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## **The Importance of the Prioritization of Human Development through Governmental Policies**

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The Importance of the Prioritization of Human Development through Governmental  
Policies

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Master's Thesis

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## **Abstract**

This thesis examines the prioritization of human development through governmental policies. Education and gender equality are two of the most fundamental indicators of human development that have far reaching impacts on other human development indicators. This thesis uses the case studies of Ghana and Pakistan to compare and contrast how each respective government has prioritized different aspects of human development and the impact it has had on their country as well as their security. I propose that higher levels of human development increase levels of security and that when there is low physical security, human development levels are also low. This thesis evaluates the policies and emphasis the Ghanaian government has enacted to improve the human development levels for its population and compare that to the actions taken by the Pakistani government. The data and evidence shows that while the government of Ghana has prioritized health and educational equality, there is much improvement to be made in the aspect of gender equality as well as poverty. Pakistan on the other hand, over emphasizes military security and spending while not investing enough in the services of its people, particularly in the areas that need it most that are affected by natural disasters and violence. Ghana is actively initiating policies to improve the impoverished areas that need assistance, whereas Pakistan is ignoring those troubled areas, and focusing on the military role in those areas rather than the human development. . My policy recommendations are that States must prioritize funding of services to its citizens to increase levels of human development. Furthermore, these efforts must be systemic in their application with concrete and attainable goals. NGOs are important actors in the field of human development in their own right and play an important role, however, governments capacity to make systemic changes is the most crucial to enacting wide-spread change and improvements to the lives of its citizens.

## **Chapter 1: Introduction**

### **The Importance of Prioritization of Human Development through Governmental Policies**

Since the independence of colonies in the 1950s and 1960s, there have been multiple waves of economic development theories. I argue that “trickle-down” theories of human development are not enough, specifically, in regards to alleviating poverty, women’s empowerment and educational equality. Government policies and funding priorities affect human development outcomes and education and health are drivers of other development goals. When these factors focus on human development goals, the people benefit and are less disenfranchised, leading to greater stability. When states prioritize human development, especially in these areas, I argue that the state’s physical security will increase.

Traditionally in the field of international relations, the term security has referred to the state’s ability to defend itself from external threats and avert civil disorder. However, in 1994 the UN Human Development Report first introduced the concept of human security shifting the emphasis from military security of the state to the development of people within their territory. The report states: “Human security can be said to have two main aspects. It means first, safety from such chronic threats as hunger, disease and repression. And second, it means protection from sudden and hurtful disruptions in the patterns of daily life- whether in homes, in jobs or in communities.” Human security, which I will now refer to as human development, may establish the conditions for greater security within the society and stem violence that can erupt when people are suffering particularly where there is a sense of inequality. Issues that arise

from civil war and other conflict often are the result of development or lack thereof. While I am not attempting to prove a perfect correlation between human development and conflict, authors I refer to in this study also claim this connection. Here, I simply argue that human security and development is a 'good' in itself. I also argue that government policies, budget allocations, and corruption are clear determinants of better and effective human development.

When states and non-state actors understand the relationship, they can use that information to determine how to use or emphasize their resources to the utmost potential and benefit both their people and the state itself. I will recommend that states should incorporate human development objectives into their policies and make them a priority. The aspects of human development that I will focus on are alleviating poverty, women's empowerment and educational equality and access. In addition to the importance of governmental policies to improve human development indicators, I propose that the underdevelopment and lack of human security and quality of life actually increase the threat of physical insecurity, but here I do not attempt to run quantitative correlations.

Over the past twenty years, there have been major strides and goals set to increase development globally. In 2000, the Millennium Development Goals were set with the date for achievement as 2015. The goals were, (1) Eradicate extreme poverty and hunger, (2) Achieve universal primary education, (3) Promote gender equality and empower women, a sub goal of this was (a) Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015, (4). Reduce Child mortality, (5) Improve maternal health, (6) Combat HIV/malaria and other

diseases, (7) Ensure environmental sustainability and (8) Develop global partnership for development.

Recent data and studies have included analysis of women's empowerment and development. These studies have shown that more empowerment of women and participation in society actually increases the levels of development including both quality of life indicators as well as overall numerical figures on a community wide scale. Even though there is a lot of data, which demonstrates this, many states have not enacted initiatives within their country to increase gender parity and empower women. The inclusion of women into civil society and their empowerment will further increase development as well as levels of security.

Given the dramatic differences for gender expectations between cultures, women's empowerment can look different and have different starting points between countries. Non-governmental organizations need to be sensitive to cultural norms and certain traditions in order to avoid imposing their own cultural expectations on another. As will be discussed, non-governmental organizations have an important part in improving human development, as they often will be the resource in certain communities that government resources are not reaching.

For this thesis, I use case studies examining Pakistan and Ghana. I have collected quantitative data regarding the indicators of economic development, human development and the issue of violence within each county. I will use data from the Human Development report as well as statistics gathered from other organizations in regards to

poverty, education and gender equality. I will also utilize studies and articles that have already done research on these indicators in both countries.



## **Chapter 2: Review of Literature**

### Development

In the past, it was thought that economic development would lead to the human development of the people of a state through the “trickle down” theory of economics. However, that has been changing and now it is being argued that human development must be a focus and intention in order to grow economically.

It has long been an orthodoxy that a poor nation can increase its welfare by focusing on economic growth; as the economy prospers, improvements in education, healthcare, employment and distribution of income will naturally follow. However, some scholars have argued that without deliberate and systematic attempts directly aimed at increasing the social dimensions of development, economic growth occurs without benefit to the wider society, and this ultimately undermines economic development itself. (Berrios 101)

With investments in the health sector as well as the educational sector, economies are growing and strengthening accordingly. According to the World Bank, “an increase of one standard deviation in student reading and math scores is associated with a very large increase of 2 percentage points in annual GDP per capita growth.” (World Bank Group Strategy 3) Berrios states that, “There is a growing consensus in the development literature that investments in social services, particularly health and education, are critical elements for economic development.” (Berrios 102)

The region of Latin America is a region of both promise and disappointment when it comes to economic growth and development. “According to a new study by Luis Lopez-Calva and Nora Lustig, between 2000 and 2006 the Gini coefficient came down in 12 or 17 [Latin American] countries for which there are comparable data, including all

the larger ones. Even so, income distribution in Latin America remains the most unequal in any continent. Such extreme inequality causes many problems.” (The Economist)

Essentially, although conditions are improving overall in Latin American countries, the inequality between the rich and the poor has the most *divide in the world!* What has accounted for this dramatic improvement in conditions for the people? Better investment in social programs and services. “The decline in poverty is a result of faster economic growth and the conquest of inflation (which eroded the incomes of the poor), but also of better social policies. In particular, conditional cash-transfer (CCT) programs- an invention of Latin America’s democracies- have proved effective in helping the poor.” (The Economist)

Through this concept of CCT programs, it originated out of the local leaders and organization, it was not something that was imposed upon them by other world powers or organizations. It also targeted a specific problem, had a specific goal and weren’t expensive to implement. “Some 110 million people in the region now benefit from such transfer schemes, according to the World Bank. Most of the schemes are well targeted and relatively cheap, costing around 0.5% of GDP. Mexico's Oportunidades programme is estimated to have reduced poverty by eight percentage points. Brazil’s Bolsa Familia has made millions of extremely poor people less destitute. There is evidence too, that such programs have raised school enrollment and attendance and reduced dropout rates, as well as increasing take-up of pre- and post-natal care and vaccinations.” (The Economist Sept. 9, 2010)

Those gains taken into account, we cannot forget about the gap between the rich and the poor, which is the largest in the world. Not all have even had access to these programs. The marginalized communities and disadvantaged populations suffer the brunt of these inequalities. “The children of poor households and especially those in rural areas and of black or indigenous descent, are much less likely than the average Latin American to complete their schooling or have somewhere decent to live. A study for the World Bank found that between a quarter and a half of differences in consumption were due to such inequalities of opportunity.” (The Economist Sept. 9, 2010)

Hence, the importance of basic services to citizens of a state is imperative to development and hence needs to be prioritized. “Every 1% increase in women’s education generates a .3% increase in economic growth. Exclusion from the socioeconomic development in the country is one of the root causes of the conflict in Northern Pakistan.” (Winthrop 2009) The lack of investment in education is stunting economic growth and allowing space for extremists to prosper. “Educating [...] is one of the most leveraged investments there. [...] Not only does it bring a range of benefits to the individual [...] such as self-confidence, [the] ability to make informed decisions [but also] critical analysis of propaganda, which is crucial in the battle against the Taliban.” (Winthrop 2009) Many would claim that the most pressing would be financial. “National budget priorities are formulated with attention to immediacy of impact and severity of consequences. The most immediate and catastrophic threats are generally given priority. In this equation, education tends to lose.” (Chapman 463)

## Women in Development

“Literacy is perhaps the greatest tool for empowerment. It changes the lives of individuals and of whole communities.” (Roberts 37) This is particularly important for gender parity. Jane Roberts explains, “If a girl finishes elementary school and particularly if she has some secondary education, she marries later, ‘better’ and has fewer children. Her children are healthier and better educated. She often earns income, which is very empowering because it gives her added status. She also participates more in her community.” (Roberts 37) Lack of education, and other basic services creates insecurity for women and girls particularly.

For girls, discrimination begins even before birth when, as a result of preference for boys, abortion is the fate of thousands of female fetuses every year. Population statistics also demonstrate that millions of girls are killed shortly after birth. Discrimination against girls persists into early childhood, when girls may be subject to neglect, malnutrition, and inadequate health care. Later in life, girls may experience genital mutilation/cutting, early marriage and other forms of gender-based violence. (Save the Children 82)

Chandran, Puvanachandra and Hyder’s article, which outlines a framework for preventing violence against children in low and middle-income countries, states, respecting cultural values while protecting children against violence poses a major ethical dilemma. “Violence against girls and forced early marriage are embedded in societal traditions. Some 80-100 million women have undergone female genital mutilation and this practice continues in more than 28 countries.” (Chandran et. al. 123) Empowerment comes from education and increased independence and self-sufficiency, which both increase and result from development. According to Chandran et. al.

UNICEF estimates that in 2005, one billion children, or 50% of the world's children lived in poverty. Research shows an association between poverty and disorganized parenting, family stress, parental substance abuse and ultimately violence against children. Poverty increases vulnerabilities to gender-based violence and violence against children. Ultimately, prevention of violence against children will hinge on addressing these wider socioeconomic inequalities. (Chandran et. al. 123)

Traditionally, security studies focused on securing the state. "Securing the state is seen instrumentally as the best way of protecting other referent objects." (Buzan and Hansen 19) The traditional definition of security refers to the protection of the state from military threats and assumes that if the state is safe, its citizens will be too. However, that is not the case, frequently individuals are unsafe and suffer from these "wider socioeconomic inequalities" which make them vulnerable these inequalities lead to instability and insecurity within the state. When individuals are insecure physically, they cannot flourish and the state cannot increase development.

The direct and indirect effects of violent conflicts can be made more or less acute through changes in overall economic growth and the distribution of national income. Violent conflicts have been one of the most significant causes of growth decline in modern economies, through the damage they cause to infrastructure markets and social cohesion and their effects on the capacity of economies and households to respond to other shocks. These effects may be sufficient to drive many poor households into forms of poverty traps and to push households that were relatively well off at the start of the conflict into poverty. This may in turn reinforce the mechanisms that triggered conflict and violence in the first place, or create new incentives for violence. (Justino 322)

It is widely acknowledged that "Empirical analyses of civil war point to low per capita income as one of the most robust explanations for the outbreak and duration of violent internal conflict (Collier et al., 2003; Collier, Hoeffler & Soderbom, 2004; Collier & Hoeffler 1998, 2004; Do & Iyer, 2007; Doyle & Sambanis, 2006; Elbadawi & Sambanis, 2000, 2002; Fearon, 2004; Fearon & Laitin, 2003; Hegre & Sambanis, 2006;

Murshed & Gates, 2005; Stewart & Fitzgerald, 2001; World Bank, 2005).” (Justino 315)

Patricia Justino details the variety of effects that violence has on the local as well as national level for nations

Direct effects include changes in household composition due to killings, injuries and recruitment of fighters, changes in the household economic status due to the destruction of assets and livelihoods and effects caused by forced displacement and migration. Indirect effects can take the place that the local level or at the national level. Local indirect effects include changes in households’ access to and relationship with local exchange, employment, credit and insurance markets, social relations and networks and political intuitions. National-level indirect channels consist of changes in economic growth and in distributional process that impact on household welfare. (Justino 319-320)

For many households, these direct effects of violence will result in considerable reductions in total income and consumption owing to the loss of livelihoods and decreases in productivity and human capital when key household workers die or are incapacitated: children replace lost household labor, assets get destroyed or stolen and surviving members have to draw on existing savings to pay for medical bills or forgo employment to care for injured and disabled household members. These effects are aggravated by the breakdown of families and their social protection mechanisms caused by displacement and fighting and individual and household welfare may be affected for generations to come. (Justino 320)

Thus begins the cycle of violence. When children are exposed to these instable and unsafe environments, it undermines their capacity to contribute to the development of the state. “They are seriously traumatized, with their normal educational, social and moral development disrupted and retarded. In these conflicts, children have become both victims and perpetrators of brutality [...]” (Francis 209)

In emergencies, particularly those characterized by conflict, women and children often face escalating levels of all forms of violence, not just at the hands of aggressors, but from within their communities. This is because conflict destabilizes community structures and social networks such as the extended family, schools or faith groups, leading to the loss of protective

mechanisms that would normally contain and prevent violence. Furthermore, in emergencies, children are often at risk of violence when they become separated from their families. (Hyder and MacVeigh 83)

This culture of violence undermines societies capacities to develop and advance. However, conflict doesn't have to be without positive aspects UNICEF'S "Education in Emergencies and for Reconstruction: A developmental approach" articulates how education can be used for healing these cycles and improving on circumstances which put it at risk in the first place. In terms of developing curriculum for education it states:

The curriculum should support a range of areas, which include human rights, environmental awareness, and a sustainable future. Secondly, there is the aspect that is essential for immediate and long-term survival: the essential knowledge and skills that enable a child or adult to survive and cope with the emergency. Examples include mine- awareness; information on HIV/AIDS, cholera, and other health issues; and psychosocial well being. (Pigozzi 13)

Additionally, education can serve to educate students about their political and civil rights under their government, which will contribute to a more informed and capable society. This is true also of peace building in areas of conflict, especially where there is an ethnic or religious context. Pigozzi states, "[...] the role of education as a social and cultural institution [can be] used by society to instill attitudes, values, and certain types of knowledge in its newest citizens, its future leaders." (Pigozzi 3)

While education can instill new values and attitudes, it can also be used to preserve treasured and unique cultural traditions and perspectives as well. Another advantage to prioritizing schools is that they because they are so integral to all aspects of well being (i.e. human security) they can offer stability and a safe place in the face of turmoil and upheaval, for the individual child as well as the community at large.

It [education] plays a critical role in normalizing the situation for the child and in minimizing the psychosocial stresses experienced when emergencies result in the sudden and violent destabilization of the child's immediate family and social environment. It is essential in assisting children to deal with their future more confidently and effectively, and can be instrumental in making it possible for them to develop a peaceful society. Furthermore, educational activities that include parents and other community members can play an important part in rebuilding family and community cohesiveness. (Pigozzi, 2)

My contribution to this literature will be contributing an in-depth analysis of the countries of Pakistan and Ghana to evaluate each states level of security and their level of development. I will show what Ghana has done to improve their human development and what both countries can do to progress more. By analyzing these case studies, it can be seen how development influences security as well as the reverse.



### **Chapter 3: Measurements of Development**

In this chapter I will analyze the indicators from the Human Development Report produced by the UNDP as well as the data on development from the World Bank and compare them. I will conclude this section by evaluating how women's empowerment has been measured across multiple organizations.

The UN Development Program created the Human Development Index in 1990. In 1994 UN Development Report first introduced the concept of human security shifting the emphasis from military security of the state to development of people within their territory. The report states: "Human security can be said to have two main aspects. It means first, safety from such chronic threats as hunger, disease and repression. And second, it means protection from sudden and hurtful disruptions in the patterns of daily life- whether in homes, in jobs or in communities." (UNDP 1994) It outlines the following categories of aspects, which contribute to human security. (1) Economic security (e.g. freedom from poverty); (2) food security (e.g. Access to food); (3) health security (e.g. access to health care and protection from diseases); (4) environmental security (e.g. protection from such dangers as environmental pollution and depletion); (5) personal security (e.g. physical safety from such things as torture, war, criminal attacks, domestic violence, drug use, suicide) (6) community security (e.g. survival of traditional cultures and ethnic groups as well as the physical security of these groups): and (7) political security (e.g. enjoyment of civil and political rights and freedom from political oppression. (UNDP 1994)

The purpose of the HDI is to assess the development of the countries not by economic growth alone but the influence of these factors on citizens' lives. Furthermore, "The HDI can also be used to question national policy choices, asking how two countries with the same level of GNI per capita can end up with different human development outcomes. These contrasts can stimulate debate about government policy priorities." (UNHDP) "The HDI is the geometric mean of normalized indices for each of the three dimensions" which are a long and healthy life, defined by Life expectancy at birth, being knowledgeable, defined by the expected years of schooling as well as the mean years of schooling and finally, having a decent standard of living which is defined by the gross national income (GNI). GNI per capita rank minus HDI rank equals HDI rank

### UN Human Development Index

There are 12 indicators which are measured to evaluate the human development of the population, (1) Health, (2) Education, (3) Income/Composition of Resources, (4) Inequality, (5) Gender, (6) Poverty, (7) Work, employment and vulnerability, (8) Human Security, (9) Trade and Financial Flows, (10) Mobility and Communication, (11) Environmental Sustainability and (12) Demography. The following chart details how each of those factors are measured.

Indicator	Measurement Data
Health	<ul style="list-style-type: none"> <li>• Life expectancy at birth66.2</li> <li>• Adult mortality rate, female (per 1,000 people)</li> <li>• Adult mortality rate, male (per 1,000 people)</li> <li>• Deaths due to malaria (per 100,000 people)</li> <li>• Deaths due to tuberculosis (per 100,000 people)</li> <li>• HIV prevalence, adult (% ages 15-49)</li> <li>• Infant mortality rate (per 1,000 live births)</li> <li>• Infants lacking immunization, DTP (% of one-year-olds)</li> <li>• Infants lacking immunization, measles (% of one-year-olds)</li> <li>• Public health expenditure (% of GDP)</li> <li>• Under-five mortality rate (per 1,000 live births)</li> </ul>
Education	<ul style="list-style-type: none"> <li>• Expected Years of Schooling (years)</li> </ul>

	<ul style="list-style-type: none"> <li>• Adult literacy rate (% ages 15 and older)</li> <li>• Gross enrolment ratio: pre-primary (% of preschool-age children)</li> <li>• Gross enrolment ratio, primary (% of primary school-age population)</li> <li>• Gross enrolment ratio, secondary (% of secondary school-age population)</li> <li>• Gross enrolment ratio, tertiary (% of tertiary school-age population)</li> <li>• Mean years of schooling (years)</li> <li>• Population with at least some secondary education (% aged 25 and above)</li> <li>• Primary school dropout rate (% of primary school cohort)</li> <li>• Primary school teachers trained to teach</li> <li>• Public expenditure on education (% of GDP)</li> <li>• Pupil-teacher ratio, primary school (number of pupils per teacher)</li> </ul>
Income/Composition of Resources	<ul style="list-style-type: none"> <li>• Gross national income (GNI) per capita (2011 PPP\$)</li> <li>• Consumer price index (2010=100)</li> <li>• Domestic credit provided by financial sector (% of GDP)</li> <li>• Domestic food price level index</li> <li>• Domestic food price level volatility index</li> <li>• External debt stock (% of GNI)</li> <li>• Gross domestic product (GDP) per capita (2011 PPP \$)</li> <li>• Gross domestic product (GDP), total (2011 PPP \$ billions)</li> <li>• Gross fixed capital formation (% of GDP)</li> </ul>
Inequality	<ul style="list-style-type: none"> <li>• Inequality-adjusted HDI (IHDI)</li> <li>• Coefficient of human inequality</li> <li>• Income inequality, Gini coefficient</li> <li>• Income inequality, Palma ratio</li> <li>• Income inequality, Quintile ratio</li> <li>• Inequality in education (%)</li> <li>• Inequality in income (%)</li> <li>• Inequality in life expectancy (%)</li> <li>• Inequality-adjusted education index</li> <li>• Inequality-adjusted income index</li> <li>• Inequality-adjusted life expectancy index</li> <li>• Overall loss in HDI due to inequality (%)</li> </ul>
Gender	<ul style="list-style-type: none"> <li>• Gender Development Index (GDI)</li> <li>• Adolescent birth rate (births per 1,000 women ages 15-19)</li> <li>• Estimated gross national income per capita, female (2011 PPP\$)</li> <li>• Estimated gross national income per capita, male (2011 PPP\$)</li> <li>• Expected years of schooling, female (years)</li> <li>• Expected years of schooling, male (years)</li> <li>• Gender Inequality Index (GII)</li> <li>• Human Development Index (HDI), female</li> <li>• Human Development Index (HDI), male</li> <li>• Labour force participation rate, female (% ages 15 and older)</li> <li>• Labour force participation rate, male (% ages 15 and older)</li> <li>• Life expectancy at birth, female (years)</li> <li>• Life expectancy at birth, male (years)</li> <li>• Maternal mortality ratio (deaths per 100,000 live births)</li> <li>• Mean years of schooling, female (years)</li> <li>• Mean years of schooling, male (years)</li> <li>• Population with at least some secondary education, female (% ages 25 and older)</li> <li>• Population with at least some secondary education, male (% ages 25 and older)</li> <li>• Share of seats in parliament (% held by women)</li> </ul>
Poverty	<ul style="list-style-type: none"> <li>• Multidimensional Poverty Index (MPI), HDRO specifications</li> <li>• Population in multidimensional poverty (%)</li> <li>• Population in multidimensional poverty, headcount (thousands)</li> <li>• Population in multidimensional poverty, intensity of deprivation (%)</li> <li>• Population in severe multidimensional poverty (%)</li> <li>• Population living below income poverty line, PPP \$1.25 a day (%)</li> <li>• Population near multidimensional poverty (%)</li> <li>• Working poor at PPP\$2 a day (% of total employment)</li> </ul>
Work, employment and vulnerability	<ul style="list-style-type: none"> <li>• Employment to population ratio (% ages 15 and older)</li> <li>• Child labour (% of ages 5 to 14)</li> <li>• Domestic workers, female (% of total employment)</li> </ul>

	<ul style="list-style-type: none"> <li>• Domestic workers, male (% of total employment)</li> <li>• Employment in agriculture (% of total employment)</li> <li>• Employment in services (% of total employment)</li> <li>• Labour force participation rate (% ages 15 and older)</li> <li>• Labour force with tertiary education (%)</li> <li>• Long term unemployment rate (% of the labour force)</li> <li>• Mandatory paid maternity leave (days)</li> <li>• Total unemployment rate (% of labour force)</li> <li>• Vulnerable employment (% of total employment)</li> <li>• Youth not in school or employment (% ages 15-24)</li> <li>• Youth unemployment rate (% of labour force ages 15-24)</li> </ul>
Human Security	<ul style="list-style-type: none"> <li>• Homicide rate (per 100,000 people)</li> <li>• Birth registration (% under age five)</li> <li>• Homeless people due to natural disaster (average annual per million people)</li> <li>• Old age pension recipients (% of statutory pension age population)</li> <li>• Prison population (per 100,000 people)</li> <li>• Refugees by country of origin (thousands)</li> <li>• Suicide rate, female (per 100,000 people)</li> <li>• Suicide rate, male (per 100,000 people)</li> <li>• Violence against women ever experienced (%)</li> </ul>
Trade and Financial Flows	<ul style="list-style-type: none"> <li>• Exports and Imports (% of GDP)</li> <li>• Foreign direct investment, net inflows (% of GDP)</li> <li>• Net official development assistance received (% of GNI)</li> <li>• Private capital flows (% of GDP)</li> <li>• Remittances, inflows (% of GDP)</li> </ul>
Mobility and Communication	<ul style="list-style-type: none"> <li>• Mobile phone subscriptions (per 100 people)</li> <li>• International inbound tourists (thousands)</li> <li>• International student mobility (% of total tertiary enrolment)</li> <li>• Internet users (% of population)</li> <li>• Net migration rate (per 1,000 people)</li> </ul>
Environmental Sustainability	<ul style="list-style-type: none"> <li>• Carbon dioxide emissions per capita (tons)</li> <li>• Electrification rate, rural (% of rural population)</li> <li>• Forest area (% of total land area)</li> <li>• Fresh water withdrawals (% of total renewable water resources)</li> <li>• Impact of natural disasters, population affected (average annual per million people)</li> <li>• Natural resource depletion (% of GNI)</li> <li>• Population living on degraded land (%)</li> <li>• Primary energy supply, fossil fuels (% of total)</li> </ul>
Demography	<ul style="list-style-type: none"> <li>• Population, total (millions)</li> <li>• Dependency ratio, old age (65 and older) (per 100 people ages 15-64)</li> <li>• Dependency ratio, young age (0-14) (per 100 people ages 15-64)</li> <li>• Population, ages 65 and older (millions)</li> <li>• Median age (years)</li> <li>• Population, under age 5 (millions)</li> <li>• Population, urban (%)</li> <li>• Sex ratio at birth (male to female births)</li> </ul>

For the purposes of this study, I will compare the indicators of health, education, inequality, gender, poverty, employment and human security. The others indicators are presented to demonstrate the aspects of measurements employed.

## World Bank Development Indicators

The World Bank Development Indicators are even more extensive than the Human Development Indicators, however measure more the development of sectors of the society and the country, rather than individual. Their topics include; Agriculture and Rural Development, Aid Effectiveness, Climate Change, Economy and Growth, Education, Energy and Mining, Environment, External Debt, Financial Sector, Gender, Health, Infrastructure, Poverty, Private Sector, Public Sector, Science and Technology, Social Development, Social Protection and Labor, Trade and Urban Development. In order to compare the statistics of the World Bank with the Human Development Index, below we will look at the indicators of Gender for the World Bank. The World Bank simply groups all of the following data under gender as indicators; I have separated them by subtopic for gender.

### World Bank Gender Indicators

Education
<ul style="list-style-type: none"> <li>Out-of-school children of primary school age, female (number)</li> <li>Out-of-school children of primary school age, male (number)</li> <li>Percentage of repeaters in primary education, all grades, female (%)</li> <li>Percentage of repeaters in primary education, all grades, male (%)</li> <li>Primary completion rate, male (%)</li> <li>Primary to secondary general education transition rate, female (%)</li> <li>Primary to secondary general education transition rate, male (%)</li> <li>Survival rate to the last grade of primary education, female (%)</li> <li>Gross enrolment ratio, primary and secondary, gender parity index (GPI)</li> <li>Survival rate to the last grade of primary education, male (%)</li> <li>Gross enrolment ratio, primary, gender parity index (GPI)</li> <li>Gross enrolment ratio, secondary, gender parity index (GPI)</li> <li>Gross enrolment ratio, tertiary, gender parity index (GPI)</li> <li>Gross intake ratio to Grade 1 of primary education, female (%)</li> <li>Gross intake ratio to Grade 1 of primary education, male (%)</li> <li>Youth literacy rate, population 15-24 years, female (%)</li> <li>Youth literacy rate, population 15-24 years, male (%)</li> </ul>
Health
<ul style="list-style-type: none"> <li>Adolescent fertility rate (births per 1,000 women ages 15-19)</li> <li>Births attended by skilled health staff (% of total)</li> <li>Maternal mortality ratio (modeled estimate, per 100,000 live births)</li> <li>Pregnant women receiving prenatal care (%)</li> <li>Contraceptive prevalence (% of women ages 15-49)</li> <li>Prevalence of HIV, female (% ages 15-24)</li> <li>Prevalence of HIV, male (% ages 15-24)</li> <li>Primary completion rate, female (%)</li> </ul>

Fertility rate, total (births per woman) Teenage mothers (% of women ages 15-19 who have had children or are currently pregnant) Life expectancy at birth, female (years) Life expectancy at birth, male (years)
<b>Job/Production</b>
Long-term unemployment, female (% of female unemployment) Long-term unemployment, male (% of male unemployment) Children in employment, female (% of female children ages 7-14) Children in employment, male (% of male children ages 7-14) Children in employment, study and work, female (% of female children in employment, ages 7-14) Children in employment, study and work, male (% of male children in employment, ages 7-14) Children in employment, work only, female (% of female children in employment, ages 7-14) Children in employment, work only, male (% of male children in employment, ages 7-14) Employment in agriculture, female (% of female employment) Employment in agriculture, male (% of male employment) Employment in industry, female (% of female employment) Employment in industry, male (% of male employment) Employment in services, female (% of female employment) Employment in services, male (% of male employment) Share of women in wage employment in the nonagricultural sector (% of total nonagricultural employment) Firms with female top manager (% of firms) Unemployment, female (% of female labor force) Unemployment, male (% of male labor force) Unemployment, youth female (% of female labor force ages 15-24) (modeled ILO estimate) Unemployment, youth male (% of male labor force ages 15-24) (modeled ILO estimate) Labor force participation rate, female (% of female population ages 15+) (modeled ILO estimate) Vulnerable employment, female (% of female employment) Labor force participation rate, male (% of male population ages 15+) (modeled ILO estimate) Vulnerable employment, male (% of male employment) Labor force participation rate, total (% of total population ages 15+) (modeled ILO estimate)
<b>Representation Politically</b>
Proportion of seats held by women in national parliaments (%)

As you can see, the World Bank indicators focus primarily on enrollment numbers and percentages of participation to indicate if gender parity is achieved. Furthermore, they are looking at data for both men and women. There is no real focus on the quality of these services and the implications of them for the population.

### Women's Empowerment

While women's empowerment and gender parity is a measured aspect of development, it is not a primary concern of these development agencies. There are other organizations that work predominately for the advancement of women and gender equality in reference to development. UN Women was created in July 2010 by merging four previous UN bodies: Division for the Advancement of Women (DAW), International

Research and Training Institute for the Advancement of Women (INSTRAW), Office of the Special Adviser on Gender Issues and Advancement of Women (OSAGI), United Nations Development Fund for Women (UNIFEM). The Beijing Declaration and Platform for Action was approved in 1995 at the Fourth World Conference on Women in Beijing. The first part of the mission statement composed during the conference states:

The Platform for Action is an agenda for women's empowerment. It aims at accelerating the implementation of the Nairobi Forward-looking Strategies for the Advancement of Women<sup>1</sup> and at removing all the obstacles to women's active participation in all spheres of public and private life through a full and equal share in economic, social, cultural and political decision-making. This means that the principle of shared power and responsibility should be established between women and men at home, in the workplace and in the wider national and international communities. Equality between women and men is a matter of human rights and a condition for social justice and is also a necessary and fundamental prerequisite for equality, development and peace. A transformed partnership based on equality between women and men is a condition for people-centered sustainable development. A sustained and long-term commitment is essential, so that women and men can work together for themselves, for their children and for society to meet the challenges of the twenty-first century.

The Beijing Platform concentrates on 12 "critical areas of concern" that require attention in order to achieve gender quality and women's empowerment: (1) violence against women, (2) human rights of women, (3) women and armed conflict, (4) women and poverty, (5) education and training of women, (6) women and health, (7) women and the media, (8) women and the economy, (9) women in power and decision-making, (10) institutional mechanisms for the advancement of women, (11) women and the environment, (12) The girl child.

It has been stated that women's empowerment is difficult to measure. (Hossainm and Kabeer 2001) However, there are frameworks and studies that attempt to do so. The

World Survey on the Role of Women in Development comes out every five years which analyzes and “provides critical input for the integration of gender perspectives into economic and development issues.” (World Survey 2014: 1) Each year, the survey has a different specific focus of development. Studies have been released in 1989, 1994, 1999, 2004, 2009 and 2014.

Janet Z. Giele outlines a framework for measuring women’s empowerment by the following six dimensions: (1) Political expression, (2) Work and mobility, (3) Family: formation, duration and size, (4) Education, (5) Health and sexual control and (6) Cultural expression. Her framework goes beyond the types of measurements of the UN Development Index and the World Bank indicators of gender because she poses a different question of measurement towards each of these aspects. The questions of measurement for political expression include: What rights do women possess, formally and otherwise? Can they own property in their own right? Can they form independent organizations? Can they express any dissatisfaction within their own political and social movements? How are they involved in the political process? The answers to these questions will provide much more insight into the status of women within a society than simply measuring how many political positions/seats in government women hold. (Moghadam and Senftova, 392)

In terms of work and mobility: How do women fare in the formal labour force? How mobile are they, how well paid, how are their jobs ranked and what leisure do they get? What policies exist to enable women to balance work and family? The traditional indicators above focus on percentage of women in the work force and what types of jobs



they possess. These measurements look at how women can interact and live while holding jobs. If their interaction with their job is not sustainable to their lives and other obligations, women will not be a sustaining force in the labor sector.

Family: formation, duration and size: What is the age of marriage? Do women choose their own partners? Can they divorce them? What is the status of single women and widows? Do women have freedom of movement? Do family laws empower or disempower women? Traditional indicators do evaluate age of marriage but do not measure choice, capacity to divorce or the quality of life of unmarried women.

In the realm of Education Giele asks; What access do women have, how much can they attain, and is the curriculum the same for them as for men? Are separate girls' schools adequately resourced? These questions reflect a major flaw in the measurement of education through other indicators. Until recently, achievement has mostly focused on primary education and enrollment, not even completion. Therefore, the quality of the education being provided was not being evaluated and neither was the accessibility of higher levels of education.

For Health and Sexual control: What is women's mortality, to what particular illnesses and stresses (physical and mental) are they exposed and what control do they have over their own fertility? What laws exist to prevent or punish violence against women? While certain health issues are certainly traced and measured in the other indices stress is not a measurement nor are laws about violence against women.

Giele's Cultural expression pertains to the cultural messages to women about who they are through advertising, media and other cultural transmission. What images of women and their 'place' are prevalent and how far do these reflect or determine reality? What can women do in the cultural field? The messages women receive through the media and other cultural messengers have a strong effect on how women and men view their gender roles. If equitable and realistic images are not being conveyed, strategies must be put into place to account for those responsible.

These measurements for women are particularly helpful when we have to weigh the influence of cultural traditions and values while initiating policies to empower women. There is no such cultural consideration for the data indicators of the HDI or World Bank. NGOs that work on development issues and women's issues are more aligned with Giele's measurements concepts. As we will discuss, NGOs play a crucial role in helping states increase human development.

## Chapter 4: Millennial Development Goals and Sustainable Development Goals

The Millennium Development Goals are eight goals that were created following the United Nations Millennium Declaration. All 189 countries of the UN at the time and 23 international organizations committed to helping achieve the goals by 2015. The purpose behind the MDGs was to increase living standards and to increase the human capacity to advance the means of a productive life. In other words, improve the quality of life for the individual so that they could become more productive and contribute to increasing society’s quality of life. The Sustainable Development Goals were created in 2015 to build on and continue the MDG process.

The following chart shows the MDGs in the left column and the Sustainable Development Goals in the right column. The SDGs are grouped to show the relationship between the two sets of goals. In box 9 are the new SDGs that do not directly relate to any of the 2015 MDGs.

Chart 1: Aligning the current SDGs to MDGs with which they corresponded

Millennium Development Goals	Sustainable Development Goal
1. To eradicate extreme poverty and hunger	1. <b>Poverty</b> - End poverty in all its forms everywhere 2. <b>Food</b> - End hunger, achieve food security and improved nutrition and promote sustainable agriculture
2. To achieve universal primary education	<b>4. Education</b> - Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
3. To promote gender equality	<b>5. Women</b> - Achieve gender equality and empower all women and girls
4. To reduce child mortality	<b>3. Health</b> - Ensure healthy lives and promote well-being for all at all ages
5. To improve maternal health	
6. To combat HIV/AIDS	
7. To ensure environmental sustainability	<b>13. Climate</b> - Take urgent action to combat climate change and its impacts <b>14. Marine systems</b> - Conserve and sustainably use the oceans, seas and marine resources for sustainable development

	<p><b>15. Ecosystems</b> - Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss</p> <p><b>17. Sustainability</b> - Strengthen the means of implementation and revitalize the global partnership for sustainable development</p>
8. To develop a global partnership for development	<p><b>6. Water</b> - Ensure availability and sustainable management of water and sanitation for all</p> <p><b>7. Energy</b> - Ensure access to affordable, reliable, sustainable and modern energy for all</p> <p><b>8. Economy</b> - Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</p> <p><b>9. Infrastructure</b> - Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.</p> <p><b>11. Habitation</b> - Make cities and human settlements inclusive, safe, resilient and sustainable</p> <p><b>16. Institutions</b> - Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels</p>
9. Not specified in MDGs	<p><b>10. Inequality</b> - Reduce inequality within and among countries</p> <p><b>12. Consumption</b> - Ensure sustainable consumption and production patterns</p>

The major criticisms of the MDGs were that they were arbitrary, without justification as to why they were chosen and that the chosen objectives and their indicators were not strong enough. Another criticism was that they were foreign or external goals set by external people to propose solutions to local problems. The argument is that local initiatives and effort must drive problem solving. Another criticism was there was not enough emphasis on climate change and sustainability as a goal in and of itself. This is reflected in the multitude of specific goals on this topic in the new Sustainable Development Goals.

The Sustainable Development Goals became finalized and published in September 2015. They were created because in spite of criticisms of the MDGs, overall it was perceived as a step in the right direction. It was certainly significant that it was the first time in history that there was concerted and specific effort invested in eliminating or reducing these problems. Therefore, when the MDGs end date came in 2015, the UN and

member states knew they wanted to continue with this goal setting system of measurement models to improve development and quality of life around the world. Those writing the SDGs took into account the criticism of the MDGs and the new SDGs are not only more specific, there are 17 SDGs (compared to the 8 MDGs).

When it comes to achievement of these goals, education is a key component that has a wide reaching effect on the other goals. For example, when educational systems are operating effectively, they can be used to share information and educate citizens about health issues, which can reduce child mortality and improve maternal health. Education gives individuals the tools to combat the spread of HIV/AIDS as well as other diseases. Higher educational achievement reduces poverty because individuals gain skills to perform more types of jobs from which they can provide for their families and contribute to the economic development of their community and the economy at large. Furthermore, if there is gender equality within education and the equality and empowerment of girls and women are emphasized, there will be more people contributing to the production and economic advancement of the country overall. If all members of society are educated about the importance of sustainability, then you have more people contributing towards that goal. Hence, we can see the importance of gender equality and education contributing to all of the goals.

The world did make significant advancements in all of its goals but amount of progress varies by region. For the purposes of this paper, I will analyze the progress for the regions of Latin America, Western Asia and Sub-Saharan Africa for Goals 1-3 and

7.C. Latin America because it made a lot of progress, Western Asia because Pakistan is part of this region and Sub-Saharan Africa because Ghana is part of this region.

MDG Goal 1: Eradicate extreme poverty and hunger

**Goal 1: Eradicate extreme poverty and hunger**

	<b>Latin America</b>	<b>Western Asia</b>	<b>Sub-Saharan Africa</b>
Poverty	Latin America and the Caribbean reached the target of halving the extreme poverty rate, with the proportion of people living on less than \$1.25 a day falling from 13 per cent in 1990 to 4 per cent in 2015.	The absolute poverty rate dropped from 5.3 per cent in 1990 to 1.5 percent in 2011. However, in recent years there has been a resurgence of poverty after years of progress, and the poverty rate is expected to increase from 1.5 to 2.6 per cent between 2011 and 2015.	Sub-Saharan Africa's poverty rate did not fall below its 1990 level until after 2002. The poverty rate in the region between 1990 and 2015 has fallen by 28 per cent. Today, 41 per cent of the population is living on less than \$1.25 a day
Hunger	The proportion of undernourished people in the total population has decreased from 15 per cent in 1990–1992 to 6 percent in 2014–2016. While in 2014–2016 the prevalence of undernourishment in Latin America was less than 5 per cent, and in the Caribbean it was 20 per cent.	The region has made significant progress in improving child nutrition, with the proportion of underweight children under age five declining from 14 per cent to 4 per cent from 1990 to 2015. However, due to war, civil unrest and the increase in refugees, the prevalence of undernourishment will increase by 32 per cent between 1990–1992 and 2014–2016.	The proportion of undernourished people has decreased from 33 per cent of undernourished people in 1990–1992 to 23 percent in 2014–2016.

Poverty

The data on progress towards eradicating extreme poverty and hunger is most promising in the region of Latin America, where the percentage of people living on less than \$1.25 a day has dropped from 13% down to 4%. However, what we don't know based on this data is the level of increased income. If moving out of extreme poverty now means that a family is living on \$1.50 a day, they are still living in poverty and the level of development must be considered. The level of absolute poverty in Western Asia, the region was already operating at a fairly low level of absolute poverty of 5.3% and under

the MDGs it decreased to 1.5%, however that rate went back up to 2.6 between 2011 and 2015. Sub-Saharan Africa's extreme poverty rate was the most dismal; it started at 69% living in extreme poverty but decreased to 41% by the conclusion of the goals deadline. Although it is certainly an improvement, having almost half of the population living on less than \$1.25 a day shows that extreme poverty is still a very serious issue in Sub-Saharan Africa. Furthermore, like in Latin America, we need to measure the income and quality of life of the 28% who have moved out of extreme poverty.

### Hunger

In Latin America again we see the most gains in reducing hunger, however the gains are not reflected in the Caribbean where undernourishment is 20% compared to 5% in the continental Latin American countries. Western Asia fares far worse in reducing hunger given the increase of refugees resulting from civil unrest. This consideration is somewhat confusing given the reduction in poverty level, however refugees are not accounted for yet because the data are changing and have not been established during this crisis period. We know that the situation is far worse than appears. Undernourishment in Western Asia it is projected to increase to 32% by 2016.

Sub-Saharan Africa has seen a consistent decrease in undernourishment in its population from 33%-23%. However, a quarter of the population still lives without adequate access to food and is a significant problem, which reflects a lack of development and quality of life for its citizens.

## MDG Goal 2: Universal Primary Education

### **Goal 2: To achieve universal primary education**

<b>Latin America</b>	<b>Western Asia</b>	<b>Sub-Saharan Africa</b>
<p>The adjusted net enrolment rate grew from 87 per cent in 1990 to 94 per cent in 2015, but most of the progress was made before 2000. Disparities remain large among the two sub regions: with 82 per cent in the Caribbean and 95 per cent in Latin America.</p>	<p>The adjusted net enrolment rate in primary education grew from 84 per cent in 1990 to 95 percent in 2015. There were only 85, 66 and 63 girls enrolled in primary, secondary and tertiary schools, respectively, for every 100 boys in 1991. But, now the numbers has increased to 94, 95 and 99 girls for every 100 boys in 2015. Western Asia is the only developing region in which gender parity was reached in tertiary education.</p>	<p>With a 20-percentage point increase in the net enrolment rate in primary education from 2000–2015, the region has had the best record of improvement of any region since the MDGs were established. Between 1990 and 2012, the absolute numbers of enrolment in the region more than doubled, from 62 million children to 149 million. However, of the 57 million of global out-of-school children of primary school age in 2015, 33 million are in sub-Saharan Africa, and more than half (55 per cent) are girls</p>

Latin American advancements again reflect an inequality between the continental countries at 95% achievement and the Caribbean at 87% achievement. Western Asia achieved great success by advancing enrollment from 84-95% overall, achieving gender parity for all levels of education, including tertiary. Sub-Saharan Africa increased their enrollment by 20%, however the MDG data switches from presenting their data from percentage to numbers for some reason in this overview. However, it is clear from their data that gender parity was not achieved as 55% of the out-of-school children are girls and from worldwide data, nearly half of the out-of-school children are concentrated in this region of the world. Moving forward with the SDGs it will be important that the collecting of data is systematized in some way so that the analysis and comparison between regions can remain consistent. Furthermore, analysis needs to be done on what factors increased enrollment and community support in the regions/countries where enrollment increased significantly and what caused those efforts to increase enrollment and gender parity that were not successful in other regions. Specific action plans should be created in order to make more progress over the next 15 years under the SDGs.



MDG Goal 3: To promote gender equality

**Goal 3: To promote gender equality**

	<b>Latin America</b>	<b>Western Asia</b>	<b>Sub-Saharan Africa</b>
Education	Parity has been achieved in primary education between boys and girls in the region.	NA	NA
Employment	Women in Latin America and the Caribbean participate in paid employment nearly as much as men, 45 out of every 100 wage-earning jobs in the non-agricultural sector are held by women, the highest in all developing regions.	Women's access to paid employment has some improvement in the past two decades, however women still hold only about one in five paid jobs in the non-agricultural sector. The proportion of youth employment is only half of that of the entire working-age population.	NA
Women's Equality	Women's representation in parliaments (27 per cent in 2015) is the highest among all developing regions and even higher than the average share in developed regions.	Women in the region are gaining more power in politics. The proportion of seats held by women in single or lower houses of national parliament increased from 4 per cent in 2000 to 12 percent in 2015.	As of 2015, 4 of the top 10 countries in world rankings of women in parliament are in sub-Saharan Africa, with Rwanda leading the way with women holding more than 60 per cent of parliament seats.

This data is the most inconsistent amongst the evaluated targets. It appears that although this goal that was identified as important and necessary to articulate and achieve, the logistics of how to measure it and actually achieve it fell short. In terms of education as detailed in the previous section, Continental Latin America and Western Asia achieved parity in primary education. Gender parity in the Caribbean is still unequal and Sub-Saharan Africa has significant gains to make. However, secondary and tertiary achievement was not accounted for in this goal. Girls should be equal with boys beyond an elementary access to education. Additionally, no mention is made of achievement of girls within the field of math and sciences, areas where girls have been discouraged.

In terms of employment, there is no data for Sub-Saharan Africa, illustrating again the lack of not only consistency of the goal achievement and measuring for this region, but also the lack of development for them as well. On the other hand, Latin America is almost equal between women and men in terms of paid employment and pay. In Western Asia a woman, indicating that women only make up about 20% of the work force, holds only 1 in 5 paid jobs. Action plans should be created for the SDGs to work with local communities and organizations to improve this aspect considering the cultural traditions of the region.

Women's representation in governmental bodies is the most consistent and progressed the most in Latin America with 27% of government positions held by women in 2015. However, this is still not representative of the percentage of women within each country. Sub-Saharan Africa varies greatly by country; four out of the ten world leading countries in terms of women's representation are in this region. However, how are the other 50 countries in Africa faring in this aspect? Female political participation in Western Asia made progress, increasing from 4% representation to 12%, however; again, this increased representation is far from representing the population of women within the region.

Ultimately, no measure was made in terms of women's empowerment, financial independence, and land owning capacity or prevalence of gender-based violence. All of which, and more, are aspects of gender equality. Equality and empowerment of women must be measured by more than just the number of women in positions of power in the government.

MDG Goal 7.C: Halve, by 2015, the proportion of the population without sustainable access to safe drinking water and basic sanitation

**Goal 7.C: Halve, by 2015, the proportion of the population without sustainable access to safe drinking water and basic sanitation**

<b>Latin America</b>	<b>Western Asia</b>	<b>Sub-Saharan Africa</b>
The region met the MDG drinking water target five years ahead of schedule. The proportion of the population using an improved water source was 95 per cent in 2015, up from 85 per cent in 1990.	The proportion of the population using an improved water source increased from 85 per cent to 95 per cent between 1990 and 2015.	Access to an improved drinking water source increased by 20 per cent between 1990 and 2015.
The region is also very close to reaching the target of halving the proportion of population without basic sanitation. The proportion of the population using an improved sanitation facility increased from 67 percent to 83 per cent between 1990 and 2015.	The proportion of the population using an improved sanitation facility increased from 80 percent to 94 over the same period.	Between 1990 and 2015, the proportion of the population using an improved sanitation facility increased from 24 percent to 30 per cent.

Clean Water

Latin America and Western Asia improved at equal rates from 85%-95% by 2015. However, if we notice the language of the data, it states that this is the population that is using an improved water source. Although this indicates that improvement has been made, it is unclear how this is measured and “improved source” might still be far below the standard that humans should be utilizing to access clean water. It also doesn’t articulate the availability of the improved water service; do women still have to walk an hour to access it? Or has accessibility improved as in addition to the source? Sub-Saharan African data states an improvement of 20% but does not state what the starting point of that measurement was and what is the remaining percentage of people who are living without clean water access.

Sanitation

In Latin America there has been a 16% increase in improved sanitation facilities, however nearly 20% of the population still does not have adequate sanitation access. Western Asia achieved 94% of the population using an improved sanitation facility almost at 100%. Sub-Saharan access made the least progress in this area of only improving 6% over the 15-year time frame, leaving 70% of its population still without basic sanitation resources.

Clean water access and adequate sanitation adversely affects women. Women tend to be responsible for water collection, which takes time out of their day they could be working or going to school. When there is not proper sanitation, this also impacts women and girls because there can be safety issues when they have to walk to isolated areas to go to the bathroom. Furthermore, without appropriate sanitation methods, during menstruation, girls often have to stay home from school or other public activities. Women who suffer from this problem can be restricted from work or other public activities as well.

The Millennium Development Goals were an effective way to set goals and measure progress. The Sustainable Development Goals will be the guideposts by which future growth will be measured. Progress, or lack, of certain indicators give insight to how regional cultural differences and traditions can impact the prioritization of aspects of human development

## **Chapter 5: Women's Role in Development**

A lot of research has recently been conducted to evaluate the impact of women on development. This chapter will be divided into two sections. First I will detail all of the factors that prevent women from fully contributing to society and the economy at large. The second section will specify how and why it is so important for women to be fully participating actors to increase development. The primary factors that impede women from contributing fully to economic development are: unwaged labor, inequitable access to educational achievement, gender-based development and conflict/instability of the state.

### **Unwaged Labor**

Women tend to do a large amount of work in the home and in society that contribute to the advancement of the family or the community. However it is often unwaged, meaning that the woman does not get paid for the work she is doing. The 1995 Human Development report was the first to assess and give a monetary value to this type of work on a global scale. It estimated that unwaged and under-waged work is worth \$16 trillion internationally. Over two-thirds of this, or \$11 trillion, is the non-monetized, invisible contribution of women. This type of work includes, laundry, childcare and housework that are necessary for the functioning of the house and home life.

### **Education**

Women are still lagging behind men in terms of literacy level and academic access and equality. This inequality reflects in all aspects of a women's life. "If a girl

finishes elementary school and particularly if she has some secondary education, she marries later, 'better' and has fewer children. Her children are healthier and better educated. She often earns income, which is very empowering because it gives her added status. She also participates more in her community.” (Roberts, 37)

The SDG 4 is to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. And SDG 5 is to achieve gender equality and empower all women and girls focuses on improving this situation for women and girls. “Literacy is perhaps the greatest tool for empowerment. It changes the lives of individuals and of whole communities.” (Roberts, 37)

### Gender-Based Violence

Another impediment to women’s equality and empowerment is violence. The WHO defines violence against children as “all forms of physical and/or emotional ill-treatment, sexual abuse, neglect or negligent treatment or commercial or other exploitation, resulting in actual or potential harm to the child’s health, survival, development or dignity in the context of a relationship of responsibility, trust or power.” (WHO) Hyder and MacVeigh describe how discrimination and violence against girls begin before they are even born because thousands of female fetuses are aborted every year due to a preference for boys. (Hyder and MacVeigh 82)

Population statistics also demonstrate that millions of girls are killed shortly after birth. Discrimination against girls persists into early childhood, when girls may be subject to neglect, malnutrition, and inadequate health care. Later in life, girls may experience genital mutilation/cutting, early marriage and other forms of gender-based violence. (Hyder and MacVeigh 82)

Violence against girls is related to access to quality education, as many of these issues can be addressed through awareness programs.

Cultural traditions, such as female genital mutilation and having child brides, sometimes reinforce or perpetuate gender-based violence. “Some 80-100 million women have undergone female genital mutilation and this practice continues in more than 28 countries, predominantly in Africa.” (Chandran et. Al. 123) Chandran et. Al. argue that women’s empowerment is the key to change these deeply rooted cultural beliefs. “Respecting cultural values while protecting children against violence poses a major ethical dilemma.” (Chandran et. Al. 123)

Poverty is another factor that affects the prevalence of violence. “More than 90% of all violence-related mortality occurs in LMICs.” (Chandran et. Al. 123) In 2005, UNICEF estimated that one billion children, or 50% of the world’s children lived in poverty. When the parents or family supporting children are living in poverty there is more instability, stress and substance abuse, all of which contribute to an increased likelihood of violence against children, particularly girls. “Poverty increases vulnerabilities to gender-based violence and violence against children. Ultimately, prevention of violence against children will hinge on addressing these wider socioeconomic inequalities.” (Chandran et. Al.123)

### Instability/Conflict

Violence against women and girls becomes heightened during conflict when

sexual exploitation such as rape, mass rape, forced prostitution, forced termination of pregnancy and mutilation increases. “During humanitarian crises, and armed conflict in particular, the potential for gender-based violence, including sexual exploitation, increases. (Hyder, Tina and MacVeigh, 81) Children, particularly adolescent girls, are vulnerable. This is true for girls and women not matter what their role within the conflict is. “Evidence shows that the majority of girls recruited into fighting forces are subject to sexual violence by members of the armed groups in which they serve.” (Hyder and MacVeigh 85)

Women and children are not just victims of the aggressors within a conflict but also from their own communities. “This is because conflict destabilizes community structures and social networks such as the extended family, schools or faith groups, leading to the loss of protective mechanisms that would normally contain and prevent violence.” (Hyder and MacVeigh 83) Conflict can further create vulnerabilities for children who may get separated from their families. Separation from family creates potentials for children to be kidnapped or abducted for human trafficking or fighting. “Most child soldiers are aged between 14 and 18. [...] Some enlisted as a means to survival after family, social and economic structures collapse, or after seeing family member tortures or killed by government forces or armed groups. Others join up because of poverty and lack of work or educational opportunities.” (Hyder and MacVeigh 85) Sometimes girls enlist with fighting factions to escape abuse (physical or sexual) or violence they already experience in their homes. “Girl soldiers are frequently subject to rape and other forms of sexual violence as well as being involved in combat and other roles. Ins some cases, when they return they are stigmatized by their home communities



as a result of their experiences.” (Hyder and MacVeigh 85)

### How women can increase development

Women’s empowerment is necessary in order to overcome these issues that prevent women from participating fully in society and contributing to the economic development of their community. In addition, women’s access and control over resources, including finances influence their bargaining power within the household and society. In 2014 the Bill and Melinda Gates Foundation launched the Putting Women and Girls at the Center of Development Initiative, which seeks to evaluate data and collect research on how to measure achievement of women’s and girls’ empowerment. It is an interdisciplinary effort to analyze how multi-sector projects “intentionally and effectively address gender inequalities and empower women and girls while improving outcomes in more than one sector.” (Impatient Optimists) Part of this initiative is trying to analyze the best way for women to be empowered financially, thus increasing their bargaining power within their circumstances. In the following sections I will details the types of micro-financing that have been initiated to try to increase women’s financial independence and thus move them and their families out of poverty and contribute to the economic development of their community.

### Micro-financing

Micro-financing is creating the availability of financial services to individuals or small groups who wouldn’t have easy access to them otherwise. There are several aspects of micro-financing, including, banking, micro-lending (also known as micro-lending or

micro-borrowing) and savings assistance. The idea is that the provision of these services to the world's poor will help individuals out of poverty, contribute to economic growth, and spur the creation of, or growth, of businesses.

The two schools of thought that exist today among MFIs [micro-finance institutions] can be summarized as: those focused on sustainability (or financial self sufficiency) and those with a greater depth of outreach (or focus on assisting the poorest). The former is generally seen as having a greater emphasis on banking which also allows the MFI to offer the poor other financial services, such as savings, insurance and remittances and receive additional income streams from these products.” (O'Brien 105)

Drakakis-Smith argues that the provision of financial services could alleviate a multitude of problems facing the urban poor. “But the expansion of petty commodity activities and urban agriculture not only helps hard-pressed families to survive by lowering the food bill, it also creates productive areas out of unused land, provides employment and generates income.” (Drakakis-Smith 17) Logan and Mengisteab (for Sub-Saharan Africa), as well as Plaza and Stromquist (in Peru), contend that if the poor had access to credit, their circumstances could have been improved. “The urban poor, including those within the rural and urban informal sector are caught in a vicious cycle. They have no access to credit because adjustment does not address their needs.” (Logan and Mengisteab 20)

### Informal systems

Since traditionally the poor of the world haven't had access to credit and other financial services, they have had to rely on informal methods to save and borrow.

“Collateral-free lending, proximity, timely delivery and flexibility in loan transactions are some of the attractive features of the informal credit system. In such a situation, formal

credit still remains elusive for the rural poor.” (Vatta 432) Vonderlack and Schreiner list the following methods utilized. First, there are door-to-door collectors who come to their client’s doors daily to collect how much the client desires to save and then at the end of the month they give it all back to the client minus their fee, which for example could be two days worth of savings. The drawbacks to this method are that the money may not be safe and the client’s funds are not anonymous. Annual Savings Clubs and Rotating Savings and Credit Associations (RoSCAs) are both groups of people who all contribute to a fund on a monthly basis and the person who gets the total of the contributions rotates month to month, or on some scheduled basis. Members can also borrow against the value contributed. In Sub-Saharan Africa these groups are called esusu. Safety of investment and anonymity are the major downsides to these two types of savings groups. Finally, individuals may purchase small valuables that can easily be hidden and/or easily exchanged for their value. The danger of this method is that individuals may not get the full value out of their item or they may be stolen. “Despite its exploitative nature, informal lenders still continue to occupy a considerable share of the rural credit market.” (Vatta 432)

The major advantages to all of these informal systems are that they are low transactional costs for the saver/borrower and the potential to access fund quickly. “Thus it may be useful to combine the strengths of the informal mechanisms (low transaction costs and assistance with saving discipline) with those of the formal mechanisms (safety, positive returns, quick access to funds and anonymity).” (Vonderlack and Schreiner 606)

## Micro-lending

The original and most prevalent form of micro-finance is micro-lending. Micro lending or micro-credit is small-scale loans granted to individuals or to small groups in order to begin or grow an economic enterprise. This trend has emerged as a way to target individuals living in poverty who either have no credit history or would not be deemed credit worthy by major banking institutions.

Perpetual poverty and lack of adequate credit have remained the major constraints in the economic upliftment of rural household. Credit promotes capital investment and adoption of new technology, leading ultimately to better standards of life due to increased production and incomes. (Vatta 432)

Access to credit can help develop rural areas, eliminate poverty and reduce dependence on informal moneylenders. Vatta argues that micro-credit can be a better mechanism to reduce poverty gradually and consistently.

Vatta claims, “The provision of even very little credit helps the poor to improve their income levels. Small amounts of loans, coupled with financial discipline, ensure that loans are given more frequently and hence credit needs for a variety of purposes and at short time intervals can be met.” (Vatta 432) Drakakis-Smith claims that many food stand operators in Harare, Zimbabwe, “...were anxious to become a more permanent part of the retail scene but they lacked capital and the opportunity to become permanent stall holders.” (Drakakis-Smith 18) If those food vendors had access to micro-credit, they could expand their business in the marketplace and (1) provide more food access to those who needed it, (2) improve their own economic standing and (3) stimulate the economy.

## Micro-finance in Bangladesh: A case study

Khandker conducted a case study in Bangladesh to evaluate how micro-financing could increase household savings as well as reduce dependency on informal lenders.

Khandker used data collected by the Bangladesh Institute of Development Studies and the World Bank in 1991 and 1992. Here are some excerpts from their findings.

With an easy access to a microfinance program, the poor save regularly to build financial and physical capital. (Khandker 49)

In Bangladesh, microfinance accounts for more than half of rural and financial transactions and reached about 30% of rural households in Bangladesh. (Khandker 49)

In particular, we find that having a facility in villages encourages households to save more- the presence of a programme increases the proportion of households who save from 17% to almost 60%. (Khandker 75)

Khandker concluded that there was a clear improvement in savings for the poor who participated in micro-lending programs.

### Savings

While micro-credit has been the most traditional application of micro-financing, savings assistance is emerging as another service to provide. “Although not all people are credit-worthy or want debt, all people are deposit-worthy and want assets.” (Vonderlack and Schreiner 603) “...small loans are not always appropriate for poor women. After all, a loan becomes debt and the poor are exposed to crisis if expected sources of funds for repayment evaporate.” (Vonderlack and Schreiner 603) The repayment of a loan could be a drain on incoming capital for a low-income household and prevent economic growth.

“A wealth of evidence now suggests that many ostensible micro-enterprise loans are in fact used for consumption and are repaid out of existing income sources. Thus, the poor have a strong demand not just for micro-enterprise loans, but also for financial services that help them manage liquidity in the household.” (Vonderlack and Schreiner 603)

Khandker found in his case study in Bangladesh that as savings increased in the poor, micro-credit loan repayment increased by 40%. This indicates that self-sustainability could be greatly improved for the MFI (micro-financing institutions) if they created savings programs to complement credit programs. (Khandker 76)

Vonderlack and Schreiner propose a variety of savings assistance methods. The first is educational programs connected to savings. This would require the client to enroll in education courses and upon completion, would receive a match of savings amount or similar contribution. A second idea she proposes is the idea of a savings club. This club would unite together a small group of women who would work to save together. Each woman would have control over their own money, but if each member abided by certain standards, they would all be eligible for a bonus. Example of requirements could include a certain number of consecutive deposits or minimum deposit amounts. There would not be a punishment for not achieving those requirements, but they wouldn't receive the bonus. (Vonderlack and Schreiner 610) In a program like matched savings, donors (such as NGOs) or government grants would match small-scale deposits to savings accounts. (Vonderlack and Schreiner 610) She outlines two programs specifically for women to include safe-deposit boxes and matched savings accounts with the added feature of

matched withdrawals when events such as childbirth or the start of a school year occur.  
(Vonderlack 610)

### Impact on Women's Empowerment

Karmakar names empowerment as the major benefit to the savings assistance and micro-lending to the poor. He states that those benefiting from these services end up spending more on education, which leads to better attendance and lower dropout rates. Women specifically benefit from access to financial services and are able to contribute more to the household income. Household and maternal health improves as nutritional intake improves and therefore individuals are able to combat illness better. Furthermore, there is a reduced dependency on informal and other non-institutional lenders who operate in the rural areas. (Karmakar 23) Finally, smaller scale funding can be run without reliance or dependency on foreign intervention or funding. In discussing the micro-finance model initiated in India Karmakar states, "...the model has clearly emerged as the primary model for providing rural microfinance services as a proven method of extending formal financial services to the un-banked rural clientele. This is a home grown model, very flexible and without any dependence on foreign funding."

(Karmakar 22)

In spite of all the advantages of micro-financing, there are some areas of weaknesses. "The interest rates charged by MFIs are a matter of concern. It has been noted that MFIs charge high rates of interest to attain sustainability and pass on the higher cost of credit to their clients." (Karmakar 24) The high interest rates are reflective of the fact that the institutions access to capital is limited and they rely on a high return

rate from their clients in order to be sustainable. Another reason why interest rates are so high is to offset the cost of transaction for the small loan amount. Karmakar argues that MFIs need to, “Develop strategies for increasing the range and volume of their financial services to attain sustainability while charging reasonable rates of interest to cover costs and risks.” (Karmakar 24) Khandker argues that savings should be a necessary aspect of all micro-credit loans. The savings of clients can be used to fund other loans and increase self-sustainability of the programs.

Another criticism of micro-financing is that the “poorest of the poor” have not been able to benefit from these financial options. “CGAP’s (Consultative Group to Assist the Poor [NGO]) guidelines for best practices are based on the belief that: financial services should include credit, savings, transfers, payments and insurance; microfinance requires a sustainable, financial system approach to reach large number of poor people and micro-credit cannot always reach the poorest.” (O'Brien 108) However, this criticism could easily be remedied by expanding existing successful programs. It is, in part, a problem of too much demand and not enough supply. Karmakar articulates the following guidelines in an effort to make microfinance programs a more mainstream service with consistent expectations. They include:

- (a) opening of savings bank accounts in the name of SHGS (self-help groups, small groups applying for loans as a unit), (b) SHG lending to be a normal lending activity of banks, (c) SHG lending by banks to be part of priority sector lending, (d) relaxation of margin and security norms for financing SHGS and (e) adoption of simplified loan documentation by banks for SHGS.” (Karmakar 22)

A final problem regarding micro-financing is and how to make micro-credit available for “non-farm economic activities.” “[A] major problem is finding an economic



activity that will yield a rate of profit necessary to cover the interest rate on the loan and marketing of the product.” (Vatta 433) What other services or activities can be financed and initiated by those living in poverty? This is an area to be explored in order to offer further development.

These micro-efforts to improve the financial security for women alleviate poverty, provide more access to resources and reduce inequality between genders. This decreases women’s dependency on men and thus decreases the potential for violence against them. Women who can provide for themselves are less likely to stay in an abusive relationship. Women are also valued more in their relationships because they are producing something given external value. They are no longer providing unwaged labor. All of these effects empower women by increasing their respect in the community and productivity in the economy, which in turn leads to a more stable community

## **Chapter 6: Case Study: Development in Ghana: Women's Role**

This chapter evaluates how Ghana has prioritized human development, particularly education and gender equality and circumstances that have impacted the capacity, or will, of the state to focus on education. Obstacles to human development can be military conflict or violence, natural disasters, levels of economic development and funding. Here I examine the rankings and indicators of Ghana under the UN Human Development Index as well as other research and statistics on Ghana's investments in economic development and the prioritization of human development issues.

### UN Human Development Index<sup>1</sup>

Ghana is ranked 140 out of 188 countries (where 1 is the best) and is within the medium level of development. Ghana's overall Human Development Index (HDI) is 0.579. Life expectancy is 61.4, with 11.5 expected years of schooling with mean years of schooling at 7 years (this will be analyzed more in depth below). Gross National Income (GNI) per capita is \$3,852 and GNI per capita rank minus HDI rank is -1. Since 1990 Ghana's HDI has continued to trend upwards although at a slow rate.

### Health

In terms of health life expectancy at birth is 61.4 years. The male and female adult mortality rate is comparable at female 222 and 261 per 1,000 people respectively. The largest risk of disease is malaria with 67 deaths a year per 100,000 people. Tuberculosis is much less of a threat with only 6.9 per 100,000 people per year. The prevalence of HIV

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<sup>1</sup> All the following data is from the UN Human Development Report 2015

in adults aged 15-49 totals 1.3%. The infant mortality rate is 52.3 per 1,000 live births. Six per-cent of one-year-old infants lack immunization for DTP and 11% of the same population lack immunization for measles. The under-five mortality rate is 78.4 per 1,000 live births and public health expenditure is 5.4% of GDP.

### Education

The expected years of schooling is 11.5 years and the mean years of schooling is 7 years, which is reflected in the high adult literacy rate of 71.5% of people aged 15 and older. Education is a clear priority in Ghana as the gross enrolment ratio of pre-primary preschool-aged children is 116.9%, for primary it is 106.9%, secondary school-age population drops to 67.1% and tertiary is significantly lower with only 12.2% of that age population. Overall, the population with at least some secondary education is 54.3% of individuals age 25 and above. The primary school dropout rate is 16.3% of the primary school cohort. In terms of the teachers, 52.4% of primary school teachers are trained to teach and the pupil-teacher ratio in primary school is 30 students to 1 teacher. Public expenditure on education is 8.1% of the GDP.

### Income Inequality

Inequality-adjusted HDI is 0.387 with a coefficient of human inequality of 33.1%. Given the Gini coefficient the income inequality is 42.8%, in terms of the given the Palma ratio it is 2.2 and the Quintile ratio is 9.3%. Inequality in education is 36.7%; inequality in income is 31.7%. Inequality in life expectancy is 30.8%. The overall loss in the human development index due to inequality is 33.1%.

## Gender

Ghana ranks fairly high on the gender development index with 0.885. The adolescent birth rate is 58.4 births per 1,000 women ages 15-19. The estimated gross national income per capita for females is \$3,200.40 while it is significantly higher for males at \$4,514.70. The educational gap is not very dramatic with the expected years of schooling at 11 years for females and 12 years for males. However, the mean years of schooling for females is 5.6 while males have 7.9 years. Of all females ages 25 and older, 45.2% have at least some secondary education compared to 64.7 of all males in the same age group. The gender inequality index is 0.554. The overall HDI for females is 0.54 while it is 0.61 for males. Labor force participation rate for females is 67.3% ages 15 and older and 71.4% of males for the same age group. Females have a slightly longer life expectancy at birth of 62.3 years versus 60.4 for males. Maternal mortality ratio is 380 deaths per 100,000 live births. Women's share of seats in parliament is 10.9%.

## Poverty

In Ghana, 30.5% of the population lives in multidimensional poverty, which is 7.559 million people in the country, with 18.7% living near multidimensional poverty. The population living in severe multidimensional poverty is 12.1%. The population living below income poverty line at \$1.25 a day is 28.7% and the working poor at \$2 a day is 44.3% of all people working. The population living in multidimensional poverty, with an intensity of deprivation is 47.3%.

## Work

The population of those employed is 66.2% of those ages 15 and older. Child labor is quite high at 33.9% of children ages 5 to 14 working. Domestic workers that are female total 0.3% of total employment and males in the same field total 0.4%. The percentage of the population that is employed in agriculture is 41.5% and 43.1% of the population work in the service industry. For those 15 years and older 69.3% are participating in the labor force and the long-term unemployment rate is not available. There is mandatory paid maternity leave for new mothers requiring 84 days. The total unemployment rate is 4.2% of labor force with 76.8% of the population having vulnerable employment.

### Human Security

In Ghana the homicide rate is fairly low at 6.1 per 100,000 people. There are no homeless people as a result of natural disasters documented in the HDI. The birth registration is 63% under age five. The old age pension recipient's rate is 7.6% of the statutory pension age population. The prison population is 54 per 100,000 people and there are 22,500 refugees from other countries currently residing in Ghana. The suicide rate for females is much lower than for males at 2.2 per 100,000 people. The male suicide rate is nearly double at 4.2 per 100,000 people. However 44.5% of women have reported experiencing gender-based violence.

### Violence

Overall violence and instability in Ghana is not an issue. Ghana is a stable democracy and has had six elections since 1992 and two peaceful transitions of power

between political parties. “There have been numerous peaceful protests and occasions where isolated violence has broken out, particularly between rival ethnic groups in northern Ghana.” (OSAC: US Dept of State Bureau of Diplomatic Security) As I will discuss later, it is important to note that northern Ghana is the region that experiences the most poverty and lowest level of human development. “There is tension between and within certain ethnic groups in northern regions in particular that can, at times and on short notice, become violent.” (OSAC: US Dept of State Bureau of Diplomatic Security)

The major ethnic groups of the region are the Mole Dagbon, (52.2%) the Gurma, (21.8%) the Akan and the Guan (8.7%). Among the Mole-Dagbon, the largest subgroups are the Dagomba and the Mamprusi, while the Komkomba are the largest of the Gurma, the Chokosi of the Akan and the Gonja of the Guan. The Dagomba constitute about a third of the population of the region. (Government of Ghana)

### Poverty

As mentioned, the overall trend in poverty in Ghana has been declining over the past few decades. “The overall trend in poverty shows a decline in poverty levels from 51.7% to 39.5% from 1991/1992 to 1998/1999. Extreme poverty declined from 35.7% to 29.4% in the same period.” (Awumbia 150) However, “Despite this, the period also shows evidence of the intensification of vulnerability and exclusion among some groups, particularly in the rural and urban savannah, and in the urban coastal regions, which experienced increases in poverty over the period.” (Awumbia 150) Awumbia cites that 80% of those classified as poor reside in the rural areas (150). Furthermore, women have a higher rate of poverty and more severe poverty than men. (Awumbia 149-150)

For those families who are living in poverty, the experience and access to resources can be dire. According to UNICEF, “the major drivers of child deaths in Ghana stem from poverty, discrimination, quality of care and unequal access to basic services. Children from Ghana’s poorest families are nearly 40% more likely to die before the age of five, compared to children from Ghana’s richest families.” (UNICEF Ghana)

UNICEF has identified four primary factors which impact child mortality and morbidity in Ghana as (1) Poor access to quality services, (2) Poor start to life, (3) Risky Environment, (4) Intergenerational poverty. In terms of access to quality services, UNICEF cites that only 68% of women deliver with a skilled birth attendant. Interestingly, this number actually drops to 37% in the northern region where the poverty rate is higher. Impediments to accessing adequate care are cost, distance and quality of services. (UNICEF Ghana) Stunting and other forms of malnutrition in the early years of the child’s life increase their vulnerability to diseases and infections. The leading cause of death for children under five is malaria, as reflected as the greatest threat from the UN HDI and diarrhea. Open drainage and lack of waste management systems are the major causes of these diseases. Finally, in regards to intergenerational poverty, “children’s health and development is inextricably linked to the wellbeing and health of their mothers, and no less crucially, to their mother’s level of education.” (UNICEF Ghana)

### Education

UNICEF touts Ghana as a “regional leader in the delivery of Education for All, reaching the education Millennium Development Goals well ahead of the 2015 deadline.” (UNICEF Ghana) Even though remarkable strides have been made, there are still some

gender inequalities and again, these intensify by region and by the experience of poverty. “Girls from northern Ghana average only four years of education, three years less than the national average. And 20% of children with physical disabilities are not attending school, according to the 2010 national census.” (UNICEF Ghana)

In 2008, Ghana organized, implemented and published a New Reform program for their educational system. The identified importance of education for the development of the state, community and individual is articulated in the executive summary of the initiative.

The philosophy underlying our educational system is to create a well balanced individually (intellectually, spiritually, emotionally and physically) with the requisite knowledge, skills values and aptitudes for self-actualization and for the socio-economic and political transformation of the nation. Beyond every reasonable doubt, education contributes to improving security, health, prosperity and ecological equilibrium in the world. (Ghana National Commission for UNESCO 5)

The table of contents issued for the commission report include: new reform of the educational system and structure for all levels of education including teacher education, accounting for inclusive education, students with special needs for physical and mental disabilities, gender parity, co-operative and interactive learning, inquiry based learning, technology and more. It is very comprehensive and inclusive of modern educational concerns and reflections.

Although Ghana has prioritized inclusive education there is still more work to be done. Inequalities that stem from education ripple across all aspects of society. “Gender differences in educational levels, access to economic opportunities and resources, as well as unequal gender relations, which make women subordinate and subservient in marital



and pre-marital relationships translates into disadvantages for women and dis-empowers them [...]” (Awumbia 156)

### Gender Inequality

In spite of the gains made, gender inequality is still persistent. Women make up half of the workers in agricultural activities, yet, “despite their prominent presence in agricultural activities, only 26.1 percent of women are farm owners or managers.” (Prah 412) Given the importance of agricultural activity, land is extremely important both for productivity, livelihood and social and political status.

Women are not only less likely to own land but “size of landholdings also shows that households headed by women tend to own on average lower hectares of land (35 ha) than do households headed by men (47 ha).” (Awumbia 154)

Similarly, although labour participation is fairly equal, “there is gender segregation with about 91% of economically active women employed in the informal sector as own-account workers in agriculture or non-agriculture or unpaid workers on family enterprises.” (Awumbia 155) This means that although women are participating as much as men in the labor force, they tend to work in smaller scale ways than men, and sometimes they are not even receiving a wage. There is also a discrepancy of opportunities between types of jobs available to women in the non-agricultural sector. The most popular types of jobs for women are hairdressing and dressmaking. However men have many more options for work such as “carpenters, masons, blacksmiths,

mechanics, painters, repairers of electrical and electronic appliances, metal workers, upholsterers, car sprayers, to name a few.” (Awumbia 155)

Women in Ghana are disproportionately concentrated in the informal sector of the economy, where they are generally self-employed. “Their main activities in this sector are petty trading, food processing, and marketing food crops.” (Prah 412) “About 85 percent of traders in the major towns of the southern regions of the country are women. Although this arrangement makes women highly visible, women’s business tend to be small-scale and loosely structured, with limited management expertise and weak infrastructural support.” (Prah 412-413)

#### Political/Systemic Efforts

A unique aspect of Ghana’s pursuit of gender parity is that there has been an effort by women’s groups as well as the government itself, to empower women and achieve equality. Making gender equality a specific objective of institutions and systems that drive society is a crucial part of advancing women. In February 1975, the government created the National Council on Women and Development (NCWD). In 2001, they created the Ministry of Women and Children’s Affairs (MOWAC) and they organized a social analysis with a focus on women and children from 2003-2005 called the Ghana Poverty Reduction Strategy (GPRS) 2003-2005. Furthermore, the First Lady Mrs. Agyeman-Rawlings led the 31<sup>st</sup> December Women’s Movement. The state also created gender desks at various state institutions. Other prominent and active women’s organizations are International Association of Women Lawyers (FIDA), Women in Law and Development in Africa (WILDAF) and the Christian Mothers’ Union (church

affiliated).

“The majority of women’s groups tend to focus their activities on two main areas: the creation of income-generating projects for women and advocacy for women.” (Prah 414) Another system difference for women is that law in Ghana recognizes women’s rights to property, separate or non-dependent on men and their freedom to enter into transactions independently. (Prah 412) However, this is still not practiced widely due to the traditional norms that state only males can own property. Additionally, women hold important cultural, social and religious roles in society. “Women are dominant in the religions and cultural life of communities, [...] In these positions they are held in high esteem by the society.” (Prah 413) Yet, the long-term traditional role of the chieftaincy system practiced in Ghana still reserves the position of chief for males.

## **Chapter 7: Case Study: Pakistan**

This chapter examines Pakistan, how education is prioritized and circumstances that have impacted the capacity, and will, of the state to focus on human development. Under discussion are: military conflict, civil violence, natural disasters and levels of development and funding. The chapter focuses on the rankings and indicators for Pakistan within the UN Human Development Index. Also included are other research reports and statistics on Pakistan's investment in education and the military.

### UN Human Development Index<sup>2</sup>

Pakistan is ranked 147 out of 188 countries and falls within the low human development category of countries. Pakistan's Human Development Index (HDI) is 0.538. Life expectancy is 66.2 years, 7.8 expected years of schooling with mean years of schooling at 4.7 (this will be analyzed more in depth below). Gross National Income (GNI) per capita is \$4,866 and GNI per capita rank minus HDI rank is -14.

### Health

The adult mortality rate for females is 155 per 1,000 people, compares to males at 189 per 1,000. HIV prevalence in Pakistan is not a major problem with 0.1% of people ages 15-49 having the disease. However tuberculosis is much higher at 34 per 100,000 people and deaths from malaria is 1.8 per 100,000 people. The infant mortality rate is 69 per 1,000 live births. About 21% of one-year-olds lack immunization of DTP and 39% lack immunization of measles. For children under 5 the mortality rate is 85.5 per 1,000 births. Pakistan spends only 2.8 of the GDP on public health.

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<sup>2</sup> All following data is from the UN Human Development Report 2015

## Education

The expected years of schooling is 7.8 years with a mean years of schooling at 4.7 years. The adult literacy rate for ages 15 and up is 54.7. Further analysis of educational outcomes shows how this rate dramatically varies by region and gender. The gross enrollment ratio for pre-primary school is 82.1% of preschool-age children. The gross enrolment ratio for primary school is 92.1% and the primary school dropout rate is 37.8%. Gross enrollment ratio for secondary school is 38.3%, however people with at least some secondary education aged 25 and up is 33.2%. So we see a significant drop in enrollment as children transition to secondary education. Tertiary gross enrolment ratio is even lower at 9.8%.

In terms of institutional prioritization the number of primary school teachers trained to teach is fairly high at 84.9%. However, the ratio of pupil to teacher in primary school is 42.5 students per teacher. Public expenditure on education is 2.5% of Pakistan's GDP, which is exceptionally low.

## Income Inequality

Inequality-adjusted HDI is 0.377 with a coefficient of human inequality of 28.6%. Given the Gini coefficient the income inequality is 29.6% given the Palma ratio is 1.1 and the Quintile ratio is 4.1%. Inequality in education is 44.4%; inequality in income is 11.6%. Inequality in life expectancy is 29.9%. The overall loss in the human development index due to inequality is 29.9%.

## Gender

In the Gender Development Index Pakistan rates 0.726. The estimated yearly gross national income per capita for females is \$1,449.90, which is vastly different from the same for males at \$8,099.80. This is reflected in the labor force participation rate, which means that 24.6% of all females between the ages 15 and older, are in the work force and for men of the same age it is 82.9%. The mean years of schooling for female is 3.1 years and double that for males at 6.2 years. This average of years of school is reflective in the population with at least some secondary education, which is 19.3% for female, and 46.1% for males aged 25 and older. However, this seems to contradict the data that the expected years of schooling for females are 7 and 8.5 for males. This is not a significantly distinct difference however other data reports show a dramatically different story between genders in Pakistan in education.

In terms of health, life expectancy at birth is fairly comparable at 67.3 years for females and 65.3 years for males. Maternal mortality ratio is 170 per 100,000 live births and the adolescent birth rate is 27.3 births per 1,000 women aged 15-19. Overall, the HDI reports that females fare worse than men ranking at 0.436 compared to 0.601 for males. In terms of government representation, the share of seats in parliament held by women is 19.7%.

### Poverty

In Pakistan, 45.6% of the population lives in multidimensional poverty, which is 83.045 million people in the country, with 14.9% living near multidimensional poverty. The population living below income poverty line at \$1.25 a day is 12.7% and the working poor at \$2 a day is 45.8% of all people working.

### Work, Employment and vulnerability

Some 54.4% of the population aged 15 and older are employed in the labor force and 24.6% of the population in the labor force has tertiary education. Of the labor force, 1.2% of females and 0.3% of males are domestic workers. Forty-four percent (44.7%) of the population is employed in agriculture and 35.2% of the population is employed in the service industry. The long-term unemployment rate is 1.1% of the labor force whereas the total unemployment rate is 5% of the labor force and those who have vulnerable employment is 63.1% of total employment.

### Human Security

The measurements of human security for the HDI are measured by the homicide rate, people who are homeless due to natural disaster, number of prisoners, refugees within the country, suicide rate and incidents of violence against women. The homicide rate per 100,000 people is 7.7. There is an annual average of 2,919.6 homeless due to natural disaster per million people. Only 2.3% of the old recipient-aged people receive a pension. The prison population is 39 per 100,000 people. Within Pakistan there are 32,800 refugees from other countries. The suicide rate for females and males are fairly comparable at 9.6 and 9.1 per 100,000 people respectively. The number of women who have experienced violence at some point is not documented in the HDI. Therefore, I will look at each of these issues more in-depth beyond the measurements of the HDI.

### Violence

Fighting between Taliban militants and the Pakistani government is occurring

predominantly in the regions of the North-West Frontier Province (now known as the Khyber-Pakhtunkhwa) and the Federally Administered Tribal Areas (FATA). However, over the past two years violence has been spreading to the larger cities in the form of suicide bombers and terrorist attacks. Currently, it is estimated that 2.5 million people have been displaced due to violence and that female illiteracy rate is 96% in the FATA and 72% in the North-West Frontier Province. (Paradela) (Winthrop) The violence has led to the destruction of schools or caused schools to be used as shelters, which prevents them from being used for classes. Schools in these regions are often targeted by militants, especially girl's schools. December 16, 2014, the Taliban attacked an Army School in Peshawar and 141 children were murdered as retaliation for the military's recent offensive against the militants. "We selected the army's school for the attack because the government is targeting our families and females," Muhammad Umar Khorasani told reporters. "We want them to feel the pain." (Gordts) This is one of the worst and most extreme examples of the vulnerability of schools to violence in the region. Easter, March 27, 2016, a splinter group of the Taliban attacked a park in Lahore that killed 69 and injured 341, most of which were women and children.

### Flooding

In 2010, Pakistan experienced a devastating flood, and is still trying to recover from its impact. The flood further entrenched the poverty of regions of Khyber Pakhtunkhwa, Sindh, Punjab and Balochistan and increased the number of displaced people within the country. Over 20 million people were affected and 7 million of those people lost their homes and became displaced. (UNICEF Pakistan 2013) Flooding continued in 2011 and



2012. The floods not only affected educational access due to the effects of displacement, many water sanitation systems were destroyed and now access to clean water and the health of the population are affected. This created a new subset of problems, which can further inhibit school attendance and educational access.

### Displacement

The displacement factor has a two-fold effect. First, the people of one region have to leave their homes due to the violence or flood. Second, the communities that then have to absorb those displaced people are then put under more of a strain. In the host communities, many of their schools are then used as shelters or as a place people can register for relief. This then impacts and disrupts the educational services to the host community. The UN estimates that 1.2 million children in the region hosting displaced people are in need of educational services. (Paradela)

### Rural vs. Urban

The issues of violence and the flooding have only exacerbated issues of educational access, which were already in existence in Pakistan. One primary factor of the access to education appears to be the difference between the rural and urban environment. The literacy rates for Pakistani women living in urban areas are 5 times higher than for women living in rural areas. (UNESCO 14) In rural areas, the tradition of male dominance is more prevalent. However women in more upper and middle classes have greater access to education and employment opportunities, which grants them greater control over their life options. In the rural areas poverty, cost of education, the burden of

household labor, negative school environments and shortage and conditions of school facilities are all factors which influence the decision of parents to send their daughters to school or not. And if parents have to choose between sending a boy to school vs. a girl, the boy will be the one who will attend.

### Educational Funding

In 2011, the Pakistani government organized a government commission to investigate the current educational situation. The commission declared that given the current circumstances, Pakistan has no chance of reaching their Millennium Development Goals for education by 2015, unless the government doubles its present spending on education. “Although Pakistan [has] repeatedly committed [itself] to raise its education budget up to 4% of GDP, on average its spending has remained around 2% of GDP during the last 20 years.” (UNESCO 18) In fact, Pakistan has reduced spending on education from 2.6% of gross national product (GNP) in 1999 to 2.3% of GNP in 2010. (EFA 2012) The government also spends less in the rural regions where violence is prevalent; spending only \$11 per capita on development efforts in FATA compared the \$25 in the rest of the country. (Winthrop 2009)

Due to the lack of investment financially, there are severely limited resources. “For instance, 9% of primary schools do not have a blackboard, 24% do not have textbooks available for pupils, and 46% do not have desks for their students.” (Lynd 31) The deplorable physical and sanitary conditions of schools contribute to low enrollment rates and attendance as well. There is lack of running water; lack of bathrooms and 39% of public schools do not even have electricity. (Lynd 32) According to UNESCO

Islamabad, “[...] compared to these countries and others in the South and West Asia region Pakistan has the lowest net enrollment rates for both boys and girls. As the table below shows, the net enrollment rates (NERs) are generally positively correlated with public expenditure on education, indicating that greater expenditure may lead to higher NERs.” (UNESCO 11)

Lack of governmental investment in the educational system is what has influenced the growth of private schools in the country, causing both an additional opportunity for educational access and yet a whole other set of disparities at the same time. The reliance on private education automatically excludes many people living in poverty because they would have to pay for either the tuition, the books or the transportation for their child to attend the private school. Hence, this allows for more access to the upper and middle class children, but not those living in poverty. In a region where a private school is the only option, many children, especially girls, may not be able to attend.

## Chapter 8: Comparison of Case Studies

In this section I compare Ghana and Pakistan’s progress on human development. I compare particularly gender parity and education and their impact on traditional security. I first compare the UN HDI data and analyze the results. This is followed by further discussion about other measurements and specific indicators.

### Overall HDI Rank<sup>3</sup>

	Ghana	Pakistan
Overall Index	0.579	0.538
Rank	140	147
Level of development	Medium	Low

The overall Human Development Index assessment of Ghana and Pakistan is actually not that different and there are only 7 countries separating them in terms of rank. However, as will be clear after the analysis of specific indicators, very dramatic differences emerge.

### Health

	Ghana	Pakistan
Adult mortality, females	222 per 1,000	155 per 1,000
Adult mortality, males	261 per 1,000	189 per 1,000
HIV Prevalence	1.3% of people ages 15-49	0.1% of people ages 15-49
Tuberculosis	6.9 per 100,000	34 per 100,000
Deaths from malaria	67 per 100,000	1.8 per 100,000
Infant mortality	52.3 per 1,000 live births	69 per 1,000 live births
One-year-olds lack immunization of DTP	6%	21%
One-year-olds lacking measles immunization	11%	39%
Mortality rate for children under 5	78.4 per 1,000 live births	85.5 per 1,000 live births
Public expenditure on health	5.4%	2.8 of GDP

<sup>3</sup> All of the following data is from the UN Human Development Report 2015

It is clear that the mortality rate is much higher in Ghana than in Pakistan and based on the HDI data those deaths are more likely to be from malaria and perhaps HIV/AIDS. However, the infant mortality is lower in Ghana and one-year-olds in Ghana have a dramatic increase in their immunizations compared to those same children in Pakistan. Interestingly enough, this does not lead to a significantly lower mortality rate for children under five. Ghana's rate is lower than Pakistan but only by 0.71%. However, Ghana spends more than double on public health with 5.4% of GDP compared to Pakistan's spending of 2.8% of GDP.

### Education

	Ghana	Pakistan
Expected years of schooling	11.5 years	7.8 years
Mean years of school	7 years	4.7 years
Adult literacy	71.5%	54.7% of ages 15 years and up
Gross enrollment ratio for pre-primary	116.9%	82.1%
Gross enrollment ratio for primary	106.9%	92.1%
Primary school dropout rate	16.3%	37.8%
Gross enrollment ratio for secondary	67.1%	38.3%
Population with at least some secondary education aged 25 and older	54.3%	33.2%
Gross enrollment ratio for tertiary	12.2%	9.8%
Primary school teachers trained to teach	52.4%	84.9%
Pupil to teacher ratio	30:1	42.5 students to teacher
Public expenditure	8.1%	2.5% of GDP

Education is an indicator in which Ghana exceeds Pakistan in all aspects except teacher training. Pakistan's rate of teachers trained to teach is 32.5% higher than those in Ghana however Ghana's pupil to teacher ratio is much lower than Pakistan's. The expected years of schooling is 3.7 years more and the mean years of school is 2.3 years more. Ghana's adult literacy rate is 16.8% higher than Pakistan. Ghana has achieved 100% in pre-primary and primary school enrollment. Secondary enrollment rate is 28.8% higher in Ghana than Pakistan and tertiary is 2.4% higher. The success in Ghana is a logical sequence because Ghana spends 8.1% of GDP on education compared to Pakistan spending only 2.5% of their GDP that is more than three times as much.

### Income Inequality

	Ghana	Pakistan
Inequality-adjusted HDI	0.387	0.377
Coefficient of human inequality	33.1%	28.6%
Inequality given the Gini coefficient	42.8%	29.6%
Inequality given the Palma ratio	2.2	1.1
Inequality given the Quintile ratio	9.3%	4.1%
Inequality in education	36.7%	44.4%
Inequality in income	31.7%	11.6%
Inequality in life expectancy	30.8%	29.9%
Overall loss in HDI due to inequality	33.1%	29.9%

This section is very illustrative in terms of the income inequality within both countries and how even though Ghana has ranked high on certain indicators, poverty and inequality brings Ghana's ranking down. Ghana still scores higher than Pakistan when the HDI is adjusted for inequality, Ghana (0.387) slightly higher than Pakistan (0.377). Under the

Gini coefficient Ghana's inequality (42.8%) is dramatically higher than Pakistan (29.6%). The Gini coefficient is a measure of statistical dispersion intended to represent the income distribution of a nation's residents, and is the most commonly used measure of inequality. In the Gini coefficient, the higher the number the greater the inequality. The Palma ratio is defined as the ratio of the richest 10% of the population's share of gross national income divided by the poorest 40%'s share. This measure focuses on the rich and poor of the country, not the middle class. Ghana's Palma ratio is 2.2 and Pakistan's is 1.1. The Quintile ratio is measuring the average income of the richest 20% of the population to the average income of the poorest 20% of the population. Again, Ghana's inequality ranks higher, more than double, that of Pakistan's.

Inequality in education is 7.7% lower in Ghana than in Pakistan yet inequality in income is 20.1% higher in Ghana than Pakistan. Inequality in life expectancy and overall loss in HDI due to inequality is very similar for both countries.

### Gender

	Ghana	Pakistan
Gender development index	0.885	0.726
Estimated gross national income per capita, females	\$3,200.40	\$1,449.90
Estimated gross national income per capita, males	\$4,514.70	\$8,099.80
Labor force participation rate, females	67.3%	24.6%
Labor force participation, males	71.4%	82.9%
Mean years of schooling, females	5.6 years	3.1 years
Mean years of schooling, males	7.9 years	6.2 years
Population with some secondary education,	42.5%	19.3%

females		
Population with some secondary education, males	64.7%	46.1%
Expected years of schooling, females	11	7 years
Expected years of schooling, males	12	8.5 years
Life expectancy at birth, females	62.3 years	67.3 years
Life expectancy at birth, males	60.4 years	65.3 years
Maternal mortality	380 deaths per 100,000 live births	170 births per 100,000 live births
Adolescent birth rate	58.4 births per 1,000 women aged 15-19	27.3 births per 1,000 women aged 15-19
HDI, females	0.54	0.436
HDI, males	0.61	0.601
Women's share of seats in parliament	10.9%	19.7%

Women fare much better in Ghana than in Pakistan overall and in terms of education.

When it comes to health, women in Pakistan fare better, this is probably due to the high level of poverty in Ghana in comparison to Pakistan. The gender development index in Ghana is 0.885 compared to 0.726, which is 15.9% higher than Pakistan. The gap between males and females in the workforce is much smaller in Ghana than it is in Pakistan; however, the per capita income that men are making in Ghana is significantly lower than the per capita income men are making in Pakistan. The wage gap in Ghana is \$1,314.56 per capita income where as the wage gap in Pakistan is \$6,649.90. Per capita income for men in Pakistan is \$8,099.80 and in Ghana it is \$4,514.70. This reflects the level of poverty and income disparity between the countries. The participation of women in the work force is significantly higher in Ghana (67.3%) than in Pakistan (24.6%), however it is much lower for men in Ghana (71.4%) compared to Pakistan (82.9%).



Again, this reflects that the gender gap is not as dramatic in Ghana, however the poverty rate is much higher.

In education, women fare almost as well as men in Ghana: males expected years of schooling is 12 years and females 11 while the mean years of schooling for males is 7.9 compared to 5.6 for females. This is a difference of 2.3 years between the genders, which shows a bigger gap than in Pakistan. In Pakistan, the mean years of schooling for men is 6.2 years, which is 1.7 years less than the men in Ghana. Females in Pakistan are at half of that with 3.1 average years of schooling. The female population with some secondary education in Ghana is 42.5% of all females which is almost the rate for males in Pakistan (46.1%) and 23.2% higher than the population of females in Pakistan (19.3%) About 64.7% of the male population in Ghana has some secondary education.

In the field of health, life expectancy is slightly lower in Ghana. For females it's 62.3 years compared to 67.3 years in Pakistan. Life expectancy for males in Ghana is 60.4 years compared to 65.3 years for males in Pakistan. Maternal mortality in Ghana is 380 deaths per 100,000 live births, which is 210 deaths higher than Pakistan. The adolescent birth rate is also much higher in Ghana at 58.4 births per 1,000 women aged 15-19 and 27.3 births per 1,000 women the same age in Pakistan. Pakistan actually has more of women's share of seats in parliament representing 19.7% of the seats compared to Ghana at 10.9%.

### Poverty

	Ghana	Pakistan
Population in multidimensional poverty	30.5%/7.559 million	45.6%/83.045 million

%/headcount		
Population living near multidimensional poverty	18.7%	14.9%
Living below income poverty line at \$1.25 a day	28.7%	12.7%
Working poor at \$2 a day	44.3%	45.8%

In Pakistan, 15.1% more of the population lives in multidimensional poverty than in Ghana. Ghana has 3.8% more of its population leaving near multi dimensional poverty. Ghana also has significantly higher percentage of people living below the poverty line of \$1.25 a day, 28.7% compared to 12.7% in Pakistan. The rate of working poor living at \$2 a day is almost the same in both countries, with only 1.5% more of the population in Pakistan.

### Work

	Ghana	Pakistan
Population employed in the labour force	69.3%	54.5% of people aged 15 and older
Population in the labour force with tertiary education		24.6%
Domestic workers, females	0.3%	1.2%
Domestic workers, males	0.4%	0.3%
Population employed in agriculture	41.5%	44.7%
Population employed in services	43.1%	35.2%
Long-term employment rate	Na	1.1%
Unemployment rate	4.2%	5%
Vulnerable employment	76.8%	63.1%
Child Labour (ages 5-14)	33.9%	NA

More of Ghana's population 15 years and older work and in both countries the majority work in agriculture at similar rates. Unemployment rate is comparable and both have an extremely high rate of vulnerable employment: 76.8% in Ghana and 63.1% in Pakistan.

The percentage of children aged 5-14 who are working in Ghana is 33.9% and is unavailable for measurement in Pakistan.

### Human Security

	Ghana	Pakistan
Homicide rate	6.1 per 100,000 people	7.7 per 100,000 people
Homeless due to natural disaster	0	2,919.6 people per million people
Old age pension recipient aged people receive a pension	7.6%	2.3%
Number of prisoners	54 per 100,000	39 per 100,000 people
Refugees within the country	22,500 refugees from other countries	32,000 refugees from other countries
Suicide rate, females	2.2 per 100,000 people	9.6 per 100,000 people
Suicide rate, males	4.2 per 100,000 people	9.1 per 100,000 people
Violence against women ever experienced	44.5%	NA

A comparison of human security between the two countries appears to be fairly comparable on a national scale. The homicide rate is 1.6% higher in Pakistan. There are no documented people homeless due to natural disaster in Ghana whereas there are millions in Pakistan. Over double the amount of people receive a pension in Ghana, but 7.6% of that population is still a low number. There are more prisoners in Ghana and about the same number of refugees in both countries. The suicide rate is dramatically higher in Pakistan than Ghana, yet in Ghana, the suicide rate for men is double that of females. Violence against women in Pakistan is not documented in the UN HDI. In Ghana, 44.5% of women report some gender violence. A Google search of violence in Ghana yields articles all about domestic violence.

## Development and Security

Human security is an integral part of the modern definition of security, which is why states should incorporate human security priorities into their policies. However, it isn't enough to provide services. Increasing human development must be focused on systemic changes as well in order to grow economically. Pakistan spends nearly 20% of its GDP on the military 18.7% (1996-2000), 18.5% (2001-2005), and 19.5% (2006-2010). (World Bank) Whereas Ghana only spends 2.8% of their GDP on their military (1996-2000). (No data was available from 2000 – present) (World Bank)

Human security is relevant and crucial for achieving the traditional definition of security for a state. Traditional security is defined in terms of conflict and violence. By examining the case of Pakistan and Ghana, it is clear that the regions that have the most instability are the regions most underserved by their government. It is the northern region of Ghana and the North-West Frontier Province (now known as the Khyber-Pakhtunkhwa) and the Federally Administered Tribal Areas in Pakistan that have the most violence and the least amount of services. These are regions where the literacy rate is lower and health care is less available than other parts of the country. By providing more services to the people, including educational services, human security in the north of Pakistan would be ensured, thus reducing conflict. In turn, there would be economic improvements and more informed citizens which would give the Taliban militants and extremists less hold over the community effectively decreasing the Taliban's influence and relevance. "This first return to peace would entail a cleaning up and marginalization

of extremists in both India and Pakistan who have benefited most from the no-peace situation.” (Zaidi 414)

As previously stated, there are many factors, which distract focus away from education; these include military conflict or violence, natural disasters, levels of development and financial resources. Many would claim that the most pressing would be financial. “National budget priorities are formulated with attention to immediacy of impact and severity of consequences. The most immediate and catastrophic threats are generally given priority. In this equation, education tends to lose.” (Chapman 463) Although that may be true, as we see in the circumstances of Pakistan, the state has continually cut funding for education and has chosen to allocate funds elsewhere.

In the case of Pakistan, defense spending has constantly been higher than development spending, almost one-and-a-half times higher than health and education combined. This is at a time when every third Pakistani-50 million people- live in subhuman poverty conditions. Clearly, the priorities of the government have been inverted where incorrect notions of the country’s ‘security’ have given rise to a huge scale of human deprivation and insecurity of life in Pakistan. (Zaidi 413)

Therefore, although the funds Pakistan allocates towards education may be limited, due to priority imbalances, there is certainly more that can be invested in education. Pakistan spends 2.5% of its GDP on education whereas Ghana spends 8.1%

The counter claim would be that the government must focus on the military first to assure a physically safe environment for its population. However, the state is already doing that and it clearly isn’t working. Pakistan spends around 7 times more on the military than on primary education. (EFA 2012). The Taliban in the FATA and the North-West Province are able to sustain them and prosper there precisely because the

government is ignoring the needs of the people living there. “Every 1% increase in women’s education generates a .3% increase in economic growth. Exclusion from the socioeconomic development in the country is one of the root causes of the conflict in Northern Pakistan.” (Winthrop 2009) The lack of investment in education is stunting economic growth and allowing space for extremists to prosper. “Educating [...] is one of the most leveraged investments there. [...] Not only does it bring a range of benefits to the individual [...] such as self-confidence, [the] ability to make informed decisions [but also] critical analysis of propaganda, which is crucial in the battle against the Taliban.” (Winthrop 2009)

By providing more services to the people, including educational services, human security in the north of Pakistan would be ensured, thus reducing conflict. In turn, there would be economic improvements and more informed citizens which would give the Taliban militants and extremists less hold over the community effectively decreasing the Taliban’s influence and relevance. This concept can be applicable more broadly to other states that also are experiencing conflict. A two-pronged approach of marginalizing extremists and providing more basic services, particularly education, eliminates the power vacuum in which extremists fill.

The influence of levels of development also contributes to the state’s ability to provide adequate services. As stated above in the case of Pakistan, rural areas receive less funding and have less resources than urban centers, hence they are more vulnerable to disasters as well as conflict. Rural areas matter as well and can be locations with great

growth potential. Investment in education in these areas also leads to economic growth and development, which will contribute to prosperity and peace.

The difference between Ghana and Pakistan is that while Pakistan is ignoring the issues of their rural north and focusing on military force, Ghana is actually prioritizing human security issues of their impoverished north. While Ghana decreased poverty overall, “The incidence of poverty in the Northern Region declined only slightly over the same period, from 63% to 52%. In the Upper West Region it remained static, at 88%, while in the Upper East Region it actually increased, from 67% to 70%.”(Harsch) According to the International Fund for Agricultural Development, poverty rates in the north are two to three times the national average, and chronic food insecurity remains a critical challenge. (IFAD 1) In addition to the poverty rate raising only slightly, the inequality in northern Ghana has increased. “Inequality in northern Ghana rose by 25% compared to 9.7% in the south between 1991 and 2006.” (Jatoo, Al-Hassan and Adekunle 2) This inequality could predict future unrest.

Nevertheless, the Government of Ghana has not only taken note of this inequality, but has identified how to improve these conditions and has initiated efforts to make changes for the region. The governments’ Food and Agriculture Sector Development Policy for 2009-2015 is known as FASDEP II. This policy recognizes the importance of supporting agriculture the value chain development.” (IFAD 3) In order to continue to reduce poverty agricultural and rural development Ghana created the Ghana Shared Growth and Development Agenda II (GSGDA II), which span 2014-2017. It stresses the need to focus on agriculture, fisheries, small and medium-scale enterprises and

sanitation- with special attention to the dry savannah region in the north” (IFAD 2)

Another strategic agenda that the government has implemented is the Medium Term Agriculture Sector Investment Plan for 2011-2015, which is the national investment road map for implementing FASDEP II. “Major constraints to their [people in the north] livelihood include lack of infrastructure and insufficient access to equipment – such as agricultural inputs and technology, and facilities for storing, processing and marketing products.” (IFAD 2) The three northern regions are far from the ports, roads, railways, markets, industrial centers and fertile farming areas that help stimulate greater economic and human development in southern Ghana. “To bridge Ghana’s north-south economic and social divide, the government has established the Savannah Accelerated Development Initiative (2010-2030) as part of its overall northern development strategy.” (IFAD 3) In order to attract investments in the region and support this program, the government created the Savannah Accelerated Development Authority, which aims to attract investments to growth corridors in the north.” (IFAD 3) Cletus Dordunoo, one of the editors of the Ghana Human Development Report reflects on the difference between the north and south in Ghana.

There is no single priority for overcoming the gap [...]. Infrastructure- especially roads and modern communications technologies- will be essential for breaking the north’s geographical isolation. Since most northerners engage in farming and livestock herding a ‘very aggressive’ agricultural development programme is also needed, to provide small-scale farmers with fertilizer, seeds and irrigation. Meanwhile, he adds, ‘I would not trade off education and health for anything. (Harsch)

Given that the north is where the poverty and inequality is the greatest and the services for citizens are the lowest, it is not surprise according to my research that this is a region



where violence occurs in the country. “In late June 2008, ethnic clashes again erupted in Bawku in the Upper East region, leaving more than a dozen people dead. (Harsch) Interestingly enough, the people of the region themselves are keenly aware of the potential implications for their community if the violence were to continue. “Drawing an explicit link between such violence and the persistence of poverty, hundreds of women and children marched through the town to demand peace.” (Harsch) Perhaps their awareness of the link is reflective of the high levels of education they have received.

### Women’s empowerment and Development

This example of women and children marching in the streets demanding peace is a great example of the importance of women’s empowerment. Empowerment of women and participation in society actually increases the levels of development including both quality of life indicators as well as overall numerical figures on a community wide scale. Awumbila writes about women in Ghana’s work force; “Indispensable to the economic development of Ghana, women form 51.3 percent of the population of 15 million. They constitute about 52 percent of the agricultural labor force and produce the bulk of the nation’s food crops. (Awumbila)

“Literacy is perhaps the greatest tool for empowerment. It changes the lives of individuals and of whole communities.” (Roberts 37) The more schooling that a girl completes and the more literate she is, the more she can contribute to society. “If a girl finishes elementary school and particularly if she has some secondary education, she marries later, ‘better’ and has fewer children. Her children are healthier and better

educated. She often earns income, which is very empowering because it gives her added status. She also participates more in her community.” (Roberts 37)

Violence against women is a serious issue that not only impacts women’s status in society, her physical and mental health, but also has wide reaching effects on the community and the country’s capacity to further develop. “For effective integration of Ghanaian women into the mainstream of the development process, it is necessary to identify and plan to eliminate or at least reduce the incidence of acts and situations which are dehumanizing and/or militate against the status and productive roles of Ghanaian women.” (Ardayfio-Schandrof 1)

It was clear from the analysis of the UN HDI that violence against women is a significant problem in Ghana and although unmeasured in Pakistan, other data evaluated shows it is a serious problem in Pakistan as well. The UN Division for the Advancement of Women conducted a study on Violence against women in Ghana in 2005 and found that “Seventy-two (72%) of the respondents reported that it (wife-beating) is a common practice in the communities. [...] Three per cent (3%) reported that it happens regularly and 19% reported it occurs sometimes.” (Ardayfio-Schandrof 7)

The study outlined the violence against women measured as, wife-beating, early and forced marriages, rape (both within and outside of marriage), defilement, sexual harassment, psychological abuse, economic abuse and physical abuse, widowhood rites, and female circumcision. “Twelve percent (12%) of the female respondents have been circumcised and 10% said their siblings have been circumcised. [...] 75% said it is a bad practice.” (Ardayfio-Schandrof 9) Forty percent (40%) of the females stated they have

been married by the age of 20 years and 22% of those married said that their parents decided their marriage for them.” (Ardayfio-Schandrof 8) Combating gender-based violence must become a priority both in Ghana and Pakistan to continue development and human security for all their citizens.

### Role of Non-Governmental Organizations

A final obstacle the state has to contend with when it comes to the provision of educational services is the actual design of the curriculum and the creation of educational norms. If the state needs outside help in doing so, who is providing that assistance and is it compatible with their own cultural values? This is particularly important if the government doesn't have adequate funds for education and is relying on external organizations to help develop their education sector. One of the criticisms of the IGOs, such as UNESCO and USAID, instituting educational norms is that they are originating from the West and based on Western ideologies, and are being turned into global norms and the world is expected to institute them. “Thus, [...] bilateral and multilateral activities appear to have worked in tandem to spur the governments of developing countries to adopt programs of educational expansion modeled on the western world.”

(Mundy 346) Mundy asks,

Are forms of transnational private authority overshadowing the educational decision-making power of states? Is supranational elite or expert authority in education thickening, or has the expansion of relatively homogenous educational systems and of popular faith in the liberal promise of schooling generated new opportunities for popular political contest on a transnational scale? (Mundy 351)

Mundy's questions reflect concern, which others are starting to investigate. Is there an

“elite dictating the educational system? Are local cultural preferences and identities being eroded due to Western (or other) influence on what education should look like? In Brock-Utne’s book, she “shows how global power relations shape educational provision, language of instruction, and curriculum content of African schools and universities.” (Herman 131) If so, that could undermine the positive impact of the services because recipients could view them as foreign and motivated by foreign interests, rather than an opportunity for their children.

Matthew Nelson conducted research in Pakistan where he surveyed those running the IGOs providing educational services in Pakistan as well as the citizens. He wanted to see if the local demands of the people were in line with the perceptions of the donor agencies, as to what locals wanted for their schools and options. He found that consistently the preferences of the people did not correlate with the agencies.

The data we collected also allowed us to better ascertain the terms of local preferences regarding two important issues for local policy makers—namely (a) language of instruction and (b) religion. These are important issues to examine especially because our data pointed to conclusions that contradict the expectations of those working in prominent donor agencies and think tanks. (Nelson 712-713)

This brings us to the issue of the alignment of global norms with local demands. In Nelson’s study, “... the substance of local educational demands did not point to any patten of convergence with any specific global norms.” (Nelson 701) The World Bank and USAID initiatives in Pakistan claim to utilize a bottom-up strategy to focus on the local level.

Yet, precisely because their attention has shifted to the local level, reformers routinely find themselves confronted with a wide range of

difficult questions concerning (a) the nature of local demands, (b) the role of market forces when it comes to satisfying these demands and perhaps most importantly, (c) the extent to which the international agencies are prepared to reinforce 'demands in favor of religion.' (Nelson 707)

The issue of ethnocentrism of Western ideologies creeping into educational structures gives way to the issue of the opinions of the state or local level to have a say in education.

“The extent to which communities were allowed to participate in education and the nature of the structures of governance has been a major source of conflict in recent years.” (Johnson 225) It is a complex point, how can decision-makers in France or the UK determine the best educational system or plan for those in an Asian or African nation? Or how comfortable is the US with providing for more madrasas or Islamic education oriented schools in the Middle East? “In fact, those interested in international educational reform increasingly find themselves confronted with a truly complex global marketplace of ideas.” (Nelson 705)

We can see the positive intentions of the IGOs efforts to make universal primary education and increase the quality of education in world. The criticism emerges on *how states should implement these goals* and what the state or local curriculum should look like. This is an aspect in which NGOs are more on track and in tune with the local demands. It is NGOs who are working more with the local people and with a specific mission. NGOs work directly with the people, not through government agencies or workers, and therefore have a better impact on the individual, rather than the system. “Many NGOs were viewed as being more in touch with the real needs of citizens and better structured to deliver services at the grass-roots level.” (Chapman 466) However, it

is the *system* that needs to be created or overhauled to affect widespread changes and the government is the only one who can institute that.

Another way in which NGOs seem more effective is in the aspect of funding. When it comes to government funding, “Urgent needs in health and environment and financial downturn being experienced in some countries, a decline in the percent of the national budget being allocated to education.” (Chapman 460) Additionally, government inefficiency or corruption oftentimes counteracts potential positive effects from the IGO level.

International assistance agencies have been repeatedly criticized for the limited impact and effectiveness of their development assistance. [...] Working with NGOs increasingly was seen by international and bilateral development agencies as a way of delivering assistance directly to the target groups of citizens while by-passing the problems encountered in working through some recipient governments. (Chapman 466)

If states see that NGOs are having more success at improving conditions and capacity of educational services, then they should utilize the NGOs as much as possible and create methods and clear policies on how to do so. States need to utilize NGOs and facilitate the provision of services particularly in areas where the state is unwilling or unable to do so.

It is clear that education and gender equality are crucial aspects to increasing levels of human development. There is a two-pronged effort that needs to occur to continue progress. First and most important, states must implement policies and plans to achieve specific human development goals. Without system-wide, state supported efforts, progress will be uneven, minor or even non-existent. Second, local interests and demand

must be the driving force behind such initiatives. NGOs are instrumental in providing that support, particularly to rural areas the government hasn't.

## **Chapter 9: Conclusion**

In conclusion, education can play a vital part in assuring a safe and secure environment for individuals and therefore the state. As such, states need to give more priority to both funding education, planning for provisions of services in the case of emergencies that arise from violence, natural disasters or any other types of crises, as well as have clear curriculum and objectives. When neglected, human suffering and instability in the state can occur. In the case of Pakistan, we have seen how an overemphasis on military can eclipse the basic needs of the population, which in turn can lead to more instability and violence. Prioritizing education can serve as a conflict prevention strategy as well as a growth and development tool.

Ultimately, where something is lacking, there is opportunity. If the educational system is in disarray whether due to violence, natural disasters or just outright neglect by the government, it will provide an opportunity for something new. “Emergencies thus can provide an opportunity for transforming education [...]. They allow for the possibility of reconstructing a social institution that helps develop and form the human resources that determine the way a society functions.” (Pigozzi 4) Governments that seize these opportunities prioritize education have the capacity to shape the future of their country in new ways than were possible under old structures and paradigms and ensure the security of their state through an investment in their people. They must also utilize the actors they have who are already making an impact.



## Recommendations

There are several general recommendations, which can be gleaned from the comparison of Ghana and Pakistan. For example, if greater human development decreases violence, then education plays an important role. The highest priority to combat these impediments to educational access for both boys and girls is that the government of Pakistan must increase government funding for schools. Even if they only increased their spending to 4% of the GDP, which the government has already committed to doing but never followed through with, the government could radically improve the conditions of their educational structure. More schools need to be built in more regions. In the rural or less developed areas where there are fewer schools more must be built. Schools must be established immediately in camps for displaced people. This includes not only camps that currently exists and have no schools, but also any future camps that may be established as a result of future violence or disaster. In the case where no schools can be built, the government should send supports to the community to hold classes in homes or other potential meeting places. Schools that are in disrepair must be improved and more resources must be provided. Conditions such as lack of drinking water, lack of bathrooms and lack of electricity must be repaired. The capacity of schools to absorb displaced boys and girls in host communities must be increased. By increasing the spending on education, the country will grow economically, human security and quality of life will increase and thus physical security for the individual and the state will increase as well.

UNICEF'S "Education in Emergencies and for Reconstruction: A developmental approach" articulates how education can be used for these purposes. The curriculum

should include human rights, environmental awareness, and a sustainable future. Furthermore, it is essential to include the essential knowledge and skills that enable a child or adult to survive and cope with the emergency. This could include issues relevant to the country, such as; mine- awareness; information on HIV/AIDS, cholera, and other health issues; and psychosocial well-being.

Additionally, education can serve to educate students about their political and civil rights under their government, which will contribute to a more informed and capable society. This is true also of peace building in areas of conflict, especially where there is an ethnic or religious context. Pigozzi states, “[...] the role of education as a social and cultural institution [can be] used by society to instill attitudes, values, and certain types of knowledge in its newest citizens, its future leaders.” (Pigozzi 3) While education can instill new values and attitudes, it can also be used to preserve treasured and unique cultural traditions and perspectives as well.

Another advantage to prioritizing schools is that they because they are so integral to all aspects of well being (i.e. human security) they can offer stability and a safe place in the face of turmoil and upheaval, for the individual child as well as the community at large. “It [education] plays a critical role in normalizing the situation for the child and in minimizing the psychosocial stresses experienced when emergencies result in the sudden and violent destabilization of the child’s immediate family and social environment. It is essential in assisting children to deal with their future more confidently and effectively, and can be instrumental in making it possible for them to develop a peaceful society. Furthermore, educational activities that include parents and other community members

can play an important part in rebuilding family and community cohesiveness.” (Pigozzi, 2)

Both countries need to initiate gender programs to end gender-based violence against women within their country. Although Ghana has created the National Council on Women and Development (NCWD) and the Ministry of Women and Children’s Affairs (MOWAC) as well as gender desk in most government institutions, a nation-wide initiative to curb domestic violence, female circumcision and other forms of gender-based violence in their country needs to be started. Pakistan should focus first on raising their educational system and access, particularly for girls as well as ending gender-based violence. This investment will have a significant impact on their fight to end the Taliban’s influence, particularly in the northern under-served regions.

Pakistan should follow Ghana’s example in their effort to identify the specific needs of the people in the north and work to alleviate those problems to ensure stability of the region. Prioritizing services and human development will help fight the influence of the Taliban and other extremists and curb violence. The Pakistani government and development partners need to review past efforts to increase development and better target the poor, especially in the violent northern regions.

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