevent gender-based violence and early marriage. Forced early marriage and premature pregnancy is the leading cause of death of girls between 15 and 19 years of age (ONE, online). As indicated by Bérenger and Verdier-Chouchane (2016) in the cases of Sudan and South Sudan, early marriage and pregnancy also reduce girls' school attendance and retention. It is crucial to enhance women's voice in fertility decisions to improve both their economic participation and their bargaining power and voice within the household (Boudet et al., 2012).

Women should also increase their participation in the political sphere. For instance, less than half African countries have applied mandatory gender-based quotas, either parliamentary candidate quotas or reserved seats, and some others have voluntary quotas at the political party level to increase women's participation in the legislative branch. This needs to be further extended while being also introduced in the executive branch (AfDB, 2016). Women's increased presence in parliaments is likely to have spill-over effects on other institutions, including by improving their representation in the executive cabinets (Burchard, 2014). However, more significant representation of women in the political executive, not only legislative, could also help implement pro-gender equality reforms, provide a platform for women to be on the ground and at the decision-making level. Supporting women's leadership in political institutions and giving them a voice in the public life is key to change social norms and values, including on gender equality.

5. CONCLUSION

Women's empowerment is a crucial step towards sustainable and inclusive development which aims at providing "access to sustainable socio-economic opportunities for a broader number of people, countries or regions, while protecting the vulnerable". Beyond this objective and the issue of justice, improv-

ing gender equality and empowering women economically, socially and politically contributes to economic growth. It generates both productivity and intergenerational gains and reduces poverty in the longer-term. In contrast, women have been highly discriminated and treated differently than men in many areas, particularly in economic participation and decision making. Even at the household level, all members do not benefit equally from the assets and do not have the same access to education, health and nutrition. The distribution of income within the household individuals tends to be unequal to the disadvantage of girls and women.

Economic growth is clearly not sufficient to achieve gender equality, it is also a question of political willingness. Policy makers should make sure the legislation system do not prevent women from being empowered. Among other measures, they can help increasing their access to land and credit, alleviating their time constraints, shifting norms on housework responsibilities and improving infrastructure, increasing women's social and political participation, reducing discrimination and domestic violence, enhancing women's voice and agency, building human capital and aspirations. These policies will not only give women their rightful place within their family and society, they will also contribute to the welfare of the larger community and society. Gains in productivity and reduction of long-term poverty open up increased economic growth prospects for countries and even better, improved inclusive and sustainable growth.

REFERENCES

- African Development Bank (AfDB), 2013, At the Center of Africa's Transformation Strategy for 2013-2022, African Development Bank, Tunis.
- AfDB, 2016, Women on Boards: A Report on Female Representation on the Boards of Publicly Listed Companies in Africa, Mimeo, Office of the Special Envoy on Gender, Abidjan, Côte d'Ivoire.
- Agence Française de Développement (AFD), 2014, Le genre et la réduction des inégalités femmes-hommes Cadre d'intervention transversal 2014-2017, AFD, Paris.
- Bandara, A., 2015, "Economic Cost of Gender Gaps: Africa's Missing Growth Reserve". *Feminist Economics*, 21(2).
- Bérenger, V., Verdier-Chouchane, A., 2016, "Child Labour and Schooling in South Sudan and Sudan: Is There a Gender Preference?" *African Development Review*, 28(S2), 177-190.
- Bérenger, V., Verdier-Chouchane, A., 2011, "From the Relative Women Disadvantage Index to Women's Quality-of-Life", *Journal of Human Development and Capabilities*, 12(2), 203-233.
- Bérenger, V., Verdier-Chouchane, A., 2007, "Multidimensional Measures of Well-Being: Standard of Living and Quality of Life across Countries", *World Development*, 35(7), 1259–1276.
- Boudet, A. M., Petesch, P., Turk, C., Thumala, A., 2012, *On Norms and Agency. Conversations about Gender Equality with Women and Men in 20 Countries*, Conference edition, The World Bank, Washington.

- Burchard, S., 2014, "Women's Political Participation in Africa: An Upside of Conflict?", Institute for Defense Analyses (IDA) *Africa Watch*, Vol. 6.
- Chen, M. A., 2001, "Women and informality: A global picture, the global movement", *SAIS Review*, 21(1), 71-82.
- Cuberes, D., Teignier-Baqué, M., 2011, "Gender Inequality and Economic Growth", Background Paper for the *World Development Report 2012*.
- Department for International Development (DFID), 2010, Working with cooperatives for poverty reduction, DFID, London.
- Duflo, E., 2010, "Gender Inequality and Development?", ABCDE Conference, Stockholm.
- Ferreira F. H. G., Peragine, V., 2015, "Equality of Opportunity: theory and evidence", *ECINEQ*, 2015-359.
- Folbre, N., 1994, Who Pays for the Kids? Gender and the Structures of Constraint, Routledge, New York.
- Fundamental Rights Agency (FRA), 2016, *Fundamental Rights Report*, European Union Agency for Fundamental Rights, Vienna.
- International Center for Research on Women (ICRW), 2011, *Understanding and Measuring Women's Economic Empowerment. Definition, Framework and Indicators*, ICRW, Washington.
- International Fund for Agricultural Development (IFAD), 2016, Reducing Rural Women's Domestic Workload through Labour-Saving Technologies and Practices, IFAD, Rome.
- International Labour Organization (ILO), 2015, Key Indicators of the Labour Market (KILM), Eighth Edition, Geneva.
- Nopo, H., Daza, N., Ramos, J., 2011, "Gender Earnings Gaps in the World: A study of 64 countries" *Discussion Paper Series*. www.emeraldinsight.com/doi/pdf/10.1108/01437721211253164
- Oduro, A. D., Baah-Boateng, W., Boakye-Yiadom, L., 2011, *Measuring the gender asset gap in Ghana*, Woeli Publishing Services, Accra.
- Organisation for Economic Co-operation and Development (OECD), 2012, "Women's Economic Empowerment" in: OECD DAC Network on Gender Equality (GENDERNET) *Promoting Pro-Poor Growth: The Role of Empowerment*, OECD Publishing, Paris.
- Oxfam, 2015, Examining Pathways towards Engendered Change; Involving Men and Women in Care Work in West Nile, Oxfam International, Uganda.
- Samman, E., Santos, M. E., 2009, "Agency and empowerment: A review of concepts, indicators and empirical evidence", paper prepared for the 2009 *Human Development Report* in Latin America and the Caribbean, OPHI, University of Oxford.
- Sen, A., 1990, "Gender and cooperative conflicts" in: Tinker, I. (Ed) *Persistent Inequalities: Women and World Development*, Oxford University Press, New York
- Sen, A., 1992, Inequality Reexamined, Clarendon, Oxford.
- Sen, A., 1999, *Development as Freedom*, Oxford University Press, Oxford.
- SOFA Team, Doss, C., 2011, "The role of women in agriculture", ESA Working Paper, No. 11-02, FAO.

- Todaro, M. P., Smith, S. C., 2011, *Economic Development*, Eleventh edition, Harlow, Pearson.
- United Nations Development Programme (UNDP), 1995, *Human Development Report*, Oxford University Press, New York.
- UNDP, 2010, Human Development Report 2010. The Real Wealth of Nations: Pathways to Human Development, New York.
- UNDP, 2013, Human Development Report 2013. The Rise of the South: Human Progress in a Diverse World, New York.
- UNDP, 2016, Africa Human Development Report: Accelerating Gender Equality and Women's Empowerment in Africa, New York.
- UN Women, 2016, Facts and Figures: Women's Economic Empowerment, New York.
- Vanek, J., Chen, M., Hussmanns, R., Carré, F., 2013, *Women and Men in the Informal Economy: A Statistical Picture*, Second edition, International Labour Organization, Geneva.
- Verdier-Chouchane, A., Karagueuzian, C., 2016, "Concept and Measure of Inclusive Health across Countries", Working Paper No. 239, African Development Bank, Côte d'Ivoire.
- World Bank, 2012, World Development Report on Gender Equality and Development, World Bank, Washington.

INÉGALITÉS DE GENRE ET DÉVELOPPEMENT INCLUSIF

World Bank, 2016, *World Development Indicators*, World Bank, Washington. World Economic Forum, 2013, *The Global Gender Gap Report*, Geneva.

Résumé - Le premier objectif de cet article est d'examiner les avantages de l'autonomisation des femmes pour un développement inclusif. En référence à l'approche de Sen, le développement humain repose sur une augmentation des capabilités. De là, la réduction des inégalités entre les sexes et un élargissement des opportunités pour les femmes contribuent de différentes manières à la justice sociale et au développement humain. D'autres arguments peuvent être évoqués : il est avéré qu'une plus grande autonomie des femmes permet des gains de productivité, l'existence de bénéfices intergénérationnels et une amélioration des institutions qui jouent globalement en faveur de la croissance du PIB, de la réduction de la pauvreté et du développement inclusif. Le deuxième objectif est de souligner les disparités de genre et de montrer que certains pays en développement sont confrontés à des défis particuliers lorsqu'il s'agit de lutter contre les inégalités entre les sexes. Ils affichent ainsi des niveaux encore très bas de scolarisation des filles dans l'enseignement primaire, alors même que des progrès majeurs sont perceptibles au niveau mondial. Ou encore, la participation des femmes sur le marché du travail et dans les processus décisionnels au sein et à l'extérieur du ménage est relativement insuffisante. Ces inégalités impliquent une réflexion sur la question de savoir si le bien-être des femmes doit être mesuré comme le bien-être des hommes ou de manière distincte, avec des indicateurs plus appropriés de santé et autres. Le troisième objectif de cet article est de fournir quelques recommandations politiques en vue d'élargir les opportunités et de renforcer le rôle des femmes.

Mots-clés - AUTONOMISATION DES FEMMES ; INÉGALITÉS DE GENRE ; APPROCHE DES CAPABILITÉS DE SEN ; DÉVELOPPEMENT INCLUSIF