

Exercise walk-through

7.4

Women and Economic Development

AP Human Geography

Participation does not establish equality

Education, paid work and entrepreneurship can expand women's choices and income. Care responsibilities, discrimination, transport and unequal land or credit access can remain barriers.

More labour-force participation does not automatically establish equal wages, security or decision-making power.

Fertility patterns also involve healthcare, preferences and institutions; paid work alone does not determine every woman's choices.

Microfinance: opportunity and repayment

Microfinance includes small-scale financial services. Loans can support business investment and improve livelihoods when an enterprise can earn enough.

Demand, costs, repayment terms and control over earnings affect outcomes. Credit can also create debt pressure.

Assess what changes for borrowers rather than assuming every loan produces empowerment or profit.

Small enterprise: original cash-flow attempt

Weekly sales are 180 dollars. Inputs and other operating costs are 100 dollars. A loan payment is 50 dollars.

Calculate the cash left after these stated outflows using $B = S - C - P$. Then reduce sales to 140 dollars with the outflows unchanged.

What additional evidence is needed to assess the borrower's well-being and control over earnings?

Enterprise cash flow: worked check

$$B = S - C - P$$

$$B_{\text{initial}} = 180 u - 100 u - 50 u = 30 u$$

$$B_{\text{lower sales}} = 140 u - 100 u - 50 u = -10 u$$

u = dollars/week. Lower sales create a cash shortfall under these assumptions. This is simplified cash flow, not complete profit accounting or proof of a causal effect on gender equality.

Exercises 2.1-2.2

2.1 State what the Gender Inequality Index measures.

[2]

2.2 Define a microloan and state its aim.

[2]

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2.1 State what the Gender Inequality Index measures. [2]

2.1

- inequality between men and women in health, empowerment, and the labour market
-

2.2 Define a microloan and state its aim. [2]

2.2

- a very small loan to a poor entrepreneur; it lets them start a small business and raise income

Exercise 2.3 (a)

2.3 A programme gives microloans to women to start businesses.

(a) State one direct effect on the women's families.

[1]

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[1]

(a)

- higher income, better nutrition, or children's schooling

Exercise 2.3 (b)

2.3 A programme gives microloans to women to start businesses.

(b) Explain how this supports national development.

[1]

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2.3 A programme gives microloans to women to start businesses.

(b) Explain how this supports national development.

[1]

(b)

- empowered, productive women raise output and lower inequality, aiding development

Exercises 3.1-3.2

3.1 The GII measures inequality between men and women in health, empowerment, and^[1]

☐

- A climate
- B the labour market
- C map projections
- D carrying capacity

3.2 Small loans to poor entrepreneurs to start businesses are

^[1]

☐

- A remittances
- B microloans
- C tariffs
- D subsidies to exporters

Exercises 3.1-3.2

3.1 The GII measures inequality between men and women in health, empowerment, and^[1]

- ☐ A climate
B the labour market
C map projections
D carrying capacity

3.1 B

- GII covers health, empowerment, and the labour market

3.2 Small loans to poor entrepreneurs to start businesses are ^[1]

- ☐ A remittances
B microloans
C tariffs
D subsidies to exporters

3.2 B

- small startup loans to the poor = microloans

Exercise 3.3 (a)

3.3 A country expands girls' education and women's employment.

(a) Predict the effect on its GII.

[1]

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3.3 A country expands girls' education and women's employment.

(a) Predict the effect on its GII.

[1]

(a)

- the GII improves (less inequality)

Exercise 3.3 (b)

3.3 A country expands girls' education and women's employment.

(b) Explain one economic benefit.

[1]

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[1]

(b)

- a larger, more productive workforce raises output and incomes