

# Briefing Notes in Economics

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## The Seclusion Ethic and the Educational Attainment and well-being of Adolescent Girls \*

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*Although poverty constricts the educational attainment of both boys and girls in poor countries, girls often fare worse due to the seclusion ethic, widely prevalent in west and south-central Asia. This paper examines the implications of that ethic for the educational attainment of poor girls. Recent international emphasis on their education is welcome, but bags of rice and scholarships alone may not work if there are high “psychic” costs related to their physical and moral safety, and parents continue to undervalue their human capital. From a longer term perspective, policies have to aggressively erode the pillars that support seclusion norms. JEL: O150, Z130.*

### 1. Introduction

In recent years, attention has increasingly come to be directed towards the well-being of children and adolescents in developing countries. Safety and security are critical determinants of the well-being of people directly, and indirectly by impacting on their ability to develop human capital and livelihood skills, and to participate in the social and political life of a nation. While safety and security are universal concerns, since they directly impinge upon the ability of all human beings to

function, they raise issues with significant gender dimensions. Across the developing world, while both boys and girls suffer from violence, girls are much more subject to abuse of many kinds, in their homes, workplaces and communities. Often, the very institutions, practices and spaces that are thought to be safe, are the ones that harm them in great measure. Apart from physical violence, indirect assaults on their physical being come from biases in intra-household allocations of food, health care and nutrition, and consumption smoothing in favour of

boys (see, for instance, Muhuri and Preston, 1991; Behrman and Deolalikar, 1990; Rose, 1999). But the dimensions of safety and security are more extensive in conservative cultures that cherish female chastity and purity. Social interaction of the sexes is discouraged, and promiscuity is generally taboo. This imparts a ‘moral’ aspect to safety, with severe adverse implications for girls.

Patriarchy plays a strong role in perpetuating gender inequalities that harm females in the ways noted. However, patriarchal values interact with institutions and other aspects that are specific to cultural and local settings. This can produce different outcomes, not just across countries but also within countries by region and socio-economic class. For instance, while the moral safety of girls is important within the patriarchal systems found in South-central Asia and the Arab states of West Asia and Northern Africa, it is far less relevant in other parts of developing Asia, Sub-Saharan Africa (SSA) or Latin America. In the former group of countries, patriarchy goes hand-in-hand with the seclusion ethic. That ethic plays a major role in the lives of females. This paper examines that role in the context of institutions like marriage and the practices it fosters in shaping how society perceives the safety and security of adolescent girls, and what implications follow for their well-being in general, and for their ability to develop human capital in particular. Our interest is in the countries of South-central Asia and the Arab states of West Asia and Northern Africa, with special emphasis on India, Bangladesh and Pakistan.

## 2. The Seclusion Ethic

“Purdah” or “chador”, whereby Muslim women practice veiling, is a direct and physical manifestation of the emphasis on the moral aspect of safety found in the Muslim cultures of Asia and Africa.

But purdah is but one manifestation of seclusion. The seclusion ethic is an ideology or ethos that is broader in scope, one that draws moral and physical boundaries that restrict the social and economic mobility of females. As a result of this they [the affected women] lack control over important aspects of their lives - from education and work, to marriage and fertility. The seclusion ethic and the social norms that it fosters are by no means a given or exogenous to the socio-economic environment. This is clear from the intra-country and inter-country variations in the manifestations of seclusion norms, as well as from the fact that seclusion has been weakened by the forces of economic development in general, and the spread of education in particular. Yet, changes in social norms come slowly, and today the seclusion ethic remains a powerful force in the lives of girls in many of the countries we look at in this paper. As a result, the primary objective and focus of this paper is on the consequences for adolescent girls that flow from the institutions, practices and norms that go hand-in-hand with the seclusion ethic.

### *Seclusion and early marriage*

An important aspect of the ideology of seclusion is that marriage is universal and often takes place early, as a means of ensuring the “chastity” of girls and of keeping the family honour intact. Seclusion also makes it very difficult, if not impossible, for females to live independently outside marriage. The social status of a girl and her family is closely tied to her morality (real or imagined), and marriage is perceived as an institution which provides that status to girls, and also for their moral safety and security. In effect, seclusion norms dis-empower girls, so that they are dependent upon and under the control of males through their life cycle - from fathers and brothers in pre-natal homes, to husbands after marriage, and sons during old age.

The longer a girl stays unmarried, the greater the difficulty of finding a match, not least because the greater the chances that her reputation and social status will be compromised as a result of interaction with males in a social, school or occupational setting. Thus, although the data are sketchy, the average age at first marriage is estimated to be under 22 years for women and 24 years for men in South-central Asia. This compares with more than 25 years for women (almost 28 years for men) in Eastern Asia, where seclusion is generally absent (United Nations, 1998, 39). Given the lack of good data, it is difficult to ascertain with certainty what the urban-rural differentials are, but rural rates can be considerably lower.

In South Asia where seclusion is prevalent, girls themselves buy into the idea of marriage at an early age because it is seen as a way of securing status and prestige. For example, a married 16 year old girl in Bangladesh has social status (if little empowerment), but if she is unmarried, she is without any status at all and even more restricted in her terms of what she can do. To the extent poverty forces girls into the labour market, they lose social standing and face violence, especially in domestic service and the sex trade. Even when girls are in occupations that are far less demeaning, the loss of social status or morality is an ever-present danger. A study by Kabeer (1997) on garment factory workers in Bangladesh (the bulk of whom are young and unmarried), shows strikingly that an improved income status need not translate into an improved social status. Kabeer notes the remarks of a male worker as follows: “their [the female garment workers] value has gone up but their reputations have gone down” (p. 271). Thus, in the eyes of society, morality is compromised although the woman’s income might help feed family members or put siblings in school.

It is important to note that early marriage is not inevitable in countries where seclusion is prevalent (with or without purdah), and there can be wide inter-country variations, as well as intra-country variations across income and/or social classes. For instance, among higher income groups in urban areas, with higher average levels of education, girls typically do not marry as early as their rural sisters, while in some purdah countries such as Pakistan, the age at first marriage is relatively higher than in Bangladesh or India.

### ***Marriage, dowry and the well-being of girls***

The safety, security, and social status sought for (and by) girls through marriage, also bring with it costs which can negate the very gains being sought. In particular, early marriage means that girls go from childhood straight to adulthood and motherhood; from child to child-mother, without the benefit of the experience of adolescence. This has profound implications for their well-being.

Early marriage is associated with early child-bearing, and this poses significantly greater health risks for adolescent girls. Far from getting protection and support, girls could also marry into abusive relationships. They might also risk rejection and violence from their husband and his family if they cannot produce sons who are a critical element of their social capital from marriage in South Asian cultures. Recent studies suggest that the preference for sons has not waned in India despite socio-economic development, and fertility decline is being accompanied by a worsening of the population sex ratios (Sudha and Rajan, 1999; Basu, 1999).

The dowry system, whereby the parents of the bride (groom) make payments (in cash or in kind) to the family of the

groom (bride), is prevalent in parts of Africa and Asia. In the Indian sub-continent, the dominant form of dowry is one where the payment goes from the bride's side to the groom's side. It is the "groom price" that must be paid by the bride's parents to secure the marriage. Although historically, dowry arose among high-caste Hindus of North India to enforce seclusion through early marriage, in modern times, the dowry system transcends religion, class and caste, and with some exceptions is widespread across the Indian sub-continent. This in spite of a government ban on dowry in India. It is not surprising that, dowry often financially ruins families, and leads to physical and mental abuse, life-threatening situations and even death for young brides.

If an explicit dowry is viewed as the price paid to secure marriage, it might be only a fraction of the price that girls (and/or parents) end up paying to also safeguard it. This is because females, especially where seclusion prevails, have few options should their marriage fail and, therefore, are often pushed to actions that safeguard the marriage. For instance, women might voluntarily surrender control over the use of their income, or over credit received under the currently popular micro-credit programs directed towards women, to their husbands or to family elders (in extended families). This may be a "strategic" decision, and like an explicit dowry, it offers them the possibility of continued physical safety and mental security. Effectively, participation in labour markets or in credit programs, might then simply be a way of purchasing "marriage insurance". Also, as noted by Agarwal (1997), seemingly altruistic behaviour often observed of mothers who might make sacrifices in favour of their male children and husbands (and in-laws in extended families), may be seen as a form of strategic behaviour designed to buy goodwill within the household. Again given the weak "fall-

back" positions that women have a bride's parents may be compelled to continue to make payments to the groom's family, a form of extended dowry, again to safeguard the marriage. Thus, it seems that the need to carry a dowry underscores the lives of many girls, although that dowry can assume diverse forms. Overall, girls could end up paying a steep price for safety and security through marriage, and there is little guarantee of the certainty or durability of these "gains."

### **3. Seclusion, human capital development and livelihoods**

The weak "fall-back" options of women are in general suggestive of their unequal access to resources, especially education. To develop their human capabilities more fully, girls not only need to go to and stay in school, but also to have access to non-traditional academic programs, as well as extra-curricular activities. Although national data do show that developing countries have made significant strides on the education front, literacy and primary-secondary enrolment rates of girls, especially in the poorest countries, lag significantly behind those of boys (United Nations, 1998, 21-22; United Nations, 1995, 101-103). Statistics for 1997 also show that adult female literacy rates are only 38.6 percent that of adult male rates in South Asia, compared to 66 percent in the Arab states, and 75 percent in East Asia (UNDP, 1999, 229-232).

Poverty is an obvious cause of illiteracy, but it alone need not impact more adversely on girls. That it does, reflects gender biases against girls. To begin with, early marriage itself reduces the likelihood of girls getting an education beyond the basic level. However, under patriarchy, even in the absence of early marriage, the incentive is to educate boys, especially in families where seclusion and the moral safety of girls is important. Boys not only command a

dowry when they marry, their work is seen as being “productive”, and they are also expected to provide for their parents in old age. Girls, on the other hand, carry the cost of a dowry, and they marry into their husband’s family and their responsibilities lie there. Also, the opportunity costs of educating girls can be high since they provide long hours of unpaid, under valued labour in the home - from cleaning, cooking and fetching fuel, to looking after siblings - while their brothers do not assume similar burdens. In fact, even if girls get to go to school, they are not necessarily spared these responsibilities. As a consequence, the quality of the learning experience for girls is likely to be poor. Finally, the “psychic” costs of educating girls can be high because of parental concerns about the physical and moral safety of their daughters, accompanied by their low perception of the economic value of investing in girls. On the other hand, success in the marriage market can bring pecuniary and/or non-pecuniary benefits to parents, and they are thus willing to (and, indeed almost must) invest heavily in the marriage market, even if it means going into debt, through the provision of dowry.

It might be expected that, other things being equal, as one moves from lower income groups to higher income groups, restrictions on the social and economic mobility of girls would loosen. One might also expect less adherence to conservative values. With this weakening of the ideology of seclusion, the outcomes for girls would be much more positive in terms of greater access to resources including education, and delayed marriage. At the national level, it seems that counties with higher per-capita incomes, such as those of West Asia, with 1997 per-capita GNP of \$1,754, have better outcomes for girls (in education and the age at first marriage) than poorer countries, such as those of South Asia where per-capita GNP averaged only \$452 in 1997 (UNDP,

1999, 180-183). However, these patterns need not imply a weakening of seclusion, nor a reduction of gender inequalities in education. Looking first at the evidence at the macro, inter-country level, an empirical study by Filmer (1999) suggests that the gender gap in educational attainment is independent of GDP per-capita. This is consistent with the argument that the educational attainment of girls is higher in countries with higher GDP per capita. Interestingly the outcomes for boys also improve with the higher GDP and that the strength of the impact on girls is not large enough to reduce historical inequalities in educational attainment (if any). Thus, girls do better in richer developing countries than in poorer ones, but they might still lag behind boys. In addition, the better educational outcomes for girls in richer countries do not imply a weakening of the seclusion ethic. The countries of West Asia show better educational outcomes for girls perhaps because, by virtue of their greater resources availability, they have been able to provide more extensive educational facilities and programs that also meet the demands of seclusion.

What about the micro, intra-country evidence? Studies by Filmer (1999) and Filmer and Prichett (1999) show that as one moves up the income ladder, there is clearly a large difference in educational attainment. For instance, they find that the difference in the median grade attained between the rich and poor can be very large (as much as 10 years in India). More significantly, they find that in South Asia and Northern Africa, there is a strong gender effect; that, while the education gap (by whatever measure we use) is small for the richest, it is large for the poor. There is, thus, a “double-negative” for the female poor, pointing to the strong gender biases alluded to earlier. Specifically, the explicit, opportunity, and “psychic” costs of educating girls loom large for poor families, and in conjunction with the low

value put on a girl's education, lead to under investment in their human capital development. For middle-class families, the dis-incentives to educating girls can be weaker. Much would depend upon parental attitudes.

An extensive literature, including recent evidence (Filmer, 1999), clearly confirms the positive role that the education of parents can play in promoting the education of girls.

Does the lack of any significant gender gap in education among better off households imply that such households are less bound by seclusion norms? There is little doubt that this is true, but to what extent is difficult to judge given the lack of concrete information. The better outcomes for girls belonging to higher income households might also reflect supply-side factors - for example, greater and more convenient access to educational facilities. It is worth noting that higher income groups are typically urban in nature where there is a much greater availability of educational facilities that accommodate seclusion values, such as sex-segregated educational institutions and qualified female teachers, both of which reduce the "psychic" costs of sending girls to schools. This is in contrast to rural areas where there is a lack of convenient physical access to educational facilities, and (often) a lack of law and order to ensure safe access.

Dowry too can have dis-incentive effects on the extent of education that girls acquire. At one level, girls in low-income families might be forced into the labour market to earn income to meet the future cost of their dowries (Kabeer, 1997), thereby foregoing education. Girls might also be forced to sacrifice education, especially at the more costly higher levels, to save funds for their dowries (quoted in Khan, 1993, p. 236). Furthermore, the more educated the girl, the higher the dowry needed to find an

even more educated groom (Khan, 1993), given the widespread prevalence of assortative matching in the region.

But do better-educated grooms receive higher dowries? Rao and Deolalikar (1998) argue that, on theoretical grounds, the impact of groom (and bride) attributes such as education on dowry size is ambiguous, and their econometric study of six villages in South-Central India suggests that there is no relationship between the two. Again, much would depend upon the socio-economic status and attitudes of parents. For example, if parents see the possibility of moving up the socio-economic ladder by marrying daughters into better-educated and/or wealthier families, they might choose to educate their girls. As Rosenzweig and Stark (1989) have noted, this might also be a strategically sound investment since it might buy poorer families financial support during hard economic times.

Where seclusion norms do not preclude girls from getting some education, they still affect the extent and types of education and skills they acquire. Typically, girls are especially thinly represented in educational institutions of higher learning for many of the reasons cited earlier. Not only are the explicit costs higher for higher education, but so are the "psychic" costs, especially for rural parents since the delivery of higher education is concentrated in urban areas. In many cases, the education and skills girls acquire are geared more towards successful entry into the marriage market than the labour market. In general, the education and skills levels that girls develop are reflected in their occupational patterns. As noted by the United Nations (1995) survey of women, in many parts of the world, women are engaged in a great deal of unpaid labour, and are in occupations which are losing status and offer little upward mobility. Seclusion norms further exacerbate these problems for females, especially the

poor. Thus, the “double-negative” of poverty and gender for females in education translates into a similar situation in the labour market.

#### 4. Conclusions

Overall, while poverty constricts the educational attainment and livelihoods of both boys and girls, with adverse impacts on their well-being over the life-cycle, the human capital development and well-being of poor girls is even more severely impacted due to the seclusion ethic. Pushing the education of these girls is, therefore, a major consideration, and is now a top priority among international donors and organisations engaged in international development. Micro-level interventions, such as incentives in cash or in kind to parents to educate their daughters as well as to delay marrying them off, are undoubtedly important. But bags of rice and scholarships alone may not work if there are high “psychic” costs related to the physical and moral safety of girls, and parents continue to undervalue the human capital of girls. Such interventions must be accompanied by initiatives that educate parents on the need to send and keep daughters in school, because where parents are more enlightened, the outcomes for girls can be much more positive.

In the poorer countries of South Asia, interventions that provide girls outside of urban centres convenient and safe access to educational facilities and non-traditional programs and extra-curricular activities, entailing sex-segregated schools, female teachers and the like, would make it easier for parents to send girls to school. While this would allow many poor girls to get an education that they might otherwise not be able to access, it runs the danger of perpetuating seclusion practices and legitimising the seclusion mind-set, thereby weakening the incentive to change. Additionally, although providing girls safe, secure and

equal access to education is undoubtedly very important, it is one aspect of their well-being. Because of seclusion norms, girls and women face assaults on their well-being across a broad front. Thus, from a longer term perspective, policies have to more aggressively erode the pillars that support seclusion norms.

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\* *The views expressed here are personal to the author and do not necessarily reflect those of the other staff, faculty or students of this or any other institution.*

### Book Review:

*UNCTAD (2000) – World Investment Report 2000: Cross-border Mergers and Acquisitions and Development. United Nations: New York & Geneva. PP 337. ISBN 92 1 112490 5.*

*UNCTAD (2001) – World Investment Report 2001: Promoting Linkages. United Nations: New York & Geneva. PP 354. ISBN 92 1 112523 5.*

The United Nations Conference on Trade and Development (UNCTAD) has been publishing its annual World Investment Report (WIR) since the early 1990's. Similar to many other United Nations publications the WIR's are impressive for their attractively laid out content, their comprehensive coverage and hence their worth as important documents summarising best practice approaches across a wide area of policy discussion.

The 10<sup>th</sup> anniversary edition of the WIR – World Investment Report 2000 (WIR 2000) – has cross-border mergers and acquisitions (M&A) as its main theme. In a world in which flows of foreign direct investment (FDI) has been on the rise, consideration of cross-border merger and acquisitions is particularly relevant. WIR 2000 discusses the record on recent FDI flows and their implications for M&A activity.

The report consists of two parts. Part one on trends focuses on the evolving system of the international production system and considers the impact of its expansion on overall economic activity. Part one on trends also takes a regional perspective broadly split into three: the OECD



countries, the developing world and Central and Eastern Europe. The nub of the discussion here concerns a comparison over time of FDI inflows and outflows as well as a sectoral representation of these trends. Part one on trends ends with an impressive compilation of data on the world's largest 100 transnational corporations. This information focuses mostly on sales figures, employment statistics and assets held.

Part two of WIR 2000 focuses on a detailed presentation of issues directly impacting on the nature and size of cross-border M&A activity and other development matters. The initial focus in part two is on general trends, which is mapped on to a sectoral and industry-wide discussion of change. Part two then moves on to a discussion of the theoretical structure of optimal M&A's and mentions a series of complementary factors for the conduct of successful M&A activity, such as changing economic environment, technology and regulation.

The final element of part two focuses on the manner in which the infusion of FDI may add value to the overall development efforts of developing countries. The impact of FDI infusion is discussed from the perspective of technological diffusion, financing, labour markets issues, trade and competitive behaviour of industrial firms.

The collaborative efforts of several dozen technical personnel makes WIR 2000 a valuable resource for anyone with an interest in the way FDI flows have been contributing to shaping corporate structure world-wide.

World Investment Report 2001 (WIR 2001) takes up the theme of international production and focuses on how linkages here can best be promoted. Similar to the

structure of previous WIR's (for example, WIR 2000 discussed above) the 2001 volume is split into two parts. Part one discusses the general picture and part two presents the more focused theoretical and practical issues relevant to assessing international production linkages. Scene setting in part one is accomplished through a discussion of international investment flows, production patterns and the highlighting of the size and role of the largest players in promoting linkages.

Part two of the WIR 2001 focuses on the importance of different types of linkage relationships and how these may be encouraged and strengthened from a more practical standpoint such as promoting training, technology transfer and financing options. Other policy measures involving specific government initiatives are also discussed in part two.

Both WIR 2000 and WIR 2001 contain a plethora of highly insightful internationally focused case studies. Taken together these two reports seem a little repetitive at times, but this does not reduce their overall appeal particularly as their supplementary information (references, maps, charts, tables, etc) is quite diverse and extremely valuable.

WIR's are generally known for their authoritative reporting. WIR 2000 and WIR 2001 are no exception, making them useful to a wide constituency of readers.

*Parviz Dabir-Alai*

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**June 20-21, 2002:** Second conference of the Centre for Growth and Business Cycle Research will be held at the University of Manchester, UK. The conference will detail both practical and theoretical issues in the area of business cycles, amongst other topics. Contact

and further information through:  
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**September 2-4, 2002:** Annual conference on the History of Economic Thought to be held at the University of Stirling, Scotland. For more information please refer to the following url  
<http://www.ecn.bris.ac.uk/2002/call.htm>

**September 27-29, 2002:** The 6<sup>th</sup> annual conference of the International Society for New Institutional Economics (ISNIE) will be held at the MIT in Cambridge, Ma, USA. Theme: as well as dealing with the purer aspects of institutional economics the conference will look to discuss applications of institutional economics to law, political science and sociology. For more information and contact details see <http://www.isnie.org>

#### Recently published papers:

- The February 2002 issue of the Economic Journal has a Symposium on ‘Funding Gaps’. Some of papers included are Josh Lerner’s *When Bureaucrats Meet Entrepreneurs: The Design of Effective ‘Public Venture Capital’ Programmes*, and David De Meza’s *Overlending?* The article length book review provided by Edward Marcus on *The History of the World Bank* is well worth a visit.
- The winter 2002 issue of the Journal of Economic Perspectives carries an insightful Symposium on ‘Transition Economies’. The papers include: Tito Boeri and Katherine Terrell’s *Institutional Determinants of Labour Reallocation in Transition*, and Saul Estrin’s *Competition and Corporate Governance in Transition*.
- The December 2001 issue of the Journal of Economic Literature has a paper entitled *A Ricardo-Sraffa Paradigm Comparing Gains from Trade in Inputs and Finished Goods* by veteran Nobel Laureate Paul A.

Samuelson.

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