

# Gender and Education

## *A Review of Issues for Social Policy*

*Ramya Subrahmanian*



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## Acronyms

<b>BEOC</b>	Basic Education for Older Children
<b>BRAC</b>	Bangladesh Rural Advancement Committee
<b>CEE</b>	Central and Eastern Europe
<b>CIS</b>	Commonwealth of Independent States
<b>CSO</b>	civil society organization
<b>DPEP</b>	District Primary Education Programme
<b>ESIP</b>	Education Strategic Investment Programme
<b>GER</b>	gross enrolment ratio
<b>GNP</b>	gross national product
<b>HPS</b>	higher primary school
<b>ICPD</b>	International Conference on Population and Development
<b>IDA</b>	International Development Assistance
<b>LPS</b>	lower primary schools
<b>MSK</b>	Mahila Samakhya Karnataka
<b>NER</b>	net enrolment ratio
<b>NFPE</b>	Non-formal Primary Education
<b>NGO</b>	non-governmental organization
<b>NPM</b>	New Public Management
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>PROBE</b>	Public Report on Basic Education
<b>REFLECT</b>	Regenerating Freirean Literacy Through Empowering Community Techniques
<b>RORE</b>	Rates of Return to Education
<b>SAP</b>	structural adjustment programme
<b>SKP</b>	Shikshakarmi Programme
<b>SWAp</b>	sector-wide approaches
<b>UNDP</b>	United Nations Development Programme
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>UNFPA</b>	United Nations Population Fund
<b>UNICEF</b>	United Nations Children's Fund
<b>UNIFEM</b>	United Nations Development Fund for Women
<b>UNRISD</b>	United Nations Research Institute for Social Development
<b>WID</b>	women in development

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## Summary/Résumé/Resumen

### *Summary*

In this paper, Ramya Subrahmanian provides an overview of key issues relating to the achievement of gender equity in education, laying out some of the contradictions and tensions in donor discourse and policy efforts, and pointing out some of the disjunctures between policy assumptions and the complexities of household decision making in different contexts. The past decade has witnessed a significant increase in the importance accorded to education, with both “instrumental” as well as “intrinsic” arguments made for increasing financial investment and policy attention to education provision. Investing in education is seen as one of the fundamental ways in which nation states and their citizens can move toward long-term development goals and improve both social and economic standards of living. The education of women in particular is seen as providing the key to securing intergenerational transfers of knowledge, and providing the substance of long-term gender equality and social change. Yet the author argues that analysis of how advances in female education can be achieved requires sophisticated conceptual frameworks and tools, which unpack the intersections and interlinkages between social and economic aspects of exclusion. In particular, she argues that it is necessary to understand household education investment strategies as part of a continuum of well-being decisions, vulnerable to the counterpressures and fluctuations caused by economic insecurity and social disadvantage.

Although significant gains have been made in women’s education as a result of global advocacy and donor pressure, more often than not these gains are fragile, vulnerable to changes in economic and social environments, and lagging behind male rates of enrolment and achievement. Achievements are particularly visible in the primary education sector, whereas gaps are still large in the secondary and tertiary sectors, especially in the countries of South Asia and sub-Saharan Africa. Although enrolments have gone up, good quality, accessible and affordable education is still lacking in many countries. Furthermore, an educational “gender gap” persists, despite a well-developed and accepted body of scholarship on the factors that constrain female education achievement relative to that of men, and despite the prediction of high rates of return to state and household investment, especially in primary education.

Subrahmanian addresses several interrelated themes relating to achievement of “education for all”. The difficulties of crafting “global” education policy are noted in relation to the diversity of needs and constraints that obtain in different contexts. This is equally true about the efforts to develop global consensus on how to address gender inequalities in education. Current global discourses rest on assumptions that are contested in the gender and development literature. The argument that investing in education generally, and women’s education in particular, is good for development is consistently made in policy documents of the World Bank and other agencies. These arguments, however, have limited value. While female education appears to have a positive impact on many variables relating to child survival and fertility, the extent to which it enhances the quality of women’s lives in a substantive way is not clear. Instrumentalist rationales are important for securing investments in female education, but they obscure issues

of power and agency that are critical for developing a gender-aware perspective on the design and delivery of education services.

The argument that both private and social rates of return are high—particularly to primary education—is another consistent thread running through global policy documents, notably those of the World Bank. This argument is highly contested, both on methodological and conceptual grounds. The author questions the notion of “investment” underpinning analyses of the rates of return to education and the related and implicit assumptions about why households do or do not send children to school. Household investment strategies in many cases do not reflect policy confidence. While levels of supply are far from adequate in many parts of the developing world, the mixed and changing patterns of education participation in certain countries indicate that household investment decisions intersect with experiences and calculations about value, returns, aspirations and evaluations about prospects for long-term change in individual circumstances. These are in turn gendered and shaped by prevailing social and cultural norms.

A crucial aspect of current debate is the achievement of efficiency—reducing the costs of providing education for all—without compromising equity. Contradictions between policy commitment to equity and the cutbacks prompted by macroeconomic policies have resulted in exacerbation of prevailing patterns of inequality in some countries, and the creation of new forms in others. Despite some increase in the allocation of resources for elementary education, the costs of providing quality education continue to rise. Policies for raising revenue, whether through taxation or through charging user fees, have implications for the equity challenge, as the paper argues.

Access, retention and achievement are all pressing challenges to equity in education, but cannot be addressed without analysis of the socioeconomic complexities within which household decision making is embedded. Subrahmanian reviews evidence that demonstrates the intertwining of four broad types of factors that shape individual or household decisions about investing in education: the macroeconomic context, which shapes employment opportunity, *inter alia*; household livelihoods and aspirations, and the extent to which they permit resource commitment (either financial, or even forgoing children’s work contributions); assessments of the prospects and capacities of individual children, which have a particular impact on girls and disabled children; and factors relating to schooling provision, in terms of proximity, quality and inclusiveness. She argues that these factors or dimensions impact on both boys and girls in some instances, especially across class and ethnic divides, but do so in different and intensified ways for girls.

Responding to these diverse and complex forms of exclusion remains a challenge, and there has been a wide range of interventions targeted at improving female education. According to the author, however, these have been aimed largely at providing incentives to promote girls’ education in terms of the supply of education, and have focused less on creating enabling environments at local levels for women and girls to develop voice and articulate their choices and priorities, without risking social censure. The extent to which investments in education

have actually contributed to women's well-being—comprising equity, justice and empowerment goals—is still a matter of debate. “Investing” in women's education with the purpose of securing social returns that benefit society and the nation at large can result in bypassing, or according low priority to processes through which women secure their own interests. Subrahmanian outlines some lessons from innovative programmes in South Asia that have worked with both adult women and girls to promote female education. Such collective forms of support help to address the risks faced by women who transgress social norms that have traditionally excluded them from education.

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### **Résumé**

Dans cet exposé, Ramya Subrahmanian donne une vue d'ensemble des principales questions liées à la mise en œuvre de la parité des sexes dans le domaine de l'éducation, exposant certaines des contradictions et des tensions dans le discours des donateurs ainsi que dans les efforts politiques déployés, et montrant l'existence de distorsions entre les postulats politiques et la complexité des décisions prises par les ménages dans différents contextes. Depuis dix ans, l'importance accordée à l'éducation a considérablement augmenté, tandis que des arguments tant “utilisables” qu’“essentiels” sont présentés en faveur d'un accroissement de l'investissement financier et d'une attention politique plus soutenue accordée aux prestations en matière d'éducation. Investir dans l'éducation est perçu comme un des moyens fondamentaux permettant aux États-nations et à leurs citoyens de progresser en direction de la réalisation d'objectifs de développement à long terme ainsi que d'améliorer leur niveau de vie, tant sur le plan économique que social. L'éducation des femmes, notamment, est considérée comme la clef du transfert des connaissances d'une génération à une autre et comme étant susceptible de fournir la matière à l'égalité des sexes et à un changement social à long terme. L'auteur fait cependant valoir que cette analyse de la manière dont les progrès dans l'éducation des femmes peuvent être obtenus nécessite des cadres et des outils conceptuels complexes. Ces cadres et outils vont défaire les liens et autres intersections qui existent dans bien des aspects tant économiques que sociaux de l'exclusion. Elle démontre notamment qu'il est nécessaire de comprendre les stratégies des ménages en matière d'investissement dans le cadre d'un continuum de décisions liées au bien-être, décisions vulnérables face aux contre-pressions et aux fluctuations suscitées par l'insécurité économique et les inégalités sociales.

Bien que des acquis significatifs aient été obtenus dans l'éducation des femmes grâce au plaidoyer international et à la pression des donateurs, ces acquis demeurent le plus souvent fragiles, sensibles aux changements qui ont lieu dans les environnements économique et social, et sont en retard par rapport aux taux d'inscription et aux succès enregistrés par les hommes. Les résultats sont visibles notamment dans le secteur de l'éducation primaire, tandis que les écarts restent importants dans les secteurs secondaire et tertiaire, surtout dans les pays d'Asie du Sud

et d'Afrique subsaharienne. Bien que les taux d'inscription aient augmenté, une éducation accessible et de bonne qualité fait encore cruellement défaut dans nombre de pays. En outre, des "préjugés contre les femmes" subsistent, malgré un ensemble élaboré et reconnu d'écrits et de connaissances concernant les facteurs entravant les résultats scolaires des femmes, comparés à ceux des hommes, et cela malgré la promesse de taux de rendement élevés par rapport à l'investissement effectué par les États et les ménages, surtout dans l'éducation primaire.

Ramya Subrahmanian aborde plusieurs thèmes étroitement liés menant à un but qui est l'"Education pour tous". Les difficultés d'élaborer une politique "globale" en matière d'éducation sont relevées par rapport à la diversité des contraintes et des besoins requis dans divers contextes. Cela est également vrai quand il s'agit des efforts visant à former un consensus international autour de la manière d'aborder les questions d'inégalité entre les sexes en matière d'éducation. Les discours que l'on entend actuellement de par le monde reposent sur des hypothèses qui sont réfutées dans les textes consacrés à la sexospécificité et au développement. L'argument selon lequel investir dans l'éducation—notamment dans celle des femmes—contribue au développement, est systématiquement avancé dans les documents directifs de la Banque mondiale et dans ceux d'autres organismes. Ces arguments n'ont cependant qu'une valeur limitée. Bien que l'éducation des femmes semble avoir une incidence positive sur nombre de variables liées à la survie des enfants et à la fécondité, la mesure dans laquelle elle améliore substantiellement la vie des femmes n'est pas évidente. Les principes des connaissances de base sont importants pour obtenir des investissements dans l'éducation des femmes, mais empêchent de voir les questions de pouvoir et d'action qui sont essentielles au développement d'une perspective tenant compte de la sexospécificité en vue de la conception et de l'offre de services éducatifs.

L'argument selon lequel les taux de rendement tant privés que sociaux sont élevés, surtout en ce qui concerne l'éducation primaire, est un point systématiquement avancé dans les documents directifs internationaux, notamment ceux de la Banque mondiale. Cet argument est vivement contesté, à la fois sur une base méthodologique et conceptuelle. L'auteur remet en question la notion d'"investissement" qui étaye les analyses des taux de rendement de l'éducation, ainsi que les hypothèses implicites et connexes liées à la raison pour laquelle les ménages envoient ou non leurs enfants à l'école. Les stratégies d'investissement des ménages dans nombre de cas montrent un manque de confiance en certaines politiques. Tandis que les niveaux d'offre en matière d'éducation sont loin d'être suffisants dans de nombreuses parties du monde en développement, les schémas mitigés et changeants de participation à l'éducation dans certains pays indiquent que les décisions d'investissement de la part des ménages s'entremêlent de diverses expériences, comme de calculs sur leur utilité, les aspirations, ainsi que les évaluations relatives aux perspectives de changement à long terme des conditions individuelles. Celles-ci sont, à leur tour, façonnées par les normes culturelles et sociales en vigueur en tenant compte du genre.

Un aspect crucial du débat actuel est la question de l'efficacité: réduire le coût d'une éducation pour tous sans transiger en matière de parité. Les contradictions entre l'engagement politique en faveur de la parité et les compressions entraînées par les politiques macro-économiques ont débouché sur des schémas dominants d'inégalité exacerbés dans certains pays et sur la création



de formes nouvelles d'inégalité dans d'autres. Malgré un certain accroissement de l'allocation des ressources consacrées à l'éducation élémentaire, fournir une éducation de qualité coûte toujours plus. Les politiques visant à réunir des fonds, par le biais d'impôts ou d'autres cotisations réclamées aux usagers, ont des implications sur le plan d'une remise en question de la parité, comme le fait valoir cet exposé.

L'accès, le maintien et les résultats sont autant de défis pressants à l'égalité en matière d'éducation, mais ne peuvent être abordés sans une analyse des complexités socioéconomiques sur lesquelles se fondent les prises de décision des ménages. Ramya Subrahmanian examine les preuves indiquant l'interconnection de quatre principaux types de facteurs déterminant les décisions individuelles ou prises par les ménages en matière d'investissement dans l'éducation: le contexte macroéconomique, qui détermine, entre autres, les perspectives d'emploi; les moyens d'existence et les aspirations des ménages ainsi que la mesure dans laquelle ils permettent un engagement des ressources (financières, allant même jusqu'à renoncer aux contributions du travail des enfants); l'évaluation des possibilités et des capacités des enfants eux-mêmes, qui a un impact tout particulier sur les filles et les enfants handicapés; et enfin les facteurs liés à l'offre de scolarisation, sur le plan de la proximité, de la qualité et de l'inclusion. L'auteur fait valoir que ces facteurs ou dimensions ont une incidence tant sur les filles que sur les garçons dans certains cas, surtout à travers les fractures sociales et ethniques, mais de façon différente et plus intense pour les filles.

Réagir à ces formes diverses et complexes d'exclusion est un défi à relever, et il y a eu un large éventail d'interventions destinées à améliorer l'éducation des femmes. Cependant, selon l'auteur, ces interventions ont visé principalement à promouvoir l'éducation des filles sur le plan de l'offre, et se sont moins concentrées sur la création d'environnements propices aux filles et aux femmes, au niveau local, pour qu'elles fassent entendre leur voix et expriment clairement leurs choix et leurs priorités, sans risquer une censure sociale. La mesure dans laquelle les investissements dans l'éducation ont réellement contribué au bien-être des femmes—compromettant les objectifs de parité, de justice et d'autonomisation—continue de faire l'objet d'un débat. "Investir" dans l'éducation des femmes, dans le but d'assurer des bénéfices au profit de la société et de la nation au sens large, peut déboucher sur un contournement, voire ralentir les processus par lesquels les femmes peuvent protéger leurs propres intérêts. Ramya Subrahmanian souligne certaines des leçons tirées de programmes novateurs en Asie du Sud destinés à promouvoir l'éducation des femmes et des filles. De telles formes collectives d'aide contribuent à identifier les risques auxquels s'exposent les femmes transgressant les normes sociales qui les ont traditionnellement exclues de l'éducation.

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## **Resumen**

En este documento, Ramya Subrahmanian ofrece una visión general de las cuestiones claves relativas a la consecución de la equidad entre hombres y mujeres en materia de educación, exponiendo algunas de las contradicciones y tensiones percibidas en el discurso de los donantes y la labor política, y señalando algunas de las disyunciones entre las suposiciones políticas y la complejidad inherente a la toma de decisiones en los hogares en diferentes contextos. En el último decenio, la importancia concedida a la educación ha experimentado un aumento considerable, facilitándose argumentos tanto “instrumentales” como “intrínsecos” para fomentar la inversión financiera y la atención política en materia de educación. La inversión en la educación se considera una forma fundamental de que los Estados y sus habitantes progresen en la consecución de objetivos de desarrollo a largo plazo y mejoren su nivel de vida tanto social como económico. La educación de las mujeres en particular se considera clave para asegurar la transferencia de la cultura de unas generaciones a otras, así como la esencia de la igualdad en la distinción por género a largo plazo y del cambio social. Sin embargo, la autora defiende que el análisis del modo de progresar en lo concerniente a la educación de las mujeres exige marcos e instrumentos conceptuales sofisticados, que deshacen las interconexiones y los enlaces entre los aspectos sociales y económicos de la marginación. Defiende en particular la necesidad de comprender las estrategias de inversión en la educación de los hogares como parte de una serie de decisiones de bienestar, vulnerables a las presiones y fluctuaciones ocasionadas por la inseguridad económica y la desventaja social.

Aunque se han logrado grandes progresos en lo concerniente a la educación de las mujeres, como consecuencia de una defensa general y de la presión de los donantes, en la mayoría de los casos estos progresos han sido inestables, vulnerables a los cambios en los entornos económico y social, y han ido a la zaga de las tasas de inscripción y logros de los hombres. Los logros se observan particularmente en el sector de la educación primaria, mientras que en los sectores de la educación secundaria y terciaria, las brechas siguen siendo importantes, especialmente en los países de Asia del Sur y del África Subsahariana. A pesar del aumento de las inscripciones escolares, muchos países carecen de una educación de buena calidad, accesible y asequible. Además, la “brecha en la distinción por género” persiste, a pesar del conocimiento sólido y aceptado de los factores que limitan los progresos en la educación de las mujeres con relación a los hombres, y a pesar de la predicción de altas tasas de nuevas inversiones estatales y de los hogares, especialmente en la educación primaria.

Subrahmanian aborda diversos temas interrelacionados relativos a la consecución de “una educación para todos”. Señala las dificultades que entraña elaborar una política educativa “general”, en relación con las diversas necesidades y limitaciones de los diversos contextos. Esto es igualmente válido con respecto a los esfuerzos desplegados para llegar a un acuerdo general sobre el modo de abordar las desigualdades entre hombres y mujeres en materia de educación. Los discursos generales actuales se basan en suposiciones que se cuestionan en la literatura relativa a la distinción por género y al desarrollo. El argumento que defiende las ventajas para el desarrollo que conlleva la inversión para la educación en general, y en las mujeres en particular, se esgrime constantemente en documentos de la política del Banco Mundial y de otros organismos. Sin embargo, estos argumentos tienen un valor limitado. Si bien la educación

de las mujeres parece tener consecuencias positivas en muchas variables relativas a la supervivencia infantil y a la fertilidad, no está clara la medida en que mejora sustancialmente la calidad de vida de las mujeres. La lógica instrumentalista es importante para asegurar la inversión para la educación de las mujeres, pero oculta cuestiones de poder y de medios fundamentales para desarrollar una perspectiva que considere la igualdad en la distinción por género en materia de educación.

El argumento de que las tasas de rendimiento sociales y privadas son elevadas—particularmente en la educación primaria—es otra de las constantes en los documentos de política general, en particular del Banco Mundial. Este razonamiento está muy discutido, tanto por motivos metodológicos como conceptuales. La autora cuestiona el concepto de “inversión” que sostiene los análisis de las tasas de rendimiento en materia de educación y las suposiciones relacionadas e implícitas acerca de los motivos por los que se decide en los hogares que los niños asistan o no a la escuela. Las estrategias de inversión de los hogares en muchos casos reflejan desconfianza en la política. Si bien los niveles de oferta distan mucho de ser apropiados en muchos países en desarrollo, los modelos mixtos y en cambio continuo de la participación en la educación en muchos países indican que las decisiones en materia de inversión adoptadas en los hogares se cruzan con las experiencias y estimaciones sobre el valor, los resultados, las aspiraciones y las evaluaciones de las perspectivas de un cambio a largo plazo en circunstancias determinadas. A su vez, estos modelos consideran las cuestiones de la distinción por género y adquieren forma con arreglo a las normas sociales y culturales imperantes.

Un aspecto fundamental del debate actual es la consecución de la eficiencia—reducir el costo de la educación para todos—sin comprometer la equidad. Las contradicciones entre el compromiso político con la equidad y los recortes provocados por las políticas macroeconómicas han conducido a la agravación de modelos de desigualdad imperantes en algunos países y a la creación de nuevas formas en otros. A pesar de que se asignan más recursos a la educación elemental, los costos de una educación de calidad siguen aumentando. Las políticas para recaudar fondos, a través del cobro de impuestos o cuotas de usuario, afectan al desafío de la equidad, como se defiende en estas páginas.

El acceso, el mantenimiento y la consecución son desafíos urgentes para la equidad en la educación, pero no pueden abordarse sin analizar la complejidad socioeconómica inherente a la toma de decisiones en los hogares. Subrahmanian examina las pruebas de la estrecha relación existente entre cuatro amplios tipos de factores que determinan las decisiones individuales o en los hogares con respecto a la inversión en la educación: el contexto macroeconómico, que determina las oportunidades de empleo, *inter alia*; los medios de vida y aspiraciones de los hogares, y la medida en que permiten el compromiso de los recursos (ya sea financiero o incluso renunciando a las contribuciones laborales de los niños); las evaluaciones de las perspectivas y capacidades de los niños por separado, lo que afecta particularmente a las niñas y a los niños discapacitados; y factores relacionados con la escolaridad, en lo que respecta a la proximidad, la calidad y la inclusión. La autora defiende que estos factores o dimensiones afectan tanto a niños

como a niñas en algunos casos, especialmente a través de las distinciones por motivos de clase y de raza, pero que las niñas se ven afectadas de un modo diferente y más intenso.

Responder a estas formas diversas y complejas de marginación sigue siendo un desafío, y las intervenciones encaminadas a mejorar la educación de las mujeres han sido muy variadas. Sin embargo, según Subrahmanian, éstas se han orientado ampliamente a ofrecer incentivos para fomentar la educación de las niñas en lo que respecta a la oferta de la educación, y se han dedicado en menor grado a crear entornos favorables a nivel local para que las mujeres y las niñas forjaran sus propias opiniones y formularan sus preferencias y prioridades sin temor a la censura social. Sigue discutiéndose la medida en que las inversiones en materia de educación han contribuido realmente al bienestar de las mujeres—inclusive la equidad, la justicia y los objetivos de habilitación. “Invertir” en la educación de las mujeres a los fines de asegurar un rendimiento social que redunde en beneficio de la sociedad y del país en su conjunto puede conducir a que se desatiendan o a que se conceda menor importancia a procesos que permitan a las mujeres asegurar sus propios intereses. Subrahmanian subraya algunas de las enseñanzas de los programas innovadores de Asia del Sur que han funcionado para fomentar la educación de las mujeres, tanto para las niñas como para mujeres adultas. Estas formas colectivas de apoyo ayudan a abordar los riesgos a los que se enfrentan las mujeres que infringen las normas sociales, en virtud de las cuales se les ha excluido tradicionalmente de la educación.

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## **1. Introduction: Mapping the Policy Agenda**

The goal of universal basic education in developing countries has grown out of the recognition of its importance for equipping nations and individuals with the capacities and tools required to respond to the demands of changing economic structures. In particular, the fast-changing patterns of employment and skills requirements in the global economic system are making multiple demands on education systems. Basic education is also recognized as providing the means to social development ends—such as improving health conditions and status, enhancing political awareness and participation, and reducing fertility levels through facilitating access to information and services. In addition to its instrumental value, the intrinsic value of education is also emphasized, particularly in terms of how it increases the agency and choice of individuals. This translates into their participation in securing better quality lives and prospects for themselves and for future generations, as well as the wider socio-political environment. Investing in education is seen as one of the fundamental ways in which nation states and their citizens can move together to achieve long-term development goals and improve both social and economic standards of living. This is borne out by data, which indicate that high levels of education and development are positively correlated (Schultz, 1994).

The education of women in particular is seen as providing the key to securing intergenerational transfers of knowledge, and providing the substance of long-term gender equality and social change. Thus gender equity in access to health and education occupies a central place in the global policy discourse on human and social development. Gains made in women's education as a result of global advocacy and donor pressure have been significant, in some cases; however, more often than not they are fragile, vulnerable to changes in economic and social environments, and still struggling to catch up with male rates of enrolment and achievement. Achievements are particularly visible in the primary education sector; whereas in the secondary and tertiary sectors, there are still huge gaps, especially in the countries of South Asia and sub-Saharan Africa. Thus the "gender gap" persists, despite a well-developed and accepted body of scholarship on the factors that constrain female education achievement relative to that of men, and despite the prediction of high rates of return to state and household investment in primary education.

The overwhelming policy challenge thus remains in the arena of addressing the persistent exclusion of diverse groups from rights to and benefits of education as large sections of populations—a significant proportion of which, in some regions, is made up of girls—are locked out of schooling and formal education institutions. Vicious cycles are perpetuated through the continuing difficulties of providing universal education—including stratification within labour markets, lack of access to political spaces and engagement with public policy—and through the reinforcement of patterns of hierarchy and inequality, which prevent marginalized groups from developing the tools to overcome their subordination. Breaking these deadlocks—and identifying measures that address the persistent gender gap in some countries—provides a significant challenge for social policy development in the decades ahead. This entails focusing on the links between women's social and economic position in different societies, on one hand, and the basis on which households and states make decisions about investing in women and girls' well-being, on the other.

That education is a critical component of the fundamental and universal rights of men, women and children is undisputed in global governance processes and within national policies worldwide. Concerns for the achievement of positive social development outcomes that encompass all strata of populations in different countries are being articulated in global governance agendas, as the inequitable outcomes and deleterious impacts of global, market-oriented economic policy are increasingly highlighted and acknowledged. The global social policy agenda now acknowledges that the division between economic policy, on one hand, and concerns for the social well-being of people, on the other, give rise to a false dichotomy that prevents the emergence of coherent policies to address pressing issues: responsive governance, socially friendly economic policies and universal provisioning of social services (Deacon, 1999). However, it has also been noted that the translation of this awareness into effective policy and institutional mechanisms is yet to take place (Mkandawire, 2000).

The state's role in social development continue to be the focus of debate, especially as institutions emerge with the potential to offer new synergies in social sector provisioning. In particular, the potential for partnerships with civil society and the private sector is being viewed as a way of addressing financing and management concerns, as the demands of social welfare provisioning increase and populations age. An emerging debate focuses on whether social policy should promote universal services under a strong state-based regulatory framework, or whether the role of states should be reduced to preserving minimal public provisioning of basic services targeted at the most vulnerable sections of society, thus allowing the better-off to secure their needs through private markets for health and education (World Bank, 1999). In many countries, the incapacity of the state to provide education infrastructure and systems that meet the educational demands and needs of poorer sections of society has given rise to *de facto* privatization. However, the equity implications of policy changes remain a major source of concern, as it is clear that different types of education and economic reforms have had gendered impacts. To the extent that women constitute a significant group within vulnerable populations, and are also struggling for greater equity relative to men, debates about the location and nature of institutional provision have important implications for the wider struggle to secure gender-equitable social and economic development.

The difficulties of crafting “global” education policy have been noted in relation to the diversity of needs and constraints that obtain in different contexts. This is equally true about the efforts to develop global consensus on how to address gender inequalities in education. Current global education discourse, emerging from the Jomtien (Thailand) Conference on Education for All in 1990, rests on assumptions that are contested in much feminist scholarship and activism. First, the argument that investing in education generally, and women’s education in particular, is good for development is consistently made in policy documents of the World Bank (Rose, 1999). However, while female education appears to have a positive impact on many variables relating to child survival and fertility, the extent to which it enhances autonomy is less clear, and the evidence about pathways and causality even fuzzier. Hence there is a need to question how helpful such arguments are as the key rationale for investing in female education. Second, the argument that both private and social rates of return are high—particularly to primary

education—is another consistent thread running through global documents, notably those of the World Bank. This argument is highly contested, both on methodological and conceptual grounds. In this paper we review the fundamental notion of “investment” implicit within Rates of Return to Education (RORE) analysis and the related and implicit assumptions it gives rise to about why households do or do not invest in education. The persistent puzzle relates to the rationale for diverse household investment strategies, and why in many cases they do not reflect the high rates of return associated with education investment. While levels of supply are far from adequate in many parts of the developing world, the mixed and changing patterns of education participation in certain countries indicate that household investment decisions intersect with experiences and calculations about value, returns, aspirations and evaluations about prospects for long-term change in individual circumstances. These are in turn gendered and shaped by prevailing social and cultural norms. Thus a fundamental premise of global education discourse needs rigorous analysis and questioning.

Third, a set of considerations emerges from the need to strike a balance between equity, on one hand, and efficiency, on the other. The definitions of these terms constitute a more challenging aspect of current debates. The tendency is to restrict the meaning of equity to expanding access, and that of efficiency to keeping costs down—definitions that are inadequate for the purposes of addressing the complex and dynamic patterns of education inclusion and exclusion. Apart from such definitional inadequacies, this paper argues that recent policy approaches appear to privilege considerations of efficiency over those of equity, although the two goals are not necessarily mutually exclusive. Efficiency considerations, while evident in the instrumental discourses on investing in female education, are also evident in the ways in which “participation” is invoked as an end-goal while discussing community involvement in education (Subrahmanian, forthcoming). While community-based models of education provision are increasingly being promoted, the lessons drawn are often about efficiency rather than equity, with a focus on how communities can contribute to keeping education costs down (Fine and Rose, 2001).

This paper will map out dominant discourses in education policy debates and evaluate their implications for gender equity, within the overall dynamics of social and economic change in different contexts. The focus on macrolevel discourse serves as only one aspect. Innovative interventions underway in different countries offer a microlevel view of processes of change and prospects for transforming gender inequities into equitable opportunities and outcomes. Gender-aware<sup>1</sup> interventions still remain an important source of learning for wider social policy, as they aim to challenge the cultural and social norms that underpin persistent denials of women’s rights to education, and belie many of the assumptions upon which efficiency-oriented policies are based. Thus, macrolevel debates on NGOs as players in global social policy, and the types of partnership that are desirable between civil society organizations and the state provide only one area of discussion. The other pertains to the microlevel lessons from

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<sup>1</sup> Kabeer defines gender-aware policies as those “based on the recognition that development actors are women as well as men, that men and women are constrained in different, and often unequal ways, as potential participants and beneficiaries in the development process and that they may consequently have differing, and sometimes conflicting needs, interests and priorities” (1999b:39).

context-specific interventions on the ground. In this paper, we consider the equity lessons of some of the many innovative programmes for women's education in South Asia.

### ***The structure of the paper***

There are three areas in which the above themes are explored: the current state of education enrolment and achievement, and causes attributed to the gender gap; current trends in global education policy discourse and a review of their impacts on quality and equity issues; and finally the development of a gender perspective in education and a review of lessons learned from the praxis of gender-sensitive strategies for universal education.

Section 2 explores the global data for broad patterns in education participation across regions. Section 3 draws out a broad typology of factors that can be used as a framework for assessing the various ways in which complex social, economic and cultural trends affect female education, drawing particularly on literature from South Asia and sub-Saharan Africa—the two most educationally disadvantaged regions. In section 4, global trends in education participation are reviewed in the context of some of the new shifts in policy, examining how changing global education policies are exacerbating conventional patterns of gender inequality in access to education, in some cases, and creating new patterns in others. Section 5 brings together these critiques in a challenge of current thinking on gender and education, while section 6 summarizes lessons from experience in addressing disparities in female education relative to male education.

The paper then concludes, arguing first for a shift in global education policy away from the emphasis on efficiency goals over those of equity. It then goes on to endorse a sharply focused research agenda on gender and education, moving away from traditional preoccupations with female “access” to a broader consideration of links between gender relations, economic structures, and the wider challenges of meeting human needs and rights through education. While policy prescriptions are beyond the scope of this paper—given the context-specific variations in the story of gender and education—the paper aims to chart out some directions based on a review of research on gender inequities in education.

## **2. The Gender Gap in Education: A Global Review of Recent Achievements**

Although huge advances have been made in education attainment globally, particularly in the last 35 years (Colclough, 1997), there are enormous regional and intraregional differences in achievement, particularly by the yardstick of universal basic education attainment. Despite the prevailing wisdom about the multifaceted importance of education, progress toward universal education in many poor regions of the world—notably South Asia and sub-Saharan Africa—has been very slow. In parts of Africa the growth of primary enrolments fell below the rate of growth of the population between 1981 and 1991 (Colclough, 1997). In South Asia progress is positive though slow, and requires acceleration (World Bank, 1995:37). The contradictions and tensions between the recognition of the urgency of universal education, on one hand, and the



deleterious impact of economic policies, on the other, are increasingly highlighted in literature from and about these two regions.

Widespread disparities particularly by class and gender are found in the access to education at different levels, as well as in the quality of education systems. Issues relating to education achievement affect many countries of the world, though the scale of the challenge is relative. The World Bank (1999:14) categorizes countries by achievement, dividing them into four groups:

- “mature” countries – those that need to focus primarily on quality concerns and higher levels of education, having achieved sustainable primary enrolments;
- “reform” countries – those facing a crisis in education in terms of reforming their once robust education systems in the direction of new global demands;
- “emergent” countries – those that are struggling to deal with equity, and financial and management concerns; and
- “least developed” countries – those that are still grappling with basic access and universal provision issues.

An OECD/UNESCO survey of literacy levels in seven industrialized countries<sup>2</sup> revealed that on average over 20 per cent of adults in these countries have low literacy and numeracy skills – a reflection not just of the quality of schooling or education, but also of the lack of “fit” in some cases between the skills developed in schooling and the demands made of these skills in particular work and cultural environments (UNICEF, 1999). Even where secondary net enrolment rates are over 80 per cent, as in the case of most OECD countries, functional literacy rates for the 16–25 age group can vary between 35 and 80 per cent (World Bank, 1999). Declines in participation in formal education in parts of the world that previously recorded high education levels indicate that the ways in which individuals participate in education are subject to the dynamics of change, and that perceptions of the benefits of formal institutional education are also likely to change with transformations in the organization of the wider economy. The World Bank Education Sector Strategy notes the “... emergence in many countries of a class of marginalized youth – involved neither in training nor in paid work” (1999:13). This is particularly evident in the case of the countries of Central and Eastern Europe (CEE) and the Commonwealth of Independent States (CIS), where the declining enrolment in formal education is being viewed with some alarm (UNICEF, 1999).

On the other hand, countries of East and South-East Asia have made considerable strides over a few decades to both universalize and close the gender gap, particularly in primary education. Effective compulsory education policies, combined with investments in the supply of schooling, have facilitated these achievements. In these countries, the challenge remains in developing the quality and availability of secondary and post-secondary schooling, where the ratio of girls to boys is still low, though increasing. However, in countries of South Asia and sub-Saharan Africa, achieving even universal primary education is still not within grasp, although there are some exceptions. Bangladesh, Botswana, Lesotho and Zimbabwe are rapidly moving toward

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<sup>2</sup> Canada, Germany, the Netherlands, Poland, Sweden, Switzerland and the United States.

universal education and more equitable female participation in school. Table 1 presents data on education participation in the primary, secondary and tertiary sectors, by region.

**Table 1: Indicators by region**

Region	Gross enrolment ratio (% of relevant age group)						Pupils in primary: % female*		Pupils in secondary general: % female*		Estimated % of population aged 15–24 illiterate	
	Primary*		Secondary*		Tertiary							
	1980	1996	1980	1996	1980	1996	1980	1996	1980	1993	1980	1996
East Asia and the Pacific	111	118	43	69	3	8	45	47	40	44	10	3
Europe and Central Asia	99	100	87	83	30	32	49	48	53	52	3	2
Latin America and the Caribbean	105	113	42	52	14	19	49	---	---	---	11	6
Middle East and North Africa	87	96	42	64	11	16	42	45	37	45	39	21
South Asia	76	100	27	48	5	6	38	43	31	38	50	37
Sub-Saharan Africa	78	77	15	27	1	3	44	45	34	41	45	25

\*Average of age group weighted by population. Source: World Bank, 1999.

While gross enrolment ratios (GERs) declined by level of education across all regions, they showed signs of improvement between 1980 and 1996. Primary enrolments are not yet universal in three regions: the Middle East and North Africa, South Asia and sub-Saharan Africa. However, sub-Saharan Africa shows a marginal decline of 1 per cent in primary GERs, as discussed earlier. Secondary enrolments are also on the increase, although the proportion of children of secondary-school age actually enrolled in secondary school is less than 50 per cent in both South Asia and sub-Saharan Africa. Table 2 disaggregates primary and secondary enrolment data by gender across regions.<sup>3</sup>

The gender gap in primary education persists in three regions, in relation to both GERs and NERs—not surprisingly the same ones identified earlier as falling short of universal primary education: the Middle East and North Africa, South Asia and sub-Saharan Africa. Net attendance in these regions also shows a decided gender gap. However, a slight bias toward females in education is evident in Latin America and the Caribbean, particularly in secondary GERs and net primary attendance. Regional data, however, need to be cautiously interpreted. For instance, in some countries, girls' participation is outstripping that of boys owing to changing employment patterns resulting in boys leaving school early and seeking work through migration (Saith and Harriss-White, 1998). The negative impact of conflict on boys' participation in education and on education achievement overall is also emphasized for some countries in Africa and Latin America. The closing gender gap in some countries of sub-Saharan Africa is also attributed to a decline in enrolment of boys and a marginal increase in the participation of girls

<sup>3</sup> Although both tables 1 and 2, drawn from different sources, present data for secondary gross enrolment ratios, variations are found for the following reasons: different time periods, differential groupings of countries (that is, table 2 separates the CEE/CIS and Baltic States from industrialized countries), and differential calculations of age cohorts for different levels of schooling in different countries.

(UNICEF, 1999; Rose, 1995). The overall decline in enrolment between 1980 and 1994 (Colclough et al., 2000) was in turn attributed to the deleterious impact of structural adjustment policies during that period on per capita and household incomes. However, even though enrolments have subsequently increased, the gender gap persists in many countries—with girls' enrolment only about 80 per cent as high as boys' (Colclough et al., 2000).

**Table 2: Primary and secondary school enrolment ratios**

Region	Primary school enrolment ratio				Secondary school enrolment ratio	
	1990–1996 (gross) <sup>1</sup>		1993–1995 (net) <sup>2</sup>		1990–1996 (gross) <sup>1</sup>	
Sub-Saharan Africa	82	67	60	51	28	23
Middle East and North Africa	99	85	88	77	62	51
South Asia	105	80	---	---	52	33
East Asia and the Pacific	117	115	98	97	65	59
Latin America and the Caribbean	106	103	87	87	47	51
CEE/CIS and the Baltic States	99	97	97	96	82	81
Industrialized countries	104	103	98	98	104	107

Source: UNICEF, 1999. <sup>1</sup>Gross primary and secondary school enrolment ratios refer to the number of children enrolled in either the primary or secondary level (regardless of age), divided by the population of the age group that officially corresponds to the same level. <sup>2</sup>Net primary school enrolment ratio refers to the number of children enrolled in primary school who belong to the age group that officially corresponds to primary schooling divided by the total population of the same age group.

While regional data provide an important overview of the patterns of education achievement, they conceal significant local variations and hence do not provide a comprehensive picture of education enrolment upon which policy prescriptions can be based. First, global data build on the statistics available at national level, which in some countries are unreliable, as Dreze and Sen (1995) demonstrate in the Indian case. Second, global or regional data summaries disguise significant disparities in achievement within and between regions of countries. For instance, there is at least a 20 percentage point difference between participation rates of urban and rural children in India (UNICEF, 1999), and significant patterns of exclusion can be found that result in some groups being systematically underrepresented in schools (Nambissan, 1999; Subrahmanian, 1999a). Similarly, developments in some African countries such as Botswana are obscured by the poor performance in others—for instance, Ethiopia, which had a primary gross enrolment ratio of 24 per cent in 1993–1994—significantly lower than the average for sub-Saharan Africa, which was 73 per cent in that year (Rose and Al-Samarrai, 1997). In Latin America, despite 90 per cent regional enrolment, Guatemala and Haiti have the lowest primary attendance rates, 58 per cent and 69 per cent, respectively (UNICEF, 1999). Third, as the data in table 1 show, even if gross enrolment ratios are positive, the true story of education participation is revealed in the net enrolment statistics, which indicate that significant numbers of children drop out of school and/or that the available data on gross enrolment ratios are unreliable. Finally, as Rose (1995) argues, results of studies attempting to chart enrolment rates over time and across countries or regions should be treated as suggestive rather than definitive, given methodological and data problems.

As enrolment rates increase globally, the focus of education policy is on sustaining attendance and retention, and ensuring equality through improvements in the quality of schooling (World Bank, 1997a). Measures to secure retention in schooling are important in the face of evidence that participation tapers between levels of education (Knodel and Jones, 1996). Secondary schooling participation in all regions, barring the industrialized countries,<sup>4</sup> is far from universal, with South Asia and sub-Saharan Africa bringing up the rear. Inequities in participation in primary schooling are particularly sharpened by the reduction in availability of secondary and post-secondary facilities, and by the increase in costs of participation in the context of switching funds away from secondary and higher levels to primary education, as elaborated in section 3. An integrated perspective drawing links between the different levels is necessary to promote equity, based on the recognition that, first, secondary education may be necessary for economic growth, not just primary education (Wood, 1994, cited in Bennell and Furlong, 1997). Second, primary school participation is linked to aspirations for post-primary education—that is, demand for primary schooling is often high despite low private returns because it is a necessary though not sufficient condition for entering post-primary education (see Appleton et al., 1996, on Côte d'Ivoire and Uganda). This argument is further substantiated by research indicating that the availability of good quality, accessible (physically and socially) secondary education can play a role in influencing primary school participation, particularly for girls (Subrahmanian, 1999a). Finally, for welfare and social returns to accrue to female education, girls' education should be promoted beyond primary level (ICPD Programme of Action 1994, cited in Knodel and Jones, 1996).

Gaps between male and female participation in secondary and higher education are common to both developing and industrialized countries (UNESCO, 1995). While they may be narrowing in some cases, persistent gender stereotyping results in women being segregated into specific areas of study, which further reinforces norms regarding appropriate social and economic roles for women that discriminate against them in gaining access to jobs on an equal basis with men. Women are typically encouraged to pursue humanities, education and health sciences, whereas men are pushed toward education in mathematics and the sciences, which have a strong vocational link (Saith and Harriss-White, 1998). Thus, even where women break barriers in terms of access to tertiary education, cultural norms shaping their relationship to the wider world of economic opportunity are not necessarily left behind.

### **3. Gender Constraints in Education Participation: Livelihoods, Culture and Personal Security**

#### ***Toward a framework for understanding the dynamics of gender-based exclusion from education***

Despite the widespread exclusion of girls from education in several countries, policy agendas have been influenced only to a limited and selective degree by advocacy arguing for a strong

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<sup>4</sup> A group of 31 countries, including Australia, Canada, Israel, New Zealand, Switzerland, the United States and those in the European Union. The Holy See is also included in this group (UNICEF, 1999).

gender focus. The focus on gender has been limited to a concern with either demonstrating the benefits of education for women, and of women's education for society, or with identifying factors that constrain education participation in terms of supply and demand. Two particular aspects of current debates are addressed in this section: first, the links between the supply of education and the demand for it and, second, those between economic and socio-cultural factors in shaping constraints and opportunities for female education.

Studies identifying causes underpinning the exclusion or inclusion of girls and boys in education have conventionally used the terms "supply" and "demand" to identify those factors arising from the provision of education and household investment, respectively, that constrain or facilitate education participation. These studies vary in the extent to which they emphasize supply or demand factors, although it is also argued that the analytical separation of the two represents a false dichotomy between factors that are strongly interconnected (Colclough, 1996; Wazir, 2000; Subrahmanian, forthcoming). Supply-side factors—or those relating to the provision of education—are considered to be a major (dis)incentive to household investment. In the face of low household investment, despite the high returns that are considered to accrue from education, some authors suggest that supply-side factors are possibly the critical variable determining household investment strategies (Schultz, 1994). Quality education is a critical means to ensure that individuals do not underinvest in education. It is argued that, unless the quality of education provides incentives for education investment on the part of poor households, education participation rates are unlikely to change (UNICEF, 1999; Probe Team, 1999; Dreze and Sen, 1995). Schools are often located too far away (Tansel, 1997; Rose and Tembon, 1997); classes are held at times that are inconvenient for agricultural households where children's work contributions are seasonally and variably required (Rose and Al-Samarrai, 1997); and are based on imposed urban-modelled curricula that are considered to be alienating and irrelevant to the life-worlds of children in diverse rural communities. Schooling inputs such as textbooks are often undersupplied, and teachers are unmotivated and hence frequently absent.

Further, teachers and the curriculum in general are guilty of reinforcing social biases and discriminatory practices through the content and methods of teaching employed in school (Leach, 1998; Gordon, 1998; Stromquist, 1995). For example, girls in Ethiopia and Guinea are reported to spend more time undertaking tasks for teachers, such as cleaning classrooms and fetching water, than on educational activities (Colclough et al., 2000). School buildings are often in poor condition, unable to withstand extreme weather conditions, inadequately or not at all equipped with sanitation and water facilities, or too small to contain the numbers of children actually enrolled. Bureaucratic procedures relating to school enrolments, such as the need for birth certificates, often exclude certain children, particularly those from poor or non-literate families (Colclough et al., 2000; Sinha, forthcoming). Cultural exclusion imposed by the spread of education through the use of dominant languages and marginalizing diverse tribal dialects has also been noted for Africa (Logan and Beoku-Betts, 1996) and India (Nambissan, 1999).

Removing supply-side constraints, therefore, offers one major means of addressing gender and class inequalities in education access. Reductions in the distance between habitations and

schools, and increasing numbers of female teachers (Rose and Al-Samarrai, 1997) are strategies relating to the supply of schooling that have an impact on girls' attendance. However, while the manner in which schooling is provided can either exacerbate or remove constraints to girls' schooling, supply-side factors do not constitute the primary or most significant cause of low female participation in education. Abraha et al. (1991) note for Ethiopia that many children who live quite close to the village school "never choose to enter" schooling. They raise the question: "Can school-centred interventions significantly boost female enrolment ... [given that] ... the functional rewards from more schooling are not consistently felt"? (Abraha et al., 1991:108). A focus on "supply" as distinct from "demand" runs the risk of overlooking ways in which policy and practice are embedded in the socio-cultural environments in which they function (Fine and Rose, 2001). Transformations in supply-side environments cannot take place without addressing the gendered norms and practices that are considered acceptable within the wider economy and society, and that reinforce female disadvantage in education. To argue that demand for education is consistent and betrayed only by supply-side inadequacies is to obscure the extent of complexity that shapes the relationship between education, well-being and empowerment, and the dynamics of household decision making especially in conditions of poverty. Further, the causes and consequences of female exclusion cannot be easily separated as they spring from the persistent undervaluation of girls and women in societies that underinvest in them. Many authors have written widely on the range of factors that combine in a variety of ways to reinforce female exclusion from school (see, for example, chapters in King and Hill, 1993b; Heward and Bunwaree, 1999). Unpacking the ways in which these factors combine alerts us to the conceptual importance of employing sophisticated methods of analysis for female exclusion that override the simplicity of the highly descriptive "supply-demand" metaphor.

While state commitment is questioned in the face of poorly or rarely enforced compulsory education policies and a backlog of investment in the provision of schooling (see Dreze and Sen, 1995; Weiner, 1991, on India), a complex set of factors leading to low investment on the part of households and states points to the need to expand understanding of what the constraints and challenges to universal education are, in particular to achieving gender equity in participation. Difficulties in drawing correlations or ascribing linear causality either between increases in education attainment and declines in poverty (Whitehead and Lockwood, 1999) or increases in economic growth (Lopez et al., 1998) indicate that the investigation of the links between education investment, livelihood strategies and the wider economic and social policy environment, on one hand, and distribution of patterns of education participation within a society, on the other, is necessary. A particular debate pertains to the extent to which class and the constraints of economic poverty, or the culturally defined parameters of gender difference are responsible for the persisting gaps in educational achievement in several countries.

One strand of this debate is represented in Knodel and Jones (1996), who question the high levels of policy—particularly population policy—and funding attention paid to the "gender gap" in education, in a situation where the gap is found only in two regions to any great extent. Referring to the progress made in closing the gender gap in many regions, they suggest that the focus would be more wisely placed on a gap that is more persistent across regions, that is the

“class” gap or the “gap in access to education by socioeconomic status”, particularly at post-primary level (Knodel and Jones, 1996:684). Citing data from Thailand and Viet Nam, they go on to argue that the socioeconomic inequalities in access to education pose a far greater policy concern than does the gender gap, though they acknowledge that South Asia and sub-Saharan Africa need to address the latter from the primary stage onward.

It must be noted here that Knodel and Jones’ (1996) argument is made in specific reference to the new population policy paradigm arising from the International Conference on Population and Development (ICPD) held in Cairo in 1996. In their concluding arguments, they place emphasis on the goals of *both* reducing gender-based inequalities *and* addressing the socio-economic gap, while noting that the “new demographic orthodoxy” focuses in a limited manner on the former and not the latter:

What is of concern is that in the emerging new demographic orthodoxy, the assumption that closing the gender gap will reduce fertility leads to myopia on two fronts: a failure to stress the need to raise household incomes of the poorer groups of the population so that they can afford to keep their children in school; and a neglect of the highly unjust allocation of public subsidies for education that exacerbates inequality of income. Not only is this emphasis in effect, if not in intent, inequalitarian; it is also short-sighted in ignoring demographic analyses that lead us to expect that closing the socioeconomic status gap, by contributing to achievement of high levels of educational attainment, will contribute importantly to fertility reduction by modifying the childbearing aspirations of parents (Knodel and Jones, 1996:697).

However, two concerns in particular have been raised about this argument—one that it is a misleadingly positive account of closing gender gaps (Colclough et al., 2000), and the other that the framework of reference remains the highly instrumentalist argument that the value of female education rests predominantly in its beneficial impacts on fertility reduction (Fine and Rose, 2001). Arguing that the demographic argument is based on flawed premises and data,<sup>5</sup> Fine and Rose note that any engagement with these flawed data is likely to give rise to the dangerous conclusion that “priority to female education is misguided” (Fine and Rose, 2001). Thus, although Knodel and Jones (1996) mount a critique of certain aspects of the instrumentalist policy discourse of the population agenda, they are still working with assumptions made within the limitations of that framework, and hence the gender “baby” may be misleadingly thrown out with the instrumentalist “bathwater”.

A further dimension of the argument pertains to the extent to which gender differences can be read off socioeconomic inequalities, without integrating an understanding of the ways in which cultural, social and economic inequalities mutually reinforce each other. On one hand, Knodel and Jones (1996) argue that a focus on socioeconomic disparity and, within that, on gender inequality would facilitate the appropriate targeting of resources and policy attention. Colclough et al., on the other hand, argue that cultural practices underpin discrimination against girls, and persist even when incomes rise, hence supporting the idea that “income growth alone will not be sufficient to eliminate gender inequality” (2000:9). This implies that income poverty cannot be

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<sup>5</sup> Section 5 of this paper elaborates on these arguments.

assumed to be the reason for female disadvantage, especially given that household and community-level evaluations about the appropriate levels of investment in females are influenced by perceptions of the value of the returns to that investment. The fact that, at the micro level, girls' education is undervalued in many countries, in contrast to the macro level, where its importance is heavily emphasized (albeit with single-minded focus on social returns), points to the importance of research that explores the dynamics of education investment.

Critiques notwithstanding, Knodel and Jones (1996) raise an important issue for debate: how to understand the interplay between material deprivation and social inequalities. Much clearly depends on the definition of poverty that is employed. Poverty based on a measure of income per household is clearly not grounds for generalization about gender disadvantage in education, as Colclough et al. (2000) contend. Nonetheless, as Knodel and Jones (1996) argue, gender inequality intensifies with socioeconomic deprivation, and hence class and gender inequalities require *simultaneous* focus. However, the challenge here is to develop a conceptually rigorous approach that enables us to understand *how* cultural norms and economic processes influence each other, in a framework that is adaptable to diverse contexts and reflects the diversity of experience in different countries.

Global, regional and even national data are not easily deconstructed to explore patterns of education participation by socioeconomic class. However, in South Asia, and some parts of sub-Saharan Africa, gender and economic disadvantage intersect to provide forceful constraints against female education relative to male education. Thus an important policy and research issue is the identification of patterns of education deprivation in different countries, and of gendered opportunity structures that mediate household strategies for investment in girls and boys. The manifestations of low female participation in education—such as high drop-out or early withdrawal rates, and irregular attendance—are underpinned by deeper structures of inequality where parental decision making is actually an expression of different preferences for sons' and daughters' education (Tansel, 1997). For example, if education is seen to affect the socialization of girls into their expected reproductive roles, then girls' education may become a negative investment (Knodel, 1997). Similarly, if education is seen to increase the risks that young girls are exposed to, then girls' education, particularly post-puberty, may become a casualty (Subrahmanian, 1997). Private household strategies relating to girls' education thus reflect the consideration of the social and cultural implications of household behaviour.

While placing poverty and education exclusion as a central social policy concern, it is important to recognize the ways in which the causes and effects of exclusion shared by households in poverty are intensified by gender, and lead to greater discrimination against girls. These are the factors referred to by Kabeer and Subrahmanian (1999a) as *gender-intensified* disadvantage. However, there are specific forms of disadvantage faced by girls and not boys that it is also important to acknowledge and that relate to roles for girls deriving from the gender division of labour, their reproductive cycles and perceptions of risk and vulnerability to sexual violence. These *gender-specific* forms of disadvantage (Kabeer and Subrahmanian, 1999a) need to be identified and distinguished from those that are gender intensified in order to facilitate the



identification of suitable social policies, as well as to analyse the impact of international policy trends. In addition, they recognize the possibility of bias being externally imposed. Thus a threefold analysis can be identified for assessing both the implications of educational reform for enabling education inclusion and/or reinforcing exclusion:

- *Gender-intensified implications of economic reform*, which require addressing the changing economic structures under globalization, the new opportunities being opened up, and the extent to which they encourage changes in participation by gender in the economy and public life in general. This involves locating education exclusion within, rather than delinking it from, the wider arena of economic and social change, as is characteristic of the approach that views education as a “magic bullet”. Correlating changes in education participation with changes in economic structures and opportunities and the nature and shape of poverty through a gender lens is a challenge that has not yet been mounted in academic endeavour.
- *Gender-specific forms of disadvantage shaping, and resulting from, education policy reform*, which go beyond economic considerations and highlight the deep interlinking of economic opportunity and cultural norms of acceptable female participation in the public arena. Cultural norms still play a significant part in keeping women away from economic opportunities, and are hence a key force behind education exclusion. However, the impact of globalization on education cannot be underestimated, and challenges remain both in assessing the nature of these changes, and in seeing how they can be harnessed for improving girls’ access to education.
- *Externally or bureaucratically imposed disadvantage*, which refers to those constraints that may be an outcome of institutional bias or the preconceptions of providers, rather than a direct outcome of social or economic factors. Supply-side factors such as curriculum bias or teacher bias constitute examples, though this does not suggest that such factors are extraneous to social structure.

In the next subsection, some of the diverse ways in which gender intersects with a range of economic and socio-cultural factors in different countries are reviewed.

### ***Review of factors that shape gender inequalities in education***

While much of the research reviewed does not explicitly address the links between poverty, livelihood, education and gender in the context of economic change, some predictions for patterns of exclusion can be drawn from the literature reviewed. Rapid increases in girls’ education in many parts of the world are a product of a complex of factors. Knodel (1997) points to the importance of recognizing that socioeconomic issues are key variables in determining education prospects, and of the role of rapid economic changes and increasing urbanization (Tansel, 1997) in shaping transitions to greater household investment in female education. The interplay of three broad types of factors that influence investment in education can be identified from the wide literature on gender and education. These three areas are *macroeconomic contexts*, including changing economic structures, labour market structures and patterns of demand for female labour; *household aspirations*, including those shaped by parental education, expectations of material benefit and considerations of social position and community norms; and *evaluations of the capacity and prospects of individual children*. Incentives induced by the macro economy play a critical role in shaping household investment strategies. The impact of structural adjustment on African economies has seen sharp decreases in enrolment of children in many countries of the region, as recession takes its toll both on state investment and on the pressures of households to employ children in productive labour (UNICEF, 1999). On the other hand, Knodel (1997) notes

from qualitative interviews in Thailand that increasing gender equality in household education strategies also reflects an awareness of the greater employment prospects for girls with at least primary-level education. Household constructions of aspiration are shaped by evaluating the prospects of change in the wider economy and society, and evaluating the concomitant social and cultural costs of educating girls. Assessments that operate at the individual level include evaluations of the child's capacity to learn and benefit from education (Subrahmanian, 1999a; Abraha et al., 1991), shaped as well by the roles designated by the parents for each of their children. If daughters were considered to be more reliable in caring financially for their parents, investment in their education might be considered more beneficial (Knodel, 1997). However, the wider economic structures in place and changes in demand for skilled or educated female labour may shape this in turn. Thus interplay between factors operating at these three different levels is likely to influence the education prospects for individual children.

Manifestations of female exclusion from schooling can be noted in the context of South Asia and sub-Saharan Africa, and can be analysed in the same categories suggested above. In countries like Ethiopia (Rose and Al-Samarrai, 1997) and India (Kingdon, 1998), there is little encouragement provided by the labour market for greater levels of female education. Household aspirations for girls are differentially constructed from those of boys, as a result of differential prospects shaped by norms operating in the wider society and economy that establish appropriate behaviours and opportunities for women and men. Where boys are considered to be responsible for parental well-being, investment in them is seen as a rational decision, and cultural practices that reinforce the "giving away" of girls at marriage are likely to serve as a disincentive for educating daughters. However, such practices are not static. Interventions by state policy or sensitive community development interventions can bring about changes in the factors that influence parental decision making. As Knodel (1997) notes, changes in the wider economy have had an impact on parental attitudes toward educating girls, positively influencing their schooling participation rates in Thailand.

The cost of schooling for households is considered particularly high for poorer households (Rose and Al-Samarrai, 1997; Subrahmanian, 1999a; Tansel, 1997; Knodel, 1997) and increases with higher levels of schooling. Direct costs (books, transport and clothing) remain high despite state subsidy in most countries, and in many areas distance from school remains a major constraint. However, opportunity costs of forgoing girls' labour are also often high, particularly relative to boys', given the gender division of labour. At primary school age, girls are more likely to be employed in the household for reproductive work, whereas boys are often not considered old enough to contribute productive labour to the household (Bhatty, 1998) and hence girls often spend more time working than in school (Rose and Al-Samarrai, 1997). Thus the opportunity costs of educating girls are high at all stages, unlike the costs for boys (Ilon, 1998). However, the worlds of work and school are not always polarized choices for poor households. The phenomenon of children working to support the costs of schooling has also been noted in Ethiopia (Rose and Al-Samarrai, 1997) and India (Nieuwenhuys, 1994), although Rose and Tembon (1997) alert us to the gender implications of girls' lack of control over financial and physical resources to cover the direct costs of schooling themselves. Further, girls'

income may be used to supplement that of the family, while boys' income may be used to finance their education (Colclough et al., 2000), in contexts where the gender division of labour stems from and reinforces differential valuation of girls and boys' contributions.

While the correlation between income poverty and low education participation is not clear (Bhatty, 1998), disaggregating poverty by livelihoods and survival strategies provides a clearer perspective on the role that education is seen to play in household economic strategies. Subrahmanian (1999a) found that the demand for children's labour in Karnataka, India, varied between cultivating households with access to irrigation, and households that were dependent on wage labour—with the former being more able to educate children than the latter. Land ownership is also an important variable in many contexts. Examples from India suggest that landlessness frees up time for children's participation in school, particularly at primary level (Bhatty, 1998), whereas in other contexts it could increase demand for children's labour, as Rose and Al-Samarrai (1997) find for female-headed households in Ethiopia. In Karnataka, India, Subrahmanian (1999a) found that landless households employed a wider range of livelihood strategies, which necessitated the use of children's labour in different ways. For instance, livestock such as goats and oxen helped households tide over periods of economic uncertainty and vulnerability, and children were considered essential for their care and grazing. Gender divisions of labour shaped children's responsibilities in grazing, with girls being put in charge of goats, and boys in charge of the larger animals such as oxen. Migration also takes a toll on children's school participation, which is severely constrained when landless households migrate in search of work, particularly given the lack of facilities in most villages for caring for small children in the absence of their parents (Subrahmanian, 1997). Livelihoods may also have an effect on the aspirations that households permit themselves to hold. As Subrahmanian (1999a) found, agricultural households may perceive functional literacy skills as a sufficient outcome of schooling, thus viewing investment in primary schooling alone as a sufficient goal for children.

Rose and Al-Samarrai (1997) conclude from a study in Ethiopia that the following factors are key determinants of children's schooling participation: wealth of household, nutritional status, and parental education—factors also noted for other countries (Tansel, 1997; Tembon and Al-Samarrai, 1999). However, each of these factors has an implicit gender dimension that results in differential impacts on girls and boys. The greater the wealth of households, the lesser the uncertainty and perception of risk, and the greater the perception of the importance of children's labour contributions to household survival. However, girls' time and labour contributions can still remain high in contexts where their involvement in household tasks is, if not essential, important for their socialization into their roles as future wives and mothers. Similarly the health status of children plays a key role in determining their capacities for remaining in school. Given gender disparities in health and nutrition, and health-seeking behaviour—which discriminate against girls and in favour of boys—in most developing country contexts, boys may enjoy better health status than girls, thus facilitating their retention in school (UNICEF, 1999). Parental education is also seen to have a positive impact on that of children, particularly mothers' education on their daughters' (Tembon and Al-Samarrai, 1999), although in many

countries, the high levels of adult illiteracy, particularly female illiteracy, indicate that many children in school today are first-generation learners. Household size is also an important factor (Rose and Al-Samarrai, 1997; Subrahmanian, 1997; Tembon and Al-Samarrai, 1999). Larger numbers of children in a family can allow for some to be educated and not others, and in most cases girls suffer relative to boys as the demands on their time for household maintenance are likely to be higher. Family birth order also plays a critical role, as older children may be withdrawn from school to provide financial support for the education of younger children.

Thus a variety of household factors can intervene to shape the differential participation of girls and boys in schooling, and these variables combine in different contexts to give rise to different patterns. These are gender-intensified disadvantages, where factors pertaining to poverty and livelihoods affect both boys' and girls' participation, but are felt more by girls on account of the lower value placed on their education. However, as is evident from the statistics of school participation, there are gender gaps throughout the education system in many countries. This indicates that gender is a consistent variable in parental decision making and that girls face gender-specific disadvantages arising from the specific construction of femininity that obtains almost universally. These disadvantages are manifest in the limits placed on girls' education at puberty in many countries, where sexual maturity signals the withdrawal of girls from public participation. Cultural practices such as marriage at an early age (Abraha et al., 1991), norms of sexual chastity and good behaviour can play a significant role in curtailing women's education opportunities. In places where restricted mobility may be a factor preventing girls from using public transport to attend school, the availability of higher primary and secondary schooling in the vicinity of villages is essential for their education. However, in many countries post-primary schooling is more widely dispersed and distances between villages and higher level schools increase (Tansel, 1997; Knodel, 1997)—with negative impacts for girls.

Perceptions of vulnerability range from sexual violence to innuendo and rumour about girls' reputations, which constitute concerns for parents who seek to secure good marriage prospects for their daughters. The fulfilment of parental responsibility is not expressed merely by investment in children's education, but can be more realistically assessed in terms of framing parental responsibility as the achievement of what is in the "best interests" of the child, however that may be defined. While the economic interests of children may be secured by maintaining a fluid relationship between work and school, obedience toward social norms that place a reduced value on female education may also be factored in as securing the "best interests" of female children. Evidence from both Africa and South Asia indicates that concerns for the safety of female children remain paramount for many parents—given fears of teenage pregnancy or culturally inappropriate interactions with male outsiders (Subrahmanian, 1999a; Rose and Tembon, 1997).

In the two villages studied by Subrahmanian (1999a), the destinies of girls lay in the hands of parents who were often influenced by rigid norms underpinned by the fear of offending social custom if girls were educated beyond what was considered acceptable. Acceptability of girls' engagement with the public world was constructed around puberty, and the onset of puberty

was the milestone by which girls' destinies were shaped and decided. The fact that puberty signals the start of a woman's cycle of fertility means that, in many families, it determines the age by which daughters start to assume the roles and responsibilities of adult women. This means that limits on their mobility and their interactions with (male) outsiders are established when girls "mature". The fear of transgression and its outcomes often influenced the speed with which girls were withdrawn from school and prepared for marriage, as evident in parental testimonies quoted in Subrahmanian (1999a:128-129):

For girls, we stop education as soon as they grow up [attain puberty]. Men scold us as to why educate the girls, if we continue. They scold us saying that they may find difficulty in finding boys [for marriage]. They agree to educate girls only up to the time when they grow up, and [then] stop.

Who wants to bear the blame? If she talks normally with any man, she is accused unnecessarily that she is flirting, and [they] make up such stories. In the present times, which are sensitive, let any man come [forward]; we feel that we should unburden our responsibility as soon as a good man arrives ... that is all [there is] to it.

These concerns are common to India as a whole (see Khan, 1993, for a detailed exposition on girls' education in South Asia). However, the main purpose of considering some of these factors is to point out that facilitating girls' education requires battling the differential social norms that structure economic incentives for parental responsibility toward their daughters, as opposed to their sons. These norms are so embedded in the functioning of social life, that transgressing them by investing in education is perceived as risking social sanction. Where securing girls' marital prospects is seen as a key responsibility of parents to discharge, and where their education is seen to facilitate their interaction with a wider public world, then educating girls can be viewed as not being in the best interests of parents, and not a very responsible action on their part. In India, the fact that an educated daughter means finding an educated groom also implies higher costs in relation to payment of dowry. However, such factors do not imply cultural determinism. Cultural norms can be negotiated through changing the value placed on women's work or education, particularly if women themselves are given the tools through which they can reframe their role and position in society.

While variations in manifestations of gender disadvantage in education, as well as in the amenability of social norms to processes or influences of change, are likely to be considerable, a framework within which education policy makers can incorporate the range of variables to be found—without collapsing them into a descriptively useful but analytically limiting supply-demand explanatory format—is necessary. Kabeer and Subrahmanian (1999b) suggest some analytical tools that can be applied to a variety of issues for which gender-aware approaches are sought. Below, is a simple analytical matrix based on the discussion above, within which different constraints to girls' education can be laid out, and which is adaptable to a wide range of contexts.

<b>Matrix for analysing intersecting factors shaping gender inequalities in education</b>			
	<b>Gender-specific</b>	<b>Gender-intensified</b>	<b>Externally imposed</b>
Macro-economic context			
Household livelihoods and aspirations			
Prospects and capacities of individual children			
Factors relating to schooling provision			

## 4. Changing Trends in the Global Education Agenda

The gaps and constraints to education in general, and female education in particular, are embedded in the social and economic structures and norms that obtain in different contexts (Fine and Rose, 2001). This section examines the policy responses to these constraints that accompany global funding flows for the education sector. In the following subsection, financial and management reforms are reviewed, with an analysis of their quality and equity impacts. In the one after that, the conceptual underpinnings of the global policy discourse are looked at, and the concepts of “investment”, “returns” and the assumptions of human capital theory are critically examined in the light of the empirical data on gender-based exclusion from schooling.

### *International policy and funding trends*

Recent policy shifts in education have been articulated around and after the 1990 Jomtien conference, which gave rise to the World Declaration on Education for All, backed by major international<sup>6</sup> and bilateral donors as well as national governments. International consensus post-Jomtien places high expectations on education, viewing the right to education as “a matter of morality, justice and economic sense” (UNICEF, 1999:7) and its effects as “the single most vital element in combating poverty, empowering women, promoting human rights and democracy, protecting the environment and controlling population growth” (UNICEF, 1999:13). These high expectations have led to a shift in funding priorities to those levels or sectors of education in which investment is deemed best placed to achieve the desired results. In particular, basic education<sup>7</sup> dominates recent policy agendas. In this section we will review some of these trends, especially their implications for gender equity.

<sup>6</sup> UNDP, UNESCO, UNICEF and the World Bank were the sponsors. UNFPA joined as the fifth UN sponsoring agency after the conference (UNICEF, 1999).

<sup>7</sup> The term “basic education” is widely interpreted, particularly since the Jomtien conference, where the term was used to mean a wide concept of education, incorporating all forms of learning as well as all ages. The World Bank (1999) also refers frequently to “lifelong learning” as providing the framework for its education sector strategy. However, in spite of international consensus on the wider definition of basic education, much of the discussion in World Bank documents and national education policies refers to the formal structuring of education into primary, secondary and tertiary levels, even though the divisions may be differently drawn in different countries. The Bank’s focus on primary education reveals a narrower interpretation of basic education than the broader Jomtien-based consensus, which encompasses pre-school child education, primary education and adult education and emphasizes skills, vocational training and other forms of learning that can enhance attainment of universal basic education. Bennell and Furlong (1997) note that the difference in interpretation reveals fundamental disagreements between agencies on what basic education means.

Carnoy (1995) notes that three different types of reform are undertaken in relation to education: finance-driven, equity-driven and competitiveness-driven. Financial concerns are stimulated by high levels of population growth, particularly in South Asia but also in sub-Saharan Africa (Colclough with Lewin, 1993), which continues to place a huge burden on the public exchequer in relation to the provision of sufficient educational services in countries already facing huge backlogs in relation to providing education for all children.<sup>8</sup> Management concerns are linked to financial concerns, especially in relation to improving efficiency, cutting down the size of the public sector in education, decentralizing (and privatizing) education provision and encouraging multiple providers. Promoting equity in access to education stems from recognition in the Jomtien Declaration that the gender gap in basic education persists in several countries, notably in sub-Saharan Africa and especially in South Asia, which has the worst gender gap in terms of actual numbers. Other excluded populations identified as important targets of equity-oriented policy include rural populations as well as youth and adults who have received no education (Carnoy, 1995). While elements of all three are found in education policy, particularly as supported by the World Bank (Carnoy, 1995), it is evident that the equity implications of efficiency-oriented approaches are not being addressed adequately, even though evidence is mounting that such costs are significant. Below, some of the debates in the areas of financial and management reform are reviewed as are their associated implications for gender equity in education.

#### Financial reform

The main financial reforms (Carnoy, 1995) are:

- *focus on primary schooling*, expected to bring the highest social rates of return to education investment in terms of overall productivity gains as well as social benefits such as reduced fertility and better health conditions;
- *privatization* of higher levels of education (secondary and tertiary); and
- *reduction of cost per student* at all levels of schooling through introduction of policies such as cost sharing from primary level, among others.<sup>9</sup>

Cutbacks in higher levels of education are made on both efficiency and equity grounds (World Bank, 1988), although there are fluctuations in policy discourse on the relative economic importance of investment in the different levels of education systems. The World Bank in particular has led the policy charge toward reallocating education funds away from the secondary and tertiary sectors and toward the primary and higher primary sectors in a bid to universalize basic education attainment. This policy is applied specifically to countries where net enrolment ratios are below 100 per cent and/or where the overall quality of primary education is unsatisfactory (Bennell and Furlong, 1997). This focus on primary education has been promoted by the World Bank, not just at Jomtien, but also through the influence the Bank wields over borrowing countries, particularly those that have soft loans rather than commercial loans for education

<sup>8</sup> Although the costs of providing for universal education are considered to be within the range of most countries, particularly if resources are reallocated from sectors such as defence, the costs of expanding schooling to keep pace with population growth are still extremely high in many countries. In India, it is estimated that about 360,000 additional lower primary schools (LPS) and higher primary schools (HPS), 2.5 million LPS classrooms, and 1.3 million HPS classrooms, and a staggering 2.2 million teachers for LPS alone, are required to keep pace with increases in population (Jhingran, 1999).

<sup>9</sup> Other policy measures include increasing teacher-pupil ratios and introducing double shifts (see Colclough with Lewin, 1993).

(Bennell and Furlong, 1997).<sup>10</sup> On efficiency grounds the Bank argues for “making public investments where they will yield the highest returns—usually, for education investments in basic education” (World Bank, 1995:10). On equity grounds, it favours steering funds away from other education sectors and toward primary education, arguing that poor countries tend to subsidize higher sectors, a practice that primarily benefits the more affluent rather than the poor sections of society (Puiggros, 1997; Carnoy, 1995; World Bank, 1995).

However, more recently the Bank has stressed the importance of treating education as an “integrated system”: “the emphasis on basic education, for instance, does not mean that nothing should be done in tertiary institutions” (World Bank, 1999:24). We have already noted some of the reasons why it is important to view education as an integrated whole, but the Bank’s rationale is somewhat different. Fine and Rose (2001), for instance, point out that the economic rationales underpinning Bank priorities in education are likely to be responsible for the re-inclusion of technical and higher education into the Bank’s ambit, with the need to adapt to new information-based technologies occupying a new policy consideration. For instance, the **World Development Report 1998/99: Knowledge for Education** proposes that basic education “should not monopolize a nation’s attention as it becomes a player in global markets” (World Bank, cited in Fine and Rose, 2001). However, cutbacks in resource availability for higher education are in effect in many countries and still translate into shortfalls in quality and access, as noted earlier.

Analyses of recent policy trends, which the World Bank has occupied a central role in shaping (Bennell and Furlong, 1997; Rose, 1999),<sup>11</sup> however, raise many questions about the shape and nature of these reforms and their impact on poor countries, struggling simultaneously to reform their economies as well as achieve universal, quality, basic education. These reviews indicate that equity concerns are being superseded by efficiency concerns in relation to the finance and management of education services, especially in the rush to achieve “universalization”. UNICEF notes, from a review of progress after Jomtien, that “there was a sense that the central priority of Jomtien—girls’ education—and the conference’s integrated vision of basic education had been overshadowed by the drive to get all the world’s children into primary school by the year 2000” (1999:15). The “efficiency” thrust in education policy is signified in the language—first, of short-term cost-benefit (Puiggros, 1997) and, second, of identifying levels of investment through measuring “rates of return” to societies and individuals—that is employed in World Bank literature in particular. Equity implications stemming from the implementation of management and financial reforms are not addressed at all, with serious implications for the prospects for achieving equity. For instance, the Bank’s concern for securing equity in the course of financial restructuring in education reflects very simplistic notions of equity:

To achieve equity, the [concerned] government needs to ensure that no qualified student is denied access to education because of *inability to pay* (World Bank, 1995:10, emphasis added).

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<sup>10</sup> The Bank’s promotion of primary education has not always been its dominant message. See Jones (1992) for a discussion of the shifts in World Bank policy approaches to education, including the emphasis on manpower planning and related interest in secondary and tertiary education. See also Fine and Rose (2001) for more on this discussion.

<sup>11</sup> An influence that the World Bank (1999:22) itself does not underestimate.



... and again:

*At the lowest and compulsory levels of education, equity simply means ensuring that schools are available. Beyond that, it means having fair and valid ways of determining potential students' qualifications for entry (1995:11, emphases added).*

However, buried within “inability to pay” and “qualifications for entry” is a whole range of complex cultural, social and economic factors that contribute to shaping household strategies for investment in education, as discussed in section 3. First, it is clear that ensuring “access” is not the same as securing equitable outcomes: classroom processes can reproduce social differentiation based on class, ethnicity and gender, and the evidence of high drop-out rates in the early years of primary schooling in both South Asia and sub-Saharan Africa indicates the inability of the education system in many countries to retain children’s interest or counteract other social and economic pressures that may push them out of school. Further, equity concerns should shape financial and management reforms, and not be treated as residual social “tinkering” after reforms are implemented, as many have argued before (Cornia et al., 1987).

Equity and efficiency are defined in particular ways by the World Bank (Rose, 1999). Equity, defined as “leveling the playing field”, is discussed in terms of “improving women’s productivity through investments in human capital”, particularly for countries with large gender disparities. Efficiency, noted as a concern for all countries, not just those with marked gender disparities, is defined more vaguely in terms of the ways in which “gender analysis and actions can improve the efficiency and sustainability of our operations, and promote growth and poverty reductions” (Rose, 1999:2).<sup>12</sup> In the same document, Rose also notes, the main impulse motivating the articulation of concerns with gender is instrumental—promoting growth, reducing poverty and improving productivity. These narrow definitions are thus utilized in a manner that discourages any engagement with the complexities of education decision making. Although the World Bank (1995) engages with “demand”-side constraints in girls’ education, the engagement with equity in this respect extends only as far as addressing “access”, rather than the wider issues of retention and achievement.

The conflict between equity and efficiency goals is exacerbated by wider global trends. The recent policy thrusts confirmed and supported at the Jomtien conference demand increased attention to education, particularly basic education, as a response to the recognition of the need for education and human capital investment as a precursor to growth. However, these prescriptions have been made at a time when structural adjustment programmes (SAPs) dominate the broader economic context. Many commentators point out that, while countries with higher levels of education and higher incomes were able to “adjust” easily to global economic changes, for poorer countries SAPs involved major short-term costs that affected both the economies of low income households and the national expenditure budgets. Holzmann and Jorgensen (1999) point out that the effects of adjustment and global economic change have been threefold: increasing inequalities of income and well-being outcomes, exacerbating vulnerability to economic shock of the poorest households, and reducing capacity of governments to provide adequate resources for basic services (see

<sup>12</sup> World Bank GenderNet Web site, [www.worldbank.org/gender](http://www.worldbank.org/gender), cited in Rose, 1999:2.

also Deacon, 1999; UNRISD, 2000). Thus the wider economic contexts in which many poor countries find themselves give rise to a vicious circle in which human capital requirements for growth are undermined by the very policies in whose name they are recommended. Cutbacks in social sector spending and the size of the public sector were invariable consequences of SAPs in deeply indebted countries, particularly those of Latin America and sub-Saharan Africa (Carnoy, 1995; Reimers and Tiburcio, 1993).

The deleterious impacts of SAPs on economic conditions and government expenditure in many countries of sub-Saharan Africa, particularly in the 1980s, indicate that the capacity of households and states to invest in education started eroding at precisely the same time as states were being urged to cut back on public expenditure and investment in the social sectors, and households were expected to invest in education in order to procure the considerable private benefits associated with it. It has been argued that structural adjustment and investment in education form part of the same package. Thus there is a greater reliance on external investment support for expanding basic education systems, while, simultaneously, cutbacks in state support for secondary and tertiary levels of education are advocated. The gendered impacts of cutbacks in education expenditure, and of SAPs as a whole, have also been widely discussed, although writers are cautious not to attribute declines in female education in parts of Africa only to the effects of these policies (Stromquist, 1999; Rose, 1995). Nevertheless, the short-term costs of much economic restructuring appear to have been disproportionately borne by women in many countries (see Bendera, 1999, on Tanzania). Although an emerging consensus on the importance of protecting social development expenditure seems to be evident in recent aid and adjustment packages,<sup>13</sup> the attention paid to equity concerns remains to be ascertained (Rose, 1995).

The efficiency orientation of Bank-induced reforms is also evident in the contradictions of its declining funding<sup>14</sup> for education in sub-Saharan Africa, a region that most urgently requires investment in education. Bennell and Furlong (1997) note that the funding levels there have declined sharply over the past decades. This trend exposes commitments to education as a vehicle for equity and improved human rights as hollow, and clearly secondary to concerns about economic growth and efficiency of garnering economic returns to investment. Bennell and Furlong (1997) also note that, while reasons for the decline in funding to sub-Saharan Africa remain unclear,<sup>15</sup> that decline is likely to be the result of reluctance to fund governments whose

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<sup>13</sup> For example, soft loans made by the Bank for education are often conditional upon national governments committing to an agreed level of expenditure on education. The District Primary Education Programme (DPEP) in India is one such example where donor aid, though substantial in absolute terms, is proportionally only 0.6 per cent of GNP; as is the Education Strategic Investment Programme (ESIP) in Guinea (see Rose, 1995). Sector-wide approaches (SWAp) being introduced in some African countries are also indicative of efforts to streamline management, promote co-ordination between donors and ensure attention to social sectors. However, these efforts are not without their critics, who point out that equity outcomes need to be consciously articulated within SWAps, and made explicit in planning and budgetary procedures (Norton and Bird, 1998). Further, donor co-ordination may not be as straightforward as assumed.

<sup>14</sup> Bennell and Furlong (1997) note that the support for basic education has been backed up largely in the funding commitments of the Bank, which has taken the form of soft loans (IDA), particularly to South Asian and sub-Saharan Africa countries. Bank lending for education as a whole, and for primary education in particular, has increased significantly since the mid-1980s and the Bank is the leading lender for basic education projects, contributing over 50 per cent of all lending to the education sector in 1991-1996 (Bennell and Furlong, 1997). However, in real terms, they argue that total aid from bilateral donors for the education sector as a whole has declined relative to pre-Jomtien levels.

<sup>15</sup> Though they go on later to identify two further reasons: limited increases in overall IDA funding for education; and increased competition for resources from other low income countries, particularly South Asia, post-Jomtien. They

management structures are considered to be far from efficient. This is evident in the finding that, while funding of education in the region has declined, lending for public sector reform projects has increased, revealing where the Bank's priorities really lie (Bennell and Furlong, 1997). Further, only a small part of World Bank funds finance education in the most educationally disadvantaged countries in sub-Saharan Africa, as funds tend to go to middle income states that can repay loans on close to commercial terms (Colclough, 1994).

Despite a high level of donor recognition of the importance of education and commitments to fund primary and basic education (and complexities in calculating the exact nature of disbursements of education), Bennell and Furlong (1997) contend that levels of funding have not reflected policy commitments post-Jomtien—with the exception of a few donor countries<sup>16</sup> whose funding for primary/basic education has increased. A key reason identified is the concern of donor governments that recurrent expenditures (salaries, textbooks and school maintenance) must be funded by the counterpart funds made available by national governments, and not be the responsibility of donors (Bennell and Furlong, 1997). Thus the nature of donor-recipient relationships—both in the wider sense of issues relating to culture and nationalism, and in the sense of the sharing of responsibility for sustaining the costs of maintaining and expanding the education system—is a central issue in determining funding patterns.

#### Management reform: States, markets or pluralist provision?

The tug-of-war between arguments in favour of a greater role for the private sector, and those seeking to secure a central place for the state in the provision of education continues to shape the debate on universal education. While the overall importance of the state in providing and financing education is not disputed<sup>17</sup> (see Fine and Rose, 2001, for a discussion), the nature of institutional arrangements for its finance and management, and the extent of subsidy to be provided are still up for grabs in the new education reform agenda. Privatization emerges as a policy focus from two interrelated impulses. First, beliefs about the rent-seeking, inefficient state, based on the evidence that many countries in the developing world have failed to secure the welfare interests of their populations; and, second, efficiency considerations, which are related to the former and which recommend the downsizing of the public sector. Alongside the shift toward envisaging a new role for the state—overturning to some extent the neoliberal prescriptions for harsh reductions in the part it now plays<sup>18</sup>—the role of multiple providers in education is also being emphasized, cutting back the role of the state toward regulation rather than direct provision. The rationale for state intervention emerges from the reluctant acceptance that markets will fail in education provision, rather than from an intrinsic belief or understanding that education is a subject intimately bound up with socioeconomic systems and nation-building projects, and hence an inevitable candidate for state intervention (Fine and

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also note an instance where the view that education involves national and cultural issues was cited as a reason for caution on the part of a donor government (Bennell and Furlong, 1997).

<sup>16</sup> Finland, Germany, the Netherlands and the United Kingdom.

<sup>17</sup> Based on arguments of externalities, imperfect capital and labour markets, uncertainties associated with predicting future benefits and principal/agent problems (Fine and Rose, 2001). Externalities accruing from education, such as better health, governance and social welfare, merit public investment, as markets are not likely to provide optimal levels of the good, and there is likely to be underconsumption as a result (see Colclough, 1996 and 1997, for a detailed discussion).

<sup>18</sup> See, for instance, World Bank, 1997b.

Rose, 2001). It is argued that state provision of education is inefficient and expensive (see Reddy and Vandemoortele, 1996, for a discussion) and that the private sector is more competitive, thus bringing down costs and improving the quality of education provided (World Bank, 1988). Decentralization, along with cost sharing between state and communities (and parents), has also been emphasized as a means of shifting government's managerial responsibility, including the negotiation of teachers' salaries, on to state and local jurisdictions (Carnoy, 1995).

The other side of the coin is the argument that education is a basic human right and need, thus meriting public sector engagement and provision to counteract the inequities associated with private provision. This argument is particularly bolstered by the finding that "approaches that seek merely to pass more of their costs on to consumers perform less well than is claimed by most of their advocates" (Colclough, 1997). Based on a comprehensive review of the experience of user financing of social services in African countries, Reddy and Vandemoortele (1996) argue that the potential of user financing is often exaggerated, and that its negative equity impacts are often greater than its benefits. Further, they argue that attempts to protect the poor while promoting user financing are often administratively difficult to manage, and costly. They suggest that the recognition of rights offers greater potential to empower users, more so than the accountability that it is argued accompanies user financing. Markets operate on the private interests of individuals investing in education and not on the public interest served by universal basic education, and thus the public provision of education is deemed necessary.

A third strand, increasingly prevalent and marrying the critique of state capacity with a cautious embrace of privatization, is the argument in favour of allowing multiple providers to deliver services under the umbrella of a regulatory state. The interest in welfare pluralism can also be linked to the greater role perceived for civil society organizations (CSOs), including NGOs and other community-based organizations. Interest in the role of CSOs has increased both on account of concerns for promoting "good governance" – including accountability, flexibility and transparency in service provision – and owing to a wider shift toward subcontracting and devolving public service management as part of the New Public Management (NPM) agenda (Clayton et al., 2000). While the role of NGOs in social policy provision is widely discussed from perspectives of desirability, efficiency and achievement (Robinson and White, 1997), and of accountability, quality and access (Clayton et al., 2000), less attention is paid to the kinds of innovation and qualitative processes that some NGO initiatives have developed. However, NGOs offer extremely interesting lessons for decentralized models of innovation and experimentation, both on the pedagogic and the social front.

Responses in the different regions to education and economic policy reforms have varied. In many cases, efficiency considerations have led governments to expand provision of schooling into the private and community sectors, based on policies of cost sharing and the levy of user fees. In Latin America, governments have responded by decentralizing their education systems, thereby transferring costs of providing universal education from central to local governments. This has taken the shape of privatization, as local governments have raised funds from parents for the maintenance of schools and the payment of teachers' salaries. In Nicaragua, schools

charge rent on textbooks, and have to raise their own funds for water, electricity and telephone expenses. School subsidies for transport and meals have also been eliminated. In Chile, widely cited as a success story in decentralization of education services, the management of primary schools has been turned over to municipalities and a voucher plan implemented, which enables parents to spend on their children's private education the equivalent of the public cost per pupil (Carnoy, 1995). The expansion of providers, especially in the private sector, has been designed to increase competition and provide parents with more options, as evident in Chile and Nicaragua. Strengthening the "exit" options for parents is believed to enhance the quality of education provided, as parents can "vote with their feet". However, Puiggros (1997) maintains that, despite the provision of private funding, demand for public education remains high, as costs rise and poverty levels remain unchanged. It has also been noted that equity impacts have been high, as Puiggros (1997) claims that education levels in Latin America have declined in the 1990s, with illiteracy levels and drop-out rates on the rise in Argentina.

In sub-Saharan Africa, huge declines in the real wages paid to teachers have been accompanied by the introduction of cost-sharing policies between parents and local government authorities in some countries. For instance, in Zambia, parents are expected both to contribute to the Parent-Teacher Association and the school fund, and to pay for uniforms and books for children (Booth et al., 1994). In Mauritius, apart from changing vital features of the economy, SAPs gave rise to cutbacks in investment in education, leading to the closure of schools that catered to poorer sections of the student population (Bunwaree, 1999). However, despite cutting education expenditure, the Mauritian government refused to reverse its policy of free education, thus preserving some of the original policy features that had given rise to universal primary education, and particularly to higher female participation in schooling.

In South Asia, despite record levels of donor support for education (Bennell and Furlong, 1997), garnered mostly on account of government willingness to increase levels of investment, there are still a large number of children out of school. Management issues continue to be a source of concern, particularly the underspending of allocated education budgets.<sup>19</sup> Cost-sharing schemes are not formal policy, though education remains costly for poor families in relation to the gradual introduction of expenses for schooling inputs (Bhatty, 1998). Despite the existence for many years of policy promising free primary schooling, direct costs still cause the exclusion of poor children (Bhatty, 1998). The gradual expansion of the private sector is also in evidence, particularly in urban and semi-urban areas (Kingdon, 1996). However, regardless of the increasing number of unaided and aided private schools, the public sector still accounts for between 93 and 95 per cent of primary schooling provision in India. In Bangladesh, too, NGOs and private schools account for about 23 per cent of schooling provision (Govinda, forthcoming). Hence the reform of the public education system remains a central concern of education policy.

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<sup>19</sup> For instance, Lavakare (1999) reports that the Indian Department of Education, Ministry of Human Resource Development spent Rs. 46.27 billion of the Rs. 47.16 billion allocated—a shortfall of Rs. 0.89 billion (\$1 = Rs. 46 at current rates).

### ***Concerns for equity and quality in education participation***

A preoccupation of most governments has been with getting all children into school, rather than improving equity and quality of schooling. The rapid privatization of schooling in Latin America, and the reliance on the market has, however, had contradictory effects, as the increasing costs of education against the backdrop of shrinking real wages has reduced the pool of potential private school pupils, causing business to lose interest in investing in education (Puiggros, 1997). The quality-quantity trade-off caused by rapid expansion constitutes one area of concern; the other is the challenge of equity, so central to the project of universal education, but a casualty of efforts to expand education within a short time. As Subrahmanian (1999a and 1999b) notes for India, the tension between universalization and its implicit association with policies of standardization, on one hand, and the need for understanding the compulsions of the diverse lifeworlds of different social groups positioned in various relationships of powerlessness and inequality to public resources, on the other, are becoming increasingly apparent. This tension is reflected in the World Bank's commitment to a standardized curriculum, on one hand, and emphasis on local management and decision making in education, on the other (Puiggros, 1997).

#### **Quality of education**

Trends in privatization and decentralization that have been an intrinsic part of education restructuring initiatives, particularly in Latin America and sub-Saharan Africa, have had significant implications for the quality of education provided, and, relatedly, for the equitable distribution of returns to household investment in education. Community schools have been emphasized as a means of making communities contributors to, and hence direct stakeholders in, the management of schools. However, communities have differential capacity to raise funds, giving rise to inequalities in the quality and availability of education services by community or locality (Bray, 1997). Disadvantaged communities in particular suffer from a downward spiral of poor capacity to organize and fund schools, and hence experience poorer education outcomes. As Colclough (1997) argues, community schools are problematic if structured as the central point of education policy, and are more defensible if used to supplement public provision.

Pedagogic achievements have appeared to decline in many countries since the onset of reforms aimed at cutting costs. Citing studies from Latin America, Puiggros suggests that, since the introduction of structural adjustment policies in the early 1980s, scholastic achievement has declined in Argentina and Costa Rica. Similar findings are cited for Africa and Latin America (Woodhall, cited in Carnoy, 1995). Declines in quality can also have a class-disaggregated effect, as Carnoy (1995) notes for Chile, where middle class students benefited from reform in terms of scholastic achievement, albeit marginally, and lower social class children did not. Bashir (1997) and Duraisamy et al. (1997) also raise concerns about the equity implications of privatization, citing evidence from India.

Part of the problem, as Puiggros (1997) argues, is that the logic of economic discourse and the logic of pedagogic discourse are entirely separate. The "rationalization" inherent in efficiency-oriented reforms has led to pedagogic indicators being replaced by efficiency indicators of teacher performance, such as number of hours worked, to measure the direction and success of reforms

(Puiggros, 1997). Further, Carnoy (1995) notes that reforms based on public austerity in Africa and Latin America have struck *at* teachers, rather than supporting them as lynchpins of the effort to improve education quality—the latter approach was successfully demonstrated in the East Asian case, with teachers being paid more and given incentives to teach in remote rural areas.

Declining quality of teaching or educational standards has a knock-on effect on equity issues, where students seek private tuition to enable them to qualify under increasingly competitive conditions. Bunwaree (1999) notes that private tuition in Mauritius has become a phenomenon that again embodies deep inequities, with students from better-off households and those whose parents are more willing to invest extra resources gaining greater access to private tuition to enhance their performance in school. The rise in private tuition appears to be a universal phenomenon, not just restricted to countries with universal primary education such as Mauritius. As education systems taper off beyond the primary level, more and more children get squeezed out of the system through intrinsically exclusionary mechanisms such as access to extra, private tuition to pass competitive examinations.

It is important to note that quality concerns are also likely to increase as a result of the greater pressure placed on public schools where enrolments are on the increase, and not just in private schools, as Duraisamy et al. (1997) argue for Tamil Nadu, India. The quality-quantity trade-off implicit in rising enrolments again brings the importance of sustaining investment in public schooling to the fore. However, private schools have important lessons to share in terms of their efficiency in management, as well as of their ability to achieve cognitive results, as many studies show (Behrman et al., 1995; Bashir, 1997)—although the interpretation of these positive results will vary when controlled for family background, and for the subsidies that private schools often get from the state.

### Equity of access

The debate on the links between poverty and education resurface when looking at the impact of economic reforms on the social sector. Far from encouraging household investment in children's education, recent economic trends have increased drop-out rates among poorer children. Reimers and Tiburcio (1993) and Carnoy (1995) cite the finding that the effect of adjustment on education in many countries has resulted in declining enrolment ratios. Despite the argument that public expenditure in education is pro-poor, poor children continue to be excluded from schooling, particularly girls from the poorest households (Kadzamira and Rose, 2000). The exacerbation of their exclusion raises the continuing debates, first, on the extent to which poverty is the critical variable shaping low education participation and, second, on the extent to which education facilitates poverty eradication. Research suggests that the former is a stronger relationship than the latter, although this is not a resolved debate, with literature from India arguing that poverty and education are not strongly correlated (see Bhatta, 1998, for a review). Citing macrolevel data, Carnoy indicates that the figures from Latin America suggest that “reduced poverty appears to have a greater effect on the drop-out rates from primary school than does increased spending on education” (1995:669). Lopez et al. (1998) point out that there are numerous countries with high achievements in education whose economic growth potential has not been realized—such as Costa Rica, India (the states of Kerala and West Bengal) and Sri Lanka. They also argue that

education on its own cannot achieve goals of growth or poverty eradication. At the micro level, the correlation between poverty and education exclusion appears to be strong in many contexts. Booth et al. (1994) note that, in Zambia, communities associate the number of children sent to school by a household with the relative poverty level of that household—households with all children in school are considered to be “not very poor”; those with some children in school, “poor”; and those with no children in school, “very poor”.

Locating analysis of education exclusion within the parental ambit of decision making obscures the extent to which the quality, fit and relevance of education services provided by the state allows for equitable participation. In Zambia, parental dissatisfaction with cost sharing in primary education stemmed less from their *unwillingness* to pay—indeed parental contributions have always been elicited and are not entirely a new phenomenon—and more from the observation that state inputs into education were far from equivalent in terms of commitment and quality (Booth et al., 1994). Parental costs are a combination of direct costs (uniforms, etc.), opportunity costs (children’s labour contributions that are forgone by sending children to school) and labour costs (contributions by parents of their time and labour to maintain the school in terms of repairs and construction). As Booth et al. (1994) note, education has never been “free” particularly for households in poverty for whom children’s labour contributes to economic survival and productivity. Increased demands on parental contributions are not matched by quality inputs from state services, in contexts where financial cutbacks have reduced teacher recruitment and the availability of books, and cutbacks in teachers’ salaries, further demotivating teachers and reducing incentives for good work. Booth et al. (1994) argue that cost-sharing policies cannot be implemented without the provision of safety nets for the most economically disadvantaged, or without taking into account the quality of the service and the social circumstances of the recipient. Further, political economy analyses suggest that states may not necessarily re-invest in education the funds raised through cost-recovery mechanisms such as fees (Colclough, 1996 and 1997; Tilak, 1997). Cost-sharing and cost-recovery policies can be an unfair imposition on households in contexts where the state is not pulling its weight in terms of improvements in services.

The introduction of fees for secondary and tertiary levels of education on the grounds that this would release funds for financing public primary education has also been challenged. Secondary and tertiary levels already eliminate students on the basis of merit, given the pyramid-shaped nature of the education system, as argued earlier. In a number of poor countries, low investment in public schooling results in many poor children being unable to survive within the schooling system until the competitive board examinations that mark the entry to the secondary level. Further, reliance on the market for financing higher education participation is particularly difficult where capital markets are imperfect, as both Behrman et al. (1995) and Colclough (1997) observe. Poor quality schools (often found in the state sector) produce poor results, thus eliminating children from disadvantaged communities (who are already disproportionately represented in these schools). Children who outlast the constraints of the public primary education system are often the ones whose parents are willing to invest in their education, and who have access to loans and bursaries provided by state schooling systems or the market. Com-



pulsory fee policies will only further reduce equitable access to secondary and tertiary education. As Kadzamira and Rose (2000) argue for Malawi, cost sharing and targeted subsidies offer a sensible policy option that, to some extent, allows the balancing of concerns about equity and efficiency.

Privatization of school provision can have serious gender implications, particularly where quality of schooling is variable based on the differential capacities of private and public schools to provide equivalent standards of education. Although it can be argued that private schools expand the range of choice available to parents and place pressure on the public system to compete with the private schools and thus offer better quality education, there is evidence to indicate that, in reality, dual systems of quality emerge with better-off children getting access to better schools, and poor children, particularly girls, being locked into poor quality schools. A study from Ghana shows that increases in female access to education were largely concentrated in low-quality schools, while a greater proportion of boys attended high-status schools (Weis, 1981, cited in Saith and Harriss-White, 1998).

The Bank's narrow interpretation of the Jomtien consensus on basic education, which has led to the focus in many countries on expanding mass formal schooling at the expense of other more flexible forms of schooling, also merits some discussion. While the critique of non-formal education in the Indian context has been eloquently made by Dreze and Sen (1995) on the grounds that it encourages a dual-track system that penalizes the poor and encourages them to participate in education in lower quality schooling, there is a wider debate that considers the importance of multiple forms of provision that can bring excluded children into the world of education as part of a short-term or medium-term strategy. As Cassen et al. (1997) note, flexible and parallel systems of provision targeted at children who are excluded from formal schools on cultural or religious grounds may facilitate processes of change, particularly in the absence of other alternatives. The long-term vision of universal education of good quality available to all, most usually achieved through the enforcement of compulsory education legislation will be "hollow unless parents can afford to forgo their children's work, and pay the costs of their education, and education of adequate quality and proximity is available" (Cassen et al., 1997:39). In a similar vein, Shotton argues for India:

The non-formal sector leads where it makes people aware of their exploitation and oppression, increases their bargaining power in the labour market, improves their economic competitiveness and brings home to their kith and kin in a society, where the better educated are mostly from the well-entrenched upper castes, the advantages of access to education (1998:21-22).

In short, if used strategically, non-formal education can serve not only to integrate children into formal schooling in the long-term, but also to bring about an enhanced awareness of wider structures underpinning social inequality and deprivation. The focus on universalizing standardized education systems jars significantly with the rhetoric of decentralization and commitment to making basic education systems flexible and responsive (Subrahmanian, 1999b).

Equity concerns illuminate the multiple intersections of class, gender and other axes of inequality with policy ends and means. Yet the policy agenda remains inadequately gender-conscious, using the term “gender” to refer to instrumentalist discourses on integrating women into education. The gender analysis of the impact of recent education reforms suggests that patterns of exclusion inherent prior to the reforms have mainly been exacerbated. However, it is less explicitly discussed if new patterns of exclusion from schooling are emerging from the dynamics of globalization and changing trends in economic impoverishment—that is, are those losing out in education the same as those who are losing out economically? Are those who have gained from economic change doing so because of investment in education? Data from the Philippines and Thailand suggest that changing economic incentives for female education are leading households to invest more in girls’ education thereby facilitating the rapid closing of the gender gap in education (Knodel, 1997; Bouis et al., 1998). Ilon (1998) argues that dynamic export-oriented economies have a positive influence on female education. Whether or not girls are likely to benefit, however, depends on the extent to which positive incentives are provided for their employment, and for their wider public participation. The public acceptance of changing norms for female education is also important, which explains why changes achieved in East Asia may not be easily replicated in societies where cultural norms preventing female advancement are deeply embedded in the social fabric.

### ***Conceptual underpinnings of efficiency-oriented provisioning***

Through all of the debates that mark the education policy agenda, one overriding factor remains that poses a challenge to the attainment of universal basic education—that there appear to be low private incentives for investing in education, particularly for disadvantaged groups within rural and urban populations, such as the poor, and girls and women (Behrman et al., 1995; Subrahmanian, 1999a). These low incentives include the relatively high costs of educating children, including direct<sup>20</sup> and opportunity costs in the context of perceived low returns owing to structures of labour market discrimination and other socio-cultural factors, as mentioned in section 3. Thus the policy of charging fees, on the basis that individuals who invest in education benefit privately, makes little sense on equity grounds, given that private investment incentives are low for disadvantaged groups. The challenge for social policy remains to provide incentives to ensure that the entitlements of disadvantaged groups to education are secured through public policy that places equity at the centre of all initiatives. Furthermore, understanding why private incentives for education are low is central to the pursuit of equity in social policy. In this subsection we review some of the disjunctures between empirical complexities and the underpinnings of policy discourses.

Despite the argument that, of all education levels, returns to primary education are highest for female education (Psacharopoulos, 1994), which has influenced global aid policy considerably, household investment strategies in South Asia and sub-Saharan Africa in particular do not appear to share this conviction. Stimulating appropriate levels of investment of both states and households is a central challenge of policy. However, the conventional conceptual and meth-

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<sup>20</sup> Although rates of return calculations do not count direct costs in their calculations, as primary education is subsidized and free in most countries, many have argued that there are direct costs even at primary level (see for example Tilak, 1997; Bhatta, 1998, on India; Booth et al., 1994, on Zambia).

odological approach to investment in education has been entrenched in a narrowly economic view of the kinds of returns generated, and the ways in which they accrue to individuals and the state.

Education policies globally have been framed on the basis of the language of cost-benefit and “returns”. A fundamental concept employed in conventional approaches to measuring prospects for universalizing education is that of “investment”, where individuals and states evaluate the costs of investment in terms of the medium- to long-term returns that can be expected. Considerations of education investment, rooted in human capital theory, have been expanded to include both income and non-pecuniary benefits of education (Woodhall, 1997; Blaug, 1987; Tansel, 1997), given that many of education’s benefits are not income-related. However, the concept of investment has to include the consideration that the bases on which households make investment decisions are sharply influenced by cultural and social norms, depend on the information available about long-term returns, and that they are influenced by evaluations of medium- to long-term benefits that are not narrowly economic. This involves calculating the costs to households in terms of a wide range of variables—economic, social and cultural. While high returns calculated on a narrow conceptual basis of cost and benefit may push investment in education higher up in national priorities—and has definitely resulted in pushing it up in donor agendas (Morales-Gomez, 1999)—it provides little direction in terms of the means through which these resources can be employed to further gender interests in education.

The idea of education as an investment is rooted in the human capital theory that emerged in the 1960s (Brown et al., 1997; Fine and Rose, 2001)—the appeal of which lay in the simultaneous emphasis on the importance of, and returns to, investments in education for both individuals and states/societies. Woodhall defines human capital as referring to “the fact that human beings invest in themselves, by means of education, training, or other activities, which raises their future income by increasing their lifetime earnings” (1997:219). Like physical capital, investments in human beings (through skill development via training and education) are seen to bring returns to that lifelong “capital” for individuals, and contribute to economic growth. Education, like health, is seen as a long-term investment, where individuals sacrifice short-term enjoyments for long-term pecuniary and non-pecuniary benefits (Blaug, 1987). Colclough (1982) notes that the influence of human capital theory spread based on the example of the United States, which experienced high levels of growth in the first half of this century based on rapid education expansion.

Despite continuing controversy about the exact effects of education on productivity, and the methods used to measure those effects,<sup>21</sup> the cost-benefit approach<sup>22</sup> has been immensely influential in shaping global education policy and thinking. Based on the assumption that “it is possible to measure profitability of investment in human capital using the same techniques of cost-benefit analysis and investment appraisal that have been traditionally applied to physical

<sup>21</sup> For a review of the discussions on the links between education and productivity, see Blaug (1987).

<sup>22</sup> Woodhall defines rates of return analysis thus: “The profitability, or rate of return on investment, is a measure of the expected yield of the investment, in terms of the future benefits, or income stream generated by the capital, compared with the cost of acquiring the capital asset” (1997:220).

capital” (Woodhall, 1997:219-220), RORE analysis influenced the increase in donor investment in education,<sup>23</sup> particularly the reversal away from funding higher education toward primary education (Bennell, 1996). The global findings from RORE analysis, carried out over diverse time periods, indicate the following:

- RORE at all levels exceed the aggregate social opportunity cost of capital.
- RORE in developing countries are higher than in developed countries (because of relative scarcities of capital in the former compared with the latter), although the pattern of RORE remains stable as countries develop, with only relatively minor declines in RORE.
- Private and social RORE are highest for primary education, followed by secondary education.
- Private RORE for higher education are usually considerably higher than corresponding social RORE (Bennell, 1996).

Despite recent caveats<sup>24</sup> and widespread criticisms of the conceptual and methodological underpinnings of RORE, they continue to be the dominant discourse of Bank documents, and hence merit discussion. Below we examine some of the conceptual and methodological difficulties linked to quantifying ideas of “investment” and “benefit” in education.

#### Conceptual and methodological difficulties of calculating investment levels in education

Calculating appropriate levels of investment in education production is complex because the diverse range of outputs is only partially measurable, and impacts on social structures in different ways. Household investment preferences are likely to be shaped by a variety of judgements about desired changes, aspirations and desired benefits, made against the backdrop of different preferences, perceptions of what is appropriate in a given social and cultural environment, and the uncertainties and risks that are likely to be encountered as a consequence of investment. Transformations are a fundamental consequence of education, including changes in levels of skill, knowledge, attitudes, status and personal confidence, through increases in political awareness, access to information, better health and many other benefits. Further, the factor of time preference—or the lack of “fit” between individuals’ income flows in any period and their preferred consumption—means that they may choose to save or spend money on the basis of their preferences, which are in turn shaped by the values placed upon present and future costs and benefits to them (Culyer, 1980). The factor of uncertainty also places a barrier between individuals and the consumption of social policy goods, placing a premium on information in the context of the lack of perfect knowledge about both the present and the future—knowledge that is also costly to acquire.

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<sup>23</sup> For example, the World Bank did not invest in any primary education during the 1960s, and then in the 1970s and 1980s, Bank investment crept from 5 per cent to 14 per cent of all education loans (Colclough with Lewin, 1993). Colclough (with Lewin, 1993:24) also notes that the reasons for donor reluctance to invest in primary education were threefold: provision was considered a domestic matter, economic benefits seemed to be intangible and gained only over the long-term, and it was thought not to generate foreign exchange in any direct sense.

<sup>24</sup> For instance, the World Bank qualifies its emphasis on the welfare benefits of education in the following terms: “To the extent that the quality of education has declined recently and is allowed to deteriorate further, new investments in the quantity of education may not yield returns commensurate with those in the past” (1988:7).

These complexities are, however, not easily captured in conventional cost-benefit analysis frameworks, which distinguish returns to investment in terms of categories of private (accruing to the individual) and social (accruing to the wider society) returns. The difficulty of measuring the effects of education lies in the lack of “systematic evidence” (as opposed to assertion) about the exact effects of various elements of an education system on participants and outputs, and “the absence of a measure of the elusive ‘output’ of educational institutions” (Culyer, 1980:234). Private returns are framed principally in market-based terms. The calculation of the private rates of return is based on comparing the privately incurred costs of attending a particular programme—direct and opportunity costs (expected income forgone)—with the private benefits (difference between the post-tax earnings stream associated with graduates at this level of education and the similar stream that could be expected by the individual if the programmes were not undertaken) (Colclough, 1982). Similarly, social returns in RORE analysis focus narrowly on aggregate financial returns at the national level to investment in education.<sup>25</sup>

The market-based logic of RORE has, however, been criticized because it overlooks returns that are non-economic and not always quantifiable. For example, in addition to economic advantages (increased income), benefits such as improved health, nutritional status, access to public information and enhanced status are recognized as vital private and public benefits. However, these are not accounted for in the market-based calculations of returns (Colclough, 1993; Bennell, 1996). Similarly, the externalities that are considered to accrue to society at large include both market and non-market benefits: enhancement of both agricultural and industrial productivity, which stimulates overall social and economic development and growth, and provides income gains to others (Colclough, 1993; Culyer, 1980); and decline in fertility, particularly as an outcome of women’s education (Jejeebhoy, 1995; King and Hill, 1993a; Khan, 1993) thus giving rise to important intergenerational effects, both economic (Culyer, 1980) and non-economic. The pathways between education and fertility reductions are believed to occur through the resultant delays in the age of marriage of girls reducing the reproductive years, the lowering of demand for children through awareness of possible improvements in quality of life, and better knowledge of and access to contraception (Colclough, 1982). Other “atmospheric” effects include the encouragement of socially responsible behaviour, political stability through a more informed electorate and better educated political leaders, transmission and nurturing of a cultural heritage, widening of intellectual and cultural horizons to enhance the value of leisure time, and research and invention (Culyer, 1980; Colclough, 1982). Douglas further points out that the benefits “accruing to each educated person are multiplied by increased opportunities of educated discourse” (1987:23).

Based on a review of RORE analysed for sub-Saharan Africa, Bennell (1996) lists numerous methodological biases in its calculation that give rise to an upward bias in returns. Bennell also notes, not only that the findings of individual studies of individual countries were aggregated without taking into account their different methodologies, but that there were serious limita-

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<sup>25</sup> Calculated on the following basis: in addition to private costs, all public expenditures or subsidies associated with the length of education in question, with the exception of student grants, and taking pre-tax earning differentials as a measure of benefits (Colclough, 1982).

tions to the data collected. Income returns to education in the form of wages paid were calculated for the formal sector, which is very small relative to the informal sector. Thus the wages on the basis of which returns were calculated were not typical of wages for the vast majority of educated youth who were absorbed into the informal sector. Further, data were drawn from the non-competitive public sector, which tends to dominate the formal economies of the region, so conclusions relating to productivity did not necessarily hold. Bennell (1996) also found that a number of variables that would have explained non-education based effects on income (such as socioeconomic background, drop-outs and unemployment rates) were omitted from several of the studies and variably included in others. Other problems intrinsic to the RORE approach related to the inability to take into account externally generated changes in the structure of the labour market, and the impact that economic dynamics would have on the demand for labour with different levels of education, and vice-versa—thus leading to a changing education-earnings relationship.

There are numerous errors of omission identified with RORE (Bennell, 1996). First, opportunity costs of children's labour are calculated as nil for primary education, thus not taking into account children's roles as unpaid household and farm labour, a feature of most developing economies (Bennell, 1996). This is particularly significant given the absorption of girls into household reproductive work. Second, quality of education—a significant non-economic determinant or variable shaping participation, the acquisition of credentials and the productivity effect of education—is also not factored into the schooling-economic benefits equation. Third, Kingdon notes that where calculations of returns omit variables relating to family background and schooling quality they are likely to be biased upwards, "leading to an overestimation of the rate of return to education" (1998:40). Most fundamentally, however, the narrow definition of "returns" gives rise to distortions in the analysis of why households do or do not invest in education, particularly in countries where participation in education is not enforced through compulsory education legislation and policies. As Colclough points out, the persistent puzzle of education systems in many developing countries is that "although some of the related externalities do accrue as subsequent benefits to the individual, many households appear unaware of this" (1993:36).

In a comprehensive and excellent critique of the ideology underpinning Bank discourse and practice in education policy, Fine and Rose (2001:160) argue that the input-output model used to discuss the cost and benefit streams of education involve numerous variables, each of which is connected to the others, hence rendering them "mutually determining", and the application of a linear input-output model redundant. Further, they note the neglect of a broader historical, social and political context in which gender relations are shaped, and argue for an understanding of educational provision in terms of "highly country-specific socioeconomic systems" rather than as "more or less efficiently coordinated streams of costs and benefits attached to education and training" (Fine and Rose, 2001:172).

#### Education and exclusion

The education policy agenda has been dominated by a discourse that emphasizes a "public good" rhetoric, which disguises the many incentives that education can create for limiting

access to a privileged few. The view that education serves principally as a credential or mechanism for screening members of a potential labour force is one that co-exists with celebrations of its universalizing, equalizing and humanizing force. The “screening hypothesis”, as the former argument is commonly known, gives rise to incentives for exclusion, particularly as a way of reducing competition for jobs, and is likely to intensify with scarcities<sup>26</sup> in job supply. Thus, constraining the participation of traditionally excluded groups (for example, low-caste groups in India) from education can be an effective means of exerting control of dominant groups over economic and political resources. Restricting access to education has also historically been a way of concentrating economic, cultural, political and social power in many societies. As Brown argues, “the rules of exclusion are not based upon the specific attributes of individuals but the generalized attributes of social collectivities” (1997:737). While this precisely constitutes the rationale for universalizing participation, conversely, it gives rise to conflicts of interest at different levels that inhibit possibilities for equity in participation. The latter is a phenomenon particularly noted in highly stratified societies such as in India. For instance, Dreze and Gazdar (1996) argue that, in Uttar Pradesh, local elites have been powerful players, preventing expansion of education and participation in schooling. Weiner (1991) makes a powerful argument about the role of elites in general in India at preventing a consensus on the elimination of child labour from emerging. In another vein, Subrahmanian (1999a) argues that the building of undersized schools for large populations of children of school age in many rural villages, creates incentives for exclusion, owing to overcrowding and inflated student:teacher ratios. These arguments intrinsically reflect the problem that education—with its associated connotations of status, power and prestige—is a good that gives rise *intrinsically* to incentives for exclusion, in addition to those incentives for exclusion that emerge from the pathways between education and other aspects of public and private life.

The “public good” aspects of education, externalities, while essential to society, are often invisible or not experienced by individuals who invest in education, particularly where state provision of infrastructure, health care, contraception and information on services is poor, thus creating a disincentive to individuals for whom the costs of investment do not generate the full benefits of education that can be individually captured. In contexts where private economic returns are not always guaranteed, RORE may have little relevance to the investment decisions of households. Kingdon notes that “if the labour market rewards education of different groups differentially, this will affect the perceived economic benefits of education among different groups” (1998:40). Returns to individuals do not accrue independently of their socioeconomic location within a society. In RORE discourse, the “market” is a neutral allocative mechanism, not the socially constructed institution, “structured by practices, perceptions, norms and networks which are ‘bearers of gender’”, encountered by women (Elson, 1999:611). For example, the social underpinnings of labour market structures determine how gender disadvantage is reproduced within the job market, as Kabeer and Humphrey (1993) and Kingdon (1998) demonstrate. Social convention may constrain both the supply of and the demand for female labour, particularly the application of cultural norms of acceptability of female labour to

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<sup>26</sup> This argument applies to situations in which “merit” is the basis of selection—of course, in non-merit based contexts, social networks matter. Although, even “merit” is a highly loaded idea, and open to social construction.

different kinds of work. Women bear the burden of reproductive work within the home in most countries, both developing and industrialized, which shapes the terms on which they participate in the labour market.

The impact of social class on shaping education outcomes and hence investment strategies cannot be underestimated either (Tansel, 1997). Based on interviews with poor households in Tamil Nadu, India, Aruna (1999) notes that poor low-caste parents are aware that labour market discrimination reduces their children's chances of gaining employment after education, thus compelling them to focus on forming social networks with future employers, which often involves partially withdrawing children from school to facilitate their part-time work from a young age. On the other hand, decisions to invest in education can be driven as much by aspirations in relation to social mobility and status<sup>27</sup> as by the need to cope with the wider environment, such as gaining access to information. RORE analysis implies measurability, and many of the perceptions of benefit are socially and culturally influenced, and considerations of economic benefit are hard to extricate out of the deeper issues within which they are embedded.

A continuum of interests in relation to education investment can thus be identified (Subrahmanian, 1999a), which allows for the possibility that some households are able to overcome uncertainties and perceptions of risk in relation to investment in education, while others are not. Households may place their strategies anywhere along this continuum, but under conditions of impoverishment and economic vulnerability, investment strategies are likely to be underpinned by calculations of the short-term private returns. For states, however, investment strategies are likely to be strongly influenced by the recognition of the public returns of education, where the wider social returns demand universal coverage of education as investment in society and development. This is in keeping with the international shift toward recognition of the social value<sup>28</sup> of education, which began in the second half of this century (Brown et al., 1997).

Critiques of efficiency-oriented approaches in education policy point out that narrow instrumental arguments do little to address constraints that women may find themselves embedded in owing to deeply entrenched cultural norms that obscure the enormous potential that women have to offer their wider socioeconomic environments. Central to the ability of advocates of gender justice to assess the implications of new trends and shifts at the global, national and local levels is the analytical concern with recognizing the reasons why certain patterns of

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<sup>27</sup> In India, education has been used by lower castes as a means of fighting caste-based discrimination as Velaskar (1998) demonstrates in the case of Dalits in Maharashtra. Heller (1996) also notes that Kerala's exceptional record in education (relative to the rest of India) was based on the work of community organizations representing narrow caste or religious interests, who used education as a means of furthering their bargaining power and political influence within the wider society.

<sup>28</sup> Sen's distinction between human capital (agency of human beings through skill and knowledge as well as effort in augmenting production possibilities) and human capability ("the ability of human beings to lead lives they have reason to value and to enhance the substantive choices they have") (1997:1959) helps to capture these shifts. While arguing that these two perspectives are distinct, Sen also argues that "the broader human-capability perspective" allows for a recognition of both types of enhancement to human life, although both place "humanity at the center of attention" (Sen, 1997:1959).



entitlement and disentanglement in a society persist. This, as Kabeer argues, entails moving away from narrow concerns framed in economic discourse toward:

... socially constructed definitions of who is entitled to what and on what basis: in other words, to questions of identities and interests as well as to divisions of labour, power and resources ... [and] to a more dynamic concern with the processes of exclusion, inclusion and marginalisation which are set in motion by shifts in the configuration of entitlement relationships within which people define goals and devise strategies and which place some groups of people at an entitlement disadvantage in relation to others (1997:4).

## 5. Rethinking the Policy Agenda on Gender and Education

As Whitehead and Lockwood (1999:549) note, female education is clearly the “gender jewel in the policy crown” of many donor agencies, notably the World Bank. Global policy documents exhorting greater state investment in women’s education have built their case on the argument that the rates of return to investment in education generally, and in women’s education in particular, are high. However, wider questions about the effects of education on women’s well-being and the project of transforming unequal gender relations still provide a basis for the challenge of conventional wisdom, particularly in terms of the *content* of policy response to the gender gap in diverse contexts. While the case for state investment in education builds on the argument that improving women’s access to education can benefit development goals, many feminist scholars argue that the broader social policy agenda needs to begin by identifying what education can do for women and the project of gender justice (Heward, 1999; Stromquist, 1995 and 1999; Longwe, 1996). In particular, the framing of the problem of women’s exclusion as one of “lack of access” has been sharply criticized as having given rise to policy responses that aim merely to integrate women into education systems that are fundamentally biased against them in terms of content and processes. This is an argument that is founded on the more generic critique of the popular WID “add women and stir”<sup>29</sup> approach. Further, as Kabeer (1999b) argues, a focus on “access” to different resources tells us little or nothing of the choices that access to the resource in question enables people to make, particularly in relation to the achievement of their well-being.

The burden of expectations placed on education ranges from improvements in wealth, child survival and health, among others; and declines in poverty and fertility. Many of these arguments attribute causal links between education and other outcomes that are hard to substantiate or verify. According to Whitehead and Lockwood, the World Bank’s assertions that education impacts on poverty through enhancing agricultural productivity draw a spurious causal link between education and income when, in fact, “both education and household income may be affected by underlying patterns of wealth organized through families” (1999:548).<sup>30</sup> Important

<sup>29</sup> See Razavi and Miller (1998) and Kabeer (1994) for a more detailed discussion on the generic approaches to women’s/gender concerns in development policy.

<sup>30</sup> Similar assertions are made about the impact of economic development on the gender gap. For instance, Herz et al. (1991) identify \$2,000 as the per capita income threshold below which there are considerable variations in provision for and attainment of education by women (cited in Baden and Green, 1994:5). While this may be deduced from correlations of GNP and education achievement, such data say little about the pathways between education and

questions are also raised about the basis of instrumentalist claims about the developmental benefits of investing in women's education, particularly in relation to fertility decline (Jeffery and Basu, 1996a; Heward, 1999). As Jeffery and Basu note, "there are variations between countries in the minimum amount of schooling required before the statistical effect on fertility is noticeable" (1996a:15), with many scholars arguing that, in South Asia, primary schooling alone is inadequate for effecting a significant change (see articles in Jeffery and Basu, 1996b). Bunwaree (1999) also cautions that interpretations about the reasons for fertility decline may be erroneously attributed to factors such as female literacy. Citing the case of Mauritius, she argues that "disastrous economic conditions and abortion (still illegal in Mauritius) may have also contributed to the decline in fertility", where the need to participate in the labour market in a context of economic crisis may have led women to curtail their fertility (Bunwaree, 1999:138). As Jeffery and Basu (1996a) point out (citing Mason, 1993), there are several hypotheses that can be argued as explaining the links between education and fertility decline, none of which are implausible given the unreliable and often problematic nature of the data upon which they are based:

However the material in support of any of these views is badly flawed, being in general vague about what aspects of women's position are critical, with weak measurement of key variables, often working at the wrong level of aggregation and using cross-sectional analysis when longitudinal studies are required (Jeffery and Basu, 1996a:18).

Clubbing together different demographic outcomes and representing them as the result of education investment is also misleading. For instance, infant mortality appears to improve with each additional year of female education, while fertility rates appear to require a higher threshold of investment in female education, although there are geographical variations in the latter finding (Whitehead and Kabeer, 2001). Citing Basu (1996), Knodel and Jones note that "it would be ill advised to give excessive weight to any one determinant of fertility, and female education is no exception" (1996:685). Clearly, geographical and other variations have a significant bearing on the links between education and well-being. For many authors, the critical pathway through which education impacts upon well-being outcomes, including fertility decline and improvements in infant mortality and child survival, is through the enhancement of women's agency. Emphasis on the importance of female autonomy or female agency as a prerequisite for a host of well-being achievements is underlined by the argument that enabling female autonomy and agency can be seen as one way of ensuring that well-being outcomes are sustainable and not subject to whims of policy and investment rationales. Through enhancing women's exposure to the world outside of the four walls of the household, education is seen to have an implicit transformative effect, along with the opportunities it opens up in terms of employment (Dreze and Sen, 1995). However, identifying pathways between education,<sup>31</sup> women's auton-

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economic development, or about the question of redistribution and inequality, which are the issues underpinning education exclusion.

<sup>31</sup> Jeffery and Basu (1996a) also provide an important reminder that the interchangeable use of terms like literacy, education and schooling is misleading. Each of these is in essence different, and they remind us that often "education" is discussed in terms of "formal schooling". Conflation of these terms is misleading, particularly in relation to reading policy documents. The World Bank, for instance, as already noted in footnote 7 above, is principally concerned with the expansion of "formal schooling", which is quite distinct from discussing literacy, particularly adult literacy, and education in general, which can be seen as a lifelong learning process that does not necessarily take place within the four walls of institutions.

omy or agency and the achievement of well-being outcomes is far from easy. First, as Jeffery and Basu (1996a) state, education alone seldom provides sufficient explanation of changes in child well-being—there are a number of proximate determinants that influence outcomes such as fertility decline, including husband's schooling, regional and caste cultures, female employment and household income. These proximate determinants also exert an influence on the decision to educate females in the first place. Jeffery and Basu (1996a) also point out that an implicit problem of positing links between schooling, fertility and autonomy is that the time frames and generations across which diverse outcomes are realized are also wide in range. For instance, the investment in girls' education itself is often prior to the realization of benefits in terms of autonomy and fertility decline, especially where children in school are first-generation learners as is the case in large pockets of South Asia. Hence, factors shaping the reasons why girls are or are not educated are an important consideration for policy analysis, not a preoccupation with the outcomes that investment in education may or may not achieve.<sup>32</sup>

Second, while education is clearly an important influence on women's ability to gain access to waged employment, it is not the only means through which women's agency can be enhanced or well-being outcomes achieved. Dreze and Sen (1995), for instance, argue that *both* female education (and literacy) *and* female labour force participation are correlated with positive improvements in female child survival. Citing the case of two Indian states, Kerala and Manipur, Dreze and Sen (1995) go on to note that female literacy, prominence of women in influential social and political activities, and the tradition of matrilineal inheritance were *all* important factors contributing to the more egalitarian gender relations in these states, which enjoy a much higher level of social development than most other parts of India. Furthermore, Kabeer (1999b) argues that female employment has a much more direct effect on female well-being than education. Joekes and Weston note the widespread evidence suggesting that women's employment enhances not just their income-earning capability, but also their individual authority and status "and that this rebounds positively on the treatment of girls and women generally" (1994:58). Also, education is not the only means through which access to employment for women is made possible, and equitable participation in education does not necessarily secure labour market opportunities for women and men. The emphasis on waged labour as an outcome of education may in turn be misplaced, where formal sector job opportunities are limited, and employment restricted largely to agriculture, as in a large part of sub-Saharan Africa. Bunwaree (1999) points out that in Mauritius, while gender parity in primary education has enabled greater numbers of women to enter the labour force, male bias still persists, and women are still clustered around the lower segment of the labour market in low-paid, low-status jobs. Fine and Rose also note that arguments about the links between education and waged employment rely on projections based on the experience of women currently in the labour market, and the wages and conditions that they experience, which "are not liable to be representative of outcomes for substantially increased female labour market participation" (2001:171). The relationships between means and ends are likely to vary, as are the links between cause and effect in issues relating to

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<sup>32</sup> Whitehead and Lockwood observe that, despite the grand pronouncements about the effects of education in the six World Bank African poverty assessments they reviewed, the actual analysis of why gender gaps persist is problematic: "they are either purely economic, about expected future returns, or they are anodyne" (1999:549).

agency and well-being. Evidence and interpretation remain highly context-specific, which indicates that generalized claims made about links between investment in education and well-being outcomes need to be more closely investigated.<sup>33</sup>

Further, the burden of expectations placed on education as a means of addressing other forms of inequality that emerge from deeply rooted structural issues, does not reflect or match the reasons why households may invest in education. For households facing uncertain economic futures, education may form one of many strategies to address their survival and security (Subrahmanian, 1999a). In many contexts, decisions to invest in girls' education may stem particularly from parental strategies for their daughters' marriage—itself linked to considerations of family survival, upward mobility or status (Jeffery and Basu, 1996a). Thus, in the absence of concrete evidence proving either the existence or the absence of clear links, instrumental claims are best abandoned as the sole basis for advocating increasing investments in female education.

The argument that the content and processes of formal education often perpetuate the subordination of women is one that challenges the instrumentalist, efficiency rationales that underpin the dominant global education policy discourse. Whether the effects of investment in female education are positive or negative depends to a great extent on the "character of gender relations" in operation in a given context (Dreze and Sen, 1995). Reviewing some of the demographic literature, Heward notes that "in patriarchal settings, ... it takes several years of schooling to postpone the age of marriage" (1999:6), which underlines the point that entrenched structural inequalities are unlikely to shift merely with securing access to education. The debate on the impact of education on fertility decline addresses this from one angle, with a significant body of literature arguing that it is a country's level of development and the extent of egalitarianism in gender relations that determine the translation of years of schooling into fertility decline (Jejeebhoy, 1995; see also discussion in Heward, 1999). If the character of gender relations has such a heavy bearing on well-being indicators such as the female-male ratio, and relatedly on child survival, as Dreze and Sen (1995) argue for India, then clearly interventions that transform existing patterns of inequality should take priority, and no single intervention is on its own likely to make an impact on women's agency. While improving access to education is a fundamental step, the "magic bullet" that policy makers expect from education investment is unlikely to materialize.

While exercising caution in advocating female education as a policy goal purely on the basis of calculating the wider social returns to such investment, it is important to recognize that investing in girls' education has intrinsic value, and opens up possibilities or opportunities for transformation of gender relations, even though focus on quality, content and process is unarguably important. Further, as Razavi (1997) points out, the benefits of instrumentalist discourses are evident in the greater policy and financial attention paid to girls' education, particularly in the actions of the

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<sup>33</sup> As Jeffery and Basu (1996a) argue, the definition of "autonomy" itself is highly contested, particularly in cultural contexts where the idea of "autonomy" as directly translated from English can have negative connotations even among women. They emphasize the importance of sensitivity to localized understandings as developed by women in taking forward the debate on how "autonomy" may be achieved. Kabeer (1999a) develops the concept of "agency" as a way of understanding "autonomy" in an important article, which looks at how meaning can be attributed to, and measurements exacted for, processes that are inherently individual.

largest single source of international funding on education—the World Bank. Where equality agendas are hard to fit in with the efficiency-oriented discourses of large development agencies, it is clear that instrumentalist arguments have served a purpose, albeit a short- to medium-term one. However, this paper contends that, in the long term, instrumentalist arguments fall short of identifying the means through which female participation in education, and universal education as a whole, can be meaningfully secured. The first critical feature of this argument is that households often make investment decisions on the basis of calculations other than those attributed to them by policy, and hence much policy is poorly placed to orient education toward the needs, concerns and priorities of the households that form their focus. Second, instrumentalist arguments are also dangerous because they place excess weighting on a single determinant of demographic or social change, such as between education and fertility decline (Knodel and Jones, 1996). A critique of instrumentalist approaches to promoting education investment is also made by Baden and Green (1994), who argue that economic or employment rationales for female education can also be used to push women into very narrow segments of the workforce, thus precluding them from participating in wider sectors of the economy. Third, instrumentalist arguments perpetuate the policy inclination for prioritizing efficiency over equity. While cost-benefit analysis may promote education on the grounds of efficiency, and suggest efficient means of distributing resources within the education sector, it does little in terms of either assessing equity implications of education policies or taking into account the factors that underpin inequality in access to education—which are important concerns of the agenda for “universal” education. To bring equity back as a central consideration of efforts to secure universal basic or primary education, the policy discourse needs to shift away from the dominant framing arguments of efficiency, and develop on the basis of understanding how gender ideologies and differentiation perpetuate varied patterns of education participation in different contexts.

While instrumental arguments for promoting female education may have been important for making the wider case for investing in women, it is clear that they have not translated into agendas for action that can enable women to enjoy the benefits widely associated with education. Low household investment continues to undermine the achievement of universal female education. Although female enrolment and attendance in school show steady improvement in many countries, closer examination of data indicates very varied patterns and sharp differentiation across social and economic categories. Given the absence of any established patterns of gender discrimination in different regions and countries, explanations (and hence research), and policy and programme responses, need to move toward context-specific readings of the complex factors that give rise to gender disparities in household investment in education.

The current debate on gender, education and wider social policy is marked by mixed trends and patterns that force a re-questioning of the links between education investment, female *and* male participation in education, and changing economic circumstances. While rapid gains are being made in some countries, closer scrutiny indicates a complex pattern of gain and loss across socioeconomic structures. In some countries boys are falling out of the schooling system, while girls appear to be making rapid strides. The apparent narrowing of the gender gap in sub-Saharan Africa at primary level is also attributed to the decline in boys’ participation rather

than rapid progress in getting girls to school. Gender gaps are closing in many countries, but remain wide in the Middle East and South Asia, in particular. Changing economic conditions make it hard to predict the winners and losers, and in some countries are overturning some of the conventional wisdom on gender differentials in schooling participation. In particular, labour-intensive growth, the cornerstone of the New Poverty Agenda (see Razavi, 1999, for a discussion) has changed opportunities for some women in some countries—with apparently related increases in the demand for girls' education. In other countries, deleterious impacts of structural adjustment policies (SAPs) have increased women's work burdens and resulted in the decline in female participation in schooling. However, the overriding implication that can be drawn from these diverse patterns is the continuing vulnerability of female education. Where global economic opportunity may increase demand for female labour and hence increase the value of educating girls, these opportunities are themselves not always sustainable and can as easily decline—thus forcing poverty-induced withdrawal of girls from school.

While there is no clear consensus on what it takes to shift inequalities in education participation, with arguments and counterarguments posed particularly in relation to the impact of global economic change on women's economic participation, the causes of female non-participation in education remain consistently attributable to the economic and social undervaluation of women. Similarly, the vulnerability of girls' education in countries where universal education is far from being a reality, points to the persistence of cultural norms that perpetuate the undervaluation of girls—and hence the low levels of investment in their well-being. What kinds of intervention can help shift or change the bias against investing in women's well-being? While economic opportunity may provide one route, as the case of Bangladesh appears to be showing (Kabeer, 2000), the evidence is as yet too tenuous for positive generalizations.

## **6. From Vicious to Virtuous Circles: Lessons from Local Interventions for Girls' Schooling in South Asia**

Attempts to shift patterns of low investment in female education have long occupied the concern of international agencies and, increasingly, national governments. Conventional frameworks aiming to address the low participation of girls in school relative to boys have focused on three critical aspects: first, increasing the economic returns to families of educating girls; second, lowering its cost to parents; and, third, providing direct incentives (Herz et al., 1991). Changing the environment of school participation has also been seen as critical, particularly increasing the gender sensitivity of the school, teacher performance and learning processes, and targeting information and awareness campaigns at community level (Herz et al., 1991). The policy basket with respect to narrowing the gender gap in education commonly contains the range of interventions identified by the World Bank in its **Education Sector Strategy** document:

... providing incentives for girls' attendance (e.g. scholarships, school meals, basic health care, provision of textbooks), increasing access to close and safe schools with adequate facilities, improving the quality and relevance of education, accommodating socio-cultural values and educating parents and communities about the benefits of girls' education, establishing supportive

national policies that target girls, and pursuing sound economic policies that do not create disincentives to women's employment (1999:ix).

Such interventions clearly have the potential to improve conditions for girls' participation particularly if followed up both at national levels and through flexible, local interventions tailored to provide sustained focus on the complex factors that impede female education. In particular, the recognition of the importance of encouraging (or at least not actively discouraging) female employment is noteworthy in light of the possibility discussed above that women's economic participation can stimulate investment in girls' well-being in a variety of ways. However, these policy recommendations or directions can also be criticized on the basis of focusing too narrowly on economic incentives as well as on supply-side factors, implying a conventional and overdescriptive division between supply and demand factors, rather than recognizing the complex interplay of the exchange between households and public provision (Subrahmanian, 1999a; Rose and Tembon, 1997). Further, references to "educating" households and communities and "accommodating socio-cultural values" are typically vague and reflect the persistent difficulty of attempting at the level of global or even national policy to specify how the process of challenging values can in fact be initiated.

A further challenge posed by feminist writers is the extent to which investments in education have actually resulted in translations into women's well-being comprising equity, justice and empowerment goals. The concern that women are being "invested in" with the purpose of securing social returns that benefit society and the nation at large can also be seen to bypass processes through which women secure their own interests (Leach, 1998; Jeffery and Basu, 1996a), leading to more sustainable and gender-equitable transformation of social values. Feminist advocacy has long moved beyond a narrow focus with achieving equitable access to schooling, to the wider concern with viewing education as a tool for the empowerment of women. The view that schooling reinforces subordination (Longwe, 1998; Stromquist, 1995) calls for a fundamental restructuring of education.

New directions in social policy cannot be achieved without bringing back into question the fundamental purpose of education. "Education for what?" figures as a critical question underpinning household investment strategies, particularly for girls' education in the absence of obvious incentives emanating from the wider society or economy (Subrahmanian, 1999a). The advocacy of education as a means of boosting economic growth, transforming socio-cultural values and promoting political participation—that is as a means of generating socially beneficial consequences—can also be seen to be somewhat tautological. Economic growth, transformation of socio-cultural values and political participation can also be seen as preconditions for stimulating demand for education. Breaking out of a vicious cycle (low investment in education and poor development) to a virtuous cycle (high investment in education and higher levels of development) demands a multipronged effort that does not just rely on education as a "magic bullet", but also requires rethinking what the goals of interventions are for education in general. Again, feminist authors, among others, provide the lead in demanding concern with equality of opportunity, equity and human rights as the wider goal toward which social policy should be oriented (Leach, 1998; Dreze and Sen, 1995).

As noted earlier in this paper, many feminist writers comment on the singular focus of national and donor policies on girls' education as merely a problem of "access" (Stromquist, 1995; Longwe, 1998; Leach, 1998). For instance, Stromquist argues that "in the educational domain states often propose equal opportunity for enrolment and completion, but do not show the same concern for what is learned in schooling" (1995:441). Rather, there is a need to rethink processes of schooling from the point of view of the purposes it serves and its role as an important tool of social change and political transformation. As "major managers of social values and representations" (Stromquist, 1995:445), schools and the processes of learning they encompass must not merely respond to the manifestations of gender-intensified disadvantage, but also address themselves to the underlying causes of gender-specific disadvantage, particularly the root causes of the continuing undervaluation of girls' and women's contributions to society.

Evidence from programmes working with women on education participation has demonstrated the importance of three types of strategy for both enhancing women's participation in education and making education into a more gender-just process of learning, aimed at transforming attitudes and practices that reproduce women's exclusion from schooling. These are:

- stimulating demand for girls' education through a wide range of interventions centring on adult women's well-being *as defined by them*;
- providing support to minimize perceptions of risk that give rise to female exclusion; and
- finding ways that make institutions (in this case, schools) respond to the "unreached", rather than just finding ways to make the unreached fit into existing systems on offer.

In this paper, the focus is on girls' schooling, rather than on adult women's education—although both are equally important social policy concerns. As Stromquist (1995) notes, adult education has been a dominant focus of feminist attention, more so than schooling, and hence it is considered important to focus specifically on the challenges facing gender subordination in relation to processes of schooling and socialization. The most creative experiments in women's empowerment and education have taken place in the sphere of adult education, and lessons from these interventions may provide templates for the design of interventions with girls in relation to schooling.

Although literacy and education facilitate access to information that enables women to participate in public affairs, it is the nature of public messages and the content of information that merits serious concern for transformation of gender relations toward gender-just outcomes. That female participation is not necessarily positively correlated with advancements in women's status is persuasively argued by Longwe (1998), who notes, for instance, that political participation still remains a major barrier in countries where the education levels of women are relatively high or rapidly increasing, such as the United States and Zambia. The transition from high levels of education to changes in social and cultural norms and values is not easily achieved. Transitions achieved in fertility rates, family size, and children's health and nutrition, attributed to increases in female education, may be achieved without necessarily changing women's status and position



within the household (see articles in Jeffery and Basu, 1996b). Again, information on small family size, contraceptive methods and health and nutrition may do little to challenge women's roles within the gender division of labour, or to address issues like their bargaining power and role in family decision making from the perspectives of their own aspirations and concerns.

Although women's greater participation can bring higher social returns to their families, communities and nations, the question of the extent to which education facilitates the changing of cultural norms and values still looms large. Abraha et al. (1991) note that, although changes in women's status are emerging with economic growth and modernization brought in through the expansion of mass schooling in the developing world, there is a considerable time lag before the benefits reach girls and women. Chanana (1996) notes that education for women can lead to the reinforcement of traditional roles of marriage and motherhood, and continuing emphases on making women better at their reproductive roles. Household investment in education for women can also be prompted by a concern to keep up with the changing demands not of the labour market, but of the marriage market (Chanana, 1996). Yates (1997) also argues that focusing on "formal" schooling overemphasizes formal literacy and numeracy skills at the expense of recognizing and validating the creative ways through which women have traditionally managed their activities and developed their own systems for managing enterprises. Movements emphasizing the importance of education can often undermine feelings of self-worth of non-literate women and men, which runs counter to the belief that education should build confidence and self-worth (Subrahmanian, 1999a). However, it can also be argued that a "critical mass" of educated women are required to work toward making schooling and education more equitable and empowering for women, and that improvements in access constitute a necessary first step in facilitating this change.

### ***Improving access for girls' education: Lessons from interventions in South Asia***

Constraints to girls' access to schooling operate at different levels, as noted earlier. Perceptions of risk relating to the unrestricted mobility required for girls to attend educational institutions at different levels constitute a significant disincentive for educating girls in many cultural contexts. Women repeatedly bear the costs of social violence against them in ways that reinforce their subordinate status, through exclusion from participating in development processes. However, sensitively designed schooling systems can offer different means to support girls and women, challenging the restrictions placed on them.

The Shikshakarmi Programme (SKP) in the state of Rajasthan, India, offers a number of examples of how flexibly designed schooling programmes can address the factors that exclude girls from school (Rajagopal, 1999). A programme of the government of India, SKP was started in 1987 with donor assistance to promote education in rural Rajasthan, which has one of the worst records in education, particularly female education, in the country (Rajagopal, 1999). The remoteness of many rural habitations from schools in this desert state imposed great costs on parents wishing to educate their children. In particular, costs were borne unequally by girls because of prevailing norms of early marriage. The SKP put in place a range of interventions that not only brought schools closer to girls, but also brought girls to schools. Furthermore, the schools were made more

flexible in their timing and location, and women from the community were identified to serve as escorts for the girls, which addressed concerns for their safety and security (Rajagopal, 1999). Flexible schools also required a cadre of teachers who were willing to be flexible. Recognizing that adult women's involvement was essential for motivating the participation of younger girls in school, the programme also drew on adult women in the village who had some education and set up training programmes for retraining them as local para-teachers.

The involvement of local adult women in processes of education in an area dominated by cultural values that promote female seclusion ensured that the respect accorded both women and processes of education was enhanced. The involvement of men and women within village communities in decision-making processes around the location and timing of schools facilitated local ownership of schooling processes and enhanced their confidence to address issues relating to the quality of education services, a fundamental barrier to the involvement of the poor in the education of their children (Rose and Al-Samarrai, 1997). Breaking down the social distance between remote educated teachers and uneducated villagers resulted in a much greater involvement of the village community in education.

An increase in the various types of school provisioning to meet the different demands of excluded groups is necessary. Imposition of a single model of schooling may be desirable in the long run to achieve equality of qualifications and credentials, but the short- to medium-term need is to find different modes of provision that can encourage excluded groups to build confidence in the process of change that is unleashed through challenging entrenched norms. Organizations like the Bangladesh Rural Advancement Committee (BRAC) – one of the leading NGOs in Bangladesh credited with considerably increasing girls' education enrolment rates – demonstrate this through their interventions, which provide an intermediate step facilitating the move from illiteracy to formal schooling, as elaborated in the box that follows.

Responding to the manifestations of gender inequality in education may also involve establishing single-sex schools where deemed culturally appropriate or necessary. The debate on whether schools should be single-sex or co-educational has not been resolved, but the main point to consider is the extent to which they are required in the short term to ease the transition costs of girls entering schooling. A related factor argued by Tansel (1997) and Knodel (1997) is the importance of developing the higher levels of education as a means of stimulating participation in the primary levels of schooling. Where there is little connection perceived between primary school and secondary school (owing to distance and dispersal of schooling facilities), parents' own educational aspirations are likely to remain narrowly focused in relation to basic literacy skills provided in primary school. Hence the importance of investing in gender-sensitive schooling processes at higher levels is coterminous with the development of primary schooling in many countries where universal primary education remains a distant goal. This is demonstrated in India with the Mahila Samakhya Karnataka (MSK) established by the Mahila Samakhya programme, a women's empowerment programme started in 1989 in several states of the country, again managed by the government of India through an innovative parallel project structure.

In each district in which the programme is operational, a school has been established for girls aged 10 and above, who have completed five years of schooling in the village school and whose parents are willing to continue their education into the secondary level. The school is residential, the costs are borne by the programme, and the girls are given full facilities to broaden their education, through educational trips, sports, music and dance classes. While the capacity of the schools is highly limited, their success can primarily be counted as stimulating interest in girls' education in areas with very low education levels, and also among low-caste households, the primary target of the programme. Where facilities exist that are secure, subsidized or free of cost, and run by programmes or agencies in which parents can place their trust, countering the social norms is not difficult. However, mass state schooling programmes are far from offering such sensitively designed supportive interventions that work with parents on a regular basis. Thus the onus also falls upon the state to respond in a manner in which parental concerns for daughters' well-being are addressed.

While most governments are aware of the need to intervene in reducing the costs of girls' schooling to households, there is still a need to learn from innovative approaches that make it central to processes of change. The Indian state has integrated gender into education programmes in diverse ways, depending significantly on NGO support to develop sustainable local efforts on gender and equality in access to education. However, efforts at local change need to be backed up by macrolevel policy changes—particularly in the area of providing economic policies that encourage the participation of women in the workforce and enable them to fight labour market discrimination. These changes are also necessary to encourage the education of young girls. In Bangladesh, NGO initiatives have taken the lead in making schools more accessible to girls through flexible and innovative provision. However, the impact of women's expanding employment in the export-oriented garment sector on girls' education cannot be denied (Kabeer, 2000), as changing prospects for women impact on household aspirations for daughters' education.

## **Overcoming gender and poverty constraints: Getting girls into school the BRAC way**

The Bangladesh Rural Advancement Committee (BRAC) approach to non-formal primary education has been instrumental in proving that gender and poverty do not have to be impediments to education. An innovative approach to curriculum design and school management encourages attendance by poor children—particularly girls—usually excluded by the formal system. Crucially, BRAC has succeeded in channelling poor children into the mainstream by qualifying them to enter the formal system on graduation. The success of the approach lies in the way it has evolved to respond to poor peoples' needs, while tackling sensitive problems of gender with locally appropriate strategies. Not only are BRAC schools attractive to children and parents, but they are also accessible in terms of the direct and opportunity costs to parents of sending children to school.

Educational inequalities continue to dog efforts to reduce gender disparities in Bangladesh, despite achievements in recent years. The gap between male and female primary enrolment ratios was halved between 1985 and 1990, but female illiteracy rates remain among the highest in the world. Features of the formal education system continue to militate against full participation of the poor in general—and of poor girls in particular. BRAC started to experiment with education provision in 1985 in response to members' demands. The programme has expanded from the initial 22 experimental schools to about 35,000 schools, with over one million current students, and an equal number of graduates. About 70 per cent of these students are girls, and nearly all teachers are women. The core programmes, Non-formal Primary Education (NFPE) and Basic Education for Older Children (BEOC) focus on delivering basic reading, writing and numerical skills in appealing and relevant formats. Social science topics are taught through activities and with reference to local practicalities. Classes are small (about 30 pupils per teacher), curricula are creative and participatory, and drop-out rates are very low (less than 5 per cent). The emphasis is on interactive rather than rote learning, and new materials are continually being developed to enhance the process.

Remarkably, each year about 90 per cent of BRAC school graduates move into the formal system—a development not even anticipated in 1985. BRAC now sees its role as complementary to the government system, providing poor disadvantaged children with the foundations necessary to participate in the formal sector. Rapid scaling-up led to initial challenges in the areas of management, teaching quality and sustaining literacy. The programme has now stabilized, and is focusing on tackling these issues. The schools have recently been supplemented by lending libraries for graduates to maintain literacy and continue learning, and models have been adapted to the needs of urban children, including retrenched child garment factory workers. Other NGOs have adopted the approach, which BRAC supports with training, materials and financial resources.

BRAC's successes in widening education access for the poor—and particularly for poor girls—can be attributed to the responsiveness and flexibility of the approach. From the outset the programme has evolved to be relevant to the needs and interests of the community. Parents must request a school for their village, and support the programme by finding a location, setting school hours and attending monthly parent-teacher meetings. A committee of three parents, a local leader and a teacher head school management. Teachers are usually married women—with secondary school education and selected from the local community—who receive initial and refresher training from BRAC. Local community involvement ensures that parents remain committed to and involved with the school, and that the school remains responsive to the learning needs of its pupils. The curriculum is practical, including issues relating to everyday life, and the fact that school hours are set to allow for other activities minimizes the opportunity costs of sending children to school. While the formal system is in theory free, direct costs persist in the form of (illegal) examination fees and the practice of hiring private tutors. Unlike in the formal sector, there are no hidden costs to poor families.

If costs and curricular content make formal schools less accessible to poor rural children in general, these obstacles are compounded for poor girls. More than 80 per cent of state schoolteachers are male compared to 96 per cent female teachers in BRAC schools. The distances of school locations usually make travel a necessity, which is often seen as unsafe or unseemly for young girls. Also, school schedules and the burdens of homework and private tuition do not allow for domestic responsibilities, which in poor households are shouldered largely by girls. BRAC tackles these obstacles head-on, giving girls explicit preference when recruiting students, keeping flexible school schedules, and minimizing homework. School locations are selected with parental involvement. Parents also prefer female teachers to teach their daughters, and the fact that teachers are locally recruited women helps to retain girls in school.

The imaginative curriculum and teaching methodology used in BRAC schools has understandably been the focus of much attention. Gender awareness and sensitivity have been priority concerns within the organization since the early 1990s, and this is reflected in the content of the curriculum. A recent innovation has been the introduction of a gender focus in the Social Studies curriculum, which aims to encourage thinking about the gendered aspects of social relationships. Over the three-year course these aspects include discussions about gender relations within the family, the lack of recognition for women's unpaid domestic labour, and profiles of great women. Learning materials have been carefully designed to avoid gender stereotypes, and to include more images of girls and women. Girls in the BEOC programme (aged 11 to 14) in some regions receive additional health education.

The reasons for BRAC's success in reducing gender disparities in education are clear: from the outset the programme has been receptive to the concerns and needs of the poor, paying particular attention to the reasons why parents are unwilling or unable to educate their girls. The challenge for the future is to mainstream this success, by carrying it over to the formal sector.

Naomi Hossain

***Consciousness raising and empowerment:  
 Learning from education programmes for adult women***

Innovative methods using consciousness raising processes have been used to great effect with adult women and emphasize the key point that stimulating interest in women's education can be achieved by many different means. The experience of Mahila Samakhya indicates that, to address the multifaceted causes of women's subordination, investment must be made in women themselves, through processes of collective action, reflection and learning. In Mahila Samakhya's vision, formal education is only one means by which women's empowerment can be achieved. Rather the focus is on a concept of education as a tool for overcoming subordination and generating social change. Similarly, the REFLECT methodology<sup>34</sup> was developed to demonstrate how education can be used to facilitate discussions of local issues and analysis of processes of disenfranchisement and disadvantage with men and women in small communities (Cottingham et al., 1998).

By placing women at the centre of the empowerment strategy, Mahila Samakhya's experience in different parts of India indicated that immediate manifestations of underlying gender inequalities varied from context to context. Women in different villages who came together under the programme identified varying priorities that they felt would enable them to gain some measure of bargaining power and control over their lives. In many cases, the priorities were practical ones: better access to water, greater economic security and income-enhancement opportunities, childcare facilities, and in some cases basic literacy skills. In many cases, however, literacy skills were not the first to emerge. Women organized around credit and savings and around access to water and domestic fuel. Throughout this process, they were guided by programme facilitators in the basic steps of collective organization, and provided with leadership training. Through discussion, analysis and processes of reflection developed by trained facilitators, women started identifying a range of issues that they felt underpinned the practical constraints they faced in carrying out their work. For instance, in Mysore district, women in different *sanghas* or groups identified land issues, discriminatory practices such as caste-based untouchability, alcoholism, health, participation in local government (*panchayats*) and violent crimes against women as issues that affected their well-being (MSK, 1995).

Moving from practical needs to addressing strategic gender interests<sup>35</sup> was clearly a result of the gradual process of collective organization and analysis. However, even practical issues were often resolved in such a way as to enable women to transform their opportunities from those prescribed by the gender division of labour, to those that allowed them to gain new resources and skills. In Banda district of Uttar Pradesh, women identified the government's poor maintenance of water sources, such as pumps, as exacerbating their problems. Hence a part of the process included training women to be handpump mechanics, so that they could control their own water sources rather than depend on an unreliable government service. Such interventions

<sup>34</sup> See Cottingham et al. (1998) for more on this methodology.

<sup>35</sup> The distinction between the concepts of practical gender needs and strategic gender interests was first drawn by Maxine Molyneux (1985) and subsequently integrated into the gender planning lexicon by Caroline Moser (1989). Kabeer defines these terms as follows: practical gender needs "refer to those which are manifest in everyday life as a result of the asymmetrical gender division of resources and responsibilities". Strategic gender interests "are a product of the underlying structural inequalities which give rise to these needs" (1999b:27).

go beyond merely questioning the gender division of labour, by reframing it to include control over the sources of water and developing skills in low-caste women probably performed before by upper-caste government engineers.

The importance of working with adult women in the process of strengthening basic education is not given attention in terms of resources or policies, although adult women are often the answer to making key social changes take place in a short time frame. Collective action on the part of women through literacy programmes or adult education programmes is an important outcome, enabling women to organize around poor education provision, such as absentee teachers in Uttar Pradesh or wider social phenomena, such as male alcoholism, that have significant economic and social costs—see, for instance, Dighe, n.d., on the Nellore anti-*arrack* (locally brewed or country liquor) agitation that arose out of efforts to organize women in the Total Literacy Campaigns.

Working from the perspective of women and their priorities brings to the fore three important factors, relevant for social policy development. First, education for either adult women or girls is not necessarily the first priority for households that are deeply involved in confronting economic insecurity. Hence, programmes that aim to build involvement in education and schooling require building processes that enable women to ease their burdens and make time available for local issues and concerns, such as school and education in general. Thus an education programme that seeks to build on the perspectives of those excluded needs to address a wider range of issues, either directly (possible for NGOs) or through building links with other departments or interventions (possible for the state). Second, the vulnerability of education processes for first-generation learners whose households confront survival issues has to be supported through continuous interventions. Hence, narrow “access”-based programmes are unlikely to address the withdrawal and drop-out rates that continue to dog education systems in many parts of the developing world. In the context of poverty, education systems do not show demonstrable benefits to households whose priorities are shaped by short-term concerns and compulsions, and thus efforts must be made to orient education systems toward the short-term concerns, at least in design if not in content.

Finally, the language of “instrumentalism” regarding the importance of educating women and girls may serve to increase policy attention to women, but provides little direction as to how women and girls can be meaningfully included, and how education can be meaningful to their struggles against subordination.<sup>36</sup> Moving toward emphasis on the intrinsic value of education is also unlikely to strongly influence private household strategies unless supported by initiatives that work at the community level to reduce the individual risks borne by households seeking to transform their fortunes through investment in education. Ultimately, education must work alongside other interventions to alleviate the conditions of poverty that constrain the well-being of households that remain on the margins of development.

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<sup>36</sup> As Rose (1999) argues, it is also misleading to suggest that policy rhetoric about the importance of female education translates into tangible action on the ground. For instance, a 1993 review of Bank projects incorporating a focus on female education found that, between 1971 and 1989, the World Bank financed 66 projects in primary education, of which only five addressed female education. Furthermore, of the 48 primary education projects financed by the Bank between 1990 and 1993, following the Jomtien commitments, only eight specifically addressed female education (Rose, 1999).

## 7. Conclusions

This paper has argued for a shift in the discourse underpinning education policy away from concerns with efficiency and toward a more context-specific commitment to securing equity. The challenge of providing education lies more in terms of including excluded groups, which are often kept out of education through the complex intertwining of caste, class, ethnicity and gender identities. While the concern with efficiency should seek to find methods of delivering cost-free education to these excluded groups, it should be less focused on enabling states to cut corners on their commitments to universal education as appears to be the case in many countries struggling to universalize education—at least up to primary level. This may entail fundamentally rethinking the question “education for what?”, based on a recognition that the way in which the value of education is constructed through policy can give rise to incentives to exclude diverse populations. Moving away from instrumentalist arguments for targeting women, girls and other excluded groups and toward an analysis of the reasons why different groups are excluded, and identifying how exclusion may be overcome through the expansion of education as well as other resources are issues that need to be the central plank of social policy efforts.

Research efforts need to move away from the current polarization between instrumentalist arguments and arguments that merely reiterate that schooling subordinates women. Neither approach is useful on its own for the purpose of moving forward. As this paper has argued, class-based exclusion also needs to be more closely analysed. This entails paying closer attention to the patterns of education exclusion and inclusion that emerge from changes in the global economy and the incentives for employment to which it gives rise, without losing sight of the fundamentally gendered nature of the social and economic order. Second, the challenge of universalizing education—while developing systems that are sensitive to diverse local cultures and histories, and the needs of diverse groups within a specific school community—remains a significant one for the future. This is necessary to ensure that efficiency gains of decentralization, for example, are not undermined by the exacerbation of inequalities as the experience in several countries appears to indicate. Finally, lessons from microlevel interventions that move beyond merely addressing economic incentives to girls for their education and take into account the social and cultural rules and norms that perpetuate discrimination against girls, need to be more centrally reflected in macro policies for promoting gender equity in education. At present, the macro-micro divide in education appears to be very wide, particularly at the discursive level. More attempts to bridge the divide are essential.

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