



# Gender at Work

A Companion to the  
*World Development Report on Jobs*



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Cover photos from top to bottom:

Construction worker checking progress and quality of dam under construction, Sri Lanka. Photographer Lakshman Nadaraja

Woman attends her produce post in a market, Guatemala City, Guatemala. Photographer Maria Fleischmann

Young woman tending her peppers in the marketplace, Lagos, Nigeria. Photographer Women's World Banking

Stall owner, Thimphu weekend market, Bhutan. Photographer Michael Foley

Teacher in action, Rajasthan, India. Photographer Michael Foley

Page 1: Women repairing a road, Hanoi. Photographer Tran Thi Hoa

Page 5: Woman works at weaving a carpet, Herat, Afghanistan. Photographer Graham Crouch

Page 17: Woman tends to plants in a nursery, Sri Lanka. Photographer Lakshman Nadaraja

Page 33: Woman works on her farm, Tanzania. Photographer Scott Wallace

Page 53: Woman cutting bamboo to weave into baskets, Vientiane, Lao PDR. Photographer Stanislas Fradelizi

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# Foreword

Today, many more girls are going to school and living longer, healthier lives than 30 or even 10 years ago. That was the good news in our flagship 2012 *World Development Report* on gender. But this has not translated into broader gains. Too many women still lack basic freedoms and opportunities and face huge inequalities in the world of work. Globally, fewer than half of women have jobs, compared with almost four-fifths of men. Girls and women still learn less, earn less, and have far fewer assets and opportunities. They farm smaller plots, work in less profitable sectors, and face discriminatory laws and norms that constrain their time and choices, as well as their ability to own or inherit property, open a bank account, or take out a loan—to buy fertilizer, for example, that would boost food production for whole communities.

*Gender at Work* looks closely at existing constraints as well as policies and practices that show promise in closing the gaps. A companion to the 2013 *World Development Report* on jobs, the report advocates investing more in women's capabilities and eliminating structural barriers such as laws that bar women from owning property, accessing financing, or working without permission from a male relative.

Public and private policies and actions can promote equality over a lifetime. This includes education and training during youth and creating opportunities for women to participate in paid work during their economically productive years. It extends to implementing equitable old-age labor regulations combined with appropriate social protection later in life. We need leadership and innovation as well as scaled-up efforts to fill critical gaps in knowledge and evidence, from the private sector, governments, science, and media—and individuals. This agenda is urgent. Failure to act represents a huge missed opportunity. We know that reducing gender gaps in the world of work can yield broad development dividends: improving child health and education, enhancing poverty reduction, and catalyzing productivity.

Empowering women and girls is vital in order to achieve our twin goals: ending extreme poverty by 2030 and boosting shared prosperity. The World Bank Group is fully committed to this agenda.

*Jim Yong Kim*  
President, The World Bank Group



# Executive Summary

A woman in a blue work shirt and yellow gloves is working in a factory setting. She is looking down at her work. In the background, another worker wearing a yellow hard hat is visible. The scene is brightly lit, suggesting an industrial environment.

## GENDER EQUALITY IN THE WORLD OF WORK MATTERS

**Jobs can bring gains for women, their families, businesses, and communities.** Jobs boost self-esteem and pull families out of poverty. Yet gender disparities persist in the world of work. Closing these gaps, while working to stimulate job creation more broadly, is a prerequisite for ending extreme poverty and boosting shared prosperity.

**Gender equality in the world of work is a win-win on many fronts.** A large and growing body of evidence demonstrates both the business and the development case. Booz & Company estimates that raising female employment to male levels could have a direct impact on GDP, increasing it by 34 percent in Egypt, 12 percent in the United Arab Emirates, 10 percent in South Africa, and 9 percent in Japan, taking into account losses in economy-wide labor productivity that could occur as new workers entered the labor force.<sup>1</sup> Yet almost half of women's productive potential globally is unutilized, compared to 22 percent of men's, according to the International Labour Organization.<sup>2</sup> In places where women's paid work has increased, as in Latin America and the Caribbean, gains have made significant contributions to overall poverty reduction.

**Both the *World Development Report 2013 on Jobs (WDR 2013)* and the *World Development Report 2012 on Gender Equality and Development (WDR 2012)* provide valuable and complementary frameworks to help policy makers advance gender equality in the world of work.** The WDR 2013 approach helps us to understand how and when promoting gender equality in the world of work adds significant development value. The WDR 2012, meanwhile, offers an important framework for diagnosing and addressing gender-specific constraints. An important link between the two WDRs is the notion of agency—women's ability to make choices they value and to act on those choices. Jobs can increase women's agency by expanding their life choices and their capacity to better support their families and more actively participate in communities and societies. Conversely, significant constraints on agency pose major barriers to women's work and help explain the persistence of gender gaps.

**Following the WDR 2013, “jobs” are broadly defined to include various forms of wage and non-wage work, formal and informal.** Informal work is the largest source of employment throughout Africa, Asia, and the Middle East, and working women are more likely than working men to be self-employed or farming. The jobs that are best for women's economic empowerment—and development goals more broadly—depend on country-specific jobs challenges.

## WHERE DO WE STAND?

**Gender equality in the world of work is multidimensional.** Broadly, key dimensions include labor force participation, employment, firm and farming

characteristics, earnings, and job quality. The last is the most difficult to measure and varies by context. However, full-time wage employment is a strong predictor of subjective well-being, and jobs that provide higher earnings, benefits, rights, and opportunities for skills development are more likely to expand women's agency.

**On virtually every global measure, women are more economically excluded than men.** Trends suggest that women's labor force participation (ages 15–64) worldwide over the last two decades has stagnated, declining from 57 to 55 percent globally. Participation is as low as 25 percent in the Middle East and North Africa. Globally, Gallup estimates that men are nearly twice as likely as women to have full-time jobs—and, in South Asia, they are more than three times as likely.<sup>3</sup>

**Gender gaps are evident among farmers, entrepreneurs, and employees alike.** Because of gender-specific constraints, female farmers tend to have lower output per unit of land and are less likely to be active in commercial farming than men. In the Central Highlands of Ethiopia, the value of output per hectare of female-headed households has been estimated to be 35 percent lower than that of male-headed households, a disparity stemming mainly from unequal access to productive inputs.<sup>4</sup> Female entrepreneurs typically operate smaller firms and in less profitable sectors. In Latin America and the Caribbean, half of established businesses owned by women have no employees, compared to 38 percent of businesses owned by men.<sup>5</sup> Female employees are more likely to work in temporary and part-time jobs, are less likely to be promoted, and are concentrated in occupations and sectors with lower barriers to entry. Women and girls also do the vast majority of unpaid care and housework.

**Women generally earn less than men.** ILO analysis of 83 countries shows that women in paid work earn on average between 10 and 30 percent less than men.<sup>6</sup> Gaps are particularly acute in the Middle East and North Africa, but also persist in high-income OECD countries.

**Gender sorting into different jobs, industries, and firm types explains much of the pay gap.** Throughout the world, women are concentrated in less-productive jobs and run enterprises in less-productive sectors, with fewer opportunities for business scale-up or career advancement. The latest Grant Thornton International Business Report indicates that the share of women in senior management roles globally is only 24 percent.<sup>7</sup> Across developing countries, 18 percent of non-agricultural self-employed males work in business-oriented services, compared to only 5 percent of females; women are more heavily concentrated in retail services, often in the informal sector.<sup>8</sup>

## OVERLAPPING DISADVANTAGES AND GENDER EQUALITY AT WORK

**Gender-smart jobs strategies need to identify and address multiple deprivations and constraints that underlie gender inequality in the world of work.** The WDR 2012 provides a

valuable framework for understanding the challenges. It highlights key outcome areas—agency, endowments, and economic opportunities—and underscores the fact that disparities are driven by multiple constraints that arise in formal and informal institutions, markets, and households. The constraints are most severe among women who face other disadvantages, such as being a member of an ethnic minority, having a disability, or being poor.

**Social norms are a key factor underlying deprivations and constraints throughout the lifecycle.** Norms affect women's work by dictating the way they spend their time and undervaluing their potential. Housework, child-rearing, and elderly care are often considered primarily women's responsibility. Further, nearly four in 10 people globally (close to one-half in developing countries) agree that, when jobs are scarce, men should have more right to jobs than women.<sup>9</sup> Research shows that women are frequently disadvantaged by gender biases in performance and hiring evaluations.<sup>10</sup>

**Jobs can increase women's agency, but a lack of agency also restricts women's job opportunities.** In most developing countries, women have fewer choices in fundamental areas of day-to-day life, including their own movements, sexual and reproductive health decisions, ability to use household assets, and whether and when to go to school, work, or participate in other economic-related activities. Further, a large proportion of women in the world lack freedom from violence. The World Health Organization estimates that more than 35 percent of women have experienced gender-based violence.<sup>11</sup> Without addressing these critical constraints on agency, women cannot take full advantage of potential economic opportunities.

**Inequalities in endowments and assets contribute to gaps in the world of work.** While there has been important progress globally, in some countries fundamental deprivations persist. In 2010–12, female-to-male enrollment ratios for primary school were less than 90 percent in 16 countries, mainly in Africa, and some 57 million primary school age children were not enrolled.<sup>12</sup> Many women lack access to land and financial capital. Other deep-seated differences also persist. For example, young women and men often follow different educational streams and develop differences in aspirations and skills that underlie occupational segregations later in life. A wider account of productive inputs shows women disadvantaged in areas such as access to financial services, technology, training, information, and social networks.

**Legal discrimination is a remarkably common barrier to women's work.** Of 143 economies, 128 had at least one legal differentiation in 2013.<sup>13</sup> These barriers include restricting women's ability to access institutions (such as obtaining an ID card or conducting official transactions), own or use property, build credit, or get a job. In 15 countries, women still require their husbands' consent to work. In many economies, especially in the Middle East and North Africa, women face the cumulative effects of multiple legal constraints.

## IGNITING GENDER EQUALITY IN THE WORLD OF WORK

While there are no “magic formulas,” effectively tackling gender inequality at work is likely to be an integral part of addressing country jobs challenges. Overcoming gender inequality involves understanding local specificities and developing bold, coordinated actions to address multiple constraints. It requires investments in people’s skills and capabilities, and supporting their abilities to contribute to higher productivity activities and economy-wide competitiveness over their life cycles. Four broad areas are likely to be important.

**1. Integrate gender into jobs diagnostics.** Growth and labor market country diagnostics can identify the gender-specific constraints that women face in accessing productive jobs. A joint World Bank and Asian Development Bank gender assessment for Lao PDR found persistent wage gaps and self-employed women running smaller businesses. These diagnostics led to growth strategy recommendations focused on improving access to finance and business training for women entrepreneurs. A gender assessment in Vietnam identified adverse impacts of gender differences in statutory retirement ages and outlined policy options for addressing the problem.

**2. Level the playing field through government actions across the lifecycle.** Biases can begin very early in life, sometimes in subtle ways, and start trajectories of inequality that become increasingly difficult and costly to resolve. Policy actions across the lifecycle to advance gender equality in the world of work will typically include both (a) broad-based actions that, while benefiting everyone, may have an even greater impact on women’s economic opportunities (such as early childhood development programming or reducing inefficiencies to business registration) as well as (b) targeted actions to remove or offset gender-specific constraints. The report discusses evidence behind a wider range of targeted actions, but selected examples are highlighted here.

**During childhood and youth, policy actions can tackle inequalities through education and training.** A growing body of evidence demonstrates the value of cash transfers with special incentives as a demand-side tool for boosting equality in schooling. Examples of supply-side strategies that have shown positive results by addressing gender-specific constraints include increasing the proximity of schools to homes in Afghanistan and building “girl-friendly” schools in Burkina Faso that improve facilities and incentives for girls’ education while engaging parents and teachers.<sup>14</sup> Education systems can challenge stereotypes through curricula. Tanzania’s national curriculum includes substantial gender-related material in its secondary school civics syllabus and examinations.<sup>15</sup> Multicomponent skills-development programs can also make a difference. A World Bank-supported youth employment program in Liberia that included vocational and life skills training, along with job placement help, boosted young women’s employment by 47 percent and average weekly earnings by 80 percent.<sup>16</sup>

**For women of productive age, actions can focus on removing barriers to getting paid work.** Eliminating legal and formal

barriers to women’s work is key to leveling the playing field. Reforms should focus on removing restrictions to women’s work in labor and employment; removing unequal status provisions, such as head-of-household provisions, in family law; allowing and encouraging women’s ownership and joint-titling of land; enforcing equitable inheritance laws; and applying nondiscrimination principles to customary laws. Most countries have made significant progress toward more equitable laws over recent decades, but there has been less progress in some regions, notably in the Middle East and North Africa and in South Asia.

Beyond addressing legal discrimination, targeted policies can address more subtle constraints. Strategies can include family-friendly leave and flexibility policies, extending affordable child-care and early child development programs, and developing technology and infrastructure to reduce burdens on women’s time for household chores and care work. The World Bank estimates that adding one year of preschool education in Turkey, for example, could increase female labor force participation by 9 percent.<sup>17</sup> Father-friendly leave policies in the UK and Nordic countries have strengthened opportunities and incentives for men to share in domestic responsibilities. A World Bank-supported program in Cambodia reduced women’s time devoted to collecting firewood and increased their incomes by selling low-cost, fuel-efficient cookstoves through local female vendors.<sup>18</sup>

**During elderly years, governments can support equitable old-age labor regulations combined with appropriate social protection.** The importance of this demographic cannot be ignored. In developing countries, the old-age dependency ratio is expected to increase by 144 percent from 2010 to 2050, whereas the child dependency ratio is projected to fall by 20 percent during the same period. This translates to increased elderly care responsibilities for productive age women, as well as potential challenges for elderly people themselves. Many governments have removed differences in retirement and pension ages, but gaps remain in 49 countries. World Bank analysis showed that mandatory earlier retirement causes early labor force withdrawal of urban women in China.<sup>19</sup> In developing countries, many elderly women are outside the scope of formal social protection—although studies in Brazil and South Africa have shown that pensions received by elderly women significantly increased granddaughters’ education and health.<sup>20</sup> More policy experimentation is needed on interventions for updating older women’s and men’s skills and increasing connections to the labor market.

**3. Proactive private sector leadership and innovation for gender equality.** The private sector accounts for about three out of four jobs in countries like Egypt, Finland, and France and nine out of 10 jobs in countries such as Brazil, Chile, Japan, and South Africa. With International Finance Corporation (IFC) support, commercial banks in Cambodia, Nigeria, and Romania, among

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Agency is the ability to make one’s own choices and act upon them.

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other countries, are increasing their female clientele,<sup>21</sup> and companies in male-dominated sectors, such as chemicals and construction, are increasing women's access to jobs through more concerted recruitment and family-friendly work arrangements. Multinational firms have increased profitability in South Korea by actively recruiting women for local managerial positions.<sup>22</sup> While success stories are encouraging, a focus on gender equality is still all too rare. ManpowerGroup surveys report that only 2 percent of employers across 42 countries have adopted strategies to recruit more women.<sup>23</sup>

Private and public sector actors can form powerful partnerships to support women's entrepreneurship, which in turn contributes to growth and a dynamic private sector. Women's entrepreneurship can be fostered through a combination of increased access to capital, networks, and new markets; high-quality business skills and development training; and access to broader services that offset gender-specific constraints.

**4. Global action is needed to fill knowledge gaps about both the problems of, and the solutions to, gender inequality in the world of work.** This involves addressing data gaps in such areas as earnings disparities, control over assets, and gender-based violence in homes and workplaces. But it also means contributing to stronger evidence on what works for increasing gender equality in the world of work. The World Bank recently launched *enGENDER IMPACT*, a gateway to its gender-related impact evaluations. This effort complements gender innovation and evaluation initiatives in Sub-Saharan Africa and Latin America and the Caribbean, and efforts by the IFC to highlight good business practices.

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# Introduction

## Engendering Jobs

### KEY MESSAGES

- ▶ Gender inequality is a major part of the global jobs challenge. Appropriate responses require leveling the playing field and creating the types of jobs that can empower women.
- ▶ Reducing gender gaps in the world of work can yield big development payoffs. These extend beyond benefits to the women themselves, including spillover effects on children, enhanced poverty reduction, catalyzing business productivity, and broader social cohesion.
- ▶ Policy strategies geared toward economic growth or increasing general education levels, although necessary, are generally insufficient to close gender gaps. Targeted, gender-specific, and multi-sectoral solutions are also needed to respond to country-specific constraints.
- ▶ Connecting women's agency with economic opportunities and taking a lifecycle approach lead to better, more comprehensive policy actions.

### CONTEXT: GENDER AND THE JOBS CHALLENGE

Today, as ever, the global spotlight remains squarely on jobs. As the *World Development Report 2013: Jobs*<sup>1</sup> (WDR 2013) underscores, good jobs are not just the engine of poverty reduction or a derivative of growth—they are transformative in and of themselves and can help drive development. Yet the challenge is daunting. Globally, 200 million people—disproportionately youth—are unemployed and actively looking for work.<sup>2</sup> Solving the jobs challenge is critical to achieving the World Bank Group's twin goals of ending extreme poverty and boosting shared prosperity.

Underlying this immense task is the challenge of equitable access to economic opportunities. This has many aspects, including income, racial and ethnic disparities. This report focuses on one dimension of inequality that is often related to other aspects of disadvantage. The starting point is the recognition that women are disadvantaged globally on virtually every indicator in the world of work<sup>3</sup>—earnings, quality of employment, employment status, participation—and that these differences matter for development.

The global jobs challenge is also about fostering the types of jobs that add the greatest development value. In many low-income countries, unemployment is low but *underemployment* is high, and the available jobs often lack basic rights and protections, not to mention opportunities for advancement. Only about one in four of the world's adult population was employed full-time by an employer in 2012.<sup>4</sup>



## MOTIVATION: INADEQUATE PROGRESS AND MISSED DIVIDENDS FOR DEVELOPMENT

Gender inequality in the world of work has been stubbornly persistent across multiple dimensions, despite relatively large gains in recent decades in women's health and education.<sup>5</sup> The evidence presented in chapter 2 shows the persistence of these gender disparities. For example, women's labor force participation has stagnated around 55 percent, and actually fell by two percentage points since 1990. Women remain heavily concentrated into lower-paying jobs, including less-productive and less-profitable entrepreneurship and farming, than men. Occupational segregation is enduring, as are wage gaps. This lack of progress in economic opportunities is puzzling. It raises several questions, such as: why do these gaps persist? Do gaps simply reflect differences in free choices and preferences between women and men, or are they better explained by market failures and formal and informal institutional biases that constrain women's choices? Are there examples at the policy or country levels that stand out as outliers by having made greater progress, and what can we learn from them to encourage broader change? These questions are explored in chapters 3 and 4.

This inequality is costly on multiple levels. It is clear that jobs can add value to people's lives. They increase people's incomes,

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"Happiness and equality are related. If the husband understands that happiness is supporting and helping his wife in housework and in taking care of children, the happiness of the family will be reinforced."

—Adult male, Ba Dinh district, Hanoi, Vietnam, *On Norms and Agency*

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allowing them to purchase the goods and services they value; and jobs can contribute to self-esteem and happiness.<sup>6</sup> One's ability to choose whether to seek a paid job, and what type of work to do, is itself an important expression of agency (the ability to make choices that one values and to act on those choices).<sup>7</sup> Jobs can also be instrumental in fostering broader empowerment for women.<sup>8</sup> They can teach skills and change attitudes, behaviors, and aspirations.<sup>9</sup> Even basic informal and self-employed jobs, such as microenterprise and casual work without a contract, can advance decision-making power at home and control over assets.<sup>10</sup> Women's economic empowerment is also smart economics, as it is associated with reduced poverty, faster growth, and better economic, health, and educational outcomes for the next generation.<sup>11</sup> The WDR 2013 framework for analyzing "good jobs for development" helps us to understand the ways in which greater gender equality in the world of work can drive development (see Box 1.1).

### Boosting women's agency

Expanding agency is an important way in which jobs contribute to social cohesion.<sup>25</sup> By definition, jobs that expand women's

agency increase their spectrum of choices and strengthen women's capabilities to act on those choices. Even informal and self-employed jobs can have positive effects such as increasing aspirations, household decision-making, and control over assets.<sup>26</sup> Jobs can also teach skills, build networks, and change attitudes and behaviors,<sup>27</sup> all of which can improve women's ability to act on the things they value in life.

Which jobs are good for women's agency will vary. For some women, a part-time job or small household enterprise close to home are ideal arrangements that provide the flexibility to earn income while tending to household responsibilities; for other women, they represent poor sources of protection, earnings, and skills-development and an inadequate range of options. A "good job" can also change within a person's lifetime. A low-wage job without fringe benefits, for example, may be desirable as a career entry point and opportunity to develop skills, while it may be demoralizing and add little value beyond basic subsistence at a later stage.

Nonetheless, the fact women are disproportionately concentrated into jobs that offer lower earnings, fewer rights and benefits, and less opportunity for skill-building and enhancement means that women are not deriving as much agency from jobs as men. Jobs among the working poor can even diminish agency when they are exploitative or demeaning, because facilities are unsafe, or because they expose workers to harassment and violence.

### Catalyzing business

Companies are increasingly recognizing the business case for investing in women's economic inclusion.<sup>28</sup> Gender equality in the world of work generates a broader consumer base. Diversity also translates to a bigger and richer talent pool for driving firm innovation and productivity. Women can additionally bring particular strengths to firms. For instance, some research suggests that women are generally more advanced in negotiating, empathizing, and working behind the scenes to facilitate better cooperation in the workplace.<sup>29</sup>

Firms can reap significant business payoffs from investments in women and gender diversity:

- ◆ Women-friendly work policies have been shown to boost firm profitability.<sup>30</sup> Channels through which women's participation benefits firms include broadening the talent pool and contributing to more diverse—and therefore more innovative—exchange of ideas.<sup>31</sup>
- ◆ Gender diversity in senior leadership has been associated with higher company profits.<sup>32</sup> A 2012 Credit Suisse study of nearly 2,400 companies across the world found that the share prices of companies that have at least one woman on their boards perform 26 percent better than companies that do not. Analysts attribute the better performance of boards with women to higher risk aversion and lower debt, which paid off during the global economic downturn.<sup>33</sup>
- ◆ The International Finance Corporation (IFC) recently highlighted several cases in which companies profited from en-

### Box 1.1. How gender equality in the world of work contributes to development

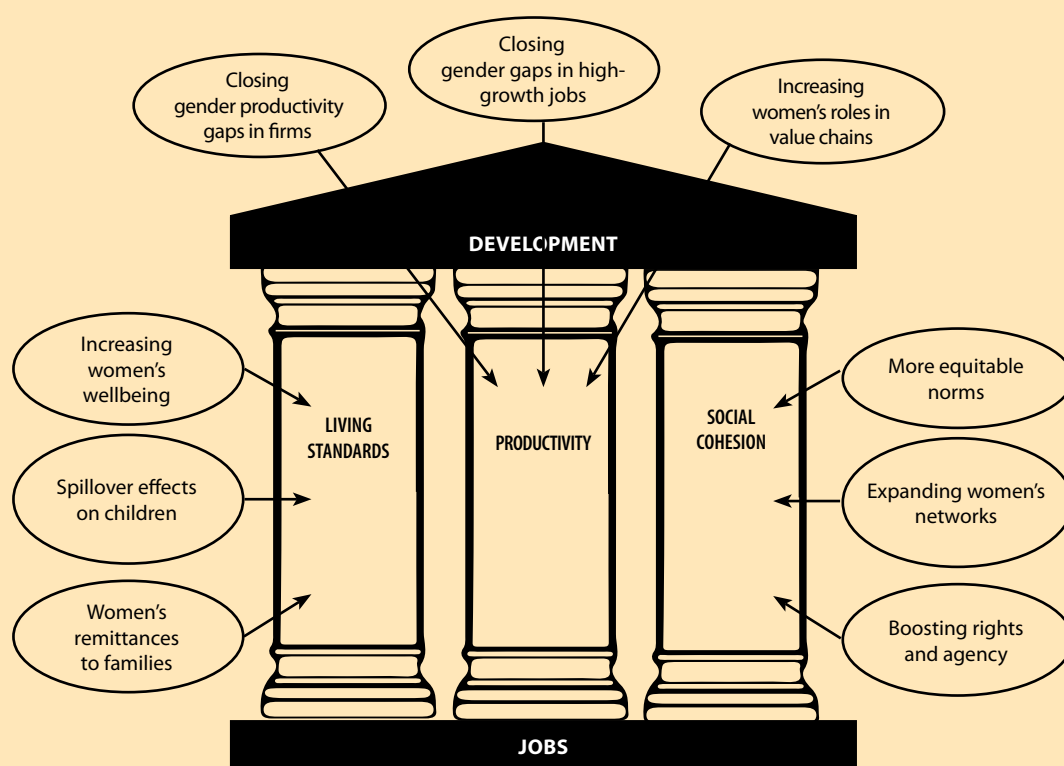
The extent to which gender-specific jobs strategies have development payoffs, and the focus of those strategies, depends on country circumstances. Broadly, the WDR 2013 defines three areas in which jobs contribute to development: living standards, productivity, and social cohesion. Gender equality is important for all three.

**Living standards:** Jobs can boost living standards through earnings opportunities that lift people out of poverty, raise their consumption levels, and contribute to their broader well-being. Jobs for women can have especially positive spillover effects on poverty reduction through greater spending on children's health and education. A review of 15 studies found that increases in women's earnings and bargaining power typically<sup>12</sup> translate into greater spending on, and results for, children's education and health.<sup>13</sup> In India, the National Rural Employment Guarantee Scheme increased children's—especially girls'—time in school as a byproduct of increasing mothers', but not fathers', days of employment.<sup>14</sup> Women who migrate for work have also been shown to send larger amounts of remittances home, and over a longer time period, compared to male migrants.<sup>15</sup> In terms of broader well-being, research has also found that jobs can increase women's self-esteem.<sup>16</sup>

**Productivity:** Low use of women's potential resulting from gender gaps in entrepreneurship and labor force participation can pose sizeable drags on aggregate productivity.<sup>17</sup> Investing in women-owned enterprises, which are typically smaller and

more informal, can also have multiplier effects on job creation for women. Research in India has found agglomeration effects, with women-owned firms benefitting from lower production costs arising from urban proximity and, in the Middle East and North Africa, tending to hire more women.<sup>18</sup> In Africa, non-tariff barriers disproportionately push women traders and producers into the informal economy, where a lack of access to finance, information, and networks jeopardizes their capacity to grow and develop businesses.<sup>19</sup> Reducing occupational segregation can also help drive productivity: women are less present in many high-growth fields like science, technology, and engineering, which are important to countries' innovation, connectedness, and competitiveness in global markets.<sup>20</sup>

**Social cohesion:** Jobs contribute to social cohesion by shaping values and behaviors, and encouraging trust and civic engagement. Fairness, equity, and social inclusion are elements considered constitutive of social cohesion.<sup>21</sup> In this sense, gender equality is an end in itself. Further, when jobs redefine women's roles in society, they contribute to a new and more inclusive sense of social cohesion. In some societies, basic wage-earning jobs can remold women's image and status in society.<sup>22</sup> In the United States, people with exposure to female management are more likely to prefer a female boss.<sup>23</sup> Jobs can also expand social networks, which tend to be smaller for women. In high-crime and conflict-affected situations, high unemployment and underemployment among young men is a liability for further violence and fragility.<sup>24</sup>



Source: Adapted from the WDR 2013.

hanced measures to recruit and support women employees. Finlays Horticulture Kenya, for instance, strengthened policies to prevent workplace harassment and introduced women's committees to increase voice. Internal promotion of women resulted in major savings related to advertising costs, training and lost productivity, while gender-sensitive policies slashed absenteeism by 75 percent. In Vietnam, Nalt Textile reduced staff turnover by 10 percent by improving its health programs and childcare facilities.<sup>34</sup>

Given emerging evidence on the business case, the pursuit of gender equality by private sector firms is increasingly understood as a win-win for women, companies, and their communities. The payoffs imply that companies' involvement in this agenda is about more than philanthropy or corporate social responsibility. Porter and Kramer (2011) describe investments in gender equality as "creating shared value." When companies help train, prepare, and support vulnerable women and men to thrive in the world of work, they foster a kind of economic value that can promote both company success and social progress simultaneously.<sup>35</sup>

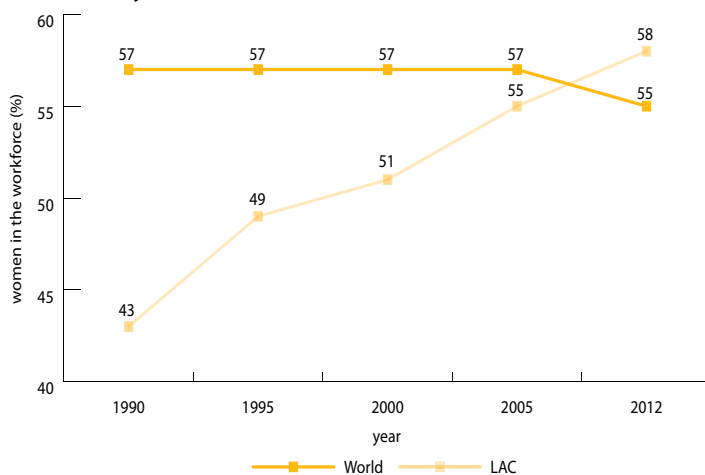
### Strengthening development

The business case applies more broadly. The ILO estimates that almost half (48 percent) of women's productive potential globally is unutilized, compared to about one-fifth (22 percent) of men.<sup>36</sup> As governments struggle to stimulate economic growth, better utilizing this enormous pool of untapped talent is crucial. Although aggregate estimates should be interpreted cautiously and in light of their underlying assumptions, a series of studies point to significant potential gains:

- ◆ *Labor force participation:* Booz & Company estimates that raising female employment to male levels could have a direct net impact on GDP of 34 percent in Egypt, 12 percent in the United Arab Emirates, 10 percent in South Africa, and 9 percent in Japan as a result of an increased labor force.<sup>37</sup> The potential gains are highest where female labor force participation is relatively low and women are relatively well-educated.
- ◆ *Entrepreneurship:* Using a theoretical framework, Cuberes and Teignier (2012) show that gender gaps in entrepreneurship<sup>38</sup> can have significant effects on aggregate productivity and resource allocation. Their model predicts that these effects can amount to an income loss (in GDP per capita) of between 4 and 7 percent across geographic regions—the highest loss being in the Middle East and North Africa.<sup>39</sup>
- ◆ *Farming:* The Food and Agriculture Organization estimates that developing countries could boost their agricultural output between 2.5 and 4 percent by removing the constraints that prevent equal yields of land farmed by women and men.<sup>40</sup> World Bank research indicates that reducing time burdens on women in Tanzania could increase cash incomes for small-holder coffee and banana growers by 10 percent.<sup>41</sup>

The Latin America and the Caribbean region provides a compelling illustration of how unleashing women's labor-force poten-

Figure 1.1. Female labor force participation has increased dramatically in Latin America and the Caribbean



Source: World Development Indicators. LAC = Latin America and the Caribbean.

tial can dramatically reduce poverty levels. Women's labor force participation in the region has risen by 35 percent since 1990 (Figure 1.1), which presents a clear outlier to the lack of progress mentioned above: No other region has enjoyed such a steep increase as this in recent decades, and increased participation rates were highest among low-income women. In 2010, extreme poverty in the region would have been 30 percent higher and average income inequality (measured by the Gini coefficient) would have been 28 percent higher were it not for women's increased income through a combination of increased labor earnings, access to pensions, and labor force participation between 2000 and 2010.<sup>42</sup> Major drivers of women's increased labor force participation and earnings in the region include increased investments in education alongside the decline of fertility and delays in marriage.

Gaps do remain, including in terms of wages, occupational segregation, and profitability of enterprises. Policies to expand women's agency, develop aspirations and marketable skills, increase time for market activities, and connect women with productive inputs will be critical to extend progress. Nonetheless, women's contribution to poverty reduction in the region is a powerful illustration of how gender equality in the world of work can influence the development process.

### REPORT SCOPE, APPROACH, AND VALUE ADDED

This report was initiated as a companion to the WDR 2013 on Jobs and builds on key findings and frameworks from both that report and the preceding WDR 2012 on Gender Equality and Development.<sup>43</sup> The value added of this report is to revisit the key constraints to gender equality in the world of work in light of new evidence, and go more deeply into the importance of women's agency for boosting their participation in the world of work (and vice versa) using a lifecycle perspective.

## Building on the WDR 2012 and 2013 Frameworks

The WDR 2013 framework helps us to understand how, when, and under what circumstances jobs can boost a country's development prospects. It emphasizes that the types of jobs that contribute most to development will depend on country context, outlining three “pillars”—living standards, productivity, and social cohesion—for assessing the development value. It focuses on the benefits of women's work for living standards, drawing on the significant body of evidence demonstrating the positive spillover effects of women's increased incomes, although all three pillars have important gender dimensions.

The WDR 2012 provides a basis for analyzing the constraints to and corresponding policy entry points to promote gender equality, including in the world of work. It emphasizes that households do not always act as unitary decision-makers. Women's (and men's) individual bargaining power is influenced by markets and institutions. Intra-household bargaining perspectives help us to understand why jobs for women can have especially positive development value, and why women and girls' lack of agency, and therefore bargaining power, within the household can pose a barrier to jobs. This report builds on this framework. As the “cogs and wheels” image in Figure 1.2 illustrates, interactions between markets, institutions, and households influence outcomes in economic opportunities, endowments, and agency. As the framework suggests, the subcomponents of equality also interact. The contribution of endowments—such as education, land, and financial capital—to economic opportunities was well established in the

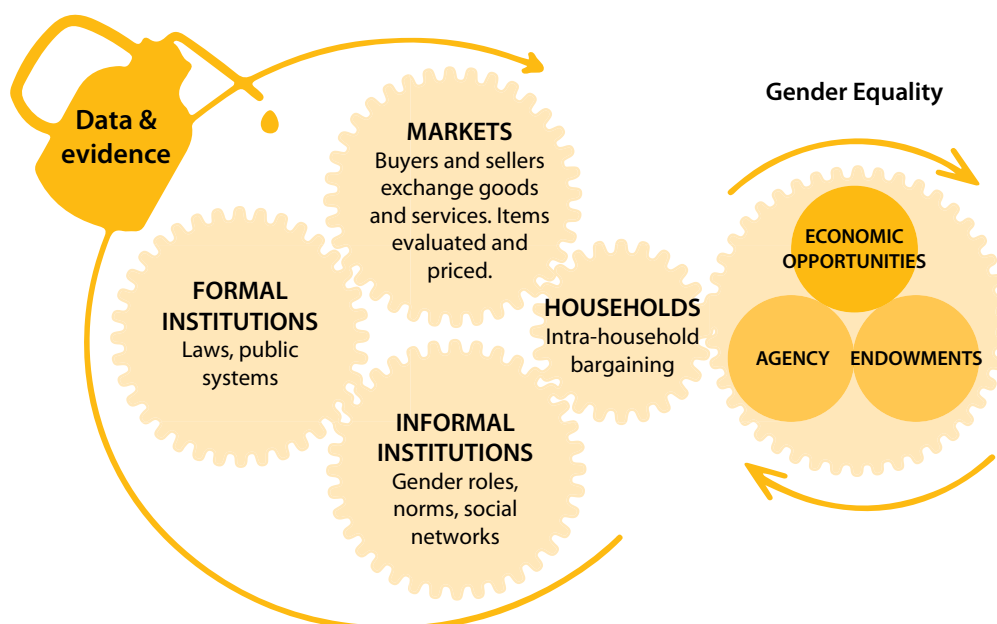
WDR 2012. This report reinforces these connections and reviews new evidence that connects agency to both endowments and economic opportunities. The lifecycle approach helps to illustrate the connections between agency and equality in the world of work more fully.

## Sharpening the focus on equality in the world of work through agency and the lifecycle

As well as being fundamental to human rights, key aspects of women's agency—such as the ability to move freely and freedom from violence—have direct economic implications. A randomized evaluation, for example, of *ProJoven*, a youth employment program in Peru, showed that incentives to overcome constraints on women's time and mobility, and promoting women's participation in male-dominated vocations significantly improved young women's (but not men's) employment outcomes and reduced occupational segregation.<sup>44</sup>

An agency perspective underpins the phrase “gender equality in the world of work.” The ability to choose whether or not to seek paid jobs, and what type of work to do, is itself an important expression of agency.<sup>45</sup> Agency in the world of work does not mean that every woman, or every man, should be in paid employment or that they should all have particular jobs. The goal is not to recreate the male labor market with women.<sup>46</sup> An agency perspective means that women and men enjoy an equal range of choices in the world of work and an equal ability to act on those choices to realize their own goals.

Figure 1.2. Gender outcomes result from interactions among markets, institutions, and households



Our approach identifies constraints that arise at different life stages. The patterns that foster low labor force participation, earnings gaps, and occupational segregation begin early in life and accumulate over time. If girls marry early and drop out of school, they will have a harder time catching up to their male counterparts in adulthood, even with increased access to capital or progressive labor regulations. If social norms and educational streaming limit girls' opportunities and aspirations to become engineers, doctors, or business executives early in life, then the female talent pool for these occupations will automatically be smaller in the next generation of workers. Although framing gender equality in the context of a lifecycle approach is not new,<sup>47</sup> it merits renewed attention here in light of findings related to norms and agency. Both the agency and lifecycle perspectives reinforce the message that overcoming gender inequality will not result from specific, isolated programs, but from a comprehensive approach that involves multiple sectors and stakeholders.

The rest of this chapter helps frame the need for addressing overlapping constraints by illustrating how the fundamentals for jobs, such as economic growth and education, are insufficient to facilitate gender equality in the world of work. It then presents the business and development motivation for prioritizing women's empowerment and gender equality in the world of work.

### TWO PARADOXES SURROUNDING EQUALITY AT WORK

To help illustrate the importance of a broader approach to understanding gender-specific constraints to gender equality in the world of work, this section explores how obvious fundamentals for

jobs can be necessary but insufficient. Indeed fundamentals such as economic growth and education can increase even as women's economic opportunities stagnate.

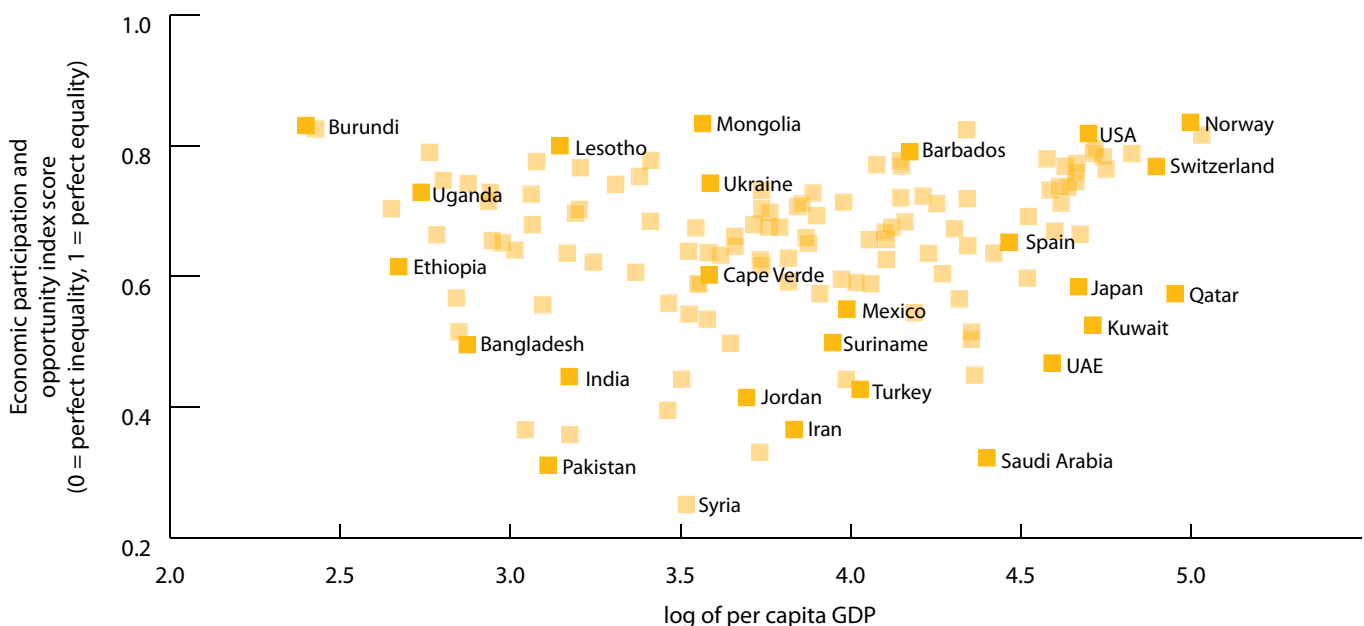
### Economic growth does not guarantee gender equality

Because jobs tend to improve with development, and gender inequality is sometimes seen as a symptom of low development, it is sometimes assumed that policy makers should focus on economic growth and gender equality in work will inevitably improve. Some theoretical arguments suggest that market competition can drive out discrimination against women by firms as it is inefficient and hence costly.<sup>48</sup>

The WDR 2012 showed that "economic development is positively correlated with the share of female workers in wage employment and negatively correlated with the share of women in unpaid work, self-employment, and entrepreneurship."<sup>49</sup> However, the direction of cause-and-effect is difficult to untangle. As more women enter wage jobs that are more stable and higher paying, they can help to fuel economic growth, while growth brings more urbanization and wage jobs that move women out of unpaid and less productive work.

Figure 1.3 plots GDP per capita against the World Economic Forum's Gender Gaps in Economic Participation and Opportunity subindex—a composite measure reflecting inequality in outcomes related to labor force participation, wages, earned income, and high-level and professional jobs (with zero representing total inequality). A number of high-income countries, including Japan, Kuwait and Qatar, have high gender inequality, while, at low lev-

Figure 1.3. Countries range widely in the extent of gender gaps in economic opportunities despite levels of per capita GDP



Sources: Hausmann et al. 2013 (y-axis data) and World Development Indicators (x-axis data, latest year available [2011–12]).

els of per capita GDP, the variation in the size of gender gaps is huge. This variance is important.

Two recent global reviews investigated directions of influence between economic growth and gender equality. Duflo (2011) found that, although economic development and women's empowerment are closely correlated, the connections between the two are too weak to expect that pulling one lever will automatically pull the other.<sup>50</sup> Kabeer and Natali (2013) found that increased gender equality, especially in education and employment status, contributes significantly to economic growth, but that evidence on the effects of economic growth on gender equality was less consistent.<sup>51</sup>

The type of growth matters, as do the policies (or lack thereof) for more inclusive growth. In urbanizing countries, for instance, women tend to benefit more from growth in light manufacturing.<sup>52</sup> In East Asia, growth in the manufacturing sector—particularly in textile and food services industries—has increased women's wage work and improved female and child health and education outcomes.<sup>53</sup> At the same time, the drive for global competitiveness reinforced occupational segregation and downward pressure on women's wages.<sup>54</sup>

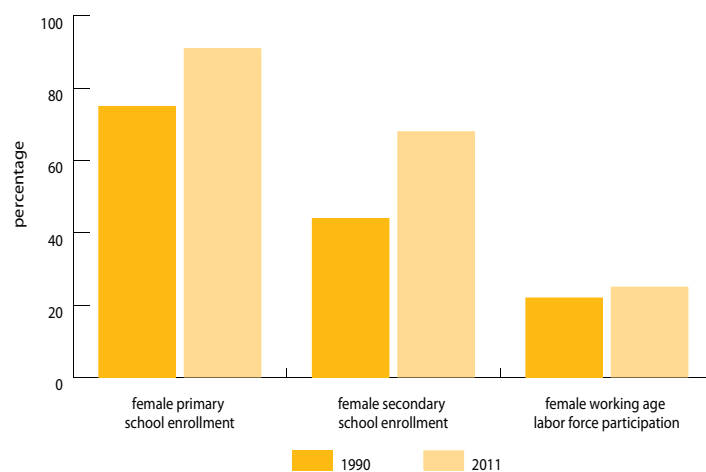
Natural resource–driven growth has had few or mixed results for gender equality. In Kazakhstan, a country gender assessment conducted by the Asian Development Bank found that women had benefited relatively little from robust oil-driven economic growth. In Egypt, oil-driven and market-oriented growth starting in the 1970s and extending through the early 2000s involved transitions to non-trade sectors (such as construction and transport) and deregulated private sector jobs where women faced greater barriers to entry and higher levels of discrimination, though the expansion of social services and public sector jobs benefited women. World Bank analysis of labor market data from 1998 to 2006 similarly found that growth had little impact on women's labor force participation in Egypt. These findings reinforce the complex relationships between growth and women's empowerment, and the need for gender-informed growth and jobs strategies.

### Education does not guarantee gender equality

Education is critical for increasing girls' opportunities. Schooling is one of the most powerful determinants of young women's avoidance of early marriage and childrearing.<sup>55</sup> Progress in school enrollment, particularly at the primary level, has helped advance gender equality and women's empowerment—though gaps persist. From 2010 to 2012 (the latest year for which data are available), 16 countries, mostly in Africa, reported fewer than nine girls enrolled for every 10 boys in primary school.<sup>56</sup> School progression and completion at upper levels is also problematic. Twenty-nine countries during the same time period reported fewer than nine girls enrolled for every 10 boys in secondary school, while 13 countries (mainly in the Caribbean and the Middle East) have fewer boys enrolled.<sup>57</sup>

Yet schooling *per se* does not guarantee equality in the world of work. As the chapters that follow show, stereotypes and streaming in education can reinforce occupational segregation, and in

Figure 1.4. In the Middle East and North Africa, little improvement in female labor force participation despite gains in schooling



Source: World Development Indicators.

a range of countries, including Japan, Mexico and Saudi Arabia, significant educational achievements have not closed significant gender gaps in the workforce.<sup>58</sup> In Qatar, there are more than five women enrolled in higher education for every man, yet there are twice as many men as women in the labor force.<sup>59</sup>

The Middle East and North Africa region illustrates how sizeable gains in girls' education can be necessary but insufficient to closing gender gaps in the world of work.<sup>60</sup> Girls' net primary and secondary school enrollment in the region rose by 16 and 23 percentage points, respectively, over the last two decades, while female labor force participation for the working age population (15–64) rose by only three percentage points (Figure 1.4).<sup>61</sup> This is not to suggest that education is unimportant for women's economic opportunities. In the case of Jordan, analyses show that women's economic activity increases significantly with education, particularly with university attendance.<sup>62</sup> But the very slow progress in women's economic activity, despite the gains in education, reinforces the fact that other constraints are at play.

Some have argued that political commitments to invest in girls' education were not matched by similar actions for women's economic empowerment.<sup>63</sup> Norms in some cultures may see women's education as a valuable family resource, rather than as a means to individual economic empowerment.<sup>64</sup> As girls transition to adulthood, additional constraints emerge—including pressures to marry and limits on women's time and mobility.<sup>65</sup> Addressing a broader range of constraints can help to reap the full dividends of investments in education and enable the expansion of choice and opportunities.

### A NOTE ON MALE DISADVANTAGE

In some contexts, gender-informed jobs strategies appropriately prioritize men's work, along with women's, as good for de-



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“I want to work; it is very important in my life. I cannot stay home watching television.”

—Adult female, rural Morocco,  
*Jobs for Shared Prosperity*

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and growth.<sup>67</sup> Men may be hard hit by structural changes. For example, in Europe and Central Asia, contractions in manufacturing sectors have had more adverse effects on men’s work than on women’s, while recent expansion of the service industry has increased jobs more for women.<sup>68</sup> These examples illustrate that there are some cases of at least short-term male disadvantage, and

development. In many high-income societies, for example, young men are more likely than young women to be “NEET”—not in education, employment, or training.<sup>66</sup> As discussed above, in high-crime and conflict-affected situations, higher young males’ employment is often requisite for security, stability,

it can make sense to include male-specific priorities and programs within jobs strategies.<sup>69</sup> Gender-informed jobs strategies require diagnostics and priority-setting which take both sexes into account, as we suggest in chapter 4.

Broadly, however, women are much more systematically disadvantaged in terms of economic opportunities. Women lag on virtually every measure, including labor force participation, earnings, productivity, job quality, experience, and career mobility, among others. We document these gaps in the next chapter. Against this backdrop, this report focuses largely on addressing constraints to women’s economic opportunities in increase gender equality.

## CONTEXT MATTERS

Ultimately, jobs priorities and actions must respond to the circumstances faced by each region, country, and community.

### Box 1.2. Regional perspectives on challenges and opportunities for gender equality at work

**East Asia and the Pacific:** Gender gaps have narrowed in labor force participation, but intraregional differences remain. Although female access to basic education is no longer a first-order issue in most countries, gender “streaming” in education and persistent gender stereotypes in school curricula are a concern. Gender disparities in the ownership and control of productive assets persist and appear to be less responsive to economic growth than investments in human capital.

**Europe and Central Asia:** Whereas the contraction of the manufacturing sector has had a disproportionate and adverse impact on men, the growth in the service sector has opened up relatively more opportunities for women. However, women’s wages are much less than men’s and women participate less in entrepreneurship. Also, a dramatically aging population means there will be more elderly, especially women, vulnerable to old age poverty, stretching caring needs.

**Latin America and the Caribbean:** Major progress has been made in female labor force participation, thanks largely to higher female education and lower fertility. However, conflicting gender roles and constraints on time persist. Within countries, poorer women face greater constraints. For example, whereas marriage predicts lower labor force participation for low-income women, for high-income women it predicts higher participation. Especially among women in poverty, expanding agency can strengthen equality in economic opportunities.

**Middle East and North Africa:** Progress in female labor force participation has been slow. Beyond factors that drive women’s work worldwide, such as decreased fertility and increased education, rigid social norms concerning gender roles and women’s decision-making are especially influential. Occupational segregation runs deep, for instance with women in Egypt are more concentrated into education, agriculture, and public sec-

tor jobs. Clustering into certain degree programs at university reflects this segregation. Well-intended subsidies have the perverse effect of encouraging women to stay home.

**OECD:** School enrollment is nearly universal in OECD countries, where education up to age 15 or 16 is generally compulsory. Yet although boys are more likely to drop out of secondary school, leaving girls increasingly better educated, high-growth fields such as science, technology, and engineering remain male-dominated. Gender wage gaps persist, and women are underrepresented in corporate leadership. Wider provision of affordable childcare and family-friendly policies that include paid paternal leave are needed to address women’s time constraints.

**South Asia:** Labor force participation for women is low, especially in urban areas, and women earn 20–40 percent of what men earn, even after controlling for factors such as education and employment type. Most rural working women are employed in traditional agriculture, and self-employed women are more likely than men to be classified as family (rather than own-account) enterprise workers. Women and girls remain significantly constrained in levels of education, contributing to occupational segregation.

**Sub-Saharan Africa:** Although women’s labor force participation is high in many Sub-Saharan African countries, most of the work is subsistence-based and confined to farming and household enterprises. Gender earnings gaps persist and are largely explained by differences in human capital variables, such as education, training, and experience. Women and girls have fewer educational opportunities and more domestic responsibilities. Lack of access to infrastructure for water and electricity compounds cultural constraints on women’s time by adding inefficiencies to household work.

We have distilled stylized facts, key constraints, and promising solutions from a large body of established and emerging evidence spanning a wide range of jobs challenges and contexts. To avoid overgeneralization, we seek to be explicit about the context in which evidence is cited and to recognize regional differences as much as possible. Fuller regional perspectives on gender equality in the world of work have been captured in several recent reports.<sup>70</sup> Some highlights are summarized in Box 1.2.

## NOTES

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2 Ibid., 48.

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12. It is important to distinguish the circumstances under which increased income to women versus men translates to greater expenditures on children, as, despite conventional wisdom, this is not universally the case. Econometric modelling by Doepke and Tertilt suggests that female and male differences in spending better reflect differences in constraints than in innate preferences between women and men to invest in children. When women's agency is more restricted than men's—for example, in driving, recreation, or accessing markets—their range of consumption choices is also more limited. The results suggest that the impacts of women's jobs relative to men's on living standards through increased investments in children will be larger in contexts where women's agency is more heavily constrained. As countries develop and constraints on women diminish, spending behaviors between sexes within households may look more similar. In assessing the impacts of gender-specific jobs on living standards, research also needs to account for a broader range of

possible expenditures, such as a tin roof to keep rain out of the home, construction of a toilet, or investment goods like business machinery or a motorcycle to increase access to markets. If men's income is used disproportionately on items such as cigarettes, alcohol, or recreation, then increased earnings among women can have higher impacts on living standards and poverty reduction. In contexts, however, in which men consume greater investment goods, the case for women's increased earnings and expenditures having greater effects than men's on poverty reduction may be less clear. There is also relatively little empirical evidence documenting differences in spending between female-headed and male-headed households. See Doepke, M. and M. Tertilt (2011), *Does female empowerment promote economic development?* CEPR Discussion Paper No. DP8441.

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# Taking Stock

## Stylized Facts About Gender at Work

### KEY MESSAGES

- ▶ Gender gaps in the world of work arise in multiple forms, including types of jobs, firms, and farming; earnings; and rates of participation. Diagnostics examine multiple dimensions together for a fuller picture.
- ▶ Women and men sort into different types of economic activity, including different occupations, sectors, industries, and types of firms.
- ▶ Women consistently earn less than men, with gaps largely traced to sorting.
- ▶ Women's farming and entrepreneurship is generally less productive and profitable than men's because of gender differences in firm characteristics and access to productive inputs rather than differences in ability.
- ▶ Women's labor force participation globally has stagnated, falling slightly from 57 percent in 1990 to 55 percent in 2012.

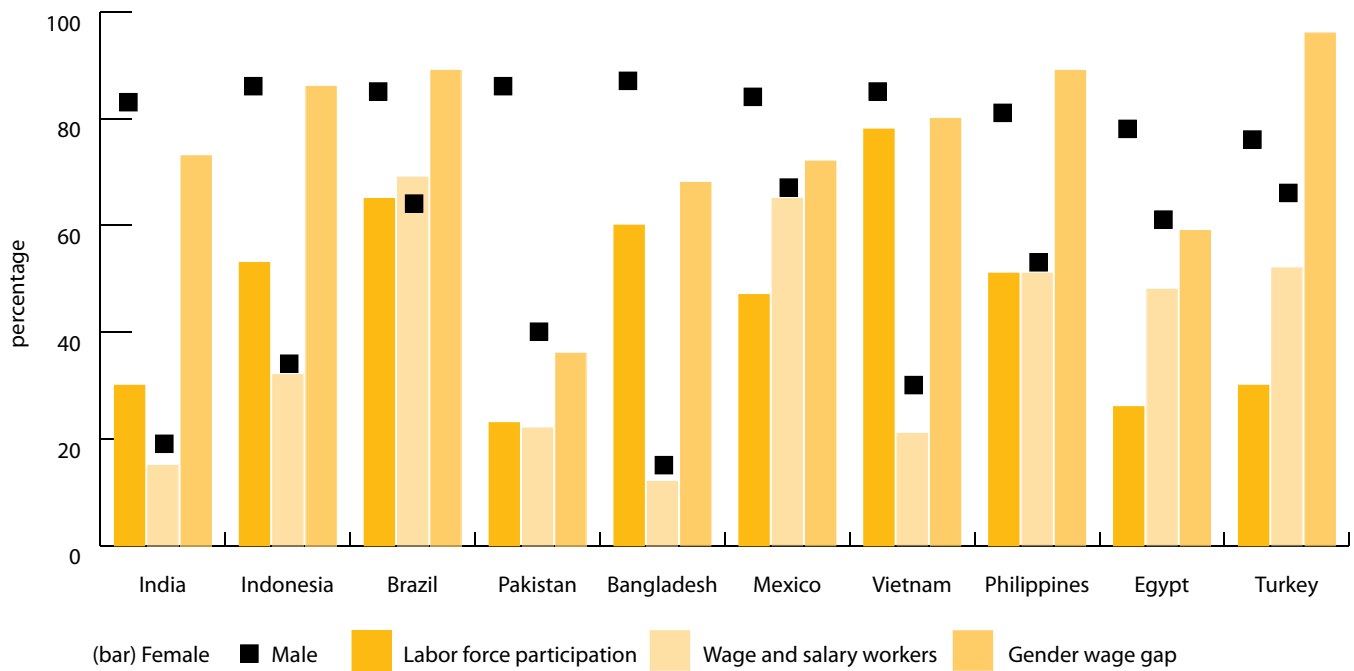
The gender differences in the world of work are striking, extensive and enduring. They exist in multiple dimensions. Although the most obvious gap is in labor force participation rates, there are other persistent gender gaps—in earnings and types of jobs, particularly—that affect the extent to which paid work expands well-being, agency, and future economic opportunities.

One-dimensional pictures are limited, if not misleading. Often the focus is too narrowly on labor force participation, for example. In some of the world's poorest countries, such as Rwanda and Tanzania, women's rate of labor force participation is close to 90 percent.<sup>1</sup> However, this does not mean that women are employed in good jobs, farming productive crops, running profitable enterprises, or earning as much as their male counterparts. On the contrary, much of the work done by the world's poor is subsistence-based, insecure, and lacking in basic protections.

Figure 2.1 illustrates the importance of a multidimensional perspective for the 10 most populous developing countries for which we have data, representing one-third of the world's population. In all cases, women are less likely to be in the labor force, earn less than men, and, in all but Brazil, working women are less likely than working men to be employed in wage jobs. In Turkey, while gender wage gaps appear to be small, there are large disparities in labor force participation and employment in wage jobs. And a deeper analysis of Turkey's wage differences reveals that the gap



Figure 2.1. A multidimensional perspective to gender equality in the world of work is needed



Source: World Development Indicators and WDR 2013 statistical annex (for wage gaps, except Mexico's, which comes from UN Statistics).

widens when one controls for basic characteristics such as age, education, and tenure.<sup>2</sup> This underscores the importance of multidimensional appraisals of gender equality in the world of work. Box 2.1 offers an empirical picture, highlighting some key facts that are not widely known.

## EMPLOYMENT STATUS AND QUALITY

**Women are less likely than men to have full-time wage jobs with an employer.** Women in developing countries are underrepresented in every type of employment and are more than twice as likely to be out of the labor force altogether (Figure 2.2). Significant, though less extreme, gaps persist in high income countries as well. Globally, Gallup finds that men are nearly twice as likely as women to be in full-time employment for an employer, and people in this type of work report the highest levels of well-being.<sup>4</sup> These jobs are more likely to come with a higher and more dependable wage, benefits, and protections. There are also regional differences between men and women that work full time for an employer (Figure 2.3). In the Middle East and North Africa and South Asia for example, among the entire working age population, men are about four times as likely as women to have full-time jobs for an employer.<sup>5</sup>

**Women's jobs are consistently more likely than men's to be part-time** (Figure 2.4).<sup>6</sup> Part-time work can provide increased flexibility and bring more women into the labor force. But it tends to involve lower earnings, fewer benefits and protections, and less

career mobility.<sup>7</sup> Notably, part-time work among women is highest in the Netherlands, who benefit from policies that extend social protection and entitlements to part-time workers.<sup>8</sup>

**Gender inequality is perpetuated in the informal economy.** The informal economy includes workers in informal sectors—all jobs in unregistered and small-scale private unincorporated enterprises—as well as informal jobs in formal sector firms—such as unpaid family enterprise workers and casual, short-term, and seasonal workers without contracts or legal status.<sup>9</sup> Although men outnumber women in absolute terms in the informal economy in all regions but Sub-Saharan Africa, in developing countries working women tend to be more concentrated into informal work.<sup>10</sup> Recent analysis of 41 developing countries with gender-disaggregated data found that women were more likely than male counterparts to be in non-agricultural informal employment in 30 countries,<sup>11</sup> including 56 versus 48 percent in Peru, and 62 versus 55 percent in Uganda.<sup>12</sup>

**As informal workers, women generally earn less than men and sort into different types of jobs.**<sup>13</sup> Women are particularly concentrated into the more “invisible” activities, such as domestic labor and unpaid work.<sup>14</sup> Recent data indicate that over a quarter (27 percent) of all female wage workers in Latin America and the Caribbean, and 14 percent in Africa are domestic workers.<sup>15</sup> Women represent an estimated 83 percent of domestic workers worldwide.<sup>16</sup> Many of these workers are not covered by labor laws, including those guaranteeing maximum weekly working hours, minimum wages, and maternity leave.

**Box 2.1. To better understand gender at work<sup>3</sup>**

**Ten global facts everyone should know**

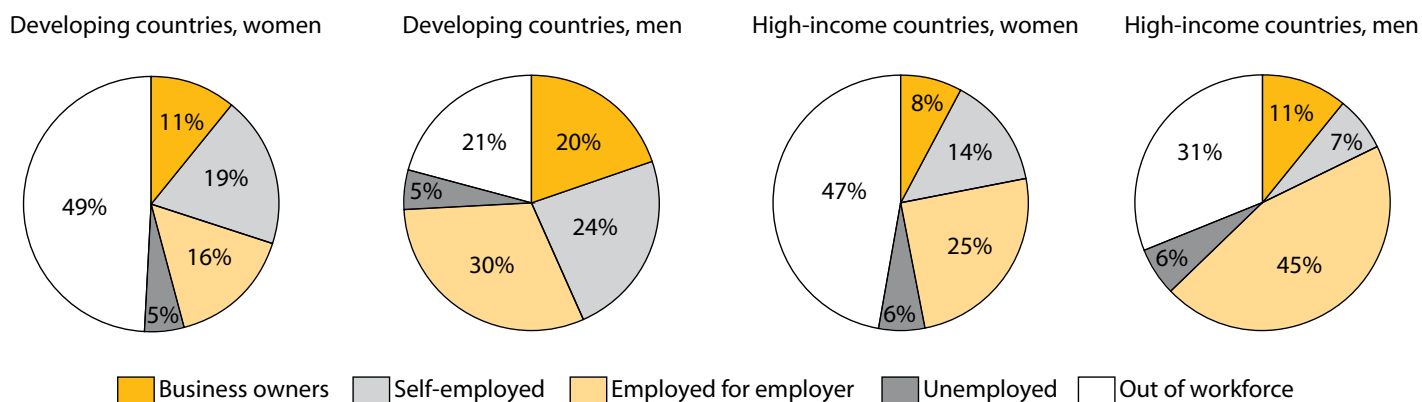
- ◆ Women’s labor force participation has stagnated, in fact decreasing from 57 percent in 1990 to 55 percent in 2012.
- ◆ Women on average earn between 10 and 30 percent less than working men.
- ◆ Women are only half as likely as men to have full-time wage jobs for an employer.
- ◆ In only five of the 114 countries for which data are available have women reached or surpassed gender parity with men in such occupations as legislators, senior officials, and managers; namely, Colombia, Fiji, Jamaica, Lesotho, and the Philippines.
- ◆ Women spend at least twice as much time as men on unpaid domestic work such as caring and housework.
- ◆ A total of 128 countries have at least one sex-based legal differentiation, meaning women and men cannot function in the world of work in the same way; in 54 countries, women face five or more legal differences.
- ◆ Across developing countries, there is a nine percentage point gap between women and men in having an account at a formal financial institution.
- ◆ More than one in three women has experienced either physical or sexual violence by a partner or non-partner sexual violence.
- ◆ In 2010–12, 42 countries reported gender gaps in secondary school enrollment rates exceeding 10 percent.

- ◆ One in three girls in developing countries is married before reaching her 18th birthday.

**...and some signs of progress**

- ◆ Women’s labor force participation in Latin America and the Caribbean rose by 33 percent since 1990.
- ◆ Half of the legal constraints documented in 100 countries in 1960 on access to and control over assets, ability to sign legal documents, and fair treatment under the constitution had been removed by 2010.
- ◆ Seventy-five countries have enacted domestic violence legislation since the adoption of CEDAW in 1979.
- ◆ The global ratio of female to male primary education enrollment increased from 92 percent in 2000 to 97 percent in 2011.
- ◆ The share of people agreeing that men should have the priority over jobs fell from 48 percent in 1999–2004 to 41 percent in 2008–2012 in the 23 developed and developing countries with data.
- ◆ International commitments to gender equality are increasing. The World Bank documents nearly US\$31 billion of gender-informed lending in fiscal year 2013, and, in 2011, OECD countries contributed about US\$20.5 billion toward gender equality and women’s empowerment projects.

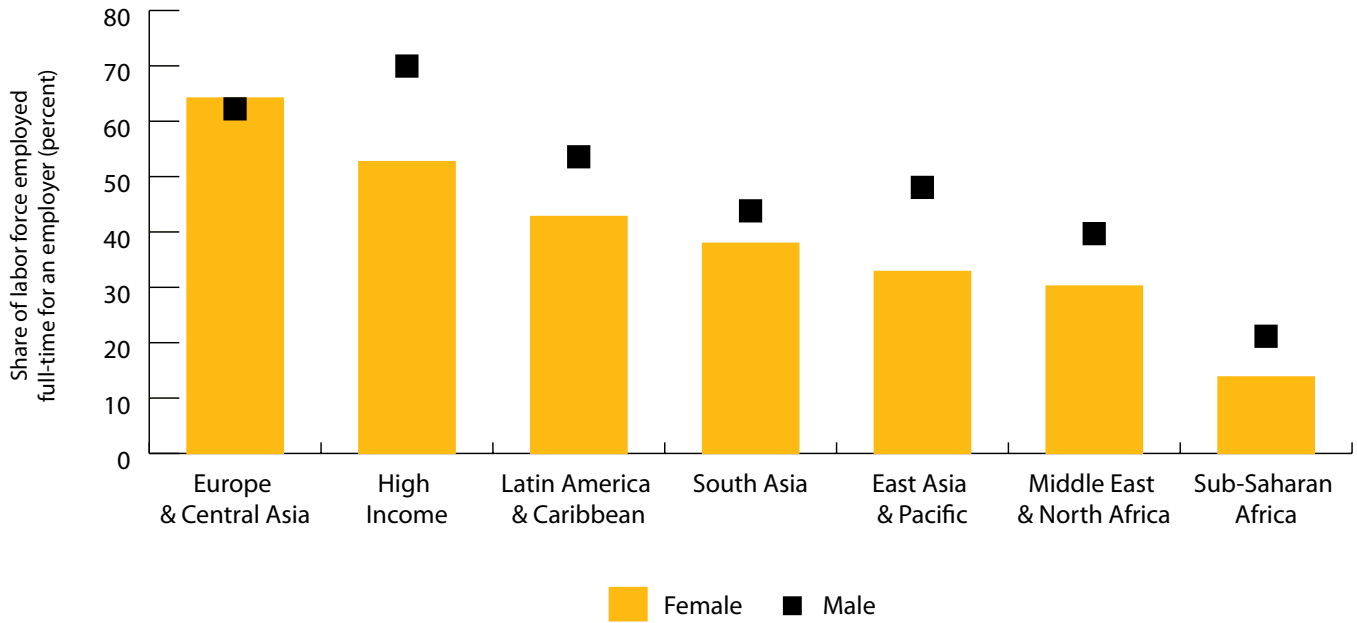
Figure 2.2. Women are underrepresented in every type of employment, with greater gaps in developing countries



Source: Analysis by Leora Klapper of Gallup World Poll data for 2011, population-weighted country averages.



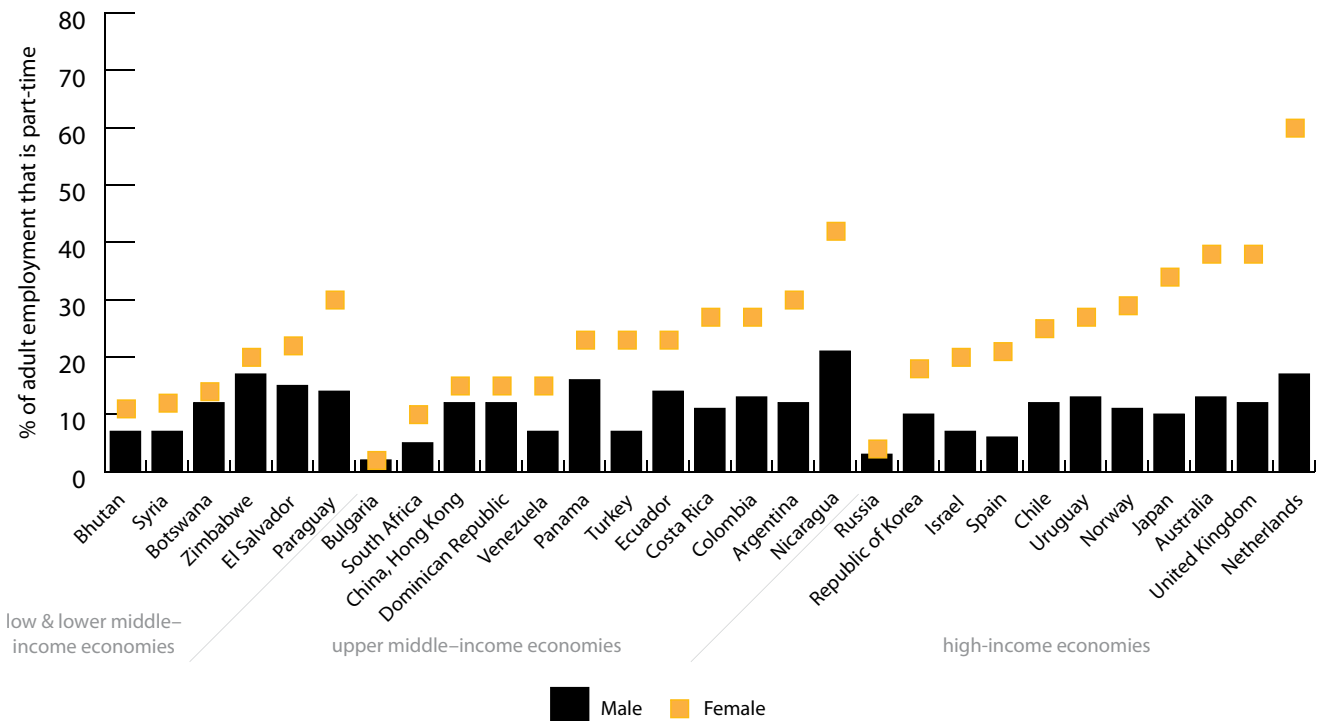
Figure 2.3. Women are generally less likely to be full-time employed for an employer



Note: Full-time employed for an employer (% of labor force, ages 15-64)

Source: Analysis of Gallup World Poll data for 2012, population-weighted country-averages.

Figure 2.4. Women’s employment is more likely to be part-time



Source: UN Statistics Division. Accessed on September 7, 2013; statistics reflect most recent year available. <http://unstats.un.org/unsd/demographic/products/indwm>.

Women also do most of the world's unpaid work—usually for family enterprises, as well as in the home. It is estimated that women account for 58 percent of all unpaid contributing family work, and about one out of every four women in the labor force globally is an unpaid contributing family worker—someone who works in a market orientated business owned by a related household member but is not a partner in the business (compared to one in ten men).<sup>17</sup> This does not include housework and childcare, which is mainly done by women as well. The unpaid contributing family worker gap is largest in South Asia (51 percent of women compared to 14 percent of men).<sup>18</sup> Household survey data suggest that in Latin America and the Caribbean, East Asia and the Pacific, and Sub-Saharan Africa, women are about twice as likely as men to be non-paid employees.<sup>19</sup> Interestingly, gender wage gaps tend to be larger in the informal than the formal sector.<sup>20</sup> Because the informal economy is a source of both job creation and gender inequality in the world of work, a long-term approach in the context of overall jobs creation is needed (Box 2.2).

**Workers, especially women, are concentrated in farming and self-employment in low-income countries where only 9 percent of women have wage jobs, compared to 21 percent of men** (Figure 2.5). The data clearly illustrate that formal-sector jobs strategies alone would not address the needs of the vast majority of women and men in developing contexts.

**In terms of wage employment, men tend to dominate manufacturing, construction, transport and communications whereas women are concentrated in health, social work, and education.** Differences in education, training, preferences for job security, and the need for flexible working hours help explain this segregation, alongside gender stereotyping. ILO analysis shows that in both developed and developing economies women's employment is most heavily concentrated in occupations such as clerks and service and retail sales workers. In contrast, men's employment dominates in crafts, trades, plant and machine operations, and managerial and legislative occupations.<sup>31</sup>

### Box 2.2. Gender and informality: nuanced perspectives are needed

The informal economy is an important job source for women and men in developing countries, and a major contributor to national economies. Estimates show that informal employment comprises one-half to three-quarters of non-agricultural employment in developing countries.<sup>21</sup> Yet gender gaps in earnings and opportunities tend to be particularly stark within the informal economy. Gender sorting into different types of work reinforces disparities in earnings and vulnerability and responds to multiple constraints.<sup>22</sup> For example, women's lack of access to property and financial services poses barriers to formal firm creation. Government corruption, time-intensive bureaucracy, high tax rates, and lack of flexibility in the formal sector can push women into the informal economy.<sup>23</sup> Domestic responsibilities and restricted mobility also limit women's ability to participate in higher paying activities farther from home. Gender differences in levels of literacy, education, skills, and aspirations further contribute to gaps.

Given women's concentration into lower-paying and more vulnerable work, gender-sensitive policies are often needed to extend social protection to those in the informal economy—both to mitigate vulnerability and to ensure that safety nets, public works, and other social services benefit vulnerable women.<sup>24</sup> Collective action plays a particularly important role in filling voids in voice, representation, and support where formal organizing structures and protections are otherwise lacking.<sup>25</sup> Groups like Women in Informal Employment Globalizing and Organizing (WIEGO, a global action-research-policy network), the Self Employed Women's Association (SEWA, an India-based organization of poor, self-employed women), HomeNet Southeast Asia (a network of home-based workers), and StreetNet International (an alliance of organizations of in-

formal vendors and hawkers) have been critical mobilizers of rights-based action.

While movement toward formalization is one aspect of a comprehensive jobs strategy, it is necessarily longer-term in nature.<sup>26</sup> Overly hasty policies toward formalization could disproportionately affect women by reducing an accessible source of economic opportunity without removing barriers to entry in the formal economy.<sup>27</sup> WIEGO suggests a comprehensive four-tier approach that involves: (1) creating more jobs, preferably formal jobs; (2) registering informal enterprises and regulating informal jobs; (3) extending state protection (social and legal) to the informal workforce; and (4) increasing productivity of informal enterprises and incomes of the informal workforce.<sup>28</sup>

In some cases, strategic investments can help women enter the formal economy. For example, where Special Economic Zones exist, as in Costa Rica, Egypt, and the Philippines, these can provide women with a gateway into formal sector employment and opportunities for higher pay when they include gender-sensitive practices, such as extending health education programs, family-friendly policies, and childcare options.<sup>29</sup> In other cases, initiatives create jobs for women within the informal economy. For example, public-private partnerships that engage non-governmental organizations have extended opportunities through "bottom-of-the-pyramid" models, which extend distribution channels through micro-franchises selling a variety of goods, like shampoos and SIM cards, providing jobs for very poor women in countries like Bangladesh and Kenya, and helping companies penetrate hard-to-reach markets.<sup>30</sup> The partnerships help link services to address gendered constraints and vulnerabilities.

Figure 2.5. Employment status by sex and income level



Source: International Income Distribution Database (I2D2). Unweighted country average of last available year after 2000 is based on data from 95 countries (accessed on November 1, 2013).

**Women are especially underrepresented in science, technology, engineering, and math (STEM) fields.** Out of 102 economies for which there are recent data, only two had at least as many female as male graduates in engineering, manufacturing, and construction, and only 30 (29 percent) had attained gender parity in science in tertiary enrolment.<sup>32</sup> Women's share of the information and communication technology (ICT) workforce is less than one-third in Jordan and only around one-fifth in South Africa, Sri Lanka, and the United Kingdom.<sup>33</sup>

**Glass ceilings remain: at the top of the business ladder, corporate boards and CEO roles are dominated by men.** A range of facts illustrates this basic point:

- ◆ A 2013 survey of 4,322 companies from 34 industrialized and emerging market countries found that, in aggregate, only 11 percent of board members are women.<sup>34</sup>
- ◆ Among Fortune 500 companies in the United States, only 4 percent of CEOs, 14 percent of executive officers, and 17 percent of board members were female in 2012.<sup>35</sup>
- ◆ Our analysis of survey data from 13,000 firms in 135 countries found that fewer than one in five firms (18 percent) have a female top manager, and only 10 percent of large firms have female management.<sup>36</sup> In South Asia, women manage about one in 16 firms (Figure 2.6).<sup>37</sup>

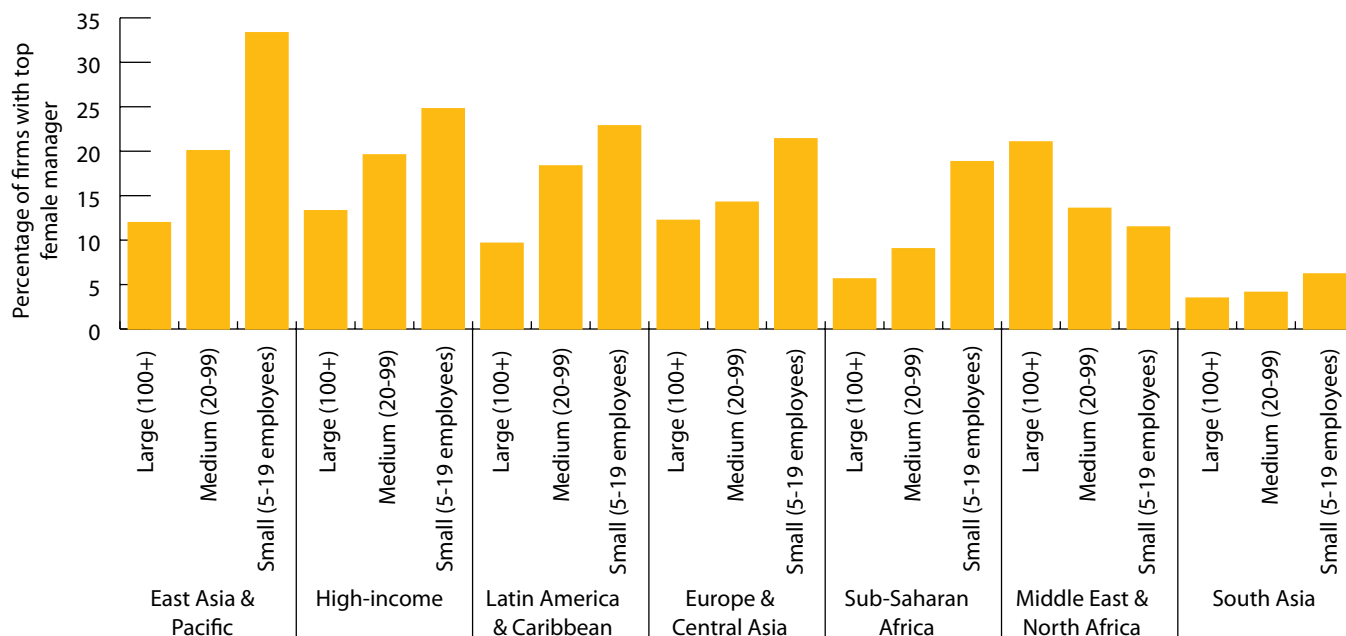
- ◆ In only five of the 114 countries for which data are available have women reached or surpassed gender parity with men in occupations as legislators, senior officials, and managers; namely, Colombia, Fiji, Jamaica, Lesotho, and the Philippines.<sup>38</sup>

This in turn may reflect biased expectations about leadership capacity. In 30 out of 66 developed and developing countries covered by the World Values Survey from 2005-2012, the majority of men felt that men make better executives than women.<sup>39</sup> While higher percentages of men than women generally subscribe to this belief, differences between countries tend to be larger than differences between sexes (see Figure 2.7). In other words, where biased views against women's leadership capabilities are strong, women also internalize these views.

## EARNINGS

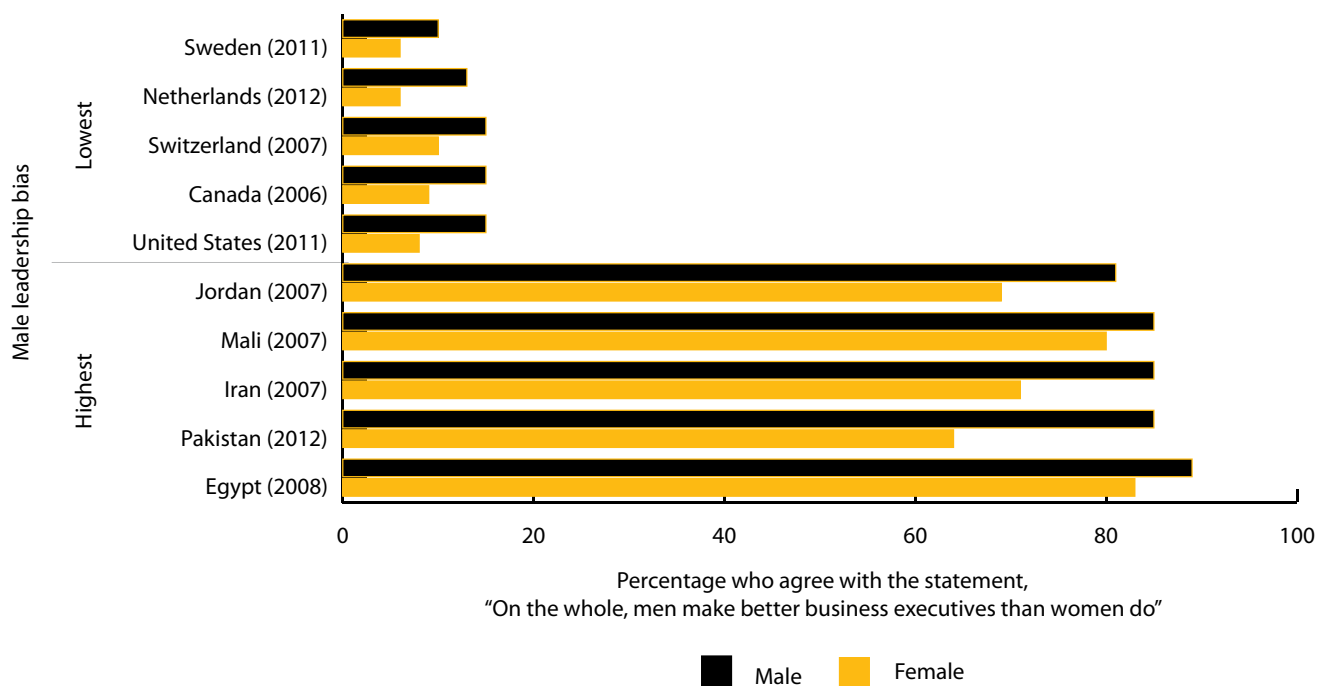
**Women consistently earn less than men and no country has reached gender wage parity.<sup>40</sup> While comparable data is a challenge, the stylized fact is clear.** Evidence from 83 developed and developing countries shows that women in paid work earn 10–30 percent less than men on average.<sup>41</sup> Another recent analysis of gender pay gaps across 43 countries estimated the average at around 18 percent.<sup>42</sup> Additionally, earlier progress in reducing gender pay gaps appears to have stagnated over the last decade.<sup>43</sup>

Figure 2.6. Women are underrepresented in firms' top management



Source: Enterprise Surveys data for 2007–12.

Figure 2.7. Country differences exceed gender differences in attitudes toward women's leadership ability



Note: Figures represent most recent data available for the five countries with the highest and lowest overall agreement toward the statement.

Source: World Values Surveys.

**Most of the pay gap in wage work is due to differing jobs and hours.** Women and men earn different wages primarily because of different types of work. The ILO, for example, documents substantial earnings differences between male-dominated and female-dominated occupations.<sup>44</sup> The implication is that labor policies, such as minimum wages and anti-discrimination regulations, may help in some cases but will not be enough to erase gaps, and longer-term strategies are needed to reduce gender sorting into different types of jobs and firms.

Nonetheless, women earn less than men even when controlling for industry and occupation. In 2010, controlling for these factors, women earned 86 percent of what men earned in Chile, 69 percent in Estonia, and only 36 percent in Pakistan.<sup>45</sup> In the United States, full-time female secretaries earned 14 percent less than male secretaries in 2011, and full-time first-line women retail sales supervisors earned 21 percent less than men in the same position.<sup>46</sup>

**Unexplained earnings gaps are largest among part-time workers and those with low levels of education.** Analysis of 64 developing countries reveals that women in part-time work (20 hours or fewer per week) and with low levels of education (less than complete primary) are significantly more likely to earn less than men with similar profiles.<sup>47</sup> We also know that women are heavily concentrated into part-time work and, in developing countries, are more likely to have lower levels of education.

**Women's earnings often decline when they have children.** Across 28 developed and developing countries, 71 percent of women under the age of 30 experienced lower earnings after having children, compared to 43 percent of men.<sup>48</sup> Women aged 30–39 with children are twice as likely as men with children to have reduced earnings (88 versus 43 percent). Men of all ages with children are more likely to have higher earnings than men without children, which is not the case for women in any age group.

## DIFFERENCES IN ENTREPRENEURSHIP AND FARMING

Entrepreneurship is critical to gender at work. Micro, small, and medium enterprises (MSMEs)<sup>49</sup> comprise 90 percent of all jobs in developing countries,<sup>50</sup> and over the past decade their growth rate in low-income countries has been triple that of MSMEs in high-income countries.<sup>51</sup> Agricultural employment remains the primary source of livelihood for about 38 percent of the population in developing countries.<sup>52</sup> Women comprise about 43 percent of the agricultural labor force in developing countries overall, and about half in East Asia and Sub-Saharan Africa.<sup>53</sup> The “feminization of agriculture” has been documented in developing countries as men migrate farther away and for longer for off-farm employment while women, more constrained in terms of time and mobility, are more likely to continue agricultural work.<sup>54</sup> Women are generally concentrated into low levels of agricultural value chains, performing mostly basic smallholder farming activi-

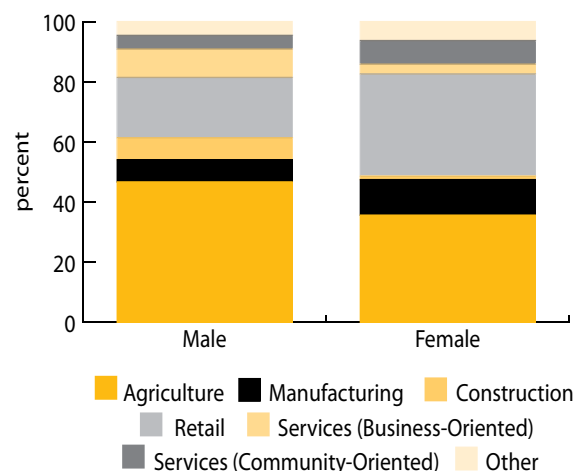
ties.<sup>55</sup> Some key areas of female disadvantage are well established, although data tend to be weak.

**Female-owned businesses are generally smaller and employ fewer people.** The Global Entrepreneurship Monitor indicates that women are more likely than men to run single-person businesses without any employees. In Latin America and the Caribbean, for example, half of established businesses owned by women have no employees, compared to 38 percent for men, and in Sub-Saharan Africa, the respective figures are 44 and 30 percent.<sup>56</sup> Likewise, analysis of unregistered firms across six African countries found that women's firms were significantly smaller than men's.<sup>57</sup>

**Female entrepreneurs in developing countries are more likely than their male counterparts to be concentrated into small and informal firms and retail sectors.**<sup>58</sup> Most non-agricultural entrepreneurs in developing countries, especially women, operate in the retail sector. Men dominate construction and business-oriented services whereas women are more likely found in retail and manufacturing (Figure 2.8). About 18 percent of non-agricultural self-employed males work in business-oriented services, compared to only 5 percent of females.<sup>59</sup>

**Because of differences in human capital and productive inputs, female farmers achieve lower productivity than male farmers—20 to 30 percent less, due largely to differences in human capital and access to productive inputs.**<sup>60</sup> As a result of gender-specific constraints, female farmers tend to have lower output per unit of land and are much less likely to be active in commercial farming than men.<sup>61</sup> In western Kenya, the 23 percent gap in yields between male- and female-headed households has been explained largely by female-headed households having less-secure access to land and lower levels of education.<sup>62</sup>

Figure 2.8. Distribution of self-employed jobs in 97 developing countries



Note: Based on 97 developing countries.

Source: International Income Distribution Database (I2D2).

**When firm size, sector, and capital intensity are controlled for, gender gaps in firm productivity diminish or disappear.**<sup>63</sup>

Because women and men sort into different types of enterprises, simply comparing productivity or profitability by gender is misleading. When key firm characteristics are controlled for, Hallward-Dreimeier (2013) finds that gender gaps in productivity virtually disappear.

**Women typically farm less profitable crops and smaller plots than men.** Women farm both cash and subsistence crops, though social norms often result in men's farming concentrating more on the former and women's more on the latter.<sup>64</sup> For example, in Ghana, cocoa is grown more by male farmers, while cocoyam, a staple crop often consumed at home, is disproportionately grown by women.<sup>65</sup> In all 14 countries for which there are data, the farm sizes of male-headed households are larger than those of female-headed households, and in some countries the gaps are particularly wide—in Ecuador and Pakistan, for instance, farms of male-headed households are more than twice as large.<sup>66</sup>

**Women entrepreneurs and farmers tend to have less access than men to capital, financial services, equipment, land, agricultural technologies, hired labor, and market information.**<sup>67</sup> Women in Latin America and the Caribbean, for example, consistently have assets of lower value than men, and yet prospective female entrepreneurs are generally required to put up significantly more collateral than prospective male entrepreneurs to access capital.<sup>68</sup> These asset gaps are costly. According to a recent Food and Agriculture Organization (FAO) report, reducing gender inequalities in access to productive resources and services could produce an increase in yields on women's farms of between 20 percent and 30 percent, which could raise agricultural output in developing countries by 2.5 percent to 4 percent (based on data from 52 countries).<sup>69</sup> In some countries, the gains could be even larger. In Zambia, if women farmers had the same capital as their male counterparts, national output could rise by up to 15 percent.<sup>70</sup>

**There are well documented disparities in access to and control of financial and physical capital—particularly credit and land.**<sup>71</sup> For many women, this gender bias extends to non-land assets, such as livestock—especially more valuable livestock, such as cattle.<sup>72</sup> Sex-disaggregated data on livestock ownership are rare<sup>73</sup> but available data consistently shows gaps. A study of men's and women's livestock ownership in Northeastern Uganda found that 62 percent of men, compared to only 14 percent of women, owned cattle.<sup>74</sup>

**Women have less access than men to financial services.** The Global Findex database measures how people in 148 countries—including the poor, women, and rural residents—save, borrow, make payments, and manage risk.<sup>75</sup> The data document significant gender gaps:

- ◆ Only 47 percent of women globally have opened an account at a formal financial institution compared to 55 percent of men.

- ◆ The gap is wider in developing countries—37 percent of women compared to 46 percent of men. South Asia and the Middle East and North Africa have the largest gender gap: women are about 40 percent less likely than men to have a formal account.

The gender gap extends to access to credit as well (Figure 2.9).

Having an account at a formal financial institution has multiple benefits in the world of work and beyond. It provides a reliable payment channel for employers and government programs, it opens more opportunities for financial credit that can be used in business start-up and growth, and it provides protection for workers' earnings.<sup>76</sup> Access to finance affects both women as individuals and women-owned firms.<sup>77</sup> The IFC (2011) estimates that while women-owned entities represent over 30 percent of registered businesses worldwide, on average, only 5 to 10 percent of women-owned entities have access to commercial bank loans.

**Women—especially poor women—still trail men in terms of access to information and communication technology.** In 2012, 200 million fewer girls and women than boys and men were online in developing countries, a gap of 23 percent. And this gap is much higher in Sub-Saharan Africa, the Middle East and North Africa, and South Asia.<sup>78</sup> Women are also less likely than men to own or have access to a mobile phone in developing countries—reportedly as much as 21 percent less likely.<sup>79</sup> In India, only 44 percent of women own cell phones (compared to 66 percent of men), and a meager 4 percent of women use the internet regularly (compared to 9 percent of men).<sup>80</sup>

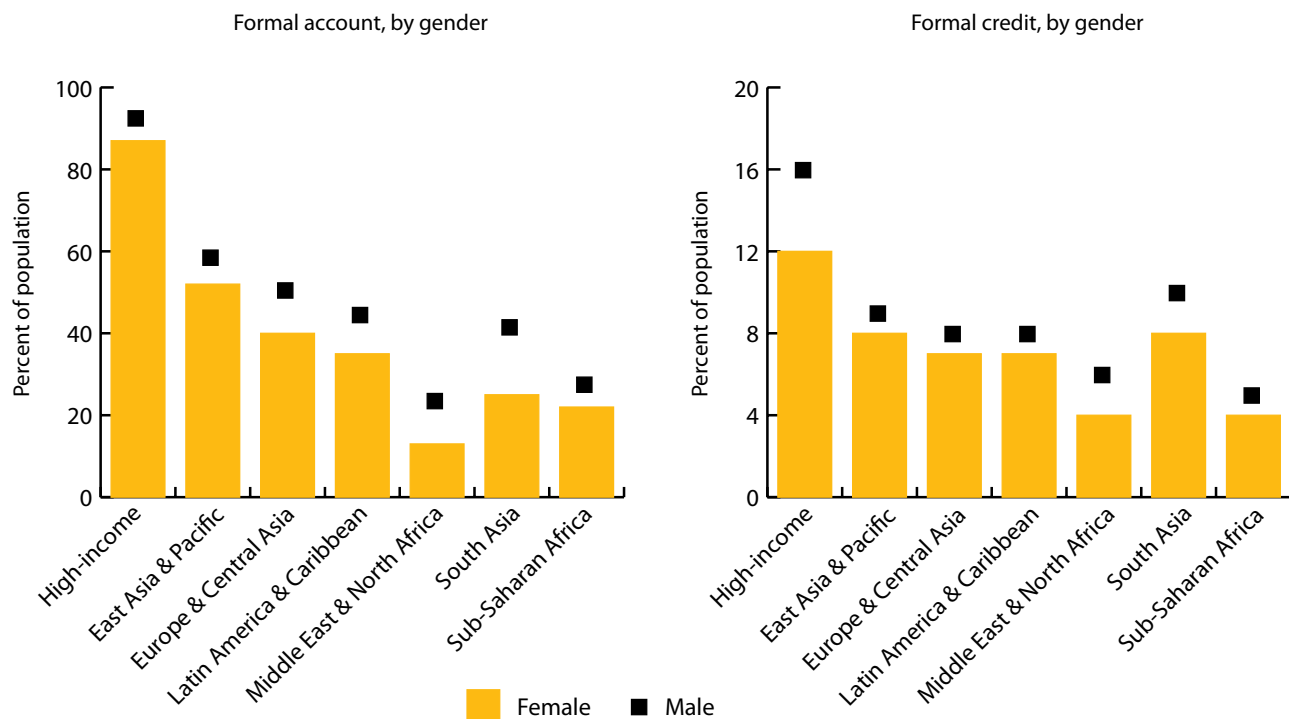
## LABOR FORCE PARTICIPATION

Of the roughly 3.3 billion people who are part of the global labor force, 40 percent—1.3 billion—are women. Globally, in 2012, the labor force participation rate (ages 15–64) was 82 percent for men compared to 55 percent for women.<sup>81</sup>

**Women's labor force participation has stagnated, and has actually fallen two percentage points (to 55 percent) since 1990.** While the gender gap has narrowed slightly from 27 to 26 percentage points since 1990, this is entirely due to falling male labor force participation. Regional patterns vary: Sub-Saharan Africa and Latin America and the Caribbean have seen increases in female labor force participation, while female participation has declined in South Asia—particularly in India, though this case is complex.<sup>82</sup> Further, women's labor force participation in developing countries is often lower in urban areas. In Turkey, for example, recent declines have been attributed largely to migration out of rural areas—where a large share of women participate as unpaid family workers and subsistence farmers, and where women tend to have greater extended family networks to support childcare and household functions.<sup>83</sup>

**Gender gaps in labor force participation occur across all regions and age groups to varying extents.** In most regions, the steepest increase in gaps occurs in the 15–24 and 25–34 age groups, with the onset of childcare responsibilities (Figure 2.10).

Figure 2.9. Women are less likely than men to have formal accounts and credit



Note: “Formal account” data indicate responses to the query, “Do you, either by yourself or together with someone else, currently have an account at any of the following places? Either financial institution or post office.”

Source: Gallup World Surveys.

Europe and Central Asia is the exception, where the gap widens later on. In most regions, the largest gender gaps are found after age 55, suggesting that women leave the labor force earlier. The largest regional gender gap in labor force participation—62 percentage points for the age group 35–54—is found in the Middle East and North Africa.

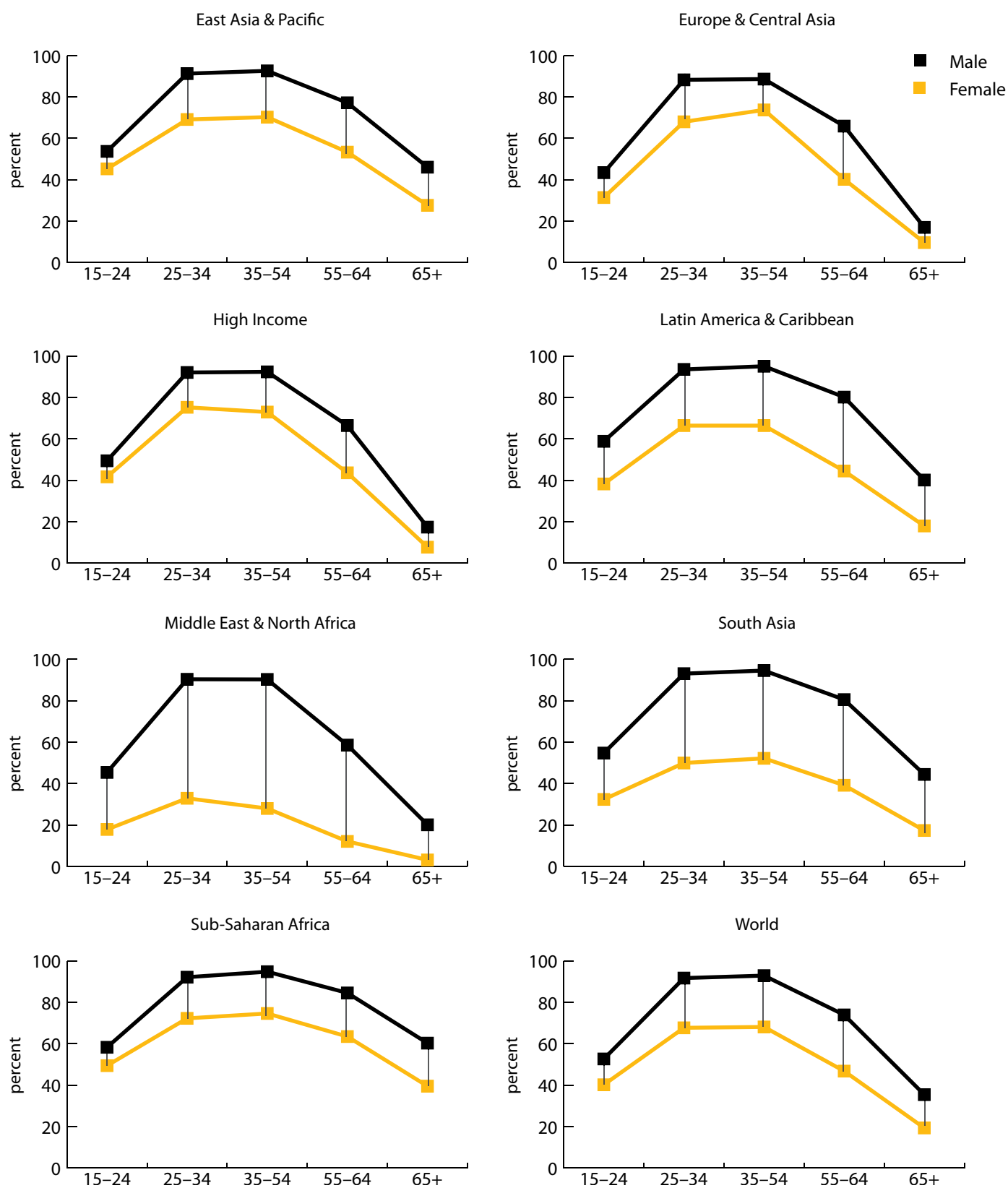
**All around the world women spend more time on unpaid domestic work—that is, child and elderly care and housework—than men.**<sup>84</sup> Focus group discussions in 18 developing countries found that women on average report spending about three hours more per day on housework and childcare and about 2.5 hours less per day on market activities compared to men.<sup>85</sup>

**The burden of childcare responsibilities creates a “motherhood penalty.”**<sup>86</sup> One study of panel data across 97 countries estimated that, on average, a birth reduces a woman’s labor supply by almost two years during her reproductive years.<sup>87</sup> The gender differences in the effects of having children on caring responsibilities and work are substantial. In Australia, for example, when men have one child under five, their full-time employment on average *increases* by about 27 percent; when women have one child under five, their full-time employment *drops* by 20 percent.<sup>88</sup>

**Women’s labor force participation tends to fall as country incomes rise and some women move out of subsistence-based agricultural work.** At the same, the nature of women’s labor force participation tends change with development. Namely, self-employment, which in developing countries is often subsistence-based, tends to decline, while the share of women in wage work increases. Notably, the share of women as employers remains constant with countries’ income.<sup>89</sup>

In sum, gender gaps in the world of work are both extensive and multidimensional. These gaps reflect the persistence of gender-specific constraints across the lifecycle, which are explored in the next chapter. The relative magnitude and importance of different disparities depends on the country context, and it is useful to compare performance across countries. Further, while inequality in the world of work is a global phenomenon, it is clearly more extensive in particular countries and regions. It is often helpful for policy-makers, donors, and other stakeholders to start with an understanding of how a particular country of concern fares relative to others with respect to gender equality in the world of work and more broadly. Resource Box 2.1 summarizes common indices that capture aggregate outcomes and practices related to gender equality.

Figure 2.10. Gender gaps in labor force participation for different age groups



Note: Figures represent unweighted averages (population-weighted averages would require population sizes by age group).

Source: Team analyses of ILO KILM data (2012).



**Resource Box 2.1. Where do countries stand? Global and regional rankings on gender equality and women's economic empowerment**

Indices can provide powerful benchmarking tools for evaluating where a particular country or region stands relative to others, or to itself over time, on critical outcomes and practices related to gender equality in the world of work (see notes for Website links):

- ◆ **Gender Inequality Index** (UNDP): The index reflects women's disadvantage in three dimensions—reproductive health, empowerment and the labor market—for as many countries as data of reasonable quality allow. The index shows the loss in human development due to inequality between female and male achievements in these dimensions.<sup>90</sup>
- ◆ **Global Gender Gap Index** (World Economic Forum): Introduced in 2006, the index provides a framework for capturing the magnitude and scope of gender-based disparities around the world. The index benchmarks national gender gaps on economic, political, education and health-based criteria and provides country rankings that allow for comparison across regions and income groups and over time.<sup>91</sup>
- ◆ **Gender Equality Index** (European Institute for Gender Equality): The index, specific to the European Union, is a measurement tool that combines gender indicators, according to a conceptual framework, into a single summary measure. Core domains include: work, money, knowledge, time, power, health and two satellite domains (intersecting inequalities and violence).<sup>92</sup>
- ◆ **Gender GEDI Index** (Global Entrepreneurship and Development Institute): Based so far on a 17-country pilot analysis, the index measures the development of high-potential female entrepreneurship worldwide.<sup>93</sup>
- ◆ **Social Institutions and Gender Index** (OECD): The index is a measure of underlying discrimination against women for over 100 countries. SIGI captures and quantifies discriminatory social institutions—these include, among others, early marriage, discriminatory inheritance practices, violence against women, son bias, and restricted access to productive resources.<sup>94</sup>
- ◆ **WEVentureScope** (The Economist Intelligence Unit and the Multilateral Investment Fund): The tool assesses the environment for supporting and growing women's micro, small, and medium-sized businesses in Latin America and the Caribbean. It measures business operating risks, access to finance, capacity and skill-building opportunities, and the presence of social services.<sup>95</sup>
- ◆ **Women's Economic Opportunity Index** (The Economist Intelligence Unit): The index is a pilot effort funded by the World Bank to assess the laws, regulations, practices, and attitudes that affect women workers and entrepreneurs. It uses 26 indicators, selected and validated by a panel of gender experts, to evaluate every aspect of the economic and social value chain for women.<sup>96</sup>

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95. <http://www.weventurescope.com>.
96. [http://www.eiu.com/site\\_info.asp?info\\_name=womens\\_economic\\_opportunity&page=noads](http://www.eiu.com/site_info.asp?info_name=womens_economic_opportunity&page=noads).



# Overlapping Constraints Across the Lifecycle

## KEY MESSAGES

- ▶ Gender differences in time use, in access to productive inputs, and in the nature and impacts of market and institutional failures are major contributors to inequality in the world of work.
- ▶ A deeper understanding of informal institutions and social norms and the limits they can place on women's agency provides insights into how constraints to women's economic opportunities materialize.
- ▶ Constraints emerge throughout the lifecycle, and are amplified for those facing overlapping disadvantages. These need to be addressed in a coordinated and coherent way.
- ▶ Public or private sector actions that only address single constraints to women's jobs without accounting for different levels of agency may not achieve optimal participation or impact.

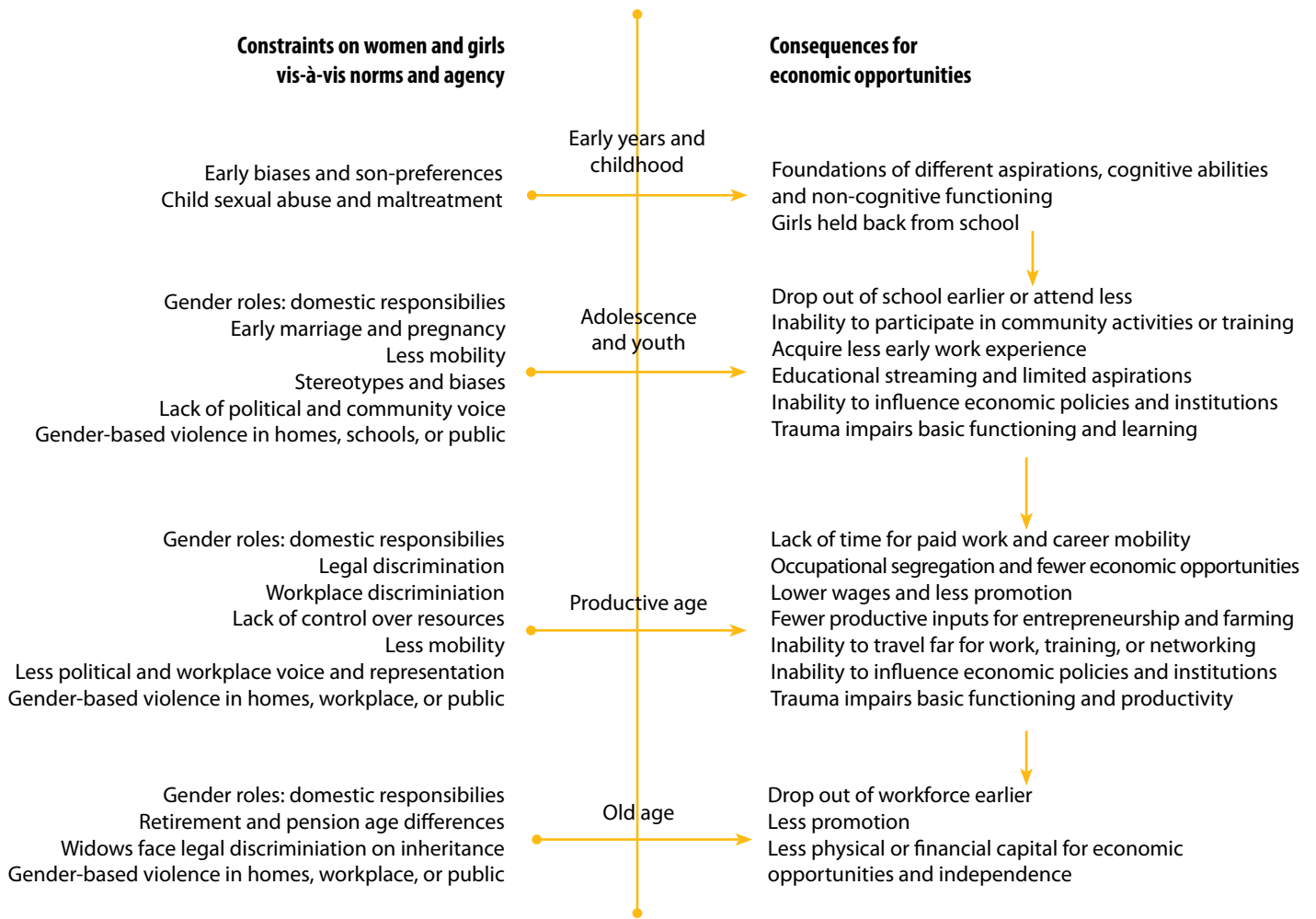
This chapter explores why gender gaps in the world of work have been so persistent. More specifically, why do women and men sort into different types of jobs (and firms) and enjoy different levels of access to key productive inputs, and why do so many women stay out of the workforce altogether? There is no single dataset or global study that can answer these questions conclusively, but established and new emerging evidence casts important light.

We take as a starting point the WDR 2012 analytical framework, which emphasized the importance of how markets and institutions (formal and informal) interact with norms and behaviors at the household level and influence outcomes for gender equality. We elaborate on the importance of market and institutional failures. Whereas some market and institutional failures stem from overt discrimination, others result from more subtle failures to address gender-specific constraints, which are often linked to biased norms and restricted agency. We also argue that gender gaps in the world of work are preceded by key constraints during child and youth years. The implication is clear: while immediate jobs crises require short-term actions directed at the working age, effective policy strategies to close gender gaps in the world of work must start early.

Some key definitions are in order. *Social norms* are widely held beliefs by a group or society about what people should and should not do.<sup>1</sup> They can be held at mul-



Figure 3.1. Biased norms and lack of agency across the lifecycle affect equality at work



multiple levels, including the community, school, workplace, and nation. They interact with attitudes and behaviors at the individual and household levels. *Biased gender norms* are those social norms that set different expectations on what women and men or girls and boys can and should do, thus constraining agency. *Agency* is the ability to make one's own choices and act upon them,<sup>2</sup> which may be constrained by formal and informal institutions, market failures, and practices in the household.

The biased norms and restricted agency that limit women's economic opportunities manifest early and can be compounded through life. Norms and agency are mutually reinforcing. As Figure 3.1 illustrates, a deeper understanding of the connections between norms, agency, and economic opportunities across the lifecycle sheds light on the cumulative effects of multiple constraints that many women in poverty face. In practice, these constraints vary in form, number, and severity across settings. By exploring

the underlying and interacting constraints that emerge throughout women's lives, we get a better sense of the complex processes that have held back progress on women's economic opportunities for decades.

### BUNDLED CONSTRAINTS: NORMS, AGENCY, AND ECONOMIC OPPORTUNITIES

While some women (and men) choose to abstain from paid work or prefer lower paying or lower level jobs, women's jobs are often heavily constrained by multiple factors that run throughout women's lives and are closely linked to biased norms and restrictions on agency. Yet many take a "gender-neutral" approach, assuming that economic opportunities are equally available to women and men alike, thus overlooking the uneven playing field on which people live. This section reviews some common

constraints through the lifecycle, especially related to norms and agency, but it is not exhaustive.

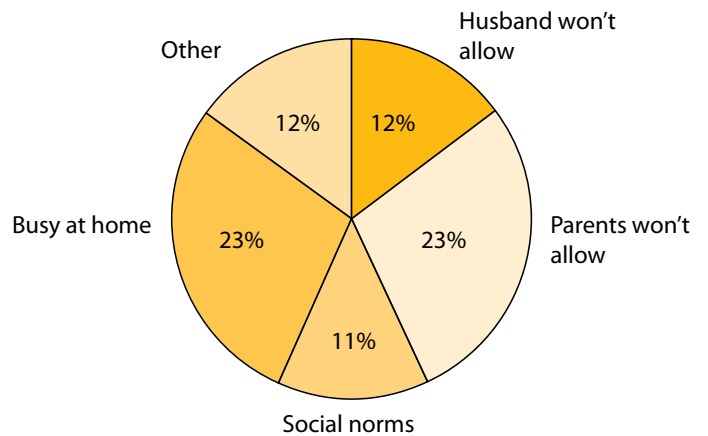
**Market and institutional failures frequently limit women's opportunities in the world of work.** Even if discrimination is a losing proposition for businesses, other factors affect firms' and employers' behavior. Because employers may have imperfect information about workers' skills and competencies, they often make inferences on one's potential based on observable characteristics, such as gender or race.<sup>3</sup> In the workplace, women tend to lose out in these inferences. People have been shown to have a higher propensity to negatively evaluate women in a range of areas, from auditions for orchestras to suitability for health sector jobs predominately held by men.<sup>4</sup> In recruitment and promotion, a randomized experiment in the United States showed that evaluators were significantly more likely to rely on group stereotypes, rather than past performance, when judging candidates separately compared to assessments in joint evaluation.<sup>5</sup> Similarly, neglecting gender-specific needs can translate into service delivery failures that disadvantage women. For example, biased rules, low female representation among extension agents, and poor targeting contributes to gender gaps in access to agricultural extension services. Prior to recent reforms, rules for membership in farmers' and forestry clubs in Kenya and India—key sources for extension and advisory services for small farmers—allowed for only the head of household to join, effectively excluding most women.<sup>6</sup> Only 15 percent of extension agents globally are women; this means fewer jobs for women in extension services and services that are potentially less relevant to women, who comprise 43 percent of agricultural labor force in developing countries.<sup>7</sup> These kinds of market and institutional failures are often reinforced by social norms and attitudes.

**Biased norms can dictate the use of time and limit aspirations.** Social norms influence behavior because conformity is socially acceptable, whereas deviations can incur social exclusion, ridicule, or even violence.<sup>8</sup> This threat limits women's agency. Some norms, such as those related to gender roles, are rooted in centuries of cultural heritage<sup>9</sup> and are especially "sticky."<sup>10</sup> This "stickiness" helps to explain the pervasiveness of gender inequality in the world of work. Gender norms are passed from one generation to the next, with families, along with broader communities, being important transmitters.<sup>11</sup> For example, young people's ideal gender allocation of housework has been shown to reflect their parents' attitudes toward gender roles during their childhood.<sup>12</sup> Adult men are more likely to contribute to housework if their mothers were employed during their childhood.<sup>13</sup>

**Norms are "sticky," but they are not static.** Changes can be quite dramatic. In the United States, fewer than 20 percent of people supported the idea of wives working if husbands could support them in 1936, compared to more than 80 percent in 1998.<sup>14</sup> But can policies and interventions promote change? Box 3.1 explores this question.

**Women's agency in the world of work is restricted both directly and indirectly.** Their choices about whether and where to

Figure 3.2. Main reasons given by young women in Morocco for not wanting to work, 2010



Source: Data from La Cava et al. (2012), *Kingdom of Morocco: Promoting Youth Opportunities and Participation* (Washington, DC: World Bank), which uses the Morocco Household and Youth Survey 2010.

work may be constrained. In the case of Morocco, with a female labor force participation rate of 28 percent for young women (ages 15–24), many young women lack agency in deciding whether and when they work: over one-third do not work primarily because their husbands or parents will not allow them, and another third are constrained by social norms or related domestic responsibilities (Figure 3.2).<sup>27</sup> In Mozambique and Tanzania, some husbands and fathers actively prevent women from working in jobs where they would interact with other men.<sup>28</sup>

**Many women face the cumulative impacts of multiple disadvantages across the lifecycle.** The reality of overlapping disadvantages implies that policies and programs often need to start early and ensure the most vulnerable are included, and that coordinated, multi-sectoral solutions are needed to address compounding constraints.

As the Venn diagrams in Figure 3.3 illustrate, deprivations often come in bundles for women living in developing countries. For the three countries presented, the Dominican Republic, Ghana, and Nigeria, we see that the vast majority of both working and non-working women in each sample face constraints—although, in these countries, higher shares of non-working women report bundled constraints. For example, 11 of 12 non-working women in the Dominican Republic exposed to intimate partner violence face at least one other constraint. Among

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“When mother is absent, I am there to take care of everything. Women take care of everything. The man is the household head, but the woman takes care of everything.”

—Young woman, Serbia, *On Norms and Agency*

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**Box 3.1. Norms favor men’s economic opportunities, but can policies change them?**

Gender norms favor men’s economic opportunities. Globally, nearly four in 10 people (close to one-half in developing countries) agree that, when jobs are scarce, a man should have more right to a job than a woman (Figure A).<sup>15</sup> These views are important: a study of OECD countries showed that an increase of 10 percent in the proportion of people who think “scarce jobs should go to men first” reduces women’s employment rate by 5–9 percent (Figure B).<sup>16</sup> A study of second-generation American women—governed by the same laws and formal institutions—found that variation in work behavior was significantly explained by their parents’ country of origin.<sup>17</sup> So if biased norms act as constraints, can they be changed, rather than just offset?

There is disagreement regarding the extent to which policy actions can and should change norms. Change is often gradual, if not lacking or even regressive, particularly for “sticky” norms related to gender roles in patriarchal societies.<sup>18</sup> A recent expert meeting concluded that the importance of addressing norms to influence behavior varies by topic, addressing norms is only one part of a comprehensive social change agenda, and a new positive norm can be more effective than dismantling a negative one.<sup>19</sup> Interventions to change social norms have grown as an area of focus, particularly in public health.<sup>20</sup> There is growing evidence that well-designed, participatory programs focused on transforming gender norms

and the wider social context beyond the individual can change men’s and boys’ attitudes toward gender roles and relationships, but larger studies with longer follow-up periods are needed.<sup>21</sup> Toolkits designed in recent years have given policy makers, educators, and program leaders a starting point for developing strategies to help young people adopt more equitable norms and attitudes.<sup>22</sup>

Well-implemented laws themselves may help foster changes. For example, in the United States, Title IX, the 1972 legislation ensuring equal educational opportunities for women and girls, including in school athletics, has been largely credited with contributing to changing, though not leveling, gender norms in schools and colleges.<sup>23</sup> School systems can be useful entry points for addressing norms early. Tanzania’s national curriculum, for instance, includes gender-related material in its standard secondary school civics syllabus and examinations.<sup>24</sup> Participatory discussions on gender inequality in public schools in Mumbai showed positive effects on children’s attitudes toward gender equality.<sup>25</sup> School systems can also reform textbooks. Studies in several countries show textbooks reinforcing gender stereotypes through both text and images.<sup>26</sup> Better evaluation is needed to test innovative school-, community-, and workplace-based interventions and to understand the long-term effects.

Figure A. Share of the population agreeing that when jobs are scarce, a man should have more of a right to a job than a woman

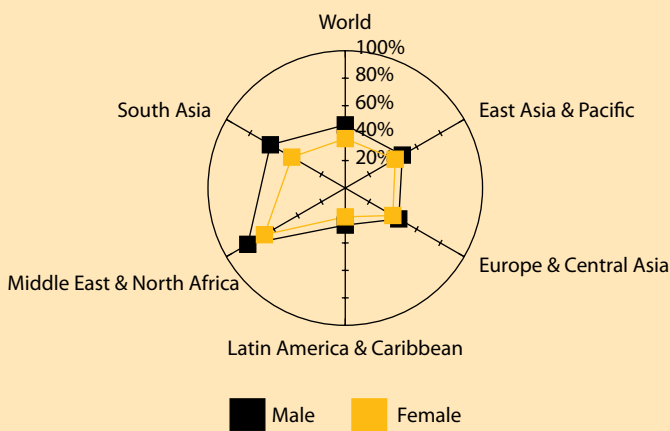
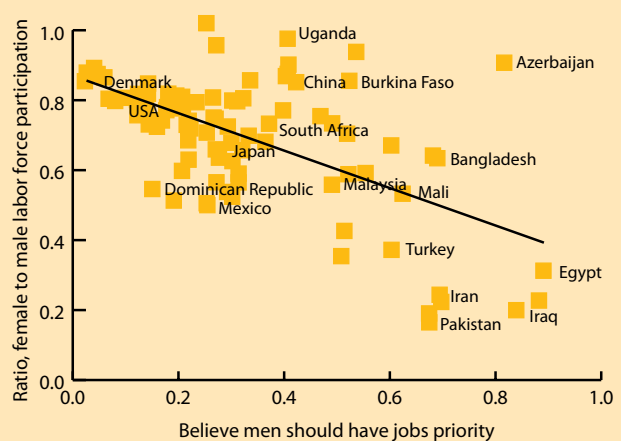


Figure B. Discriminating norms are associated with few women working



Source: World Values Survey data, 2005–08, and World Development Indicators for labor force participation, matching years

Figure 3.3. Women face overlapping constraints (percentages of women facing constraints)



Source: Team analyses of DHS data.

Note: The variables are as follows, all reported by women aged 20–49: movement = lack of autonomy in visiting friends or family, education = less than secondary school education, resource = a lack of autonomy in controlling household resources, and violence = experienced intimate partner violence (physical or sexual) within the last 12 months. Figures represent the percentage of the full sample.

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“Many women in Uganda are still held back by inadequate resources, lack of capital, traditional and cultural norms that dictate that we must be submissive and act like women.”

—Woman fisher, Uganda,  
*Status of the World's Girls 2012*

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address multiple constraints that could be contributing to gender gaps within the workforce and women's exclusion from the labor market altogether.

**Failure to address overlapping constraints can translate to policy failure.** One of the clearest cases comes from the literature on financial credit for impoverished women entrepreneurs. Unequal access to financial capital is an important wedge between female and male entrepreneurs in developing settings.<sup>29</sup> But is financial capital, a key endowment, sufficient to close gender gaps between firms? The evidence suggests not. Systematic reviews have revealed no significant effect of microloans overall on poor women's business outcomes.<sup>30</sup> A randomized trial in Ghana also found that financial capital was not enough to grow subsistence enterprises owned by women.<sup>31</sup> Women who received cash grants had greater pressures than men to share funds with others in the family rather than invest in the business. The problem highlights hurdles related to women's control over resources and bargaining power within the home. Other unobserved constraints were also likely at play.

In contrast, the Targeted Ultra-Poor program, a successful intervention run by BRAC in rural Bangladesh, combined two years of intensive skills training and support with asset transfers (in the form of a choice of livestock packages). The program resulted in significant shifts for women from agricultural labor to running small businesses and a 38 percent increase in earnings over four years.<sup>32</sup> This suggests that, especially for the poorest women who experience multiple constraints, multicomponent programs and linked services may be needed to complement financial capital or to open up alternatives for women who would be better off in wage jobs than entrepreneurship.

**Gender disadvantage is compounded when women also experience other marginalized identities.** The effect of such intersecting axes of exclusion is well-substantiated in *Inclusion Matters*.<sup>33</sup> For example, an individual who is female, lives in poverty, and belongs to an indigenous community is likely to face a greater burden of overlapping disadvantages than an individual who has only one of these characteristics. Overlapping disadvantages can stem from personal characteristics, including gender, age, poverty, sexual orientation, caste, race, ethnicity, nationality, disability, and life experiences, just to name a few.

non-working women reporting restricted movement in Ghana, 62 percent have less than a secondary school education. In each case, limited control over household resources is usually accompanied by multiple other constraints. The fact that both working and non-working women face overlapping disadvantages reinforces the need for policy options to ad-

For example, being young and living in a rural area significantly decreases a woman's likelihood of being in the labor force in the Middle East and North Africa.<sup>34</sup> In Guatemala, the gender gap in illiteracy is four times higher among the indigenous population than for the “ladino” population.<sup>35</sup> A recent multi-country analysis of census data in Latin American and African countries shows that the interaction between being female and belonging to a minority group (defined as native speakers of a minority language within the country) has a compounding effect on educational attainment.<sup>36</sup> This overlapping disadvantage is illustrated with respect to primary school completion in Figure 3.4.

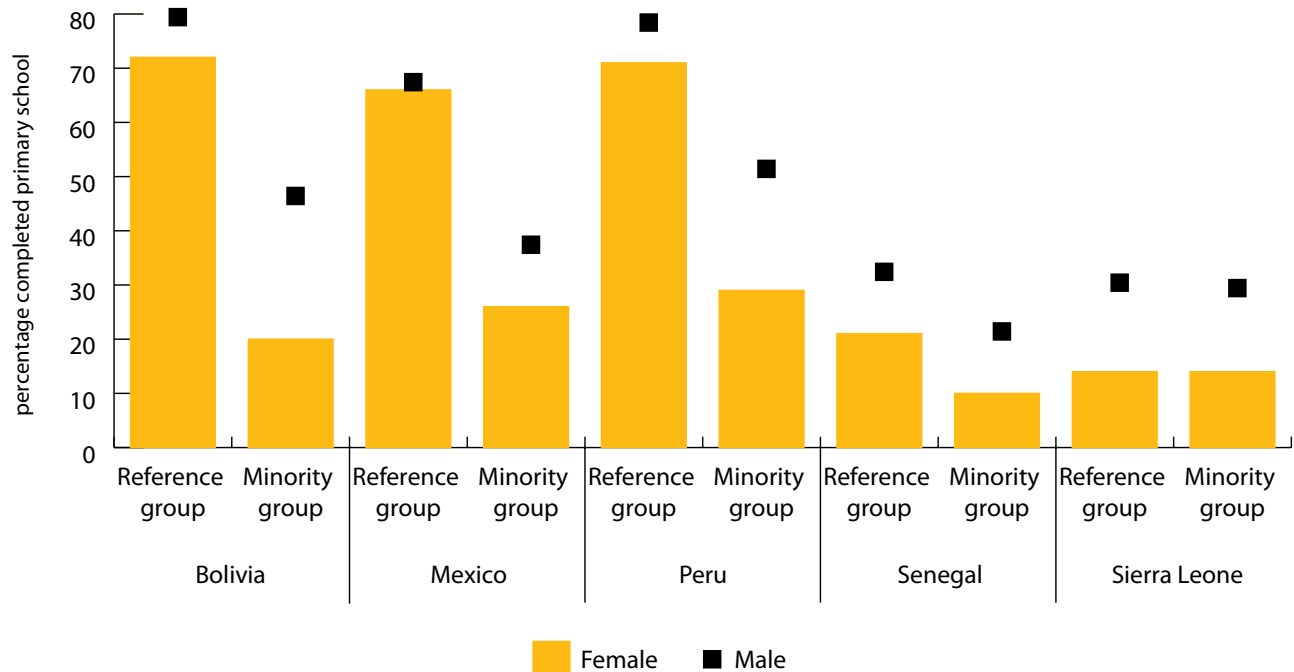
Poverty is perhaps one of the most pervasive axes of exclusion that compounds gender disadvantage. Multi-country data show gender disparities in education and health outcomes are typically widest, and women's control over their own income is usually lowest, among women in the bottom quintiles of wealth and income. There are large gender gaps, for example, in median grade attainment among young people, ages 15–19, in the bottom two wealth quintiles in Benin, The Gambia, India, and Pakistan, whereas the gap virtually disappears in the highest quintile.<sup>37</sup> Research in rural India has found that parents express a desire to educate their sons and daughters equally, but opt to favor sons when resource constraints require choices.<sup>38</sup> In other words, while norms may favor boys' education in many settings, a family's circumstances determine whether the norm translates to outcomes. In developing countries, adolescent girls in the poorest quintiles in their countries have marriage and birth rates approximately three times higher than those in the richest.<sup>39</sup> This adds layers of disadvantage. Perhaps the starkest example is the exacerbation of gender inequality in fragile and conflict-affected situations (Box 3.2).

## CHILDHOOD AND YOUTH: THE START OF UNEQUAL TRAJECTORIES

The child and youth years are especially critical for human talent formation through education and skills development, which the WDR 2013 describes as fundamental to jobs. This section looks at the drivers behind early gender gaps and biases in education, skills, and aspirations.

**Expressed preferences about work often reflect early limits of aspirations and self-confidence.** Aspirations are the hopes and ambitions that people have of achieving something. Self-confidence, or what psychologists call “self-efficacy,” involves one's belief in her or his ability to overcome challenges and achieve specific tasks.<sup>48</sup> Aspirations and a sense of efficacy are fundamental to agency,<sup>49</sup> and research shows that they are important predictors of work-related outcomes.<sup>50</sup> Research shows that people struggle to attribute feminine characteristics to entrepreneurship and achievement-related careers, and women appear to internalize these biases in the forms of lower aspirations and confidence.<sup>51</sup> Decades of psychological and sociological research have shown how behaviors and aspirations are shaped by expectations and social interactions.<sup>52</sup> Women's and girls' expressed aspirations are

Figure 3.4. Women are doubly disadvantaged by gender and ethnicity



Source: Tas et al. 2013, using data from the Integrated Public Use Microdata Series-International (IPUMS-I) initiative.

Note: Secondary school completion for ages 25 and above. Survey years for Bolivia, Mexico, Peru, Senegal, and Sierra Leone are 2001, 2010, 2007, 2002, and 2004, respectively.

### Box 3.2. Fragility, gender, and jobs

Fragile and conflict-affected situations create severe challenges including for jobs.<sup>40</sup> All of the fundamentals for growth tend to suffer in this context. Where institutions and infrastructure are weak and there are high levels of insecurity or instability, private investors may be reluctant to do business. Disrupted education and training mean that people's skills in these settings are often well below their potential. Fragility also contributes to the severity of more gender-specific constraints. Men can be traumatized by conflict, unemployed, and socially excluded.<sup>41</sup> Insecurity and lack of infrastructure can disproportionately affect women's mobility. Fragility and conflict tend to worsen gender-based violence, both in the household and as a weapon of war.<sup>42</sup> Female entrepreneurs in Afghanistan and Iraq face lower mobility and especially high vulnerability to harassment and violence, hindering simple business transactions or building networks.<sup>43</sup> In Burkina Faso, Niger, Pakistan, the Philippines, South Sudan and Zimbabwe, surveys conducted by Plan International found that while both adolescent boys and girls faced high dropout rates in periods of crisis, due largely to

heightened needs for children to participate in paid labor (especially boys) or domestic work (especially girls), girls overall were particularly vulnerable to dropping out.<sup>44</sup> Girls are also especially vulnerable to early and forced marriage.<sup>45</sup>

While there are no easy answers, integrated service models that boost women's agency and economic opportunities simultaneously may be especially important. A small but growing evidence base offers promising examples. For instance, a new World Bank-supported trial in the Democratic Republic of the Congo shows significant reductions of violence-related trauma symptoms and significant increases in women's earnings among participants in a Village Savings and Loans Association with an added psychosocial support component.<sup>46</sup> Helping ex-combatants, typically men, reintegrate into economic life is also key. A current evaluation of a World Bank-supported project in Liberia is testing the effectiveness of an integrated model that aims to support young adult ex-combatants in rehabilitation and employment through agricultural skills training alongside life skills training and resettlement assistance.<sup>47</sup>

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“Sending an older girl to school is a wasted opportunity. What is a girl for if she cannot help her mother?”

—Grandmother, Mali, *Status of the World's Girls 2012*

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and male children.<sup>54</sup> Even within the first months of life, different biases about girls' capabilities related to motor skills and basic functioning have been documented.<sup>55</sup>

**Many girls are still denied the basic right to learn due to biased norms and traditional gender roles.** Some 31 million primary-aged girls and 34 million lower secondary-aged girls are out of school.<sup>56</sup> In Iraq, girls between the ages of 11 and 24 are 2.5 times as likely as boys to cite a lack of family interest as their reason for dropping out.<sup>57</sup> Son-preference in Nepal is associated with higher female child labor and lower gender parity in education.<sup>58</sup> Among poor households, children may be held back from schooling in order to work. In some cases these expectations are stronger on boys and in other cases on girls, but both market and domestic labor need to be taken into account. Research using UNICEF data has suggested higher female child labor force rates (72 percent) compared to male (64 percent) overall when both market and domestic work are counted.<sup>59</sup> The expectation for girls to perform unpaid care work and domestic responsibilities is compounded by the belief that girls' education offers less value.

**Biased expectations underlie educational streaming and stereotypes, which in turn contribute to gender sorting in the world of work.** Young women and men are typically concentrated in the educational streams that are more associated with social norms around “masculine” and “feminine” areas of work—such as science, technology, engineering, and math (STEM) fields for males, and arts, humanities, and human services for females (Figure 3.5).<sup>60</sup> These patterns often exist despite good test performance: across OECD countries, young women outperform young men in reading and show little difference in mathematics scores and none in science scores according to standardized tests (see Figure 3.6).<sup>61</sup> This streaming is costly to women themselves.

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“I was forced to leave school in order to get married. I was very young then. I was divorced after eight months of my marriage. I wish other girls don't suffer like me.”

—Adolescent girl, Sudan, *Breaking Vows*

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constrained by the expectations placed on them through social norms and stereotypes that begin early in life.<sup>53</sup> In India and Ethiopia, longitudinal research found that girls had lower self-efficacy and lower educational aspirations than boys, and that these outcomes mirrored aspirations by parents for their female

children.<sup>54</sup> Even within the first months of life, different biases about girls' capabilities related to motor skills and basic functioning have been documented.<sup>55</sup>

In the United States, for example, although women represent only 24 percent of the STEM workforce, they earn 33 percent more when they work in these high-growth fields.<sup>62</sup>

**Nearly one in five girls in developing countries becomes pregnant before her 18th birthday.**<sup>64</sup> The figure is

as high as 28 percent in West and Central Africa, 25 percent in East and Southern Africa, and 22 percent in South Asia. Higher birth rates are associated with a lower probability of women entering and staying in the labor market.<sup>65</sup> In Chile, giving birth reduces a girl's likelihood of completing secondary school by 37 percent.<sup>66</sup> In developing countries, adolescent pregnancy and marriage go hand-in-hand—some 95 percent of adolescent pregnancies occur in developing countries, and 9 in 10 of these occur within marriage or a union.<sup>67</sup> One in three girls in developing countries, excluding China, is married before her 18th birthday (about half in India and three out of four in Niger).<sup>68</sup> Incentives for early marriage are strong among poor families in many cultures, including social pressure, customary bride payments (incentivizing the bride's family with payments by the groom or his family), dowries (incentivizing the husband's family with property transferred from the bride or her family), and the expectation that early marriage brings domestic support to the husband's family or sheds a perceived financial burden on the bride's family.<sup>69</sup> In turn, these constraints erode girls' future economic opportunities.<sup>70</sup> A study in Bangladesh found that a one-year delay in marriage among girls between the ages of 11 and 16 increased their likelihood of attaining literacy by 6 percent.<sup>71</sup>

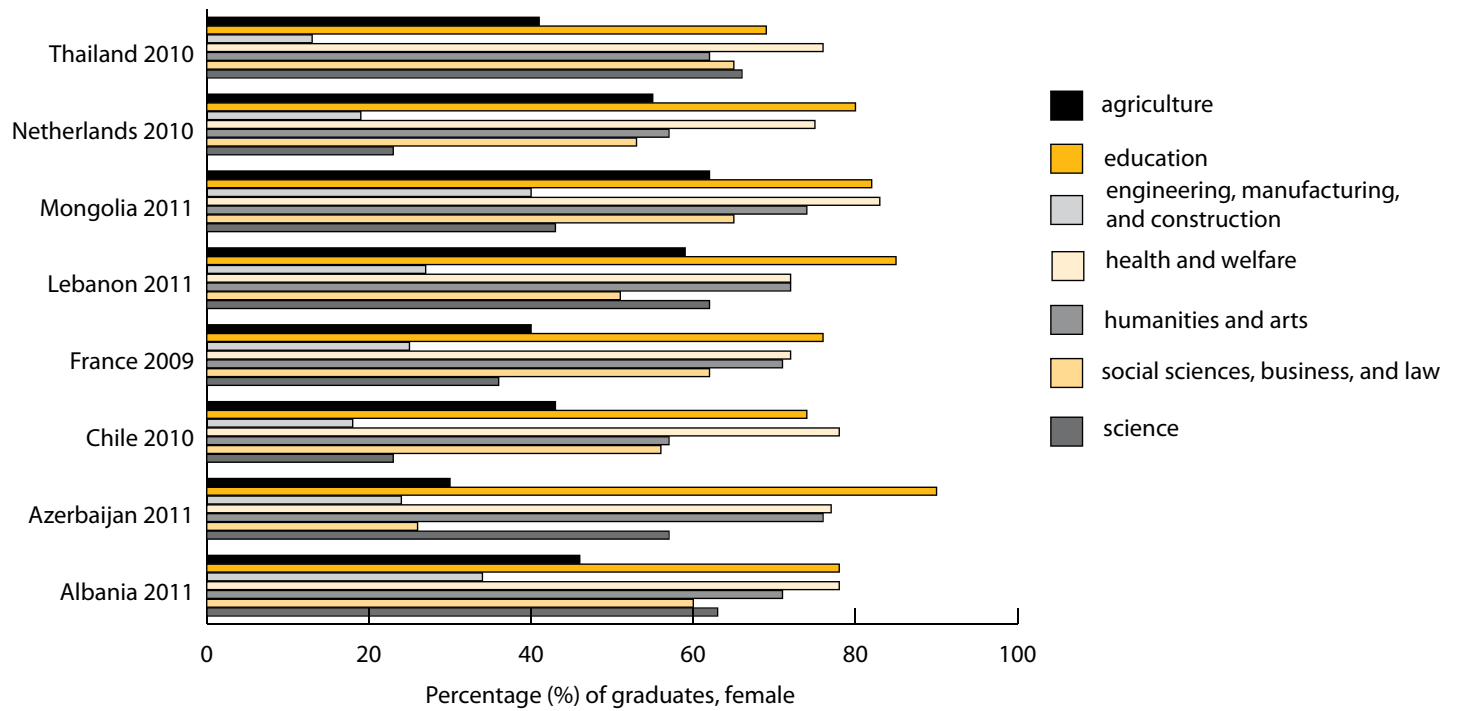
**Girls' mobility is often more restricted than boys.** Reasons vary, but often include greater domestic responsibilities that make travel farther from home more difficult, safety concerns (harassment or rape), unequal access to cars or bicycles, and cultural disapproval of girls' movements.<sup>72</sup> Weak infrastructure can compound the problem. In Ghana and South Africa, for example, girls have reported their lesser ability than boys to swim as a barrier to attending school (paths to school often flood during rainy season).<sup>73</sup> Mobility barriers are exacerbated by significant distances between home and school. A survey of schoolgirls in the Dar es Salaam area of Tanzania indicated that 80 percent of girls had to travel one hour or longer to get to school; 13 percent of girls reported traveling three or more hours.<sup>74</sup> The combination of girls' restricted mobility, weak infrastructure, and poor public transportation, combined with a lack of local schooling options, adversely affect girls' education.

**Although most of the data on gender-based violence starts with adulthood, the problem starts earlier.** Trauma impairs basic functioning and schooling is sometimes directly disrupted. Children exposed to sexual abuse, domestic violence, and other forms of maltreatment have shown impaired social-emotional functioning and educational outcomes in adolescence, and lower job performance, job stability, and earnings into adulthood.<sup>75</sup> Additionally, research shows that gender-based violence *en route* to and inside of schools—including by teachers—is a significant problem in many countries, including Liberia and Malawi, for example.<sup>76</sup>

## PRODUCTIVE AGE: CONSTRAINTS AT WORK

The WDR 2012 argued that individual decisions on whether and how to participate in market work are conditioned by gender differences in (1) time-use patterns; (2) access to productive inputs, especially land and capital; and (3) the impacts of market and institutional failures, including legal and regulatory frame-

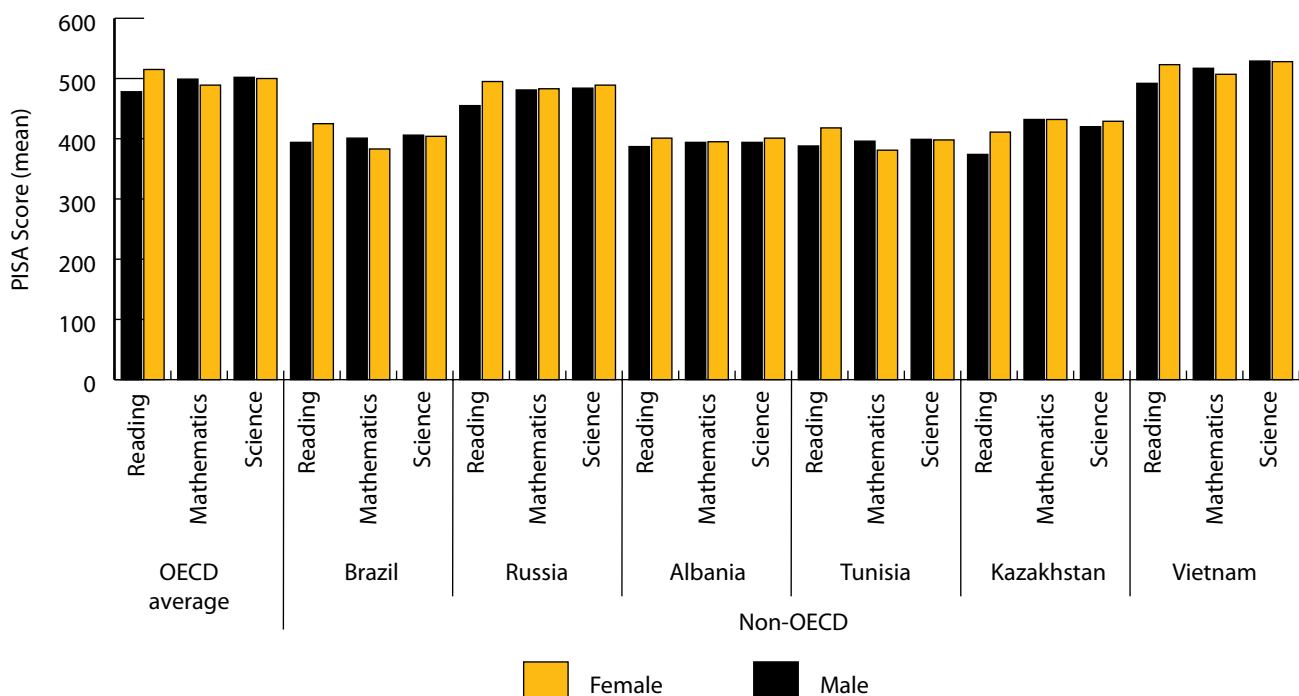
Figure 3.5. Even where gender parity is reached in higher education, segregation persists



Source: UNESCO Institute for Statistics.<sup>63</sup>

Note: Data represent female tertiary graduates as a percentage of all graduates in the given program.

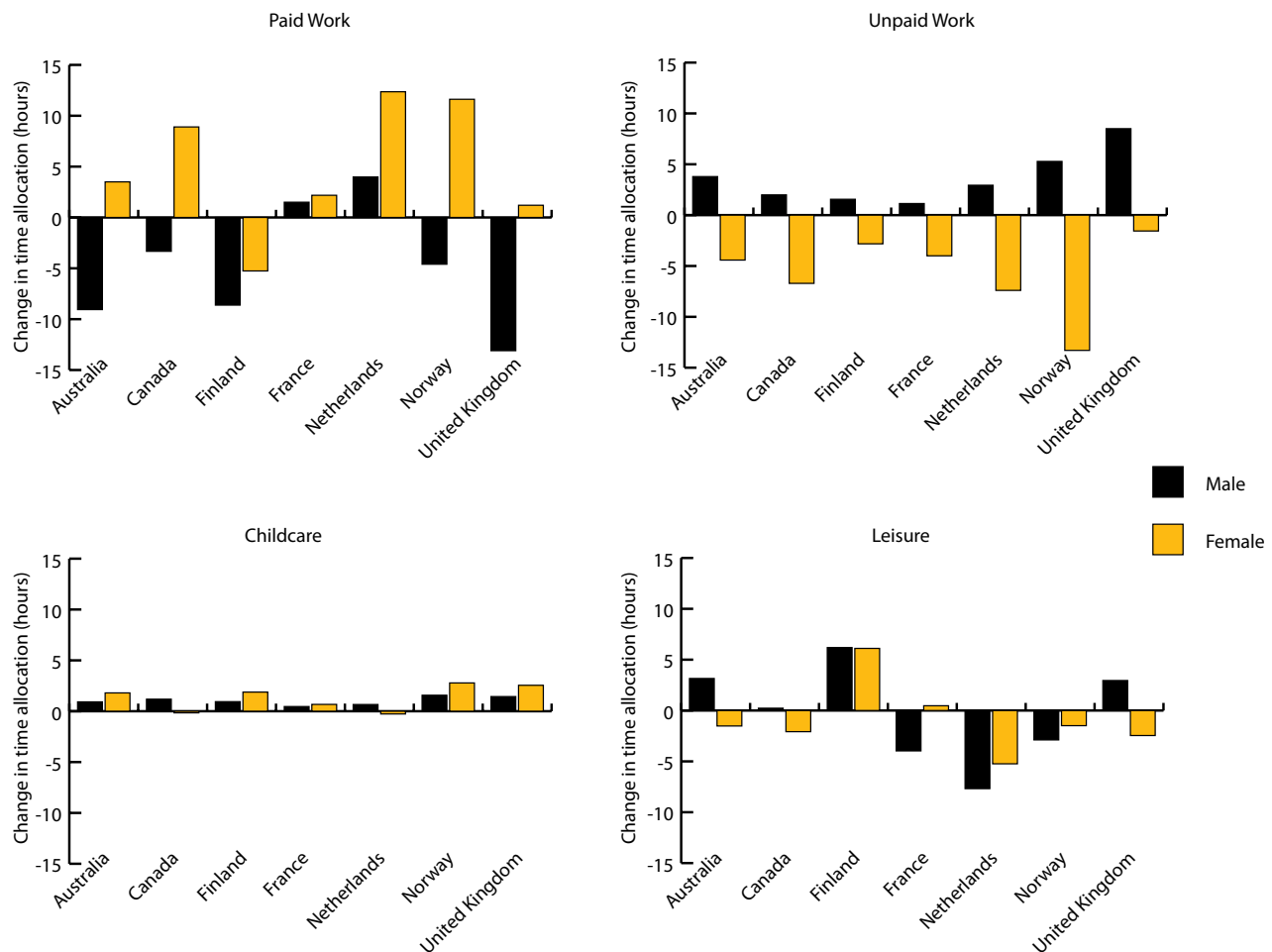
Figure 3.6. There is little evidence of female underperformance in subjects often dominated by men



Source: OECD Programme for International Student Assessment (PISA) 2009 data.

Note: PISA assesses students age 15.

Figure 3.7. Gender-based time allocations have changed in industrialized countries, signaling shifting norms



Source: Gimenez-Nadal and Sevilla 2012.

Note: The charts illustrate changes in mean time allocation (hours per week) among adults (ages 21–65) from the 1970s until 1997–2005, depending on the country.

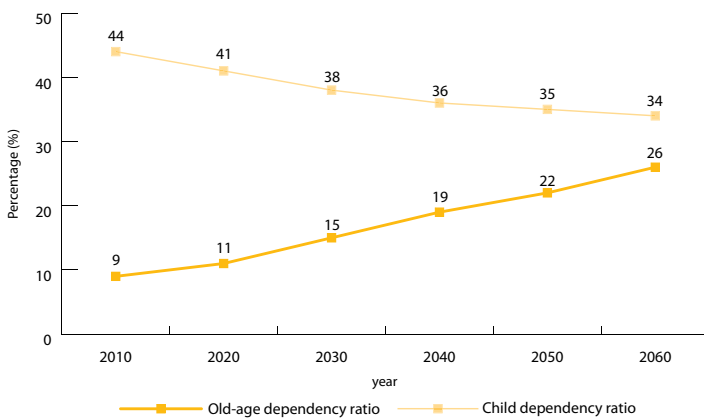
works.<sup>77</sup> This section builds on these findings, showing how recent research has deepened insights into both the impact of gender norms and roles and the ways in which restrictions on women’s agency can compound or reinforce other constraints.

Workplace norms about characteristics of an “ideal worker” can disadvantage women and privilege men when they intersect with gender norms. Workplace norms typically favor people who work full-time, and often those who are accessible and working beyond even a traditional full-time job schedule.<sup>78</sup> They are not compatible with the social and cultural pressures women face with regard to domestic responsibilities. Case studies of the ICT industry culture in India, Sri Lanka, and the United Kingdom have found long hours and a “workaholic” ethic disproportionately affect women’s retention and promotion.<sup>79</sup> Similar patterns have been identified in other professions where women are in the minority and less likely to be promoted, including law, investment banking, and consulting in the United States.<sup>80</sup> In these

cases, policies that increase workplace flexibility or provide more part-time options may not overcome the barriers to women’s career mobility unless men take on more domestic work to offset demands on women’s time.

**Norms typically impose unpaid caring and domestic responsibilities on women.** *On Norms and Agency* presents findings from interviews with over 4,000 women, men, boys and girls from 20 countries across all regions.<sup>81</sup> It shows that norms about women’s roles are closely formed around household and childcare activities. These norms influence decisions about women’s use of time and participation in paid work. When we consider both paid jobs and domestic activities, women are generally busier than men.<sup>82</sup> Time surveys from 11 cities in Sub-Saharan Africa show that women spend more time on domestic activities than their male counterparts regardless of household status—head of household, wife, or daughter.<sup>83</sup>

Figure 3.8. The share of elderly people is growing rapidly in developing countries



Source: UN World Population Prospects data.

Note: Data are for less developed regions, ratio of children (< age 15) and elderly (> age 64) per 100 persons aged 15–64.

Evidence from high-income countries shows that women's and men's time allocations can and do change (Figure 3.7).<sup>84</sup> Women in industrial countries have increased the amount of time devoted to paid work and reduced time doing unpaid work (such as household chores, meal preparation, and home maintenance), while men have shown reverse trends. Both women and men have increased time devoted to childcare, although to a larger extent among women. This could reflect a combination of more flexible work options (through paid maternity leave and part-time work, for example) and increased awareness in high-income countries of the importance of time devoted to positive parent-child interactions for child development. Nonetheless, women's increased paid work time is clearly enabled by reductions in unpaid work time—thanks, in part, to men's increased domestic role sharing as well as labor-saving technological changes. Qualitative and intergenerational evidence suggests that these changes are taking place in developing countries too, but they are much less tractable in societies with very traditional gender norms.<sup>85</sup> A combination of policies is needed to help facilitate change. These will be reviewed in the next chapter.

Elderly care demands placed on daughters, daughters-in-law, and granddaughters are increasing. A survey in Australia found that, up to age 25, women have greater caring responsibilities for the sick, disabled, and elderly than for children.<sup>86</sup> This burden is increasing as life expectancies rise and fertility rates fall. A survey of women with higher education in Brazil, Russia, India, and China found that 69, 78, 94, and 95 percent of respondents, respectively, had elder care responsibilities.<sup>87</sup> The elderly demographic is rapidly growing.<sup>88</sup> In developing countries, the child dependency ratio is projected to fall by 20 percent from 2010 to 2050 whereas the old-age dependency ratio is expected to increase by 144 percent over the same period (Figure 3.8). Several East

Asian countries with low fertility rates are facing especially big challenges on this front. In China, by 2050 the ratio of elderly dependents will be more than triple the ratio of child dependents (66 percent versus 18 percent).<sup>89</sup> More innovation and research is needed to inform effective and appropriate alternative elderly care programs in developing countries.

**In many countries, women legally do not have the same rights as men, which codifies bias and stereotypes and condones discriminatory behaviors.** As the World Bank and IFC's 2014 study *Women, Business and the Law* (WBL) outlines, legal barriers to women's economic opportunities take many forms. They can limit women's economic opportunities, for example, by restricting their ability to access institutions, own or use property, build credit, or get a job. The WBL study assessed legal gender differentiations in 47 specific aspects across seven domains: accessing institutions, using property, getting a job, providing incentives to work, building credit, going to court, and protecting women from violence.<sup>90</sup>

Of the 143 economies studied in 2013, 128 had at least one legal differentiation. In many economies, women face the cumulative effects of multiple legal constraints. Women are disadvantaged by five or more legal differentiations in 54 economies and, in half of those, there are 10 or more legal differences. Discrimination is the most common in the Middle East and North Africa, South Asia, and Sub-Saharan Africa (Figure 3.9). In six economies, women and men do not have equal property ownership rights; in 26, daughters and wives do not enjoy the same rights to inheritance as sons and husbands, and women do not enjoy the same rights to land or inheritance as men.

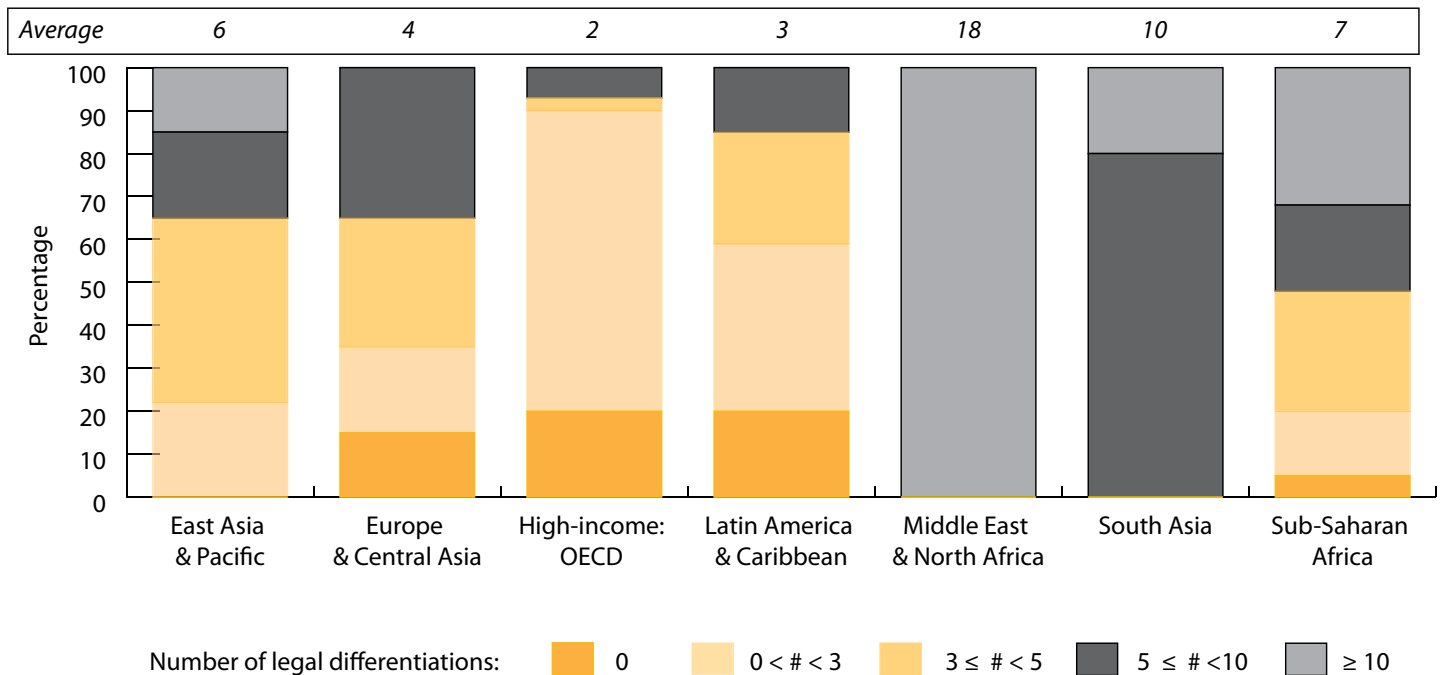
In economies with higher numbers of legal gender differentiations, women are less likely to participate in the labor force, own businesses, or serve in management.<sup>91</sup> While national income per capita appears to have no effect on the share of employers who are female, countries with more gaps in women's economic rights had lower rates of female employers.<sup>92</sup> Additionally, multi-country analyses suggest that laws constraining women's working hours or types of employment—which exist today in about 75 countries, including Costa Rica, Nigeria, and the United Arab Emirates<sup>93</sup>—limit employment opportunities and significantly increase gender wage gaps.<sup>94</sup>

The good news is that progress is evident. Half of the legal constraints documented in 100 countries in 1960—on gender equal access to and control over assets, ability to sign legal documents, and fair treatment under the constitution—had been removed by 2010.<sup>95</sup> East Asia and the Pacific, Latin America and the Caribbean, and Sub-Saharan Africa (which began with the highest numbers of legal differences) have all slashed the number of discriminatory laws by more than half. Globally, the overall trend is toward reform of discriminatory laws, but advances need to accelerate.

When women have less mobility outside their homes, this means less ability to seek training and support services, less freedom in employment choices, and more confined access to markets



Figure 3.9. Percentage of countries with different numbers of sex-based legal differentiations by regions, and regional average numbers of legal differentiations



Source: *Women, Business and the Law* team analyses of WBL 2014 data.

and resources. In Sri Lanka, for example, women entrepreneurs are more likely than men to run businesses from their homes and have a higher proportion of customers who live within one kilometer of their location.<sup>96</sup> There have been improvements over time, but many women lack a say in their basic movement in many countries, including Bangladesh (37 percent in 2011), the Democratic Republic of Congo (53 percent in 2007), Mali (67 percent in 2006), and Uganda (40 percent in 2011).<sup>97</sup>

**Restrictions on women’s mobility can limit opportunities to build networks.**<sup>98</sup> Healthy social networks can provide added social protection in tough times, and they can expand one’s aspirations and economic opportunities.<sup>99</sup> Research by the OECD finds

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“Distance does not play a role in finding a job for men, because they can travel if they want. It does play a role for a woman.”

—Young woman, Yemen,  
*Opening Doors*

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that people with more-extensive social networks tend to have higher likelihood of employment.<sup>100</sup> In Vietnam, 38 percent of women business owners felt that their ability to network and form mentoring relationships was more challenging because they were female, compared to 14 percent who perceived it as

easier.<sup>101</sup> In the United States, the quality and diversity of women’s networks has been shown to predict labor force participation.<sup>102</sup> More heterogeneous social networks can increase labor force participation, entrepreneurial intentions, and access to valuable information, trade channels, technology, and capital.<sup>103</sup> Yet women tend to have more homogenous networks than men.<sup>104</sup> Analysis of 67 developed and developing countries show that women are less likely than men to know an entrepreneur.<sup>105</sup> At the same time, personally knowing an entrepreneur significantly increased the likelihood, for both women and men, of becoming an entrepreneur.<sup>106</sup> In Zimbabwe, women’s poorer access to social networks has adversely affected rural non-farm enterprise development and start-up, leaving them more reliant on non-governmental organizations for capital.<sup>107</sup>

**Women remain highly underrepresented around the world in policymaking.** In 2012, women represented 21 percent of members of parliament worldwide (ranging from 13 percent on average in the Pacific to 42 percent in the Nordic countries),<sup>108</sup> a minority of local councilors in all but four countries for which there are 2003–2008 data (Belarus, Costa Rica, Republic of Moldova, and Ukraine), no more than one-fifth of mayors in 73 of 77 countries for which there are 2003–2008 data, and a minority of judges in all regions but Eastern Europe.<sup>109</sup>

This is relevant to gender equality in the world of work for at least two reasons. First, increased gender equality in voice and meaningful political participation can increase the likelihood that policies and decisions will advance gender equality in the world of work. For example, a randomized experiment in India found that village councils for which women were elected to the head role were more likely to invest in infrastructure that empowered women.<sup>110</sup> An analysis of 19 industrialized democracies from 1970 to 2000 found that women's parliamentary presence significantly influenced the adoption and scope of maternity and child-care leave policies.<sup>111</sup>

Second, emerging evidence shows that exposure to women's leadership affects aspirations and stereotypes. Exploiting random assignment of quotas for female representation in village councils across India, Beaman and colleagues found that higher female leadership led to significant increases in adolescent girls' educational and career aspirations.<sup>112</sup> Education gender gaps were erased and girls spent less time on domestic responsibilities. In a similar vein, a World Bank study found that increased participation by women in state-level government with the help of political reservations (reserved seats in legislatures) significantly increased women's business start-up.<sup>113</sup>

**Perhaps the most tragic and fundamental affront to women's basic freedoms is violence.** Gender-based violence confronts women across the world, without cultural or economic boundaries. A recent World Health Organization study documents that over 35 percent of women worldwide have experienced either physical or sexual partner violence or non-partner sexual violence.<sup>114</sup> That is about 938 million women—more than the number of undernourished people in the world (868 million) and about the same as the number of people living in Africa. Gender-based violence takes many forms throughout the lifecycle—including psychological, physical, sexual, and economic forms of violence—and occurs in multiple settings, including at home, in school, at the workplace, and in public spaces.

Although gender-based violence has long been recognized as a human rights issue, the repercussions for economic opportunities also need to be recognized.<sup>115</sup> For example, women exposed to partner violence in countries such as Tanzania and Vietnam have shown higher work absenteeism, lower productivity, and lower earnings than similar women who are not. Notably, even male perpetrators of partner violence in Vietnam had higher work absenteeism following a violent episode.<sup>116</sup> A meta-analysis of 41 studies showed negative impacts of sexual harassment on multiple aspects of women's well-being and job performance and satisfaction.<sup>117</sup> Women in particular jobs and settings are especially vulnerable to abuse and harassment. For example, recent research in the Great Lakes region of Africa found high levels of exposure to gender-based violence among women traders at the borders.<sup>118</sup>

Broader repercussions for business and development can follow. A study in Peru found significant costs of domestic violence to companies through worker absenteeism, amounting to an estimated aggregate national cost to firms equivalent to 3.7

percent of GDP.<sup>119</sup> Conservative estimates of economic costs of lost productivity due to domestic violence range between 1.2 percent of GDP in Tanzania and 2 percent of GDP in Chile<sup>120</sup>—about what most governments spend on primary education (1.5 percent).<sup>121</sup> Notably, those figures do not include costs associated with long-term emotional impact and second-generation consequences. One recent study in the United Kingdom estimates the costs of domestic violence linked to loss of life satisfaction at 10 percent of GDP.<sup>122</sup>

Women's work and increased income may or may not reduce their exposure to gender-based violence.<sup>123</sup> In Bangladesh and Tanzania, for example, analyses find a positive correlation between work and domestic violence.<sup>124</sup> This effect is worse among women who enter work with low education or who married young. One explanation is that as women's bargaining power increases and men's household power or perceived role as primary provider is challenged, men may lash out and assert power and control through other means—namely, violence.<sup>125</sup> Another possibility is that lower-status women who experience higher levels of violence to begin with are more likely to enter the labor force in order to flee abuse. Women who enter the labor force with relatively high bargaining power and stronger ability to leave an abusive relationship would not be expected to experience higher violence with increased income.<sup>126</sup>

The findings reinforce the value of addressing women's economic opportunities and agency in a more coordinated way. This starts with strong laws that address gender-based violence in all of its spheres. Existing laws are often poorly enforced and can ignore important forms of violence, such as marital rape.<sup>127</sup> As discussed in chapter 4, however, investments in good implementation of laws, interventions for prevention, and services for survivors are at least as important.

## ELDERLY YEARS: THE CULMINATION OF LIFE-LONG DISADVANTAGE

In elderly years, women face the cumulative effects of constraints throughout their lives, including lower education and skills development, fewer economic opportunities, exposure to gender-based violence, and fewer rights to land and other productive inputs.

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“There cannot be any equality between a man and a woman because men make all the decisions.”

—Adult male, Levuka, Fiji, *On Norms and Agency*

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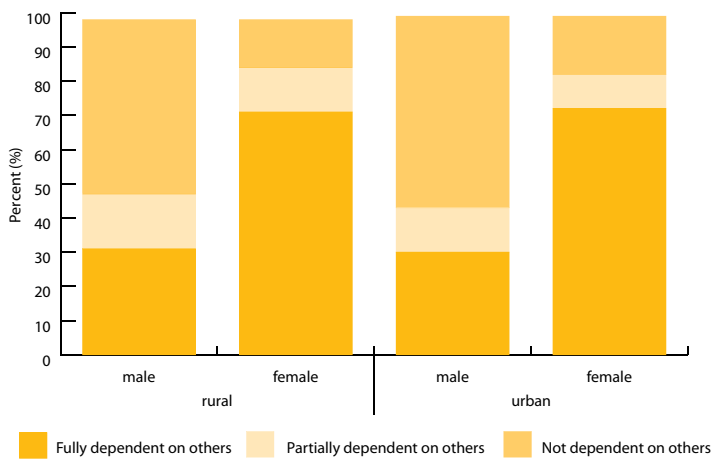
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“[W]omen are harassed in all sorts of ways; wife-battering is quite common, too....There's no one to advise them, no one to turn to if they're abused. The police won't even show up if you report a husband's beating his wife.”

—Older woman in Dimitrovgrad, Bulgaria, *Voices of the Poor: From Many Lands*

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Figure 3.10. Elderly women in India are less independent than elderly men



Source: National Sample Survey 2004.

Note: These data represent individuals aged 60 or older.

Additionally, caring responsibilities often fall on able elder women while younger women in the household increasingly enter the labor force or migrate for work. The effects of gender discrimination in inheritance laws are also amplified in elder years when women are more likely to be widowed.<sup>128</sup> Some added forms of discrimination, such as in retirement regulations, may also apply.

**In old age, women face the double impact of norms and attitudes that embody both sexism and ageism.** Numerous studies have documented the prevalence of stereotypes of older workers as less able, less motivated, and less productive, despite evidence that performance often improves with age and that there are much greater differences within rather than between age groups.<sup>129</sup> Additionally, norms related to gender roles that constrain time continue to affect women's work into old-age. As higher numbers of younger women enter the labor force and migrate for work, older women are expected to pick up the unmet childcare and other domestic responsibilities.<sup>130</sup>

**Statutory differences in retirement and pension ages remain in 49 countries.**<sup>131</sup> In Vietnam, different statutory retirement ages for women and men (55 versus 60, respectively) mean women are commonly overlooked for promotions or career development opportunities.<sup>132</sup> In China, analysis has found that mandatory earlier retirement causes early labor force withdrawal of urban women.<sup>133</sup> This disadvantage is compounded by the fact that many women miss years of work, and thus career advancement opportunities, due to childrearing and other domestic responsibilities. Reform strategies for retirement and pension laws need to consider appropriate transition timing and sequencing of reforms, address the concerns of private sector actors who may prefer earlier retirement ages to create space for newer talent, protect ill and disabled

women workers, and mitigate potential tradeoffs for alleviating youth unemployment by extending women's retirement ages.<sup>134</sup>

**Cumulative constraints in the world of work tend to leave women less independent in old age.** The combination of old age and poverty imposes hardships regardless of one's sex. The gender aspects of disadvantage are complex and not always biased in one direction.<sup>135</sup> However, due to overlapping constraints resulting in fewer years of work, and different types of work, women are less likely to have accumulated savings and social security entitlements for their pension age.<sup>136</sup> Across seven Asian countries, for example, older women in every country were less likely than older men to have received work-related pensions.<sup>137</sup> In low- and middle-income countries, women on average work 40–60 percent as many years as men.<sup>138</sup> This disadvantage translates to significant barriers to women's independence in old age. A 2004 survey in India found that over 80 percent of elderly women (aged 60 and above), compared with less than half of elderly men, are economically dependent on others for basic daily needs (Figure 3.10).<sup>139</sup>

As this chapter has illustrated, persistent gender gaps in the world of work can be explained by the multiple constraints that occur not only in productive age but throughout the lifecycle. These constraints need to be identified (see Resource Box 3.1 for useful data sources) and tackled effectively with strategic policy actions and private sector leadership. This is the focus of the next chapter.

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### Resource Box 3.1. Data sources on deprivations and constraints

The next chapter discusses the importance of mixed-methods gender diagnostics to better understand gender-related jobs challenges and related constraints throughout the lifecycle. Multi-country data sources often provide a good starting point to identify problems and analyze potential correlates with women's economic outcomes in a country or set of countries. The following are examples of multi-country data sources in the public domain that can help shed light on possible constraints (see notes for Website links):

- ◆ **Demographic and Health Surveys** (Measure DHS, ICF International): DHS are nationally-representative household surveys that provide data for a wide range of monitoring and impact evaluation indicators in the areas of population, health, and nutrition. Topics include exposure to domestic violence and attitudes toward women's agency.<sup>140</sup>
- ◆ **Gender data portal** (World Bank): A one-stop shop for gender information, catering to a wide range of users and providing data from a variety of sources. Data at the country level are organized under six thematic headings, which are aligned to the themes identified by the Inter-agency and Expert Group on Gender Statistics.<sup>141</sup>
- ◆ **Gender Data Portal** (OECD): Targeting dimensions of gender inequalities that are poorly monitored and measured, the portal aims at progressively filling gaps through new indicators in education, employment and entrepreneurship.<sup>142</sup>
- ◆ **Global Entrepreneurship Monitor** (a coalition of universities): An annual assessment of the entrepreneurial activity, aspirations and attitudes of individuals across a wide range of countries with data disaggregated by gender.<sup>143</sup>
- ◆ **The Global Financial Inclusion Database (Global Findex)** (World Bank): Measures how people in 148 countries—including the poor, women, and rural residents—save, borrow, make payments, and manage risk.<sup>144</sup>
- ◆ **UNESCO Data Centre** (UNESCO): The resource contains over 1,000 types of indicators and raw data on education, literacy, science and technology, culture, and communication, which could be used to explore gender differences in school participation and attainment as well as streaming by subjects.<sup>145</sup>
- ◆ **Women, Business and the Law** (World Bank): Tracks indicators based on laws and regulations affecting women's prospects as entrepreneurs and employees in over 140 countries.<sup>146</sup>
- ◆ **World Values Surveys** (World Values Survey Association): The database allows for cross-country analysis of people's values and beliefs, how they change over time, and what social and political impact they have. The data include indicators on gender norms and attitudes, for example toward schooling and labor force participation.<sup>147</sup>

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# Igniting Gender Equality in the World of Work

## KEY MESSAGES

- ▶ Governments can play a critical role in leveling the playing field for women's economic opportunities.
- ▶ Sound jobs strategies to reduce gender inequality in the world of work start with careful country-level diagnostics to understand local priorities and key constraints to women's work.
- ▶ The private sector is the largest source of jobs and therefore essential to engage for equality in the world of work.
- ▶ Significant data and knowledge gaps pose major challenges to evidence-based policy-making and need to be addressed.

Igniting gender equality in the world of work involves understanding local specificities and developing bold, coordinated actions to address overlapping disadvantages. Informed by careful diagnostics that take into account gender considerations across the lifecycle, policy makers can develop a multi-pronged approach.

Actions should be considered at three broad levels (Figure 4.1). First, reforms and other actions may be needed to level the playing field for equality at work, including addressing constraints across the lifecycle and reforming the “rules of the game”. These actions are generally government-led with participation from the private sector and civil society organizations. Second, proactive private sector leadership and innovation can encourage women's participation and success in the world of work, for example by establishing company policies and practices that relieve constraints on women's time, encourage men's role in caring responsibilities, tackle discrimination in the workplace, and help women gain access to productive inputs. Third, closing data gaps and investing in knowledge will enable more evidence-based policy-making and tracking of results. This is central to achieving and measuring the progress that is needed.

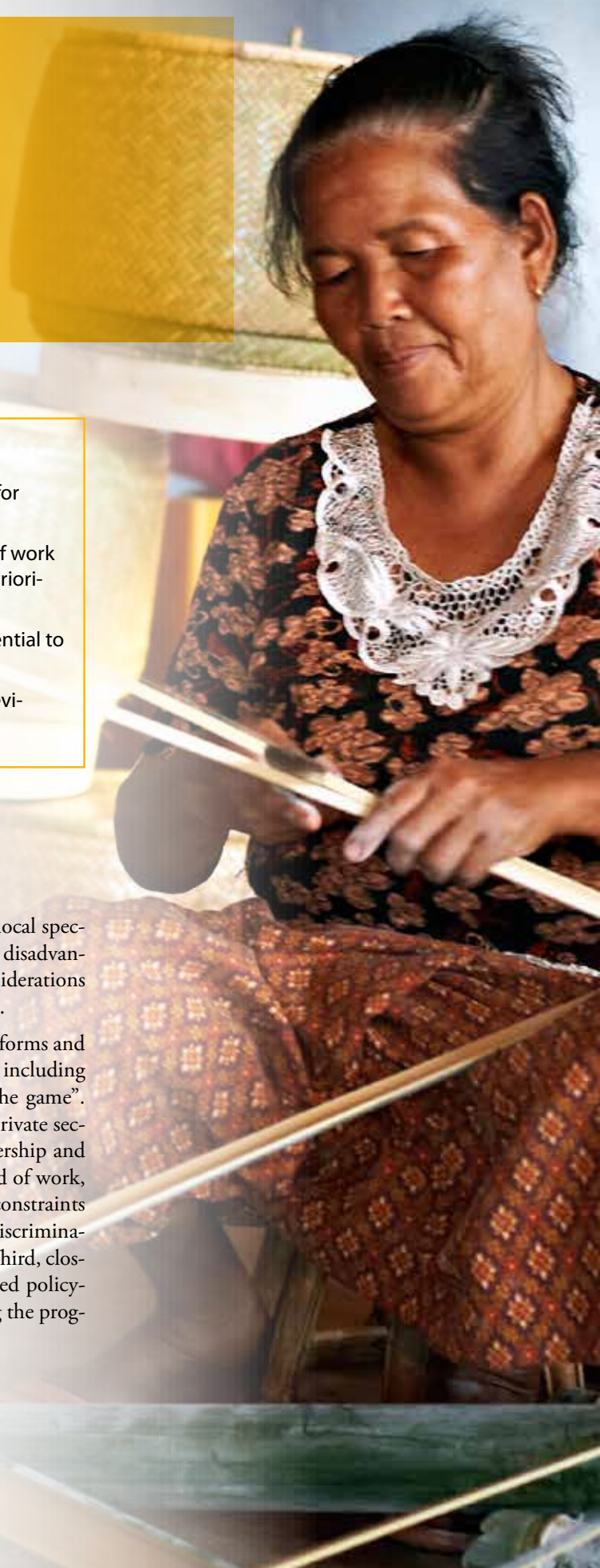
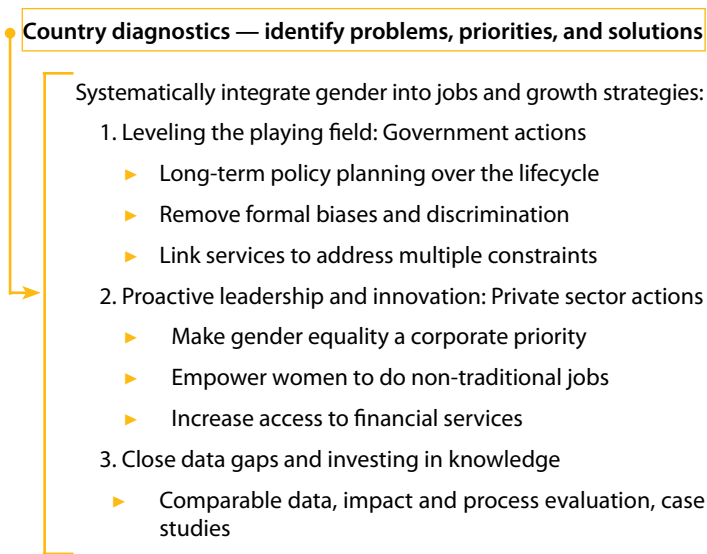


Figure 4.1. Igniting equality at work: World Bank Group entry points



Source: World Bank.

## DIAGNOSTICS

Careful diagnostics are vital inputs into evidence-based policy-making and practice. Multi-sectoral diagnostics can help determine whether and to what extent gender is a policy priority, which challenges for gender equality at work are most pressing, and which of the constraints fueling inequality across the lifecycle need to be addressed.

**Country diagnostics can help determine whether and how gender should be a priority in jobs strategies.** The WDR 2013 outlined the importance of diagnosing country-specific jobs challenges and identifying those jobs that can add the most value to development. Jobs challenges are frequently characterized by gender disparities across multiple labor market indicators. Given the pervasiveness of these disparities, the question is rarely whether gender equality in the world of work should be a priority, but rather where in the labor market to focus.

**Importantly, the three development areas in which the WDR 2013 posited that jobs can have a transformative effect—livelihoods, productivity, and social cohesion—are not always aligned and can even conflict.** This has important implications for gender equality in the world of work, as it reinforces the need for multi-sectoral diagnostics and coordinated policies to identify and mitigate tradeoffs. In Bangladesh, for example, the expansion of the garment sector has created millions of jobs for women.<sup>1</sup> In turn, these jobs have increased women's earnings, reduced poverty, and increased girls' education levels.<sup>2</sup> They have added productivity value by providing a skilled, dependable, and relatively cheap labor force in a sector with strong export orientation.<sup>3</sup> The impli-

cations for social cohesion have been more mixed.<sup>4</sup> Garment sector jobs have enabled many women—particularly, young and unmarried women—to break from traditional norms by migrating from villages to cities for work, and they have enjoyed increased social status through greater economic significance in the household and society.<sup>5</sup> Yet the April 2013 collapse of the Rana Plaza industrial building in Bangladesh that killed 1,129 people, most of whom were women garment workers, was a stark reminder of possible tension between cheap labor and protection of basic rights.<sup>6</sup> The tragedy, along with others, has drawn increased attention to women's unsafe working conditions in the context of a weak regulatory environment, lack of freedom of association and collective bargaining, and low wages in the industry.<sup>7</sup> The case highlights the need for diagnostics to consider not only job creation in key areas of the labor market, but also to assess quality of work to inform public and private sector actions (see Box 4.1).

**Identifying jobs priorities involves diagnosing key constraints to good jobs for development.** Diagnostics that take lifecycle constraints into account can identify gender disparities both in access to the labor market and in labor productivity. However, they are also critically important for broad-based efforts designed to tackle common constraints. Building on the evidence and approach presented in this report, Table 4.1 offers a potential set of initial questions and relevant data sources that can be used to inform country assessments, including those focused on improving jobs and growth. These are just starting points; as key priorities and issues are revealed more-detailed sets of analytical questions should emerge. For example, finding unequal aspirations among girls and boys in youth years through consultations could lead to deeper queries about educational streaming or stereotypes.

Comparing information from different data sources can tell a fuller story. Data from different sources can provide different and often complementary insights, and can be usefully compared. Key quantitative and qualitative data sources for diagnostics include:

- ◆ Multi-country datasets
- ◆ Labor force and population census surveys
- ◆ Household surveys
- ◆ Firm surveys
- ◆ Administrative data (on education or access to justice, for example)
- ◆ Consultations and focus groups

Data disaggregated by sex and age are critical to both a gender-informed and lifecycle approach to policy-making, though this disaggregation is often missing with key indicators. Multi-country data sets can provide useful statistics for analyses and allow for benchmarking a country's status on a particular indicator relative to others. A World Bank Group tool, *ADePT Gender*, can serve as a particularly useful resource to help diagnose and analyze gender inequalities across the lifecycle using existing datasets (see Resource Box 4.1).<sup>8</sup>

#### Box 4.1. Beyond having a job: gender and the Decent Work Agenda

Most jobs can contribute to people's agency and well-being on some level, but some jobs do more than others.<sup>8</sup> The ILO has championed standards for people's work through the Decent Work Agenda. The ILO describes decent work as "opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity."<sup>9</sup> The agenda centers on four strategic policy objectives: fundamental principles and rights at work and international labor standards, productive and freely chosen employment, social protection, and social dialogue.<sup>10</sup> A gender equality "lens" runs through each aspect of the agenda,<sup>11</sup> and frequently reveals women's disadvantage across each of these dimensions, especially in developing countries. The Decent Work Agenda applies to all types of employment, formal and informal, paid and unpaid. Given that women workers are more heavily concentrated into informal jobs and self-employment, it is particularly important that actions to improve the quality of work in developing countries target gender inequalities in these types of activities.

Recent initiatives have extended the Decent Work Agenda to define higher standards of quality work. For example, building on the ILO's framework of decent work, the United Nations Economic Commission for Europe developed a framework

and measure of "quality work" intended for both developed and developing countries that includes the following seven dimensions:<sup>12</sup>

- ◆ Safety and ethics of employment—including safety at work, fair treatment in employment, and the absence of child and forced labor
- ◆ Income and benefits from employment
- ◆ Work-life balance—including working hours, time arrangements, and the ability to balance work and non-working life
- ◆ Security of employment and social protection
- ◆ Social dialogue—including the freedom to organize, strike, and collectively bargain with employers
- ◆ Skills development and training opportunities
- ◆ Workplace relationships and work motivation

These types of standards for quality work can contribute to labor market diagnostics that consider gender sorting into types of jobs and industries. Similarly, they can also inform firm-level diagnostics within companies to assess the quality of employees' experiences broadly, as well as differences by gender.

Typically it is desirable to supplement statistics from multi-country datasets with country-specific surveys using sex-disaggregated data as well as qualitative research and consultations. Women and men, young people, employers, civil society organizations, and public sector leaders can add valuable insights. These sources of evidence can be especially important in the poorest or most troubled countries where data gaps are common.

The World Bank Group has accumulated valuable experience through jobs and growth diagnostics as well as country gender assessments, both of which have identified gender-specific constraints and informed policy priorities for gender equality in the world of work. Some illustrations include the following:

- ◆ In Kenya, although women make up about half of micro, small, and medium enterprises (MSMEs), their businesses tended to be much smaller, less likely to grow, and to have less investment than men's businesses.<sup>9</sup> The assessment found that eliminating gender inequality in education and access to agricultural inputs could boost output by as much as 4.3 percentage points of GDP. Corresponding recommendations included increasing women's property rights and access to finance and justice.
- ◆ In Haiti, where statistical capacity is weak, focus group consultations with women farmers identified multiple constraints, including low levels of education and capacity-building, time constraints, and men's resistance to their leadership.

In response, a World Bank-funded project was launched to strengthen agricultural productivity through efforts including a financial literacy program for female agriculture producers and traders and gendered capacity-building with the Ministry of Agriculture.

- ◆ In Lao People's Democratic Republic, a joint World Bank and Asian Development Bank gender assessment found persistent wage gaps, self-employed women running smaller businesses, and occupational streaming by gender, as well as disparities in time use. Women entrepreneurs reported greater difficulty accessing finance and technical skills. The assessment recommended strategies to expand wage labor opportunities for women and men in industries that were more likely to benefit both, improved access to finance and business training for women entrepreneurs, and increase women's participation in infrastructure jobs such as mining operations.<sup>10</sup>

### THREE LEVELS OF ACTION

Guided by the priorities and needs identified through diagnostics, actions may be needed at three levels. This approach builds on the WDR 2012, which highlights both the importance of formal institutions and markets for driving positive change and the need for data and evidence to inform actions on the part of both institutions and markets. Through a combination of financ-

Table 4.1. Diagnosing constraints across the lifecycle

Life stage	Considerations	Possible data sources
Child and youth years	<p><i>Constraints and opportunities for action</i></p> <ul style="list-style-type: none"> <li>◆ Are girls and boys equally and adequately nourished and provided with a stimulating, trauma-free environment, starting in their first days of life?</li> <li>◆ Do girls and boys achieve equal educational attainment and performance and have equal opportunities to develop cognitive, non-cognitive, and vocational skills that prepare them for good jobs?</li> <li>◆ Do girls and boys have different levels or kinds of career aspirations?</li> <li>◆ Can girls and boys move safely and freely in society?</li> <li>◆ Are there strong pressures on girls' or boys' time, such as domestic or market work?</li> <li>◆ Are there high rates of early marriage or adolescent pregnancy?</li> <li>◆ Is gender-based violence occurring in homes, schools, or communities?</li> </ul>	<ul style="list-style-type: none"> <li>◆ World Bank Gender Data Portal</li> <li>◆ WHO Global Database on Child Growth and Malnutrition</li> <li>◆ ILO School-to-Work Transition Survey</li> <li>◆ UNICEF Multiple Indicator Cluster Surveys</li> <li>◆ World Values Surveys</li> <li>◆ Demographic and Health Surveys</li> <li>◆ UNESCO Institute of Statistics</li> <li>◆ UNFPA Data for Development</li> </ul>
Productive age years	<p><i>Labor force characteristics</i></p> <ul style="list-style-type: none"> <li>◆ How do labor force participation rates, sectoral composition of work, employment type, vulnerable work, agricultural work, and earnings differ by gender and across age groups?</li> <li>◆ Are poor women more/less likely to work than non-poor women?</li> </ul> <p><i>Labor productivity and employment growth by sector</i></p> <ul style="list-style-type: none"> <li>◆ What has been the rate of growth of labor productivity in sectors with high shares of working poor women and men?</li> <li>◆ Has productivity growth translated into higher earnings for both women and men?</li> </ul> <p><i>Constraints and opportunities for action</i></p> <ul style="list-style-type: none"> <li>◆ Do legal and tax frameworks provide an equitable foundation of opportunities and incentives for women and men's work?</li> <li>◆ Do women have to spend more time than men on caring responsibilities and housework?</li> <li>◆ Do employer practices, labor policies, services, and infrastructure alleviate or exacerbate constraints on women's time?</li> <li>◆ Do women and men have equal access to on-the-job training and career opportunities?</li> <li>◆ Do women and men farmers and entrepreneurs enjoy equal access to key productive inputs and networks?</li> <li>◆ Do women and men enjoy equal access to public works programs and other forms of social protection?</li> <li>◆ Is gender-based violence occurring in homes, workplaces, or communities?</li> </ul>	<ul style="list-style-type: none"> <li>◆ World Bank Gender Data Portal</li> <li>◆ ILO KILM</li> <li>◆ Labor force surveys</li> <li>◆ Women, Business and the Law</li> <li>◆ Firm surveys (including Enterprise Surveys)</li> <li>◆ Time use surveys</li> <li>◆ Global FINDEX</li> <li>◆ World Values Surveys</li> <li>◆ Demographic and Health Surveys</li> </ul>
Elderly years	<p><i>Constraints and opportunities for action</i></p> <ul style="list-style-type: none"> <li>◆ All of the above that applies to productive age years</li> <li>◆ Are there legal differences in retirement or pension ages, and do these have consequences for gender equality at work?</li> <li>◆ Do elderly women and men enjoy equal levels of autonomy and social protection?</li> </ul>	<ul style="list-style-type: none"> <li>◆ All of the above</li> <li>◆ Women, Business and the Law</li> </ul>

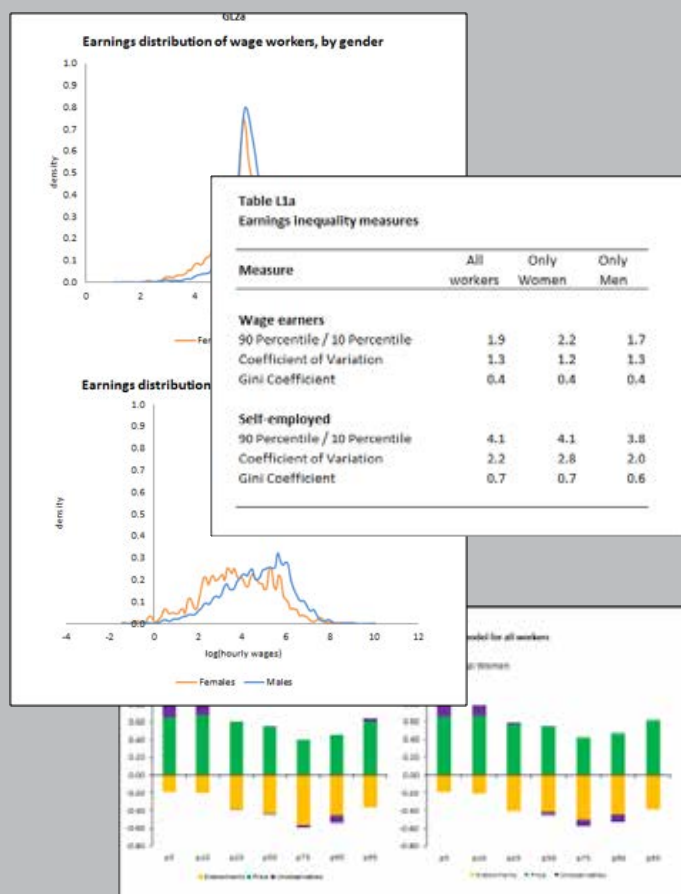
**Resource Box 4.1. Using ADePT Gender to support country diagnostics**

ADePT Gender is software designed to facilitate the mainstreaming of gender in poverty and labor analysis. It is organized in two parts. The first produces a multi-dimensional diagnostic of gender inequality in a country in the form of a large set of simple tabulations and graphs. The second part goes deeper into gender inequalities in the labor market, presenting a comprehensive set of measures of earnings inequality.

**Country Gender Profile:** ADePT Gender presents information on gender gaps for several outcomes grouped following the three dimensions: health and human capital (endowments); economic opportunities; and voice, agency, and participation. Outcomes include rates of enrollment and attainment in all levels of education, user-defined health outcomes including those relevant for children and for reproductive health, rates of employment, unemployment and out-of-the labor force, occupational segregation indices, and participation in decision-making over different household expenditures. The sex-disaggregated outcomes are available for different vulnerable population groups.

**Gender and Labor:** ADePT Gender produces measures of overall inequality and within-gender earnings inequality, as well as measures of gender pay gaps for two groups of the employed population: wage workers and the self-employed. Examples of measures are 90/10 percentile ratios and Gini, Theil, and Atkinson inequality measures adjusted to earnings. It also computes several decompositions of gender gaps in pay for wage workers and self-employed workers and assesses occupational segregation with the Duncan index.

*Examples of ADePT Gender output from gender and labor*



ing, convening power, and multidisciplinary expertise, the World Bank Group can play a catalytic role at each of these levels.

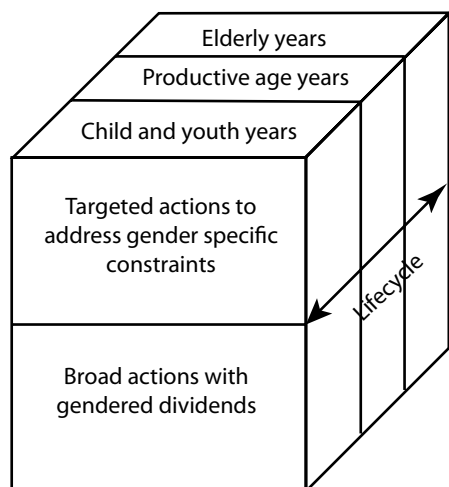
**1. Leveling the playing field: government actions across the lifecycle**

A *lifecycle approach* to equality at work more fully accounts for varied constraints that, as they emerge at different stages, can have major implications for the nature and extent of women’s economic opportunities. This section reviews policy options related to gender dimensions of fundamentals and prioritized constraints at three broad stages of the lifecycle, and it draws on evidence related to labor policies and gender for the adult years. National, subnational, and municipal governments can all play important roles in helping to level the playing field for women’s work. Coordinated engagement from the private sector, donors, and civil society organizations can increase the likelihood of success. In low-capacity settings, such as many fragile and conflict-affected situations, coordination and engagement among non-governmental actors have elevated the importance of actions to level the playing field.

In working toward greater gender equality in the world of work, it is important to consider two types of actions: (1) broad actions that are designed to improve country competitiveness and job creation overall but can have disproportionately positive effects for women’s work, and (2) targeted actions to remove or offset gender-specific constraints (Figure 4.2). This chapter focuses on the targeted policy actions, but this does not discount the importance of broad-based actions for women’s economic empowerment. In early childhood, for example, experimental research in Jamaica and the U.S. shows girls experiencing larger gains than boys from programs targeting early childhood development.<sup>11</sup> During productive age years, inefficient and corrupt business regulatory environments can have disproportionately adverse impacts on women entrepreneurs because of the constraints on their time and mobility as well as their vulnerability to harassment.<sup>12</sup>

Consequently, reforms that may benefit everyone may be especially important for women’s economic opportunities. Some research indicates that women may stand to gain more than men from rural electrification projects (because the projects increase women’s time and the demand for labor in small enterprises),

Figure 4.2. Both broad-based and targeted actions across the lifecycle can contribute to gender equality in the world of work



though rigorous studies into the gender differences and similarities of electrification impacts are surprisingly few.<sup>13</sup> Similarly, older worker policies that provide retraining and employment services and invest in flexible and home-based work options may be needed overall, but could also have disproportionately positive effects for women—because women tend to outnumber men in their elder years and are more likely to face disadvantage in the labor market.<sup>14</sup>

These opportunities reinforce the importance of both appraising the gender-specific implications of seemingly gender-neutral policies and including sex-disaggregated data in the monitoring and evaluation of reforms. Now we turn to more targeted actions, which we divide into three parts: child and youth years, productive age years, and elderly years.

### Child and youth years

**Given gender-specific impediments to schooling, supply-and/or demand-side actions may be needed.** Supply-side actions include increasing the accessibility and suitability of schools for girls. Given girls' greater mobility restrictions, they typically stand to benefit more from efforts to build local schools, especially in remote areas. A randomized trial in Afghanistan showed that reducing the distance to schools by increasing community-based education significantly increased children's enrollment rates and test scores with larger effects for girls.<sup>15</sup> Sensitive design features can also help. A randomized trial in Burkina Faso found that the implementation of "girl-friendly" schools significantly increased enrollment for both girls and boys, but, again, more for girls.<sup>16</sup> Unique elements of "girl-friendly" schools included separate latrines for girls and boys, incentives designed to increase girls' attendance, information campaigns directed toward parents, increased recruitment of female teachers, and gender-sensitivity training

for teachers and other educational staff. Further trials of similar approaches in other settings would increase their generalizability.

On the demand-side, cash transfers to poor families can help offset fees and hidden costs and counter normative pressures on girls' early marriage and school drop-out. They can also offset short-term income losses suffered by poor households that would otherwise have children working. A recent systematic review found that conditional cash transfers tend to have larger effects on child educational participation, especially girls', than unconditional cash transfers, particularly when explicit schooling conditions for payments are included, monitored, and enforced.<sup>17</sup> Where social norms are especially biased against girls' schooling, increasing incentives for girls' outcomes in cash transfer models can help offset constraints; this has been successful, for example, in Bangladesh, Pakistan, and Turkey.<sup>18</sup>

**Investing in equitable and market-oriented skills development through multicomponent programming can reduce gender sorting.** In 2010, the World Bank launched Skills toward Employment and Productivity (STEP), a framework to help policymakers and researchers "think through the design of systems to impart skills that enhance productivity and growth."<sup>19</sup> The framework centered on a lifecycle approach (Figure 4.3) with many of the foundational investments required in childhood and youth. At each stage, males and females should have equal access to high-quality and engaging opportunities to develop the skills that align with short- and long-term jobs strategies. As the framework highlights, actions should focus on both the foundational cognitive and non-cognitive skills and the market-specific technical and business skills that are needed to support good jobs for development in a particular context.

#### CHILD AND YOUTH YEARS

##### Challenges and some promising solutions

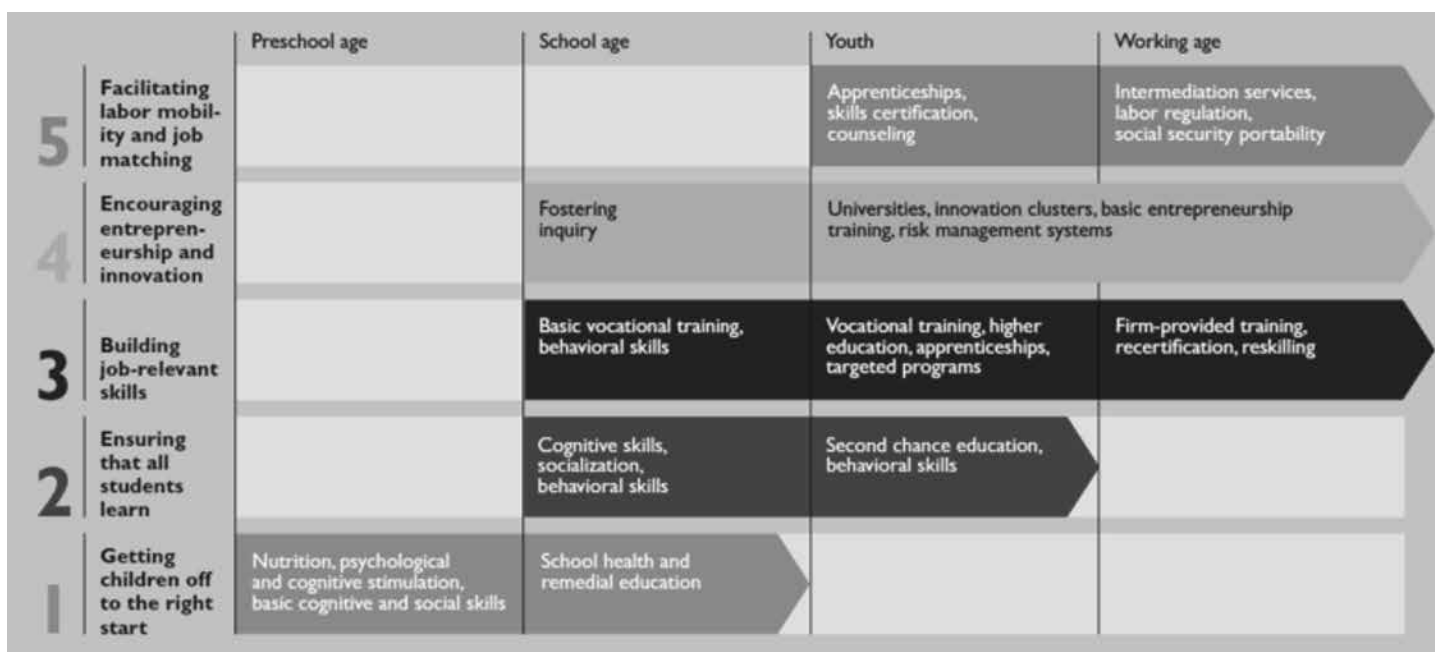
###### Barriers to Schooling for Girls

- ◆ Reduce distance and mobility barriers to schools
- ◆ Provide gender-sensitive facilities
- ◆ Implement cash transfers to offset schooling costs
- ◆ Increase incentives for girls' schooling where biased norms are strong

###### Skill-building Opportunities for Female Youth (TVET and ALMP specific interventions)

- ◆ Implement multicomponent interventions with multi-month duration
- ◆ Engage businesses as partners
- ◆ Target incentives and outreach to recruit young women
- ◆ Arrange child care and transportation options
- ◆ Tackle occupational segregation with better information

Figure 4.3. Implementing STEP as an integrated set of programs across workers' lifecycles



Source: World Bank (2010).

Young women often benefit more than young men from youth employment programs, possibly because women especially need the help to overcome additional constraints and because some of the programs specifically seek to reduce occupational segregation through training and job placement.<sup>20</sup> Overall, however, technical and vocational education and training (TVET) and active labor market programs (ALMPs) geared toward youth business skills, employability, and employment have had mixed results.<sup>21</sup> A recent randomized evaluation of a nine-day employability skills training for young women with secondary education or above in Jordan found no effects on employment.<sup>22</sup>

When does skills-training benefit young women's work? Evidence reviews suggest that the most promising models are multi-component—combining, for example, on-the-job training, classroom components, life skills training, and counseling.<sup>23</sup> Engaging the private sector helps to identify and build market-relevant skills. For example, by forming business links to deliver classroom-based training that responded to actual labor market needs and facilitate on-the-job training, an active labor market program in Colombia increased earnings of young women who dropped out of secondary school by 20 percent, as well as their likelihood of working in formal-wage jobs.<sup>24</sup>

Program duration may also be a significant factor. Compared to the abovementioned nine-day course in Jordan, the intervention in Colombia exposed young people to six months of classroom and on-the-job training. Similarly, a randomized evaluation found large effects on employment and earnings for a World Bank-supported a skills-training program for young women in Liberia that

involved multiple components, including six-months of training followed by six-months of job placement and advisory services.<sup>25</sup>

Gender-informed design and recruitment strategies can increase the reach and impact of TVET and ALMP interventions. For example, actively recruiting young women, modifying selection criteria, and providing targeted scholarships or financial support could increase gender parity in recruitment, though more evaluation is needed to test different approaches. In all regions but Latin America and the Caribbean, girls are enrolled in lower rates than boys in vocational or technical training.<sup>26</sup> Meanwhile, creating safe spaces, arranging childcare options, recruiting more female instructors, and providing information and preparation for women's participation in non-traditional fields could improve program delivery and effectiveness for young women.<sup>27</sup> TVET and ALMP interventions should avoid reinforcing occupational segregation. Often, young people choose course subjects based on deficient information, or misinformation, about which trades are suitable or highest earning. These patterns are frequently gendered. In Kenya, for example, a randomized trial found that men more typically opt for "male-dominated" fields in vocational training, such as motor-vehicle mechanics, while women choose more "female-dominated" courses, such as hairdressing. It also found however that giving participants better information about the market for each trade can significantly influence subject choices.<sup>28</sup>

### Productive age years

**A level playing field in working-age years starts with fair policy frameworks.** This includes reforming macroeconomic policies



**PRODUCTIVE AGE YEARS****Challenges and some promising solutions**

## Legal Framework

- ◆ Consider mandatory joint titling to increase women's land ownership
- ◆ Extend labor regulation to the informal sector, especially those dominated by women, such as domestic work

## Time Poverty

- ◆ Increase parental leave and flexible work arrangements for men and women
- ◆ Invest in time-saving technology for women

## Inequitable Access to Productive Inputs

- ◆ Correct biases in service delivery
- ◆ Improve credit markets

and legal and regulatory frameworks to address market and institutional failures that disadvantage women's work. As discussed in chapter 3, some policies explicitly discriminate against women. These include, for example, labor codes that prohibit women from doing certain jobs or working during particular hours, or property or inheritance laws that explicitly defer rights to men. Often, however, policy frameworks are unfair because they compound existing constraints to women's agency. In the Middle East and North Africa, for example, large government subsidies to households have had the unintended consequence of discouraging women's employment because women are considered secondary earners.<sup>29</sup> The IMF recently highlighted how some tax structures can similarly disadvantage women. Because women's labor force activity appears to be more sensitive than men's to taxes, replacing family income taxation with individual income taxation or otherwise reducing the tax burden on secondary earners (typically women) in some countries could boost women's work.<sup>30</sup> Legal frameworks can indirectly disadvantage women when they include "head of household" provisions that give property or other rights to a single head of household, who is often male. A careful review of tax

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"She can get property, but she can't own property. For example, if her brother gives her a cow, it is hers. But before she sells it to someone else, she must consult the man (brother or husband) and the man must agree. Even the woman herself is your property."

—Adult male, Liberia, *On Norms & Agency*

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regimes and legal frameworks with a gender lens can bring adverse effects of seemingly "gender-neutral" policies to the fore.

Reforms that address constraints to women's work outside of the formal sector are particularly important for poor female farmers and entrepreneurs—especially with respect to property and inheritance laws. The positive impact of extending land rights,

and information on land rights, for poor women farmers in particular has been supported by a high level of evidence.<sup>31</sup> Mandatory and default joint titling have shown positive results for women's economic empowerment.<sup>32</sup> In a study of 98 economies, equal inheritance rights were found to increase the likelihood of having a formal bank account and formal credit.<sup>33</sup> The Hindu Succession Act Amendment in India provided for equality of inheritance rights between daughters and sons. The reform not only increased women's likelihood to inherit land, but also delayed daughters' age of marriage and raised their educational attainment.<sup>34</sup>

Other legal reforms may also have important implications for women outside of formal sector work. Some countries have extended labor regulations to the informal sector. In Brazil, the constitution explicitly includes domestic workers within its equality provisions that guarantee, among other things, minimum wages, parental leave, retirement pensions, and social security. Similarly, a recently enacted law in the Philippines, the Domestic Workers Act, or *Batas Kasambahay* (Republic Act 10361, An Act Instituting Policies for the Protection and Welfare of Domestic Workers, signed into law on January 2013), extends legal protection ensuring basic labor rights and addressing labor trafficking and domestic servitude. In India, where more than 90 percent of working women are in informal employment, collective action by the Self-Employed Women's Association (SEWA) led to policy changes that extended minimum wage to garment workers and provided legal protection for street vendors and social security for informal workers.<sup>35</sup>

While equitable legal frameworks are critical, they are only as good as their implementation. Weak implementation by the authorities, low awareness, and a lack of complementary interventions can all limit the impacts of reform.<sup>36</sup> In Ethiopia and Mozambique, for example, research has found widespread lack of awareness related to key laws and provisions on land rights, particularly in rural areas.<sup>37</sup> Awareness can be raised through specific initiatives. Examples include community-based awareness campaigns, paralegal services, and consultations with local officials—as in Cambodia, Colombia, and the Democratic Republic of Congo—to increase women's and local leaders' awareness of property rights.<sup>38</sup> Actions need to ensure that good laws are complemented by access to justice. In Indonesia, for example, the World Bank's *Justice for the Poor* initiative supported reforms and programs that waived religious court fees for the poor, extended rural legal services, disseminated information to women in villages on their legal rights, and engaged multiple stakeholders at the district level (including judges, public prosecutors, police, and local government officials) to facilitate institutional awareness and action around women's rights.<sup>39</sup> The Democratic Republic of Congo has implemented mobile gender courts in order to facilitate women's access to justice in remote areas.<sup>40</sup>

**Policies are needed to overcome constraints to women's time.** This involves increasing both women's time for paid work and men's time for (and dedication to) caring and other domestic responsibilities. To this end, a United Nations report to the Gen-

eral Assembly argued that government policies should position care as a social and collective responsibility, rather than one placed solely on women's shoulders.<sup>41</sup> Depending on country context, time constraints can be alleviated by improving parental leave and flexible work policies, expanding early child development and child care services, investing in women's access to time-saving technology and infrastructure, and innovating to increase men's active participation in caring and domestic responsibilities.

- ◆ *Increasing parental leave and flexible work arrangements for both women and men.* These policies will have greater impacts in advanced economies in which large shares of women's jobs are in formal employment for an employer. First, evidence from high income countries has shown paid maternity leave and flexible work policies to have positive effects on women's economic opportunities.<sup>42</sup> Legal expansion of maternity leave in Germany has had significant effects on mothers' return to work behavior after childbirth, and reduced turnover preserved good job-employee matches.<sup>43</sup> However, these policies can discourage firms from hiring women if maternity leave is not publically financed. For example, Ghana's labor laws

make female hiring more costly by requiring that employers assume the costs of maternity leave.<sup>44</sup> Second, leave and flexibility policies should strengthen opportunities and incentives for men to share in domestic responsibilities (without reducing the leave and flexibility available to mothers). Focusing on maternity leave alone reinforces women's gender roles as primary care-providers.<sup>45</sup> Evidence from the United Kingdom indicates that flexible work options may increase men's caring responsibilities, and research from the United States suggests that increasing men's eligibility for childcare leave increased their likelihood of dressing, feeding, bathing, and getting up at night nine months after birth.<sup>46</sup> Often, however, where these policies exist, the amount of leave to which men are entitled is too little to make a difference in shifting gender relationships. In South Africa, for instance, the labor code entitles men to only three days of paid leave per year to be used at the time of the birth of a child or sickness or death of a family member.<sup>47</sup>

- ◆ *Expanding early child development and childcare services.* Early child development and childcare services that can free wom-

#### Box 4.2. Navigating the many policy options for childcare services and financing

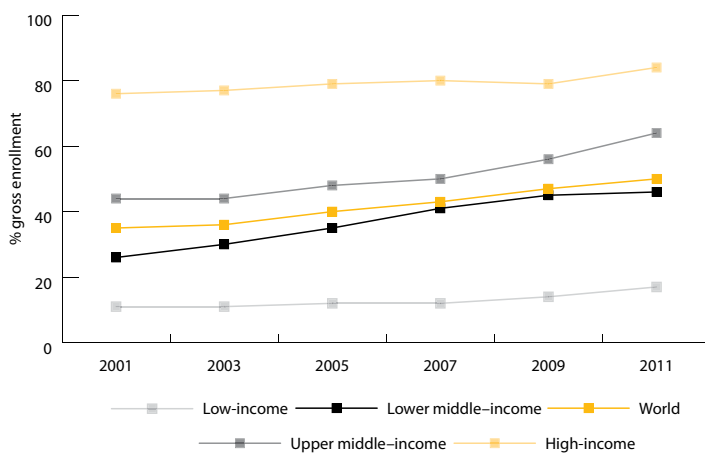
Expanding access to affordable childcare can be effective for both developed and developing country settings. Approaches vary, however, with countries employing a variety of delivery and financing models for childcare services.<sup>52</sup> In some cases, governments manage public childcare centers to extend needed services and enable greater quality control. This, however, could require large capital investments and crowd out market-based provision of care where affordable private services are already widely available. Public vouchers for families or direct public financing of private sector providers may be more cost-effective where feasible,<sup>53</sup> though additional training and accreditation elements may be needed to ensure adequate labor supply and quality of delivery. Some models require parents to pay a fee, which can be tied to household income, subsidized, or waived altogether for the poorest households. Financing schemes should be carefully designed so as to ensure accessibility to the poor. Research from countries as diverse as Brazil, Canada, Kenya, and Romania suggests mothers are more likely to use formal childcare arrangements and enter the labor force when free or low-cost childcare options are available.<sup>54</sup> Cost-benefit analyses of childcare schemes should consider returns based on assessments of both women's increased earnings and child development outcomes. Examples of design approaches to extend childcare services to poor women and their children in developing contexts include:

- ◆ *Daycare centers in Peru:* The Ministry of Education, in partnership with multilateral organizations, has expanded Wawa Wasi, a low-cost daycare program. For a small fee, working mothers leave children under three years old

in a day-care home where there is a "mother-in-charge" trained in health care, early childhood stimulation, and basic nutrition.<sup>55</sup>

- ◆ *Childcare cooperatives in India:* SEWA organizes childcare to support women working in agriculture and self-employment through local cooperatives.<sup>56</sup> The SEWA experience shows that building trust among poor women to rely on non-family caretakers can take time, but good outreach, providing clear information, and employing local women can help.<sup>57</sup>
- ◆ *Preschool in Mozambique:* A randomized evaluation found that having children attend preschool centers in rural areas increased caregivers' probability of working in the 30 days prior to the survey by 26 percent, and it even increased 10- to 15-year-olds' school attendance by 6 percent—presumably due to adolescent girls' reduced caring burden for younger children.<sup>58</sup> Participating children also experienced gains in primary school enrollment and key child development outcomes.
- ◆ *Childcare vouchers in Mexico:* The *Estancias Infantiles* program provides vouchers covering 90 percent of the cost of childcare for children up to age four for women who are either in paid employment, currently enrolled in an educational or vocational program, or seeking employment.<sup>59</sup> The program increased the probability of employment by 5 percent and increased average earnings by 20 percent among eligible women who participated; it also generated approximately 45,000 paid jobs for providers and aids, who are mainly women.<sup>60</sup>

Figure 4.4. Enrollment of children in preprimary education remains very low in low-income countries



Source: World Development Indicators.

en's time can include a wide range of programs and models, such as preschool, crèches, daycare centers, home-based care, and cooperatives of childcare support (see Box 4.2). Quality and affordable childcare services are often a win-win for both mothers' economic opportunities and children's development. This is important for appraising the return on investment of public financing of childcare services; depending on the design and quality of services provided, they can yield dividends for society and country competitiveness through current and future generations. A World Bank analysis suggests that adding one year of preschool education in Turkey could increase female labor force participation by nine percent.<sup>48</sup> In terms of child outcomes, a systematic review of rigorous evaluations in developing countries (all of those included were in Latin America and the Caribbean) found positive impacts of daycare, including preschool, on child development outcomes.<sup>49</sup> Yet policy in many developing countries still does not reflect the need. In one-third of all 143 countries included in *Women, Business and the Law*, there are no laws establishing the public provision of childcare or subsidizing childcare for children under the age of primary education.<sup>50</sup> As Figure 4.4 illustrates, while gains have been made, enrollment of children in preprimary education remains very low in low-income countries. This deprives women of a caring option for children, and it deprives children of important developmental opportunities.<sup>51</sup>

◆ *Increasing women's access to technology and infrastructure can expand economic opportunities.*<sup>61</sup> In rural communities, women often bear the bulk of responsibility for collecting water and firewood. A study in rural Zambia found that women spent 16 times as many hours as men per year collecting firewood.<sup>62</sup>

Targeted infrastructure projects can help increase women's time for paid jobs. Increasing the uptake of safe, fuel-efficient cookstoves in poor households can significantly cut down the time women spend collecting firewood while improving women's and children's respiratory health and reducing deforestation.<sup>63</sup> In Cambodia, the National Improved Cookstove Program reduced the amount of time women devoted to collecting firewood and their incomes by selling low-cost, fuel-efficient cookstoves largely through local female vendors.<sup>64</sup> Better irrigation systems and clean water supplies can also cut back on women's hours of water-fetching while improving health outcomes. Research in Pakistan, for instance, has found that women's access to better water-supply infrastructure was associated with greater time allocation to income-generating activities.<sup>65</sup> Carefully planned road improvements and public transport can increase women's mobility and reduce the time that women spend traveling by foot.<sup>66</sup> It can be useful to assess gender differences in travel patterns and design infrastructure projects accordingly, as has been done recently in Yemen.<sup>67</sup> These analyses consistently show that transport is not gender neutral. While the evidence is clear on the need for infrastructure investments as part of a comprehensive agenda to increase gender equality in the world of work, there have been few rigorous evaluations on the effect of large-scale infrastructure projects on women's time allocation. This should be a focus going forward.

◆ *Innovating to increase men's fathering roles and participation in domestic responsibilities.* Outside of formal sector labor regulations in developing countries, there is very little evidence on what works to encourage men to assume a higher share of domestic responsibilities, and few parenting programs address father engagement and men's roles.<sup>68</sup> Policy actions can include public initiatives and campaigns to encourage men's caring roles. For example, a public initiative in Chile, *Empapate*, which is part of the national social protection system, aims to change norms and educate men on the importance of their engagement in childcare and sharing domestic responsibilities.<sup>69</sup> An initiative in Turkey, the Father Support Program, delivers courses to fathers through school teachers to encourage higher father engagement. Non-experimental evaluation results suggest improvements in fathers' time spent with children and sharing of parenting and housework responsibilities.<sup>70</sup> A non-experimental pilot evaluation in Rwanda similarly found promising impacts on changing men's reported contributions to caring and housework by adding group sessions engaging men to a group microcredit intervention for women.<sup>71</sup> Scalable interventions to incentivize and encourage responsibility-sharing need to be more rigorously tested.

**Increasing equitable access to financial services and other key productive inputs can narrow productivity and profitability gaps between female and male entrepreneurs and farmers.** The WDR 2012 recommended policies strengthening women's ownership rights, correcting biases in service delivery institutions,

and improving the functioning of credit markets. Clearly, these still hold, but emerging evidence on the importance of access to financial services should also be emphasized. Particularly for poor women entrepreneurs, extending financial services and credit can be critical. A randomized trial in Kenya showed that access to savings accounts increased women's business investments and expenditures.<sup>72</sup> Efforts to boost women's financial inclusion are often needed to address both supply-side constraints (such as collateral requirements that exclude women, documentation requirements, marketing that does not target poor women, and products that do not adequately meet women's needs) and demand-side constraints (such as constraints on mobility, laws that preclude women's access to credit, poor access to networks and information, low education and literacy, and lack of access to a mobile phone).<sup>73</sup> Here again, understanding restrictions on women's agency can be instructive in designing programs and policies. A different study of 749 married couples in Kenya, for instance, indicates that women who individually have bank accounts may in fact be disadvantaged by lower transaction costs for accessing savings accounts with free ATM cards, as this can make it easier for men to pressure women with low bargaining power to withdraw funds.<sup>74</sup>

Specific policy and project options to address supply- and demand-side constraints are outlined in greater depth in a recent toolkit, *Promoting Women's Financial Inclusion*.<sup>75</sup> One key point reinforces a reoccurring theme in this report: given the reality of multiple constraints, the success of programs to increase financial inclusion of women often hinges on linking financial services (such as banking, microfinance, enterprise finance, and micro-insurance), to complementary services (such as health, education, financial literacy, and social services) that remove or offset constraints that disproportionately affect poor women.

**Identify and correct service design and delivery biases that discourage women's work.** These institutional failures manifest in various ways, but here we highlight opportunities for adult skill-building programs and social protection schemes in particular.

Women farmers frequently have lower access than men to agricultural extension and advisory services, often due in part to biased membership rules or requirements.<sup>76</sup> Only 28 percent of women farmers in Ethiopia, for example, report weekly visits by extension development agents, compared to 50 percent of men farmers.<sup>77</sup> Yet access to extension services in Ethiopia by women and men is strongly and positively linked to adoption of better seed and fertilizer.<sup>78</sup> While rigorous evidence on the most effective practices in different settings is very limited, such institutional failures may be mitigated in extension services, for example, by adapting extension information and training to meet women's needs, utilizing mobile phones and other technologies to reach women who have more constrained mobility, providing extension services through women's support groups when women have difficulty joining male-dominated groups, and improving women's representation as extension agents.<sup>79</sup> There are also gender biases in entrepreneurs' access to technical resources. In Tanzania, a

study found that 8 percent of women, compared to 16 percent of men, reported having participated in apprenticeship programs designed to support household entrepreneurs.<sup>80</sup>

Appropriately designed social protection schemes can strengthen resilience in tough times and foster individuals' capacity to thrive. Given gender disparities in the world of work often leave women particularly vulnerable, it can be important to incorporate gender into the design and targeting of social protection schemes.<sup>81</sup> Social protection includes a wide range of topics, including pensions, safety nets, employment guarantee programs, skills-training, and health insurance, among others.<sup>82</sup> These programs are critical for helping to pull or keep people out of severe poverty (in the absence of sufficient income-generating opportunities) and to protect households from economic shocks, such as illness, crop devastation, or natural disaster. Yet unintended design and delivery consequences may limit the positive impacts social protection schemes can have on women's economic opportunities. Here we highlight the examples of employment guarantee programs (EGPs) and safety net schemes.

Employment guarantee programs (EGPs) that provide temporary jobs and wage to poor people often have low female participation rates. Evidence from India and South Africa, however, suggests high demand among women for participating in EGPs.<sup>83</sup> Policy makers should consider both the extent to which women have access to EGPs and the extent to which they benefit women and girls; for example, building the types of infrastructure that reduce women's time burden or increase girls' access to education.<sup>84</sup> In terms of access, policy actions can fix institutional biases by encouraging more women to participate in traditionally male-dominated EGPs. Training of EGP managers, quotas, and improving the gender-sensitivity of workplaces can help, depending on the circumstances. The "Mahatma Gandhi National Rural Employment Guarantee Act" (MG-NREGA), a large permanent public works program in India designed to avert the risks of seasonal rural unemployment, includes gender-sensitive accommodations, such as projects closer to home, provision of childcare and water for children, and breaks for lactating mothers.<sup>85</sup> The World Bank's Gender Action Plan supported capacity-building with multiple countries, such as Honduras, Kenya, and Lao PDR, to increase gender equality commitments within employment policies for infrastructure sectors.<sup>86</sup> Where discrimination and biased norms are particularly strong, governments should consider quotas as an option to increase women's participation in infrastructure projects, as has been done in India, Peru, and South Africa.<sup>87</sup> Additionally, EGPs like the one in South Africa can include social service sector projects, such as community health outreach or childcare services, which can engage women in semi-skilled jobs and have wider social impacts.<sup>88</sup>

Governments can also design cash transfer models with women's work in mind. Conditional cash transfers (CCTs) have played significant roles in dozens of countries to reduce poverty and improve child outcomes. At the same time, qualitative research from Bolivia, Ecuador, and Peru suggests that CCTs can perpetuate

traditional gender roles and time constraints by making mothers primarily responsible for a range of conditions tied to child outcomes.<sup>89</sup> Recent innovations in safety net models have taken women's work into account. In Chile, for example, the new Ethical Family Income legislation includes gender-informed policy elements, such as training courses for the unemployed and subsidies for women's work. Early results of a randomized trial of the policy indicate promising gains for female labor force participation.<sup>90</sup> An experimental study in Nicaragua found a CCT program quadrupled the incomes of women beneficiaries by boosting aspirations through facilitating social interactions with other female leaders in the community.<sup>91</sup> In Pakistan, the national social safety net project has increased women's registration of computerized national identification cards, which are essential for opening a bank account, getting a driver's license, and going into formal employment.<sup>92</sup>

**Ways to reduce violence should be explored as part of programs promoting economic opportunities.** Women's entrance into non-traditional sectors, while important, also involves elevated risks for women's safety. High levels of sexual harassment have been documented among women working in male-dominated areas such as construction, law enforcement, and the military

(though very little research has been conducted in developing countries).<sup>93</sup>

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"I do not have anyone to take care of me, and I am alone... I can only eat if I work."

—Older woman, India, *Voices of the Poor: From Many Lands*

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Women in Afghanistan's police force, for example, report rampant levels of exposure to sexual harassment and assault by male colleagues.<sup>94</sup>

Policies and programs to increase women's entry into

male-dominated fields should be accompanied by planning for robust monitoring, oversight, training, and redress mechanisms to ensure women's freedom from violence on the job.

Women's economic independence is important for increasing women's intra-household bargaining power and exit options in the event of an abusive relationship.<sup>95</sup> However, economic opportunities by themselves may fail to reduce gender-based violence and in some cases can even aggravate it. Emerging evidence shows that economic empowerment programs can reduce women's exposure to violence by including program components geared toward building women's social cohesion and fostering more gender equitable relationships. Microcredit interventions that included components which addressed women's social support and gender norms have demonstrated reductions in women's exposure to abuse in South Africa and Cote d'Ivoire (only economic abuse was significantly affected in the latter).<sup>96</sup> In El Salvador, *Ciudad Mujer*, a project supported by the Inter-American Development Bank, establishes community-based one-stop centers for women that provide integrated services such as vocational training, access to microfinance, childcare services, crisis supports for victims of violence, and community education targeting gender norms and women's health.<sup>97</sup> An impact evaluation is currently under way. New trials evaluating

## ELDERLY YEARS

### Challenges and some promising solutions

#### Market Biases

- ◆ Reforms toward equal retirement and pension ages for men and women
- ◆ Create targeted programs that upgrade skills among older women willing to work

#### Old-Age Dependence

- ◆ Design pension policies that provide protection without discouraging women's work

multi-disciplinary interventions like these are under way in developing economies, but more innovation and testing are needed.

### Elderly years

**Equality in old-age labor regulations can reduce market biases against women's work.** Many governments have moved, or are moving, toward equal retirement and pension ages.<sup>98</sup> Such reforms can have positive effects, though they need to be studied in greater depth in developing countries. In the United Kingdom, for example, increasing the state female pension age from 60 to 61 increased female employment rates by 7 percentage points over a two-year period, with significant increases in part-time and full-time employment. The reform strengthened public finances through a combination of reduced state expenditures (on pensions) and increased tax revenues (from additional earned income).<sup>99</sup> Since 2011, Italy and Ukraine have equalized retirement ages and Lithuania, Poland, and Slovenia are gradually increasing women's retirement age toward equality. Both Ethiopia and Malawi recently introduced statutory ages for retirement and pensions, which are the same for women and men.<sup>100</sup>

**Flexible work and employment support for older women can make work more viable.** Reentry and continued work should be an option for older women. With growing elderly demographics worldwide, early retirement and social security are increasingly costly and insufficient to eliminate the need to work altogether among the elderly poor. Jobs for able older workers need to be part of the broader solution to protecting and empowering growing elderly demographics, particularly women. Increases in retirement and pension ages, which are needed in many economies, should be accompanied by policies to increase economic opportunities and related skills among the elderly, especially women. To avoid pending labor and productivity shortfalls with changing demographics, targeted programs to maintain and upgrade skills among the elderly, for example through on-the-job training and part-time educational arrangements, will be critical for many economies.<sup>101</sup> Despite common perceptions that skills investments can be lost on older workers, this is not always the case. For example, an evaluation in Estonia found that older workers (aged 50 and over) experienced greater gains in income

and employment from training than younger and middle-aged program participants.<sup>102</sup> These opportunities are particularly important for older women, who are more likely to have discontinuous employment histories resulting in weaker market-relevant skills and experience. Research in Europe has also suggested that new jobs for older women can be created by externalizing services, such as childcare and other social services, which are otherwise provided by women within the household. This, in turn, has the potential to increase economic opportunities for both young and older adult women while increasing early child development.<sup>103</sup> Overall, despite the swelling importance of expanding the skills and employment options of elderly women workers, very little impact evaluation has documented the effectiveness of specific policy interventions in developing countries.

**Targeted social protection can help offset the cumulative disadvantage among elderly women and even benefit the next generation.** Women are particularly disadvantaged by contributory pension schemes for which the level of benefits received directly depends on the number of years working in formal employment. This leaves women, who spend a higher number of years out of paid work or in informal jobs, with less adequate social protection in old age, if any. Argentina has reformed its pension policy to increase eligibility among the self-employed, which especially benefits low-income women who concentrate into this type of work.<sup>104</sup> In general, pension schemes are likely to provide low-earning

women with social protection while still encouraging their employment by combining individual contributory accounts with a non-contributory component designed to keep women out of poverty in old-age.<sup>105</sup> Pension policies can further help offset this disadvantage by, for example, including redistributive elements such as minimum income guarantees, flat-rate provisions, and income ceilings.<sup>106</sup>

Equitable social protection can also produce positive spillover effects on younger generations.<sup>107</sup> Two separate analyses in South Africa found that pensions received by elderly women significantly increased granddaughters' educational enrollment and positive health outcomes. These effects did not pertain to boys, and neither boys nor girls were affected when elderly men were the benefit receivers.<sup>108</sup> Similarly, in Brazil, R\$100 (about US\$43.50 in 2013) in monthly old-age pension benefits increased school enrollment rates among girls by 10 percent. Again, no such effects were found for boys, and impacts on girls were mostly attributable to female rather than male benefits.<sup>109</sup>

This section has outlined policy options for addressing constraints to gender equality in the world of work that manifest in

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“We, the older women, take care of the children as well as doing housework like cooking, cleaning, and washing.”

—Older woman, urban Bangladesh, *Ageing in the 21st Century*

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#### Resource Box 4.2. Identifying what works

Identifying credible evidence and filling knowledge gaps on the most effective means for addressing specific problems is a fundamental aspect of evidence-based decision-making. A careful review of what is already known should always precede big decisions about policies, interventions, and evaluations. The following are good places to start (see notes for website links):

- ◆ **enGENDER IMPACT** (World Bank Group): A new online gateway to all World Bank impact evaluations on what works, and what doesn't, for gender equality and women's empowerment across multiple outcome areas.<sup>110</sup>
- ◆ **Campbell Collaboration:** The Campbell Collaboration publishes systematic reviews summarizing the international research evidence on the effects of interventions in crime and justice, education, international development, and social welfare.<sup>111</sup>
- ◆ **Gender Action Portal** (Women and Public Policy Program, Harvard University): This portal presents a vetted collection of research evaluating the impact of specific policies, strategies, and organizational practices in closing gender gaps in economic opportunity, political participation, health and education.<sup>112</sup>
- ◆ **International Initiative for Impact Evaluation** (3ie): 3ie funds and disseminates impact evaluations and system-

atic reviews that generate high quality evidence on what works in development and why. A significant amount of evidence can be found on development topics related to gender equality throughout the lifecycle.<sup>113</sup>

- ◆ **Jobs Knowledge Platform** (multiple partners including the World Bank): JKP aims to help decision-makers find practical solutions to expand job creation and improve job opportunities. The platform disseminates research and data, mobilizes a community for sharing ideas and experiences, and informs policy debates.<sup>114</sup>
- ◆ **Knowledge Gateway for Women's Economic Empowerment** (UN Women): The portal facilitates the sharing of knowledge about what works and what does not in improving women's economic empowerment.<sup>115</sup>
- ◆ **Roadmap for Promoting Women's Economic Empowerment** (The United Nations Foundation and Exxon-Mobile): Priorities for action are recommended based on an extensive review of research evidence. Commissioned studies aim to identify the most effective interventions for empowering women economically in four areas: entrepreneurship, farming, wage employment, and young women's employment. The Website includes reviews of what works as well as program evaluations.<sup>116</sup>

different stages of the lifecycle. As the next chapter will discuss, building the evidence on what works, and what does not, for different populations and settings is essential for policy and funding decisions to promote gender equality. Meanwhile, there is a growing body of rigorous research and evaluation on different types of policies and programs that can contribute to gender equality in the world of work. We have highlighted some of the lessons that emerge from this evidence base, but important resources exist to connect policy-makers and practitioners with more targeted information based on their needs. Resource Box 4.2 highlights some useful examples, which can serve as starting points for identifying promising policy options.

## 2. Proactive leadership and innovation: private sector actions

This section focuses on opportunities at three levels: making gender equality a corporate and investment priority, improving conditions for women's opportunities within firms, and helping women entrepreneurs' access financial services and capital.

### Making gender equality a corporate and investment priority

Private sector firms can support gender equality in the world of work in many important ways, including practices, investments,

and philanthropy. They can lead by example through hiring, staff development, improving workplace conditions, and promotion. As highlighted in chapter 1, it is not only the right thing to do; it is also often good for the bottom line. The private sector's importance is underscored by the fact that it supplies the vast majority of jobs: ILO data indicate that the private sector accounts for about three out of four jobs in countries like Egypt, Finland, and France and nine out of 10 jobs in countries such as Brazil, Chile, Japan, and South Africa.<sup>117</sup> Most of these private sector jobs in developing countries are self-employed, which means that government policies still have to play a very active role. Yet companies too have important opportunities to promote gender equality through their interactions with employees and entrepreneurs.

**Many companies are proactively leading by example with innovative strategies to advance gender equality in the world of work.** Some have adopted the Women's Empowerment Principles, a voluntary framework promulgated by UN Women.<sup>118</sup> For instance, a leading Egyptian company for producing pharmaceutical products, Chemical Industries Development (CID), made gender equality a priority and followed up with actions including subsidized daycare, an emphasis on equal pay for women and men, employee training on gender equality, and fairer recruitment standards. Denmor, a garment manufacturer in Guyana whose employees are 98 percent impoverished women, has made concerted commitments regarding employee training, fringe benefits,

#### Box 4.3. Companies can help level the playing field for women's work through corporate philanthropy

Recognizing the importance of long-term investments in gender equality at different stages of the lifecycle, many companies have launched significant philanthropic and public initiatives. Although corporate philanthropy is not a substitute for much-needed advances in corporate practice, it can be a valuable component of a firm's gender priorities—particularly when private sector actions are coordinated with government and civil society institutions. At such times corporate philanthropy can encourage, incubate, and test innovations with potential for scale up through public policy.

Some companies have focused initiatives earlier in the lifecycle. Intel, a multinational semiconductor chip maker, has launched a global initiative, She Will Connect, to promote the empowerment and education of girls and women around the world by addressing gender-based barriers to STEM education and access to technology.<sup>119</sup> Similarly, the Intel Learn Program extends innovative informal education to youth in developing countries to develop skills technology literacy, problem-solving, critical thinking, and teamwork.<sup>120</sup> Nike, a multinational apparel and equipment retailer, is a leading partner behind The Girl Effect, a global movement to promote adolescent girls' empowerment.<sup>121</sup> The Nike Foundation also invests in specific projects empowering adolescent girls. It is a partner with the World Bank, for example, on the Adolescent Girls Initiative (AGI), which helps adolescent girls and young

women make successful school-to-work transitions in low-income countries.<sup>122</sup>

Others aim to increase the immediate skills and economic opportunities of productive age women. Coca-Cola, the world's largest beverage company, started 5by20, a global initiative to empower 5 million women entrepreneurs across the company's value chain by 2020.<sup>123</sup> The initiative collaborates with the International Finance Corporation, the Bill & Melinda Gates Foundation, UN Women, and others to provide a range of key linked services to women, including business skills training, access to financial services, and support networks of peers and mentors. Goldman Sachs, a multinational investment banking firm, has led 10,000 Women, a five-year, US\$100 million global initiative providing 10,000 underserved women entrepreneurs with business and management education, access to mentors and networks, and links to capital.<sup>124</sup> Walmart, the world's largest retailer, aims to increase sourcing from women-owned businesses and gender diversity among major suppliers, as well as committing US\$100 million in grants toward women's economic empowerment.<sup>125</sup> Walmart's *Women in Factories Training Program* is a five-year initiative that aims to train 60,000 women in 150 factories and processing facilities in a range of life skills; another 8,000 women will receive additional leadership training toward personal and career development.

and a comfortable work environment, and has reported higher productivity and appeal to international clients as a result. Banco do Brasil has placed special emphasis on promoting employees with parental demands, and was the first financial institution in the country to allow women six months of paid maternity leave, including for adoptions. Banco do Brasil also offers paternity leave and financial reimbursements for external childcare services, pre-schools, and domestic help for parents with children under seven and disabled children over seven. Many companies are also making broader investments in gender equality beyond employees through philanthropic priorities (Box 4.3).

**Despite the growing number of good practice examples, there is still much to do to increase gender as a priority in the private sector.** In a survey of approximately 40,000 employers across 42 countries, only 2 percent of employers report having adopted talent sourcing strategies to recruit more women.<sup>126</sup> Very few are implementing actions in their talent recruitment strategies that could improve the attractiveness of workplaces to women and reduce gender inequality, such as enhancing benefits (6 percent), offering more flexible work arrangements (5 percent), and providing virtual work options (2 percent).<sup>127</sup> In a 2009 global survey conducted by McKinsey & Company of nearly 2,300 senior private sector executives, only 19 percent reported that their companies were doing anything specifically focused on women, either directly or indirectly.<sup>128</sup> More can be done to increase the importance of, and the business case for, gender equality in the private sector.

**International institutions can partner with the private sector on this agenda to encourage progress in making gender a priority.** For example, the World Economic Forum has launched Gender Parity Task Forces in three countries: Japan, Mexico, and Turkey.<sup>129</sup> The task forces include 50–100 leaders and organizations (50–60 percent of which must be from the business community) charged with accelerating progress toward women’s economic integration. Ultimately, the task forces aim to close the economic gender gap (as measured by the Global Gender Gap Index) by 10 percent in three years. The World Bank’s Gender Equity Model (GEM) supports firms and provides certification for adopting good practices in the areas of recruitment, career development, family-work balance, and sexual harassment policies. The World Bank provides technical assistance to government agencies on international good practices, and governments work directly with participating firms. Firms obtain certification after a preliminary audit conducted by the government. Since the pilot in Mexico in 2003, GEM has been replicated in 10 additional countries.<sup>130</sup> While the initiative has not been rigorously evaluated, non-experimental results are encouraging. In Mexico, for example, firms report increased promotions of women to managerial positions, the elimination of pregnancy discrimination from recruiting practices, and higher worker performance and productivity.<sup>131</sup>

Outside these international initiatives, some national governments have directly encouraged firms to adopt gender as a priority. For example, the Australian government is pursuing an

innovative approach: it supports women leaders directly along with organizing a group of influential male CEOs as advocates for women’s empowerment in the private sector.<sup>132</sup> Resource Box 4.3 outlines some resources available for private sector engagement and leadership.

### **Improving conditions for women’s opportunities within firms**

As employees, women and men can have different needs and priorities. As the International Finance Corporation’s (IFC) WINVest report highlights, many firms are reducing gender-specific barriers to women’s entry to good jobs as well as taking steps to increase women’s representation in corporate management and leadership—and they are seeing the payoffs.<sup>133</sup> Women face gender-specific constraints to work, which means that gender-specific business strategies are typically needed. A survey of 7,000 Canadian employees, for example, found significant gender differences in workplace needs. Whereas long-term jobs security was a top priority for both women and men, women placed higher levels of importance than men on flexible working arrangements, accessibility, a pleasant working atmosphere, a competitive salary, and good work-life balance.<sup>134</sup> Further quantitative and qualitative research is needed to better understand differences in needs and preferences between women and men workers in different types of jobs and settings.

The following are good corporate practices that have increased women’s employment or longevity in employment and shown a return on investment:

- ◆ Setting up an employee data infrastructure that disaggregates human resource data by sex to monitor the outcomes associated with company employment policies.
- ◆ Reviewing human resources policies and systems to ensure women’s needs at work are met, including freedom from discrimination and harassment.
- ◆ Attracting women into management, supervisory, and non-traditional roles by, for example, providing targeted training, apprenticeship, and skills development opportunities.
- ◆ Creating family-friendly working environments through such measures as establishing company-sponsored parental leave for both women and men, encouraging work-life balance, and providing or subsidizing childcare services that stimulate child development and expand women’s time.

**Businesses often need to take more concerted steps to encourage women’s work in non-traditional sectors.** When women are supported in entering male-dominated jobs, sectors, and industries, positive results often “bust” myths about where women can and cannot succeed. A recent IFC report cites examples in which companies in male-dominated sectors—such as chemicals, construction, and mining—increase women’s participation through more concerted recruitment and increased family-friendly work arrangements. In turn, the diversification often



**Box 4.4. Starting from within: The World Bank Group and gender equality at work**

Even as international institutions advocate measures to foster gender equality at work, many are themselves working to fulfill that vision internally. This includes the World Bank Group, which has taken important steps but still has work to do.

To support a better work-family balance, the World Bank Group offers employees the options of flexible work and temporary home-based work if the supervisor approves. Up to 10 days of short-term family leave are available to employees, and both paid maternity leave (70 days per pregnancy or delivery) and paternity leave (10 days per childbirth) are offered, though the gender gap in the number of allowable days makes it difficult to fully encourage equitable parenting roles. The World Bank Group's adoption leave policy is gender-neutral, offering the primary caregiver, regardless of gender, up to 70 days of leave for each eligible adoption or surrogacy. A World Bank Family Network offers services to spouses to help make connections to family and employment resources.

In terms of promoting women's agency, the World Bank Group has clear policies and mechanisms in place to address reports of sexual harassment. It also has a robust Domestic Abuse Prevention Program that comprises institution-wide awareness

activities, confidential services with a focus on early prevention, and a network of local referrals around World Bank Group facilities at headquarters and internationally.

With regard to staff representation and career opportunities, the data still indicate room for growth. Women currently constitute 42 percent of full-time professional staff in the World Bank Group, 30 percent of high-level technical staff, and 36 percent of managers. These numbers remain lower than they should be, although there has been some progress: From 2006, the percentage of women among high-level technical staff increased from 26 percent and the share of women managers increased from 28 percent. In the 2013 World Bank Group Employee Engagement Survey, only 47 percent of women responded favorably regarding developmental opportunities on the job, compared with 55 percent of men. However, two-thirds of both women and men agreed that they can take advantage of flexible work arrangements when needed. In terms of an equitable environment, 68 percent of women and 71 percent of men agreed that staff members were treated fairly regardless of gender, age, race, ethnicity, national origin, religion, sexual orientation, or disability.<sup>140</sup>

follows improvements in productivity and profitability. For example, Odebrecht, a construction company, found that a majority-female team performed faster electro-mechanical assembly on a hydroelectric power plant construction site in Brazil than did male-majority teams.<sup>135</sup>

**Public-private partnerships can ensure better working conditions to increase decent work for women and men.** Although safety is a concern for both women and men workers, in some contexts risks may be disproportionate because of gender sorting into different jobs and industries.<sup>136</sup> Important efforts have expanded women's agency by improving the conditions, protections, and opportunities for voice in vulnerable jobs. The ILO and IFC have partnered on Better Work, an initiative to improve working conditions in garment factories and promote private sector competitiveness in global supply chains.<sup>137</sup> Non-experimental impact assessments illustrate improvements in workers' conditions during the period of the program. For example, factory workers in Jordan report a 50 percent reduction in frequent exhaustion or fatigue and were 9 percent less likely to express safety concerns (from 2010–2012).<sup>138</sup> And managers at Better Work factories in Vietnam report improved labor productivity as a result of changes the program had facilitated.<sup>139</sup>

Finally, development agencies advocating steps toward gender equality have themselves made efforts to lead by example. Box 4.4 reviews the World Bank's work in this regard.

**Helping women entrepreneurs access financial services and capital**

Commercial lending institutions can help address credit constraints, which are a dominant factor behind gender differences in firm size and performance.<sup>141</sup> Of course, the disparities between women's and men's access to financial services and capital are not products of markets alone. As highlighted in this report and elsewhere, governments play a critical role in addressing other essential pieces of the puzzle—by, for example, developing human capital, ensuring a fair regulatory environment, making key infrastructure investments so that women can access financial services, reducing corruption (which often disproportionately affects women entrepreneurs), and ensuring women's access to a range of services needed to participate on equal terms in the world of work.<sup>142</sup>

However, there are clear opportunities both for commercial banks—in terms of access to the loans and services they provide—and for businesses in related industries. Indeed, they are a key part of the solution. An IFC study indicates that that up to 70 percent of women are unserved or underserved by formal lenders.<sup>143</sup> Yet there appears to be a disconnect between the need and banks' perception of the need: 84 percent of representatives for commercial banks surveyed in Latin America and the Caribbean do not think that women are under-attended as a market segment, and the majority considered themselves “gender-neutral.”<sup>144</sup> The same

### Resource Box 4.3. Resources for private sector engagement and leadership

As private sector recognition of the business case for investing in gender equality grows, more resources are coming to the fore to provide practical guidance, tools, networks, and examples. The following are leading examples (see notes for Website links):

- ◆ **Better Work** (IFC and ILO): An initiative to improve working conditions in garment factories and promote private sector competitiveness in global supply chains. Activities include advisory services, tailored training, a dynamic information management system, and a practical workplace-assessment tool for measuring compliance with international labor standards.<sup>151</sup>
- ◆ **Global Banking Alliance for Women:** An international consortium of financial institutions and other organizations interested in building women's wealth worldwide. GBA's work focuses particularly on the needs of women entrepreneurs running small and medium enterprises.<sup>152</sup>
- ◆ **WINvest** (International Finance Corporation): An initiative that brings together IFC clients and partners to generate private sector attention, ideas and best practices around women's employment. WINvest seeks to provide tools and guidance that improve working conditions for women while increasing business performance.<sup>153</sup>
- ◆ **Women's Empowerment Principles** (UN Global Compact and UN Women): A set of principles for business offering guidance on empowering women in the workplace, marketplace and community.<sup>154</sup>

survey of 106 banks found that half did not collect sex-disaggregated data on their lending portfolio to small and medium-size enterprises (SMEs). These positions and lack of disaggregated data significantly hamper banks' capacity to engage women entrepreneurs as an under-tapped business market.

The IFC and its clients are working to change the tide. In Brazil, for example, IFC's investment and advisory services to Banco Itau are supporting the development of a specific value proposition for women-owned SMEs, including the use of psychometric credit-risk scoring measures that are more women-friendly. In Nigeria, the IFC has partnered with Access Bank to extend credit to women-owned distributors to bring more women into Coca-Cola's value chain and enable greater business growth.<sup>145</sup>

An IFC review of commercial bank practices to engage women business owners in developing countries found emphasis on the following activities: creating products and sources that alleviate the burden of collateral, helping women business owners at the start-up phase, and providing additional products and services such as company insurance to enhance the capability of women to run stronger businesses.<sup>146</sup>

Recent innovations highlight promising opportunities to extend finance to women entrepreneurs. The Harvard Entrepreneurial Finance Lab has found that psychometric testing to assess credit-seekers' honesty, intelligence and personality, along with other traits can be successfully used to extend credit to women entrepreneurs in developing countries who would otherwise have a harder time securing credit through traditional means of assessing risk, which focus on collateral and future cash flows.<sup>147</sup> Village Capital, a start-up accelerator program, found that using a peer selection process for determining which ventures to invest in appeared to increase the likelihood of female-led ventures receiving investments.<sup>148</sup> The IFC has set itself the goal of ensuring that 25 percent of IFC loans provided to SMEs through financial

intermediaries go to women-owned businesses.<sup>149</sup> Banks can also increase the accessibility of their services to the poor by removing or reducing barriers like minimum balance requirements. Opening an account in Cameroon, for example, requires an initial deposit of over US\$700, which exceeds the country's per capita GDP.<sup>150</sup>

### 3. Closing data gaps and investing in knowledge

International development agencies play a vital role in contributing to global public goods by addressing key global and regional data gaps and contributing to the evidence base of what works and what does not. Here we address each of these in turn. Although we highlight *global* knowledge gaps, it is important to recognize that organizations like the World Bank, through their day-to-day work, continually engage with client governments to help develop collaborative research and data agendas that help fill those knowledge gaps that are most pressing for the *local* context.

#### Data gaps

**Improving country-level indicators and monitoring is a particularly important area in which the World Bank Group can help clients build capacity.** Good diagnostic and monitoring data on key indicators for gender equality is unlikely to be available if national statistics offices lack strong data systems or valid and reliable indicators. In Nigeria, Paraguay, Vietnam, and elsewhere the World Bank Group is working with national statistical offices to improve the availability and use of gender-disaggregated data. Ongoing monitoring and evaluation allows teams to track implementation of policy reforms and interventions over time. When monitoring and evaluation include real-time feedback loops, they allow for evidence-informed midcourse corrections where results are stalled and further scale-up where results indicate success worth replicating. In Vietnam the government

Table 4.2. Indicators where urgent action is needed to close data gaps

Indicator	Type
1. Average number of hours spent on unpaid domestic work by sex (Note: Separate housework and childcare if possible)	2
2. Average number of hours spent on paid and unpaid work combined (total work burden), by sex	2
3. Percentage of firms owned by women, by size	3
4. Employment rate of persons aged 25–48 with a child under age 3 living in a household and with no children living in the household, by sex	3
5. Proportion of children under age 3 in formal care	3
6. Proportion of women aged 15–49 subjected to physical or sexual violence in the last 12 months by an intimate partner	2
7. Proportion of women aged 15–49 subjected to physical or sexual violence in the last 12 months by a non-partner	2
8. Proportion of adult population owning land	3
9. Informal employment as a percentage of total non-agricultural employment, by sex	2
10. Proportion of population with access to credit (and financial services), by sex	3
11. Share of female science, engineering, manufacturing and construction graduates at tertiary level	2

adopted a set of national gender development indicators and criteria for sex-disaggregated data to monitor implementation of its Gender Equality Law. Among other things, the monitoring and evaluation framework includes tracking of sex-disaggregated asset ownership such as land use certificates.

For many important outcomes and constraints related to gender equality in the world of work, recommended indicators and guidance for measurement are now available through the United Nations *Gender Statistics Manual*. The manual is targeted primarily to statisticians working in less developed national statistical systems and it can be used as resource material for training in gender statistics. The online platform can be particularly useful to World Bank Group staff and partners in government statistical offices for improving the quantity and quality of available data in key areas.<sup>155</sup> The manual provides guidance, which reflects international agreement, on statistics in several topics central to this report, including work, education, power and decision-making, and violence against women, among others.

In an effort to coordinate international efforts to collect gender relevant data, the Inter-Agency and Expert Group on Gender Statistics (IAEG-GS) picked 52 gender indicators—usually referred as the “52 core indicators” on gender equality.<sup>156</sup> Some indicators (“type 1” indicators) are determined by the group to be conceptually clear: they have an agreed international definition and are regularly produced by countries. However, other indicators are either clear and defined but not regularly produced (“type 2”) or lacking in international measurement standards as well as availability (“type 3”).<sup>157</sup> Table 4.2 summarizes key indicators falling into the latter two categories for which urgent action is needed to close data gaps in topics addressed by this report.

In some areas data are available but sampling or phrasing raise doubts about interpretations. An important example is that of firm surveys that seek to understand gender disparities in enter-

prise ownership. For instance, surveys may currently ask whether a firm has any female ownership. As a result, data indicate relatively high levels of female firm ownership, but nothing is known about the extent to which women’s ownership is merely nominal or reflective of actual firm influence and decision-making authority. The OECD, among others, has highlighted this issue with respect to defining and studying female enterprises, noting the lack of a common international framework for designing business surveys.<sup>158</sup> In addition to minimum gender indicators, several other data gaps hinder evidence-based policy-making in the topics addressed by this paper.

**Regularized, comparable data on gender wage gaps, by occupation and industry, are not presently available.** In the few sources where gendered wage statistics are reported, these need to be interpreted carefully and with caution. The coverage, definitions and methods of compiling wage statistics differ significantly from country to country, and data are rarely well-harmonized. Additionally, statistics of wage rates reflect neither the influence of changes in wage supplements nor the influence of variations in hours of work. Where female workers generally work a much smaller number of hours than male workers, these factors must be kept in mind when interpreting the wage ratio. This is an important area of work for national governments and the international donor community when improving the tracking and comparison of a key indicator for understanding gender gaps in the world of work.

**Better designed household surveys are needed to capture gender-specific control and ownership of agricultural resources such as male-owned, female-owned, and jointly owned assets.** One exciting initiative is the new Living Standards Measurement Study – Integrated Surveys on Agriculture (LSMS-ISA), which is a US\$19 million household survey project established by the Bill and Melinda Gates Foundation and implemented by

the World Bank. The project supports national statistics offices in seven Sub-Saharan African countries in designing and implementing multi-topic, nationally representative household surveys with gender-disaggregated data and a strong focus on agriculture.

**In terms of broad constraints to women's work, reliable measures and better gender-disaggregated data are needed in areas of emerging importance.** For example, regularized, comparable, and gender-disaggregated data are missing on important but tough-to-measure outcomes such as aspirations and non-cognitive skills. Efforts should start with development of better measures and piloting them across multiple developing-country contexts, coupled with seeking to understand which types of measures are most relevant to present or future economic opportunities. Similarly, there are very few data in developing countries on workplace harassment or guidance on how to measure it. Data on domestic violence are not collected as frequently or in as many countries as needed. The new UN gender statistical guidance mentioned above provides standards on collecting key gender-based violence indicators.<sup>159</sup> Guidance for safe and ethical data collection on gender-based violence is provided by the World Health Organization.<sup>160</sup> Further, most multi-country violence against women surveys do not include longitudinal designs or economic outcomes, making it difficult to assess relationships between violence and work. While there is agreement on how to measure physical and sexual intimate partner violence, there is less agreement and practice on measuring emotional or economic forms of violence, or non-partner types of domestic violence (such as in-law abuse or gender-based elderly abuse).

## Knowledge investments

**Despite the recent progress and the accumulation of evidence and knowledge about some interventions, major knowledge gaps still exist on what works, and what does not, for promoting gender equality in the world of work.** These gaps place significant constraints on policy makers' and funders' capacity to make well-informed decisions that can translate gender-informed analysis into policy actions. Evidence from high-quality impact and process studies can inform decisions about the interventions and approaches that have the greatest probability of improving gender outcomes in the world of work and beyond. Nonetheless, in many policy topics covered by this report, the challenges are exacerbated by urgent knowledge gaps on what works, and under what circumstances, to improve outcomes. Improving the quantity and quality of research evidence in developing contexts should be a priority. This report and recent reviews have highlighted the following particularly urgent areas for more rigorous and generalizable evaluation:

- ◆ *Gender-transformative interventions, especially during youth.* Adolescence and youth can be an ideal period to reach young people, both male and female, with interventions designed to encourage more gender-equitable norms and attitudes. Although promising gender-transformative interventions have been tested in schools and communities, these have largely

involved non-randomized designs, relatively small sample sizes, and short follow-up periods.<sup>161</sup> Programs and curricular reforms in schools may be especially promising given the infrastructure for scale-up, but evaluations are needed.

- ◆ *Agricultural interventions focusing on women farmers—or more broadly, but with outcomes disaggregated by sex.*<sup>162</sup> Evaluations are needed to help understand (1) the right combinations and sequencing of interventions needed to help women farmers be as productive and profitable as men farmers and (2) what interventions help women to penetrate different segments of agricultural value chains. Future research can also help pinpoint the most significant constraints, both supply- and demand-side, to women's participation in extension services and access to innovative technologies; it can also test different approaches to respond.
- ◆ *Means of extending financial services to impoverished women.* Only recently have data been systematically compiled and analyzed to study gender disadvantage in access to financial services beyond credit. Public and private sector approaches are coming to the fore, such as mobile banking, women-only banks, tailored financial instruments for women entrepreneurs, and more-targeted marketing strategies. However, research shows that women face multiple barriers to financial services, and most strategies lack rigorous evaluation. Additionally, future evaluations need to consider effects of interventions on both access and wider empowerment outcomes, as these do not always move in the same direction.<sup>163</sup>
- ◆ *Effective and efficient child and elderly care policies.* A growing body of evidence demonstrates the positive effects of external childcare arrangements on both women's economic outcomes and children's healthy development. However, more evaluation is needed to better understand what types of policies work best in developing contexts and under what circumstances. Additionally, programs may be inefficient if they crowd out affordable private sector options, or if program costs outweigh returns through gains for women's earnings and child development. Evaluations should test and compare different models, such as voucher-based systems versus government managed centers.<sup>164</sup> The evidence is extremely thin in developing countries on effective, affordable, and culturally appropriate policies to address growing elderly care demands on women's time, as well as policy options to increase men's time allocation to caring and other domestic responsibilities.
- ◆ *Interventions to increase women's work, entrepreneurship, and success in male-dominated sectors and jobs.*<sup>165</sup> This can include, for example, targeted recruitment strategies, quotas, improved workplace conditions, and informational interventions on market options. As women enter male-dominated work, monitoring and evaluation should continue to track women's experiences, retention, and outcomes to ensure that working experiences are conducive to women's well-being and success.

- ◆ *Employment programs focusing on older women—or more broadly, but with outcomes disaggregated by sex.* The elderly demographic is growing in importance, as increased statutory and corporate retirement ages in many countries to keep up with increased life expectancies will mean longer working years. Very little rigorous evaluation has been conducted in developing countries on the effects of employment interventions and labor policies on older workers generally, but especially with respect to gender-disaggregated effects and gender-specific interventions.
- ◆ *Multicomponent programs that boost women’s economic opportunities and agency simultaneously.* Combining simultaneous policy interventions and components to address agency and economic opportunities will render the prospect of gender equality in the world of work much more attainable. It may be especially important for the most vulnerable women, who face multiple constraints and therefore might be excluded from simpler interventions that screen women based on their likelihood to succeed. Promising interventions with women employees, entrepreneurs, and farmers, for instance, might combine strategic programmatic elements or services to increase vocational, business, or trade-related skills; aspirations and confidence; social networks; freedom from violence; and healthy gender dynamics in the household. Better evidence on what types of complex interventions are most effective, and for whom, in a range of developing contexts is needed. Well-planned impact evaluation designs, complemented by good process evaluations, can help identify which programmatic components are most important and what types of circumstances and delivery are needed to achieve optimal outcomes.<sup>166</sup> There is a growing body of expertise on methods for developing and evaluating complex interventions over time, and this should help guide future work so that knowledge gaps are filled more systematically.<sup>167</sup>

The World Bank Group has several initiatives contributing to the production and dissemination of better evidence related to policies and programs for gender equality in the world of work. It recently launched enGENDER IMPACT as a gateway to gender-related World Bank impact evaluations to promote global knowledge sharing and production.<sup>168</sup> The effort complements gender innovation and evaluation initiatives in regional teams like Sub-Saharan Africa and Latin America and the Caribbean. In addition, the World Bank’s Africa Gender Innovation Lab—in partnership with units across the World Bank, aid agencies and donors, governments, non-governmental organizations, private sector firms, and researchers—carries out rigorous impact evaluations and designs gender-innovative interventions in the areas of agricultural productivity, entrepreneurship, employment, and economic empowerment. The Lab aims to build the evidence base on how to close the gender gap in earnings, productivity, assets, property rights, and agency. Finally, In the Latin America and the Caribbean region, the Gender Impact Evaluation Initiative was launched in 2013 as an effort to strengthen awareness, knowl-

edge, and capacity for gender-informed policy-making by conducting impact evaluations that fill key knowledge gaps, offering technical assistance, and disseminating evidence and partnering to build knowledge. The initiative focuses both on increasing and measuring agency and on improving our understanding of how an agency approach can be used to complement interventions for expanding economic opportunities and human capital.

## CONCLUSIONS

It is clear that jobs are a vital contributor to people’s well-being and to countries’ development prospects. The WDR 2013 emphasized that the types of jobs created determine the development value they offer in a particular context. As this report has emphasized, increasing jobs—and equitable access to jobs—that empower women and contribute to gender equality can increase development impact through better living standards, productivity, and social cohesion. Given the widespread nature of gender gaps in the world of work, there are rarely exceptions to the importance of making gender equality a priority in country job strategies; though the specific focuses and actions will vary according to countries’ unique jobs challenges.

The good news is that major progress has been made in recent decades for gender equality in areas such as health and education—progress that may contribute to broader achievements in the world of work in the future. Women’s labor force participation has markedly improved in Latin America and the Caribbean, as have laws promoting gender equality in many countries. Other disparities have been much more stubborn, however, and it is clear that more targeted and coordinated actions are needed to translate human capital gains into more equitable economic opportunities.

There is no magic key to unlocking gender equality in the world of work. Even well-designed interventions can have muted impacts in isolation.<sup>169</sup> Closing gaps in school enrolment with cash transfers may not overcome differences in completion rates and economic opportunities if girls are pulled out early for domestic work or if teaching is gender-biased. Training women on how to start businesses will still leave female entrepreneurs with smaller firms if they lack access to credit or technology. Hiring more women into wage jobs will not erase pay gaps if they have to spend more time caring for children and elderly family members than their male counterparts.

Bold, concerted, multi-sectoral efforts across the lifecycle, however, can help level the playing field for girls and women. The fundamentals that need to be addressed are now well established, and the body of evidence that can inform policy options is better than ever before. Drawing on experience from their own countries as well as others, policy makers can now use an increasingly sophisticated set of tools to design effective, country-specific, tailor-made packages of linked interventions across sectors.

A gender-smart jobs strategy is a long-term commitment that requires coordinating policy across the public and private sectors on the basis of country-specific diagnostics. Fortunately, in

a world where half of women's productive potential globally is unutilized, gender equality in the world of work is a win-win for development and for business. The commitment begins with fostering girls' and boys' skills and aspirations equally from their earliest days; it stays with them long enough to see that future generations enjoy a more equitable and prosperous world. And, ultimately, investing in gender equality is a prerequisite for ending extreme poverty and boosting shared prosperity for all.

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*“We know that reducing gender gaps in the world of work can yield broad development dividends: improving child health and education, enhancing poverty reduction, and catalyzing productivity. Empowering women and girls is vital in order to achieve our twin goals: ending extreme poverty by 2030 and boosting shared prosperity.”*

World Bank Group President Jim Yong Kim, from the Foreword

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