

**JOBS  
WORKING  
PAPER**

Issue No. 1

# Fostering Quality of Employment for Women

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**WORLD BANK GROUP**

Jobs

# Not Just More, but Better – Fostering Quality of Employment for Women

WORKING PAPER

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## Abbreviations

BW	The Better Work program (a joint IFC-ILO program)
CCSA	Cross Cutting Solutions Area of the World Bank
CEO	Chief Executive Officer
FCS	Fragile and Conflict affected States
GDP	Gross Domestic Product
G20	Group of Twenty—an international forum for the governments and central bank governors from 20 major economies
ICT	Information and Communication Technology
IFC	International Finance Corporation
ILO	International Labor Organization
OECD	Organization for Economic Co-operation and Development
PISA	Program for International Student Assessment
SEWA	Self-Employed Women’s Association SMEs
SMEs	Small and Medium-size Enterprises
STEM	Science, Technology, Engineering, and Mathematics
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHLP	UN Secretary-General’s High Level Panel on Women’s Economic Empowerment, 2016
WBG	World Bank Group
WDR	World Development Report, World Bank

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## Executive Summary

**This working paper explores the multiple dimensions of women's access to good quality jobs.**

It is the first in a series of notes on gender and jobs, and will be followed by notes that delve deeper into more specific aspects of the issue. It includes a brief discussion of the gender gaps in women's access to good quality jobs and the factors contributing to such gaps; and suggests actions that governments can take to close them.

**When countries give women greater opportunities to participate in the economy, the benefits extend far beyond individual girls and women to societies and economies as a whole.** Creating more and better jobs for all citizens—women and men—is essential for sustainable and resilient growth across the world. Moreover, it is intrinsic to the World Bank Group's twin goals: poverty reduction and promoting shared prosperity. An important aspect of fostering inclusiveness is the expansion of women's economic opportunities and access to good quality jobs. Almost across the world, women remain more economically excluded than men. Addressing gender gaps in access to good quality jobs is not just the right thing to do from a human rights perspective; it is also smart economics. The quality of female employment is closely linked to a country's productivity, and thus, is essential for its economic performance. Furthermore, good quality jobs can pull women to the labor markets.

**Despite progress on women's education and health in the past few decades, there remain persistent gender gaps across multiple dimensions of job quality.** Women's labor force participation worldwide over the last two decades has stagnated, and women generally earn less than men. Gaps are particularly acute in the Middle East and North Africa, but also persist in high income OECD/developed countries. Gender sorting into different jobs, industries and firm types explains much of the pay gap. Women tend to be concentrated in less productive jobs, run enterprises in less productive sectors, and are more likely to do part-time and temporary jobs with fewer avenues for advancement, than men. Women are particularly concentrated in the more "invisible" activities, such as domestic labor and unpaid work or work in the informal sector in jobs that lack security and are not covered by labor laws.

**There are multiple deprivations and constraints that underlie gender inequality in the world of work.** As the burden of child care and elderly care almost always falls disproportionately on women, it further segregates women into low paying, part time jobs. Part-time jobs may promote women's labor force participation, but not necessarily their access to better quality and higher paying jobs. Despite the global progress in education enrollment, the quality of education that men and women receive still differs. Women tend to study in fields that lack job opportunities, which reinforces their segregation into jobs that offer limited earning potential. In addition, sexual harassment both at work and also while travelling to work is a major barrier to women's access to job opportunities. Poor working conditions not only reduce the quality of jobs but also push prospective female workers away from the labor markets and curb companies' ability to retain skilled and experienced workers. Limited access to assets and

property rights limits women's ability to start or grow a business. Moreover, they face several legal, regulatory and societal constraints that undermine their agency and voice.

**Gender-smart job strategies and concerted action by policy makers, businesses, and civil society are urgently required to level the playing field for women's economic opportunities.**

Some suggested actions include:

- 1) **Address child care, parental leave and working conditions:** A strong public-private partnership to address access to good quality and affordable care and sensible parental leave policies could address segregation and thus pay gaps. In addition, governments and companies need to be proactive in addressing gender-based violence at home, at work and also while travelling to work.
- 2) **Open pathways to good jobs:** Countries should encourage more girls to take up STEM (Science, Technology, Engineering and Mathematics) subjects, especially focusing on areas of new labor demand like ICT, green jobs. In particular, adolescent girls can be targeted through a comprehensive approach.
- 3) **Foster women's career progress:** Measures need to be implemented to retain female talent and foster career progress, including by creating more opportunities for women in leadership positions.
- 4) **Systematically address legal and regulatory inequalities:** Addressing these inequalities, such as ownership of assets, would help establish a level playing field, so that women can access good jobs or the necessary finance to enable them to start a business.
- 5) **Strengthen women's collective voice, partner with the private sector and work to address data and knowledge gaps.** Progress in providing quality jobs for women will require the active participation of the private sector as well as the commitment of governments. However, the formulation of effective measures will require good quality data that is not currently available in many developing countries. A more concerted effort needs to be made to ensure that women themselves are actively engaged in designing gender –sensitive programs.

## Introduction

Work is the main source of income for people, especially in the world's poorest countries. Therefore, access to jobs, including in farming and self-employment, offers households the means to escape poverty, increase consumption, and afford a good quality of life. Good quality jobs can also be an important driver of increased labor force participation, enhanced productivity, and therefore, higher economic performance. **More jobs** are critical to achieving strong, sustainable, and balanced growth, but what is even more important, is the **quality** of those jobs and how **inclusive** those good quality jobs are. An important aspect of fostering inclusiveness is the expansion of women's access to better economic opportunities. In fact, having access to quality jobs that are stable, decent, secure and productive is even more important from a gender perspective, because women are more likely than men to be over-represented in low paying, part-time, informal and low productivity jobs. Addressing persistent gender disparities, especially in the world of work, is a win-win on many fronts.<sup>1</sup>

This paper focuses on the *quality* of female employment. While addressing gender gaps in labor force participation rates remains a critical concern in several countries, it is essential to also focus on the quality of the jobs that women have access to and ask whether those jobs can be transformative for women's empowerment. The paper draws on the available literature and evidence from a variety of projects and initiatives in order to highlight for policy makers some possible solutions to address the multiple dimensions of the "quality gap" on women's jobs.

One aspect of "better jobs" or quality jobs is the level and quality of earnings /wages attached to those jobs. Wages are also associated with productivity, since higher productivity leads to higher returns and earnings, and adds value to the economy. Another related aspect of **better** jobs includes benefits, job security, social security coverage, stability of income and income protection. There are also some non-monetary aspects related to a job, such as social relations at work, promotion and advancement opportunities, working conditions, reasonable working hours, sexual harassment, that deeply influence worker satisfaction.

In this paper, three main dimensions of job quality or better jobs are discussed.<sup>2</sup>

1. Earnings/wages;
2. Job security and stability, which is often determined by the types of jobs that women do, the sectors they work in, and whether these jobs are stable, secure and covered by labor laws and/or benefits; and
3. Quality of working conditions, which covers the non-economic dimensions of a working environment and includes occupational safety, workplace relations, the risk of sexual

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<sup>1</sup> World Bank. 2014. *Gender at Work: A Companion to the World Development Report on Jobs*. Washington DC: World Bank.

<sup>2</sup> Quality of a job is a multi-dimensional concept. There is substantial literature (Annex 2) on how the quality of a job can be defined and measured. A large part of this literature relates to developed/OECD countries. In this paper, we have focused on three broad dimensions of the concept of quality or "better jobs" that are most relevant to developing countries.



harassment at work and overall job satisfaction. However, discussion of this dimension is limited by the scarce amount of data available.

Section 1 of this note summarizes why addressing gender disparity in access to good quality jobs is also good for economic growth. Section 2 briefly presents a few stylized facts about women's access to jobs across the world. Section 3 describes elements of the World Bank Group's strategy on gender, and Section 4 concludes with a few policy recommendations.

## 1: The Business Case for Gender Parity

**Addressing gender gaps in access to jobs is not just the right thing to do from a human equity perspective; it is also smart economics.** The case for women's economic empowerment has several interlinked pillars, each integral to progress: (a) the universal case for basic human rights, (b) the growth and human development case, and (c) the business case.<sup>3</sup> Reducing gender gaps, especially in access to good quality jobs, can yield big development pay-offs. These extend beyond immediate benefits to women themselves and have positive spillover effects on children, enhanced poverty reduction, business productivity, and broader social cohesion.<sup>4</sup> Aguirre and others (2012) suggest that raising female labor force participation to country-specific male levels would boost Gross Domestic Product (GDP) in the United States by 5 percent, in Japan by 9 percent, in the United Arab Emirates by 12 percent, and in Egypt by 34 percent.<sup>5</sup> Moreover, a recent estimate puts the economic loss from gender inequality at about 25 percent of GDP for Turkey and 26 percent for India.<sup>6</sup> An OECD paper also shows how raising female labor force participation in India with a package of pro-growth and pro-women policies could boost the growth rate by about two percentage points over time.<sup>7</sup>

**The effects of the gender gap on economic growth are not just limited to developing countries.** Gender gaps cause an average income loss of 15 percent in the OECD.<sup>8</sup> Apart from the potential GDP losses, there are other more nuanced channels through which gender gaps can affect growth. Mitra, Bang, and Biswas (2015) report that the presence of more women in legislative bodies may alter the composition of public expenditure in favor of health and education, which can raise potential growth over the medium to long run.<sup>9</sup>

**Economic growth does not automatically reduce gender inequalities.** In the Global Gender Gap Report, 2015, the World Economic Forum finds a correlation between gender equality and

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<sup>3</sup> UN Women. 2016. *Leave No One behind: A Call to Action for Gender Equality and Women's Economic Empowerment*. Report of the UN Secretary-General's High Level Panel on Women's Economic Empowerment.

<sup>4</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

<sup>5</sup> Aguirre, D., L. Hoteit, et al. 2012. *Empowering the Third Billion: Women and the World of Work in 2012*. Booz & Co.

<sup>6</sup> Cuberes, D. and M. Teignier. 2015. 'How Costly are Labor Gender Gaps? Estimates for the Balkans and Turkey', Washington, DC: World Bank, <https://openknowledge.worldbank.org/handle/10986/22195>.

<sup>7</sup> Agénor, Pierre-Richard, Jan Mares, and Pirit Sorsa. 2015. *Gender Equality and Economic Growth in India: A Quantitative Framework*, OECD Economics Department Working Papers, 2015.

<sup>8</sup> Cuberes, D. and M. Teignier. 2015. Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate. *Journal of Human Capital*, Volume 10, Number 1, Spring 2016. University of Chicago Press Journals

<sup>9</sup> Mitra, A., J. Bang, and A. Biswas. 2015. "Gender Equality and Economic Growth: Is it Equality of Opportunity or Equality of Outcomes?" *Feminist Economics*, 21(1):110–135.

GDP per capita. The variation in the size of the gender gaps across countries is quite large; for example, Saudi Arabia, Japan and Korea are high income countries, but they also have high gender inequality. This points to the fact that economic growth does not automatically guarantee a higher level of gender equality. The type of growth matters, as do policies, for more inclusive job creation. For example, 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, but there still remains considerable occupational segregation and concentration of women in low paying jobs.<sup>10</sup> However, even if the cause and effect is difficult to clearly establish, it is evident that as more women enter better quality wage jobs that are decent, stable, and secure, they can help stimulate economic growth. Therefore, closing gender gaps is not only vital from a human development and human rights perspective, but also will support efforts to meet country growth targets and an overall economic growth agenda. Moreover, a deliberate effort needs to be made to address gender disparities, as growth strategies alone may not be sufficient to break through gender barriers.

## 2: Women’s Inequitable Access to Good Quality Jobs

**While differences between male and female participation rates have narrowed, women’s labor force participation has actually decreased from 57 percent in 1990 to 55 percent in 2014.**<sup>11</sup> The average gender participation gap—which is the difference between male and female labor force participation rates—has been declining since 1990, largely due to a worldwide fall in male labor force participation rates. The *quality* of jobs that are available to women also affects their incentive to participate in the labor markets, and hence their labor force participation rates. The gender gap in participation varies strongly by region (see Figure 1), with the highest gaps observed in the Middle East and North Africa and South Asia. However, the gender gap is still significant even among OECD countries.<sup>12</sup> In Japan, for example, it is 25 percentage points, though it is only 6 percentage points in Sweden. In Europe, women remain less active participants in the labor force than men. In 2014, only 89 women in Europe were working for every 100 men of prime working age.<sup>13</sup> Women’s labor participation rates also vary with countries’ per capita income, with some evidence pointing to a U-shaped relationship.<sup>14</sup> At lower levels of per capita income, high female participation in labor reflects the necessity to work in the absence of social protection programs. With higher household income and increasing social protection, women can withdraw from the market in favor of household work and child care. At advanced country income levels, labor force participation rebounds as a result of better education, lower fertility rates, access to labor-saving household technology, and the availability of market-based household services.

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<sup>10</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

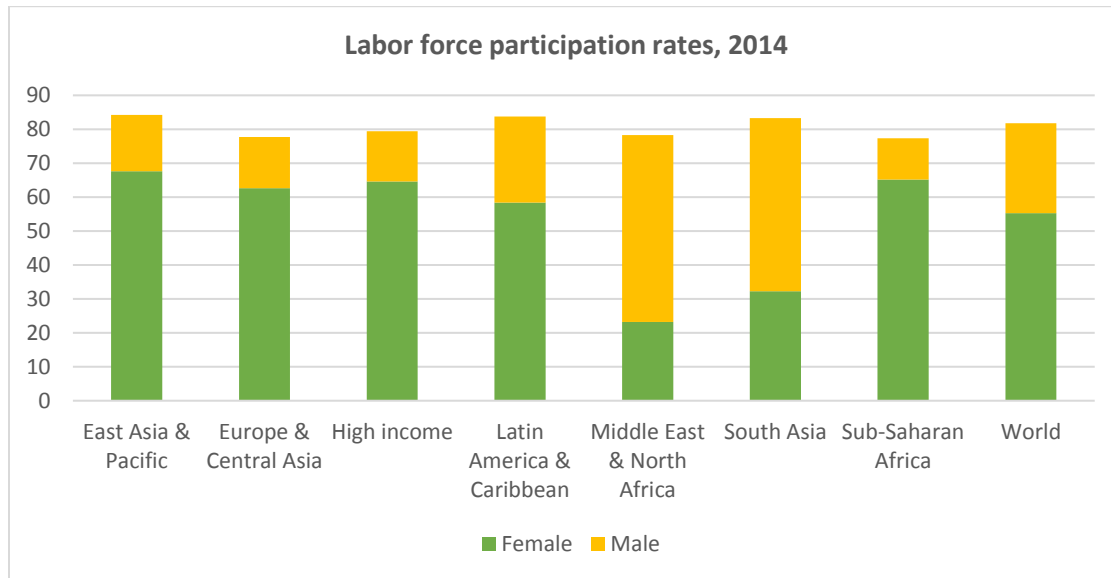
<sup>11</sup> A more detailed discussion on quantity i.e. gender gap in labor force participation rates will be the subject matter of a forthcoming paper planned by the Jobs Group and Gender CCSA.

<sup>12</sup> The G20 leaders adopted an ambitious goal in 2014 to reduce the gap in participation rates between men and women in their countries by 25 percent by 2025, and to bring more than 100 million women into the labor force.

<sup>13</sup> Christiansen, L. et al. 2016. *Unlocking Female Employment Potential in Europe, Drivers and Benefits*. Washington DC: IMF.

<sup>14</sup> Elborgh-Woytek, K. et al. 2013. *Women, Work and the Economy*. Washington DC: IMF.

**Figure 1: Gender gaps in labor force participation occur across regions**



Source: World Bank Gender database; labor force participation rate, female (% of female population ages 15-64) (modeled ILO estimate).

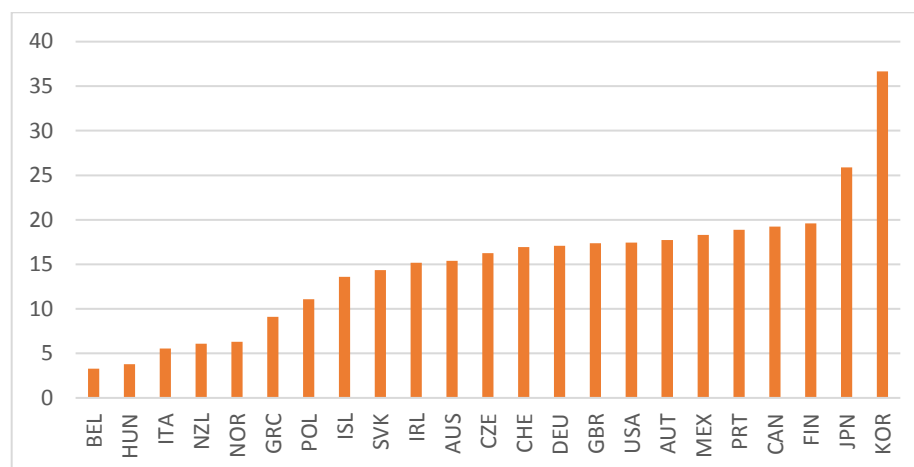
**Women’s access to good quality jobs is as important, if not more important, than their increased participation in the labor market.** Although the most obvious gender gap is in the labor force participation rates, a more multi-dimensional view shows that gender gaps in the equitable access to good quality jobs arise in multiple forms. Even when labor force participation rates are high, as they are in several poor countries, it does not mean that women are either employed in good jobs or farming, or running profitable or productive enterprises. In fact, labor participation rates often mask the other dimensions of women’s inequitable access to good quality jobs. There are persistent inequalities in earnings, time spent, productivity, and the types of jobs that men and women do, further affecting women’s wellbeing and empowerment. *Therefore, it is not enough to simply create more jobs, there is need to focus on good quality jobs for women.*

**There is a significant gender gap in earnings and wages, even after controlling for industry and occupation.** Women on an average earn between 10 percent and 30 percent less than working men, but there are large variations between countries, with the gender wage gap ranging from 20 percent in Mozambique and Pakistan to more than 80 percent in Côte d’Ivoire, Jordan, Latvia and the Slovak Republic.<sup>15</sup> Even among the middle and high income countries, gender pay gaps exist in varying degrees. 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

<sup>15</sup> World Bank Group. 2015. *Gender Equality, Poverty Reduction and Inclusive Growth*. Washington DC: World Bank Group.

supervisors earned 21 percent less than men in the same position.<sup>16</sup> Figure 2 shows the female–male wage gap as a percentage of the male wage in OECD countries.

**Figure 2: Wage Gap (% of male wage) in select OECD countries**



Source: Staff calculation from OECD gender wage gap data, latest years (2014, 2015)

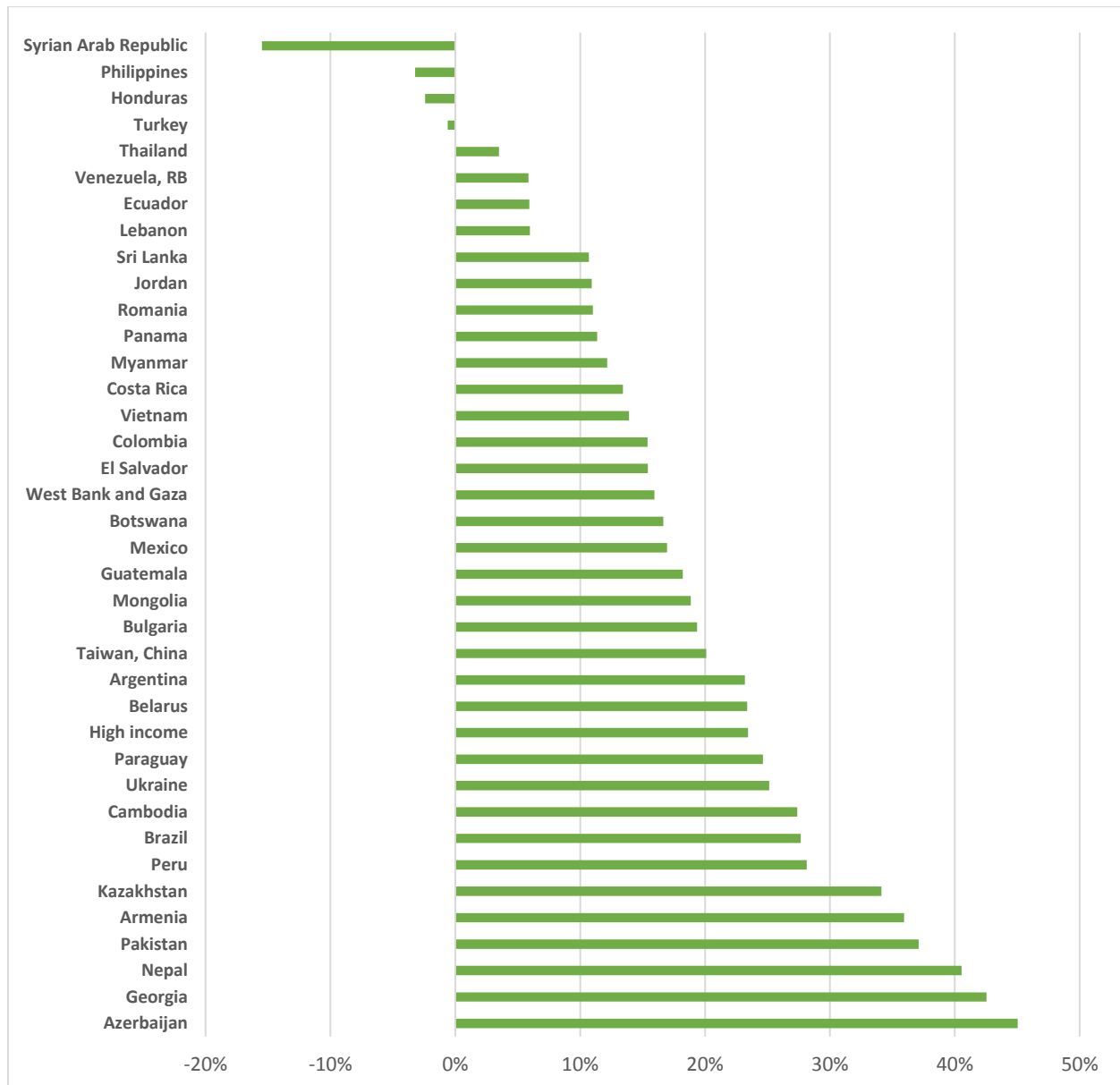
**Emerging economies show a significant degree of variation in the size of the wage gender gap of self-employed workers.** The gaps are relatively high in China, Indonesia, and South Africa. Comparatively narrow wage gaps in the Middle East and North Africa are explained by the small share of women in wage employment, who are often more highly educated than their male colleagues (Figure 3). In several countries, earnings differences are even more significant when comparing women and men with higher educational attainment (OECD, 2012). The OECD estimated the gender wage gap in its countries (defined as the difference between male and female median wages divided by male median wages) at 16 percent. Occupational segregation (discussed later), reduced working hours, and differentials in work experience explain around 30 percent of the wage gap in the OECD analysis.<sup>17</sup> The recent UNHLP Report on Women’s Economic Empowerment concludes that the unexplained gender pay gap reveals gender discrimination. If men and women were equally remunerated according to observable labor market characteristics, the gender wage gap would nearly disappear or even reverse in about half of the developed countries in the sample, and would decline in several other countries, including Germany and the United States.<sup>18</sup>

<sup>16</sup> Institute for Women’s Policy Research, 2012. Fact Sheet: The Gender Wage Gap by Occupation, <https://iwpr.org/publications/pubs/the-gender-wage-gap-by-occupation-2>

<sup>17</sup> Organization for Economic Cooperation and Development (OECD). 2012. “Closing the Gender Gap: Act Now.” Paris: OECD.

<sup>18</sup> UN Women. *Leave No One behind: A Call to Action for Gender Equality and Women’s Economic Empowerment*. Report of the UN Secretary General’s High level Panel on Women’s Economic Empowerment, 2016

**Figure 3: Gender Wage Gap (monthly earnings)**

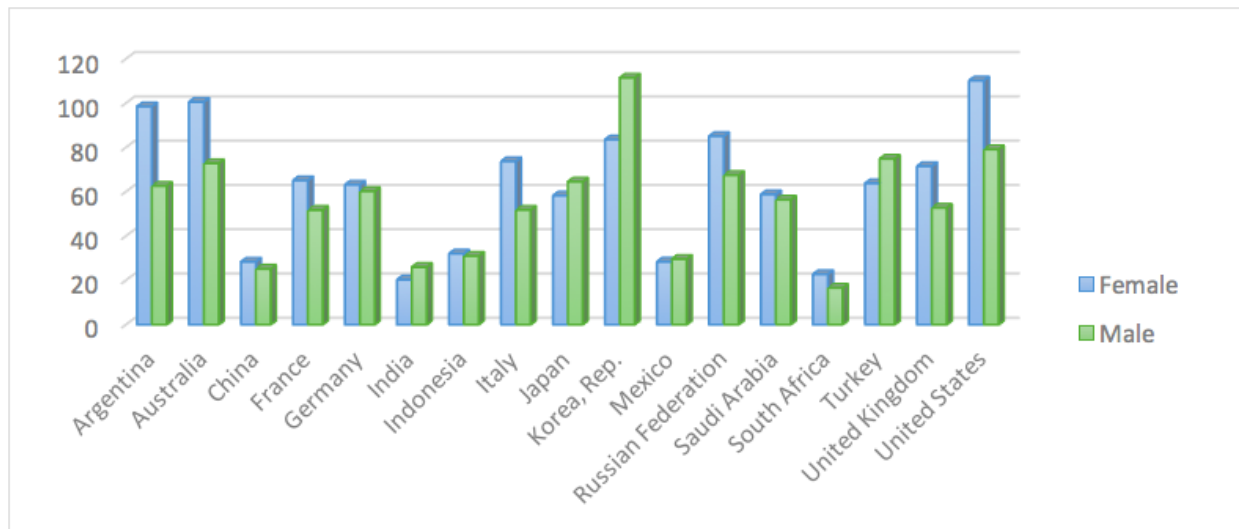


Source: Gender CCSA team estimates based on International Labour Organization, KILM

Note: Most recent year available 2008-2011; Gender pay gap = (male average monthly earnings – female average monthly earnings)

**The gender gap persists, even though there has been progress in educational attainment.** In many countries, women have made headway in terms of education. Enrollment at all levels has increased across a broad range of countries (Figure 4). At the tertiary level, female enrollment in several countries has surpassed that of men. However, this progress in human capital development has not fully yielded commensurate results in reducing the gender pay gap.

**Figure 4: Gross enrollment rate: Tertiary level**



Source: Staff calculation based on data from UNESCO Institute of Statistics

**One of the key factors contributing to the pay gap in wage work is occupational segregation.**

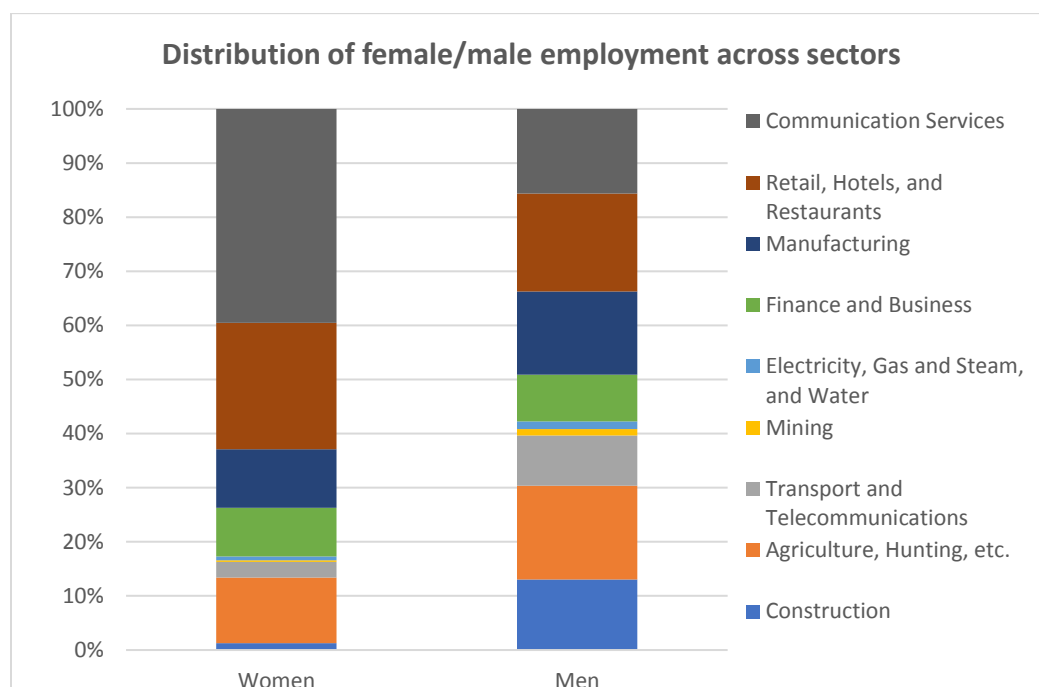
Women and men earn different wages primarily because of the different types of work that they do. Although women have entered the labor force in large numbers in the past century, women and men tend to work in different economic worlds with little change over time, even in high-income countries. In almost all countries, women are more likely than men to engage in low-productivity activities and are over-represented in sectors that are characterized by low status and pay.<sup>19</sup> They are also more likely to be in wage or unpaid family employment, or work in the informal wage sector. In formal employment, they are concentrated in “female” occupations and sectors. These patterns of gender segregation in economic activity change with economic development but do not disappear.<sup>20</sup> The ILO documents substantial earnings differences between male-dominated and female-dominated occupations.<sup>21</sup> Across the OECD, female employment is concentrated in the services sector, which accounts for 80 percent of employed women, compared to 60 percent for men (Figure 5). Within services, women have a disproportionately high share of occupations in health and community services, followed by education (OECD, 2012).

<sup>19</sup> Elborgh-Woytek, K. et al. 2013. *Women, Work and the Economy*. Washington DC: IMF.

<sup>20</sup> World Bank. 2011. *World Development Report, 2012*. Washington DC: World Bank

<sup>21</sup> ILO. 2010. *Women in Labor Markets: Measuring Progress and Identifying Challenges*. Geneva: ILO.

**Figure 5: Occupational segregation sorts women and men in different sectors and occupations**



Source: Gender CCSA estimates based on International Labour Organization 2014. See Annex 1 for a list of countries and years included in the calculation.

**The over-representation of women in certain sectors and under-representation in others has not changed with the passage of time.** Hegewisch and Hartmann (2014) show that in the US, even though women have moved into many new fields and professions, their comparative concentration in healthcare, care work, and education and their under-representation in craft and technical occupations, such as for civil engineers and carpenters, has not changed over the last 40 years.<sup>22</sup> Nine in ten pre-school and kindergarten teachers, hairdressers and cosmetologists, and dental hygienists were women in 1972, and that figure is now higher than nine.

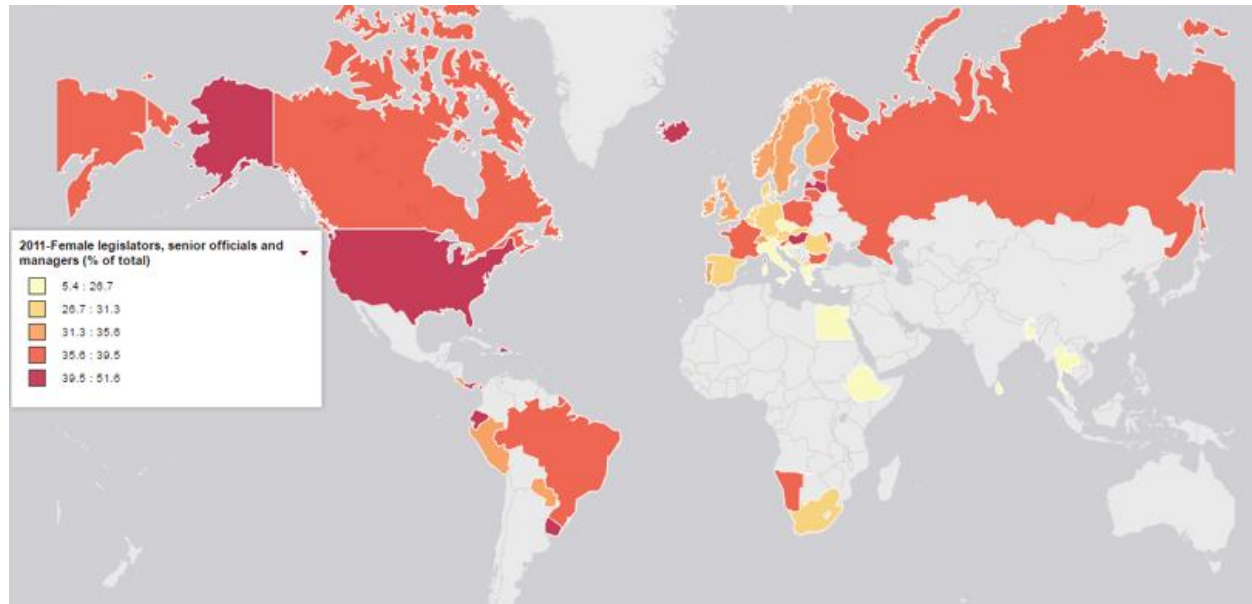
**While most of the gender wage gap is due to occupational segregation, this segregation is being driven by several underlying factors.** These include (a) education—the limited enrollment of girls in Science, Technology, Engineering, and Mathematics (STEM) courses, and (b) the burden women bear for child care. These two constraints further drive women towards more informal and part-time jobs that also tend to be low paying.

**Women are under-represented in decision-making positions.** Not only are women concentrated in sectors and occupations that are low paying, but they also tend to be under-

<sup>22</sup> Hegewisch, Ariane and Heidi Hartmann. 2014. Occupational Segregation and the Gender Wage Gap: A Job Half Done. Institute of Women's Policy Research. <https://iwpr.org/publications/occupational-segregation-and-the-gender-wage-gap-a-job-half-done/>

represented in leadership positions in companies, public bodies and governments (Figure 6). As a result, they do not have the opportunity to influence decision making.

**Figure 6: Share of female legislators, senior officials and managers, 2011**



Source: World Bank Gender Data Portal.

**One of the drivers of occupational segregation is gender segregation in fields of study.**

Despite the global trend of convergence in educational enrollment, there are clear differences between men and women in the subjects that they generally study. Women are typically under-represented in STEM, and tend to study in fields that lack job opportunities and provide limited earning potential. The table below confirms this pattern in most countries. For example, across 106 countries where data from UNESCO is available, engineering is considered ‘male dominated’ in 98 percent of countries. On the other hand, education and health are considered female dominated in 81 percent and 85 percent of countries, respectively (Figure 7). As a result, women tend to work in public administration, education, and social work, with up to 70 percent or more female participation concentrated in the public sector in some countries. Interestingly, there is little evidence of female underperformance in subjects often dominated by men (see gender-disaggregated PISA scores in Figure 8).<sup>23</sup>

<sup>23</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

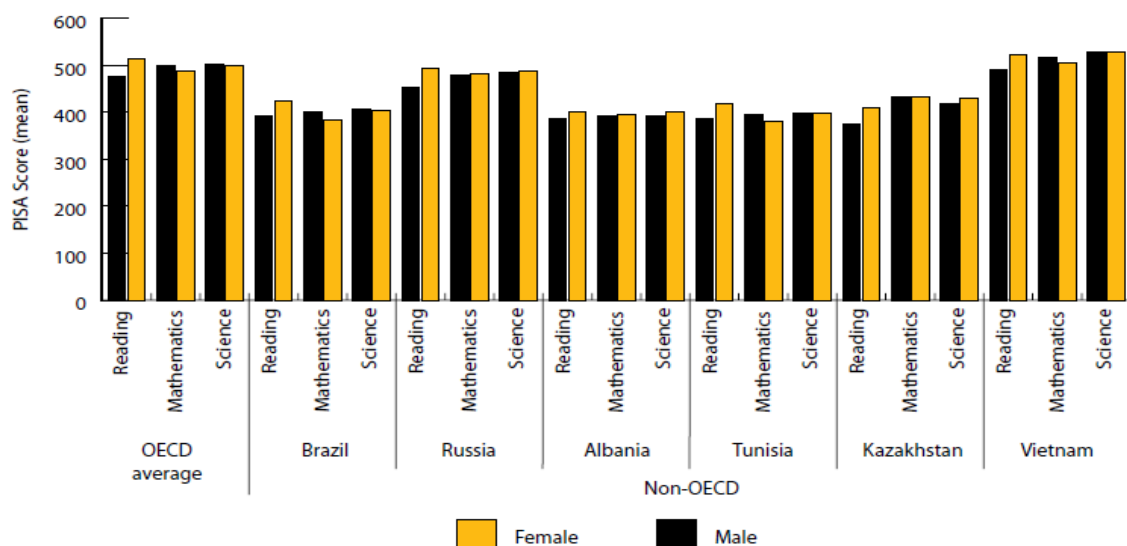


Figure 7: Segregation in education

Field of study	Fraction of countries where the field of study is:			Number of countries
	Female dominated %	Male dominated %	Neutral %	
Agriculture	6	74	20	95
Education	81	8	10	106
Engineering, manufacturing and construction	0	98	2	106
Health and Welfare	85	5	10	106
Humanities and Arts	60	8	32	103
Science	9	75	16	107
Services	16	64	20	95
Social sciences, Business and Law	29	11	60	107

Source: Staff calculation based on data from UNESCO Institute of Statistics

Figure 8: There is little evidence of female underperformance in STEM subjects<sup>24</sup>

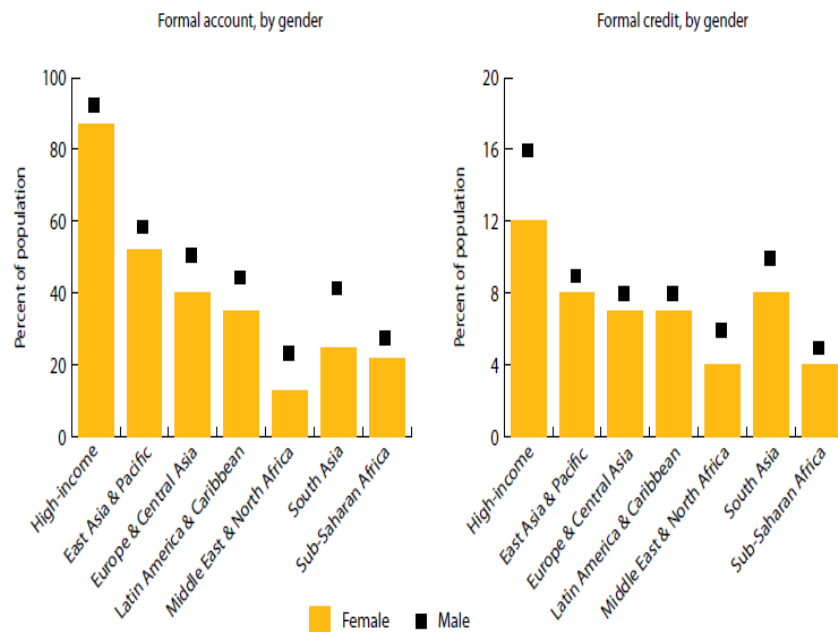


Source: OECD Programme for International Student Assessment (PISA) 2009 Data  
Note: PISA assesses students age 15.

<sup>24</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

**Female entrepreneurs in developing countries are more likely than their male counterparts to be concentrated in small and informal firms and the retail sector.** Women entrepreneurs also tend to have less access than men to capital and financial services to grow their businesses (Figure 9).<sup>25</sup> Most non-agricultural entrepreneurs in developing countries, especially women, operate in the retail sector (Figure 10). Men dominate construction and business-oriented services, whereas women are more likely found in retail and manufacturing.<sup>26</sup>

**Figure 9: Women are less likely than men to have formal accounts and credit**



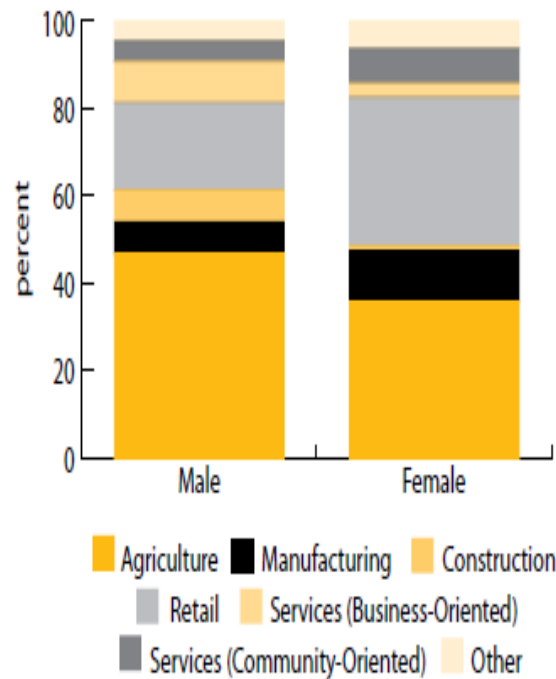
Source: Gallup World Surveys

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."

<sup>25</sup> Ibid

<sup>26</sup> Ibid.

**Figure 10: Distribution of self-employed jobs**



Source: International Income Distribution Database (I2D2)

Note: Based on 97 developing countries

**The burden of child care and elderly care almost always falls disproportionately on women, and further segregates women into low paying, part-time and insecure jobs.** Married women with children under age six spend 14 to 42 percent of their non-leisure time on child care, compared with 1 to 20 percent for married men.<sup>27</sup> In 62 countries out of 113 with data, the availability of child care—both formal and informal—is limited or very limited as a result of high costs, insufficient supply, or both. And in most countries where child care is available, it is informally provided by extended family members. Women are more likely than men to work in jobs that offer flexible working arrangements (such as part-time or informal jobs) so that they can combine work with care responsibilities. As stated in the World Development Report (2012), “But because part-time and informal jobs often pay lower (hourly) wages than full-time and formal jobs, a high concentration of women in these lower-paying jobs weakens the incentives to participate in market work and thus reinforces their specialization in nonmarket (including care) and market work along gender lines within the household.” 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>28</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

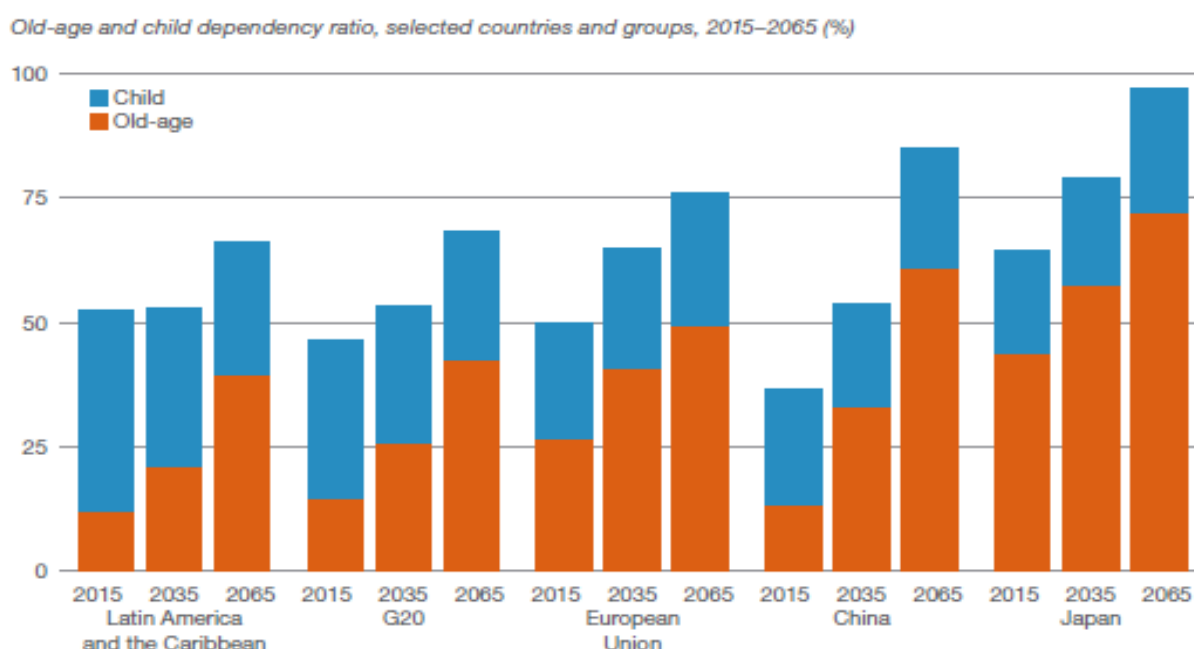
<sup>27</sup> World Bank. *World Development Report, 2012*.

<sup>28</sup> Bloom, D., D. Canning, G. Fink, and J. Finlay. 2009. “Fertility, female labor force participation, and the demographic dividend.” *Journal of Economic Growth* 14 (2): 79–101.

27 percent; when women have one child under five, their full-time employment *drops* by 20 percent.<sup>29</sup> These gender differences in the use of time further reinforce gender segregation in access to inputs and economic opportunities, and perpetuate market and institutional failures.

**Changing demographics, aging societies, and declining fertility rates also make the burden of elderly care a challenge, especially the failure to realize its impact on women’s time.** A recent study in the United States found that daughters spend more than twice the number of hours than sons do caring for elderly parents.<sup>30</sup> Another study in China estimates that on a weekly basis, women spent 30 percent more time than men in caring for the elderly.<sup>31</sup> And as shown in Figure 11, elderly care is expected to take up even more of women’s time in the coming years.

**Figure 11: The burden of elderly care is an increasing constraint on women**



Source: United Nations Department of Economic and Social Affairs, Population Division (2015). World Population Prospects: The 2015 Revision, DVD edition; as cited by report of UN Secretary General’s High-Level Panel on Women’s Economic Empowerment, 2016

Note: Weighted regional average. Old-age dependency ratio is the ratio of population 65+ per 100 population 15-64 and child dependency ratio is the ratio of population 0-14 per 100 population 15-64.

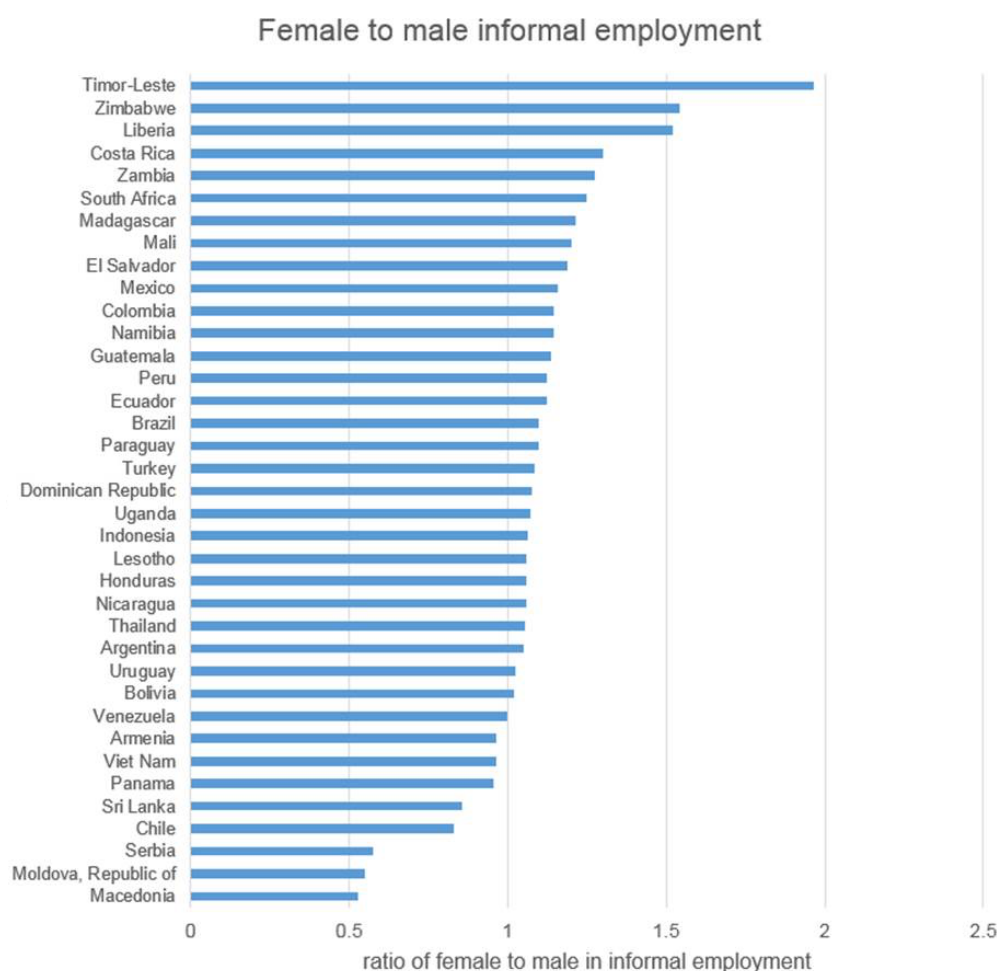
<sup>29</sup> Australia Human Rights Commission. 2013. “Investing in Care: Recognizing and Valuing Those Who Care.” Vol. 2, Technical Papers.

<sup>30</sup> Levkov, R. 2016. Men, Gender, and Inequality in Unpaid Care. Promundo, UNHLP Background Brief.

<sup>31</sup> Dong, X.-Y., and L. Qi. 2013. “Household Burdens, Quality of Market Work Time, and Men’s and Women’s Earnings in China.” Department of Economics Working Paper No. 2013–01. Table 1. The University of Winnipeg, Winnipeg, Canada.

**Women’s jobs also tend to be concentrated in the informal sector.**<sup>32</sup> Analysis of 41 developing countries with gender-disaggregated data shows that women were more likely than men to be in non-agricultural informal employment in 30 countries (Figure 12).<sup>33</sup> As informal workers, women generally earn less than men. Women are particularly concentrated in the more “invisible” activities, such as domestic labor and unpaid work. Women represent an estimated 83 percent of domestic workers worldwide.<sup>34</sup> Many of these workers are not covered by labor laws, including those guaranteeing maximum weekly working hours, minimum wages, and maternity leave, thus subjecting women to insecure, unstable and unrecognized work.

**Figure 12: Female to male informal employment**



Source: Authors’ calculation from ILO – KILM (Key Indicators of the Labor Market ) database. Latest year between 2000 and 2011.

<sup>32</sup> The informal economy includes workers in informal sectors, such as unpaid family enterprise workers and casual, short-term, and seasonal workers without contracts or legal status. It also covers all jobs in unregistered and small-scale private unincorporated enterprises, as well as informal jobs in formal sector firms.

<sup>33</sup> ILO. 2012. “Statistical update on employment in the informal economy.” Geneva: ILO.  
[http://laborsta.ilo.org/applv8/data/INFORMAL\\_ECONOMY/2012-06-Statisticalpercent20updatepercent20-percent20v2.pdf](http://laborsta.ilo.org/applv8/data/INFORMAL_ECONOMY/2012-06-Statisticalpercent20updatepercent20-percent20v2.pdf).

<sup>34</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

**Part-time jobs may promote women's labor force participation but not necessarily their access to better quality and higher paying jobs.** In countries across the world, women are over-represented in part-time employment. The data shows that in 63 out of 68 countries, where data is available, women are the majority of part-time workers (Figure 13). Women's share among part-time workers is as high as 78 percent in Germany and 80 percent in Luxemburg. While part-time work is often preferred by women as it can provide increased flexibility and bring more women into the labor force, it tends to involve limited potential for growth, lower earnings, fewer benefits, and less protection. In developed countries, there is a strong relationship between household formation and part-time work. In the United Kingdom, single women without children are 6 percent more likely than single men without children to hold a part-time job, but the likelihood rises to 24 percent for those married without children and to 50 percent for those married with small children.<sup>35</sup>

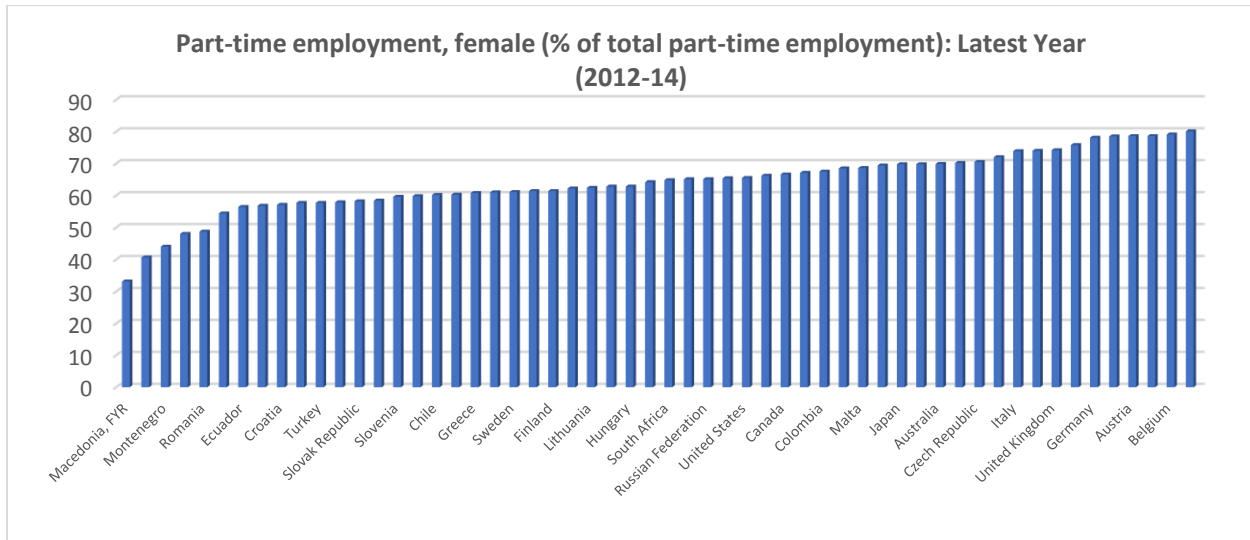
**Part-time jobs may promote women's labor force participation, but not necessarily their access to better quality and higher paying jobs.** While part-time work might allow women to combine employment with care, it could also trap them in lower-quality jobs. Evidence from Europe and the United States shows that, even if having children causes women to take part-time work temporarily, such work often reduces the probability of full-time employment, because only a few women can use part-time work as a bridge back into full employment. In addition, in most developed countries, temporary part-time work is penalized, with women who move back into full-time work receiving lower hourly wage rates for similar work and lower long-term wage growth, although the size of these penalties varies widely across countries (WDR, 2012).

**In several countries, differences in the mandatory retirement age also affects women's career advancement prospects.** Of 177 countries where data is available, 46 countries still mandate a different age at which men and women can retire and receive full pension benefits (Figure 14). Differences in the retirement age prevent women's career progression, particularly at the peak of workers' careers when they tend to become senior officials or executives. Mandatory retirement ages for women and men poses a problem for employment quality. This gap in retirement age is a significant barrier to increased leadership of women in government positions, as it not only makes women leave the labor force, but also lessens the training they receive and increases the likelihood of their being overlooked for promotions in anticipation of their early retirement. This disadvantage is further coupled with the fact that many women withdraw from the labor force and miss career advancement opportunities due to child rearing and household responsibilities.

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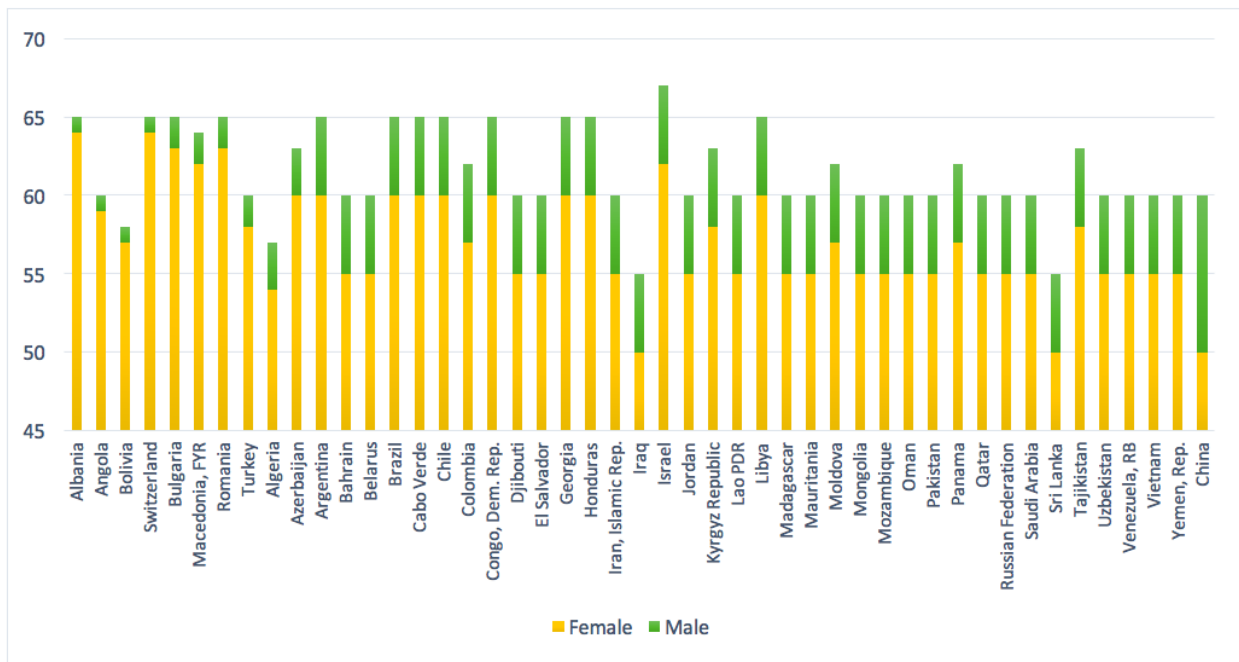
<sup>35</sup> World Bank. *World Development Report, 2012*.

**Figure 13: Women account for most of part-time workers**



Source: World Bank Gender Data Portal. Latest data available between 2012 and 2014.

**Figure 14: Gender gap in retirement age**



Source: Authors' calculation from Women, Business, and the Law database 2016.

### 3: The World Bank Group's Gender Strategy

**The World Bank Group (WBG) recognizes that when countries give women greater opportunities to participate in the economy, manage incomes, and own and run businesses, the benefits extend far beyond the individual women to societies and economies as a whole.**

The World Bank Group has therefore formulated a new Gender Equality Strategy that outlines an ambitious path toward improving opportunities for women and girls. This gender strategy has four key objectives: (a) reducing maternal mortality and closing remaining health and education gaps; (b) creating more and better jobs for both women and men; (c) closing the gender gap in ownership and control of key assets such as land, housing, technology, and finance; and (d) enhancing women's ability to make themselves heard and to direct the course of their own lives. Moreover, it focuses on promising interventions that are likely to achieve tangible, real-world results—results that transform lives and genuinely level the playing field and create opportunities for all.

**The strategy, in particular the second objective, highlights the fact that, to expand women's economic opportunity, increasing female labor force participation is not enough; one must also enhance women's employment quality and income earning opportunity.** However, removing constraints to more and better jobs remains a frontier area for the WBG. The strategy was rolled out in December 2015 and will guide the WBG's work program from 2016 to 2023. The Jobs Group is partnering with the gender CCSA in deepening our understanding of the constraints that impede women from accessing more and better jobs, and in collecting evidence that will help in the development of possible solutions.

### 4: Moving Towards Policies and Potential Solutions

**Governments and policy makers can play a critical role in leveling the playing field for women's economic opportunities.** Actions should be considered at three broad levels.

- **Address the constraints.** It is critical to systematically address the key constraints that prevent women from actively participating in the labor markets and accessing opportunities. These constraints are reflected and reinforced by gender gaps in wages; occupational segregation; educational segregation; concentration of women in part-time, home-based, informal work; gaps in credit access, etc. The underlying factors or drivers of these gender gaps keep women from fully engaging in economic activities. These include: child care and the burden of household work, limited mobility, gender-based violence and sexual harassment at work and travelling to work, skills and limited exposure to STEM subjects, and legal, regulatory and societal constraints. Each of these constraints and possible policy responses are discussed below and summarized in Figure 15.



- **Engage with the private sector.** Proactive leadership and innovation from the private sector is critical. Policy makers need to engage with the private sector in developing win-win solutions.
- **Fill the knowledge gaps.** A consistent effort needs to be made to fill knowledge gaps and gather better data to fully reveal the factors underlying women's unequal access to jobs. Some policy recommendations and suggestions for initiatives that have worked in different parts of the world are discussed below.

**Figure 15: A matrix of key gender gaps in access to quality jobs, underlying constraints, and possible solutions**

Gender Gaps in Three Dimensions of Quality Jobs	Underlying Constraints to Women's Access to Good Quality Jobs	Possible Solutions
<p>1. Earnings/wages: <i>Women are consistently paid less for same occupations</i></p> <p>2. Job security &amp; stability: <i>More women than men</i></p> <ul style="list-style-type: none"> <li>• <i>Do part time jobs</i></li> <li>• <i>Work in the informal sector</i></li> <li>• <i>Do jobs that are often low paying, insecure, without any benefits or security or do "invisible" activities like domestic labor and unpaid work</i></li> </ul> <p>3. Working Conditions: <i>Includes non-economic dimensions of a job like occupational safety, work place relations, risks of sexual harassment and overall job satisfaction</i></p>	<ul style="list-style-type: none"> <li>• <b>Occupational segregation:</b> <i>Women tend to be more concentrated in occupations, sectors, industries and types of firms that have lower pay, status and prospects for career advancement.</i></li> <li>• <b>Educational segregation:</b> <i>Women are underrepresented in STEM courses and hence find it hard to access better paying jobs, even though there is no evidence that girls underperform in STEM subjects.</i></li> <li>• <b>Burden of child and elderly care:</b> <i>Women bear a higher burden of child care, household work and elderly care, and this limits their choice and access to certain types of jobs.</i></li> <li>• <b>Access and control of assets:</b> <i>Women have less access or control over assets which limits their ability to raise credit or to start or grow a business.</i></li> <li>• <b>Gender based violence:</b> <i>Including sexual harassment at work and while traveling to work often prevents women entering new jobs and expanding business.</i></li> <li>• <b>Legal, societal restrictions, limited agency:</b> <i>Conservative societal norms, legal restrictions, lack of women's agency to make/influence decisions can limit women's opportunities.</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ Provide access to care using a mix of public and private</li> <li>✓ Encourage parental leave policies</li> <li>✓ Improve occupational safety and working conditions in firms by working through value chains e.g. Better Work program in garments sector</li> <li>✓ Proactively address gender based violence— at home, at work, during travel to work</li> <li>✓ Level the playing field through legal reforms and strengthen women's collective voice</li> <li>✓ Take a gendered approach to encouraging STEM enrolment for women in new sectors of labor demand e.g. ICT, green jobs</li> <li>✓ Use proactive policies to promote women in leadership position</li> <li>✓ Focus on young adolescent girls using a package of interventions</li> <li>✓ Increase access to credit using alternative forms of collateral</li> <li>✓ Address data gaps for better diagnostics and evidence of what works</li> </ul>

Source: Author's compilation

- ✓ **Create a strong public-private partnership to address access to good quality and affordable care**

**Expanding access to affordable child care can be effective for both developed and developing country settings.** A variety of delivery and financing models for childcare services are being used. In some cases, governments manage public childcare centers, but this requires large capital investments. Public vouchers for families or direct public financing of private sector providers may be more cost-effective where feasible,<sup>36</sup> though additional training and accreditation elements may be needed to ensure 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>37</sup> Other options for publicly provided day care are either to lengthen the school day (particularly at grades where attendance is only for half a day) or to lower the age at which children enter the school system. Analysis of the extension of school days in Chile (a form of free child care) shows that increasing the day from half to full day would raise women's labor force participation by 11.9 percent points.<sup>38</sup> Therefore, if policy makers want to move the needle on increasing female labor participation rates, the issue of access to quality, affordable child care is critical. This is an area where partnership with the private sector could create new approaches.

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<sup>36</sup> de Barros, R. P., P. Olinto, et al. 2011. The impact of access to free child care on women's labor market outcomes: evidence from a randomized trial in low-income neighborhoods of Rio de Janeiro. Washington, DC: World Bank

<sup>37</sup> Fong, M. and M. Lokshin. 2011. Child Care and Women's Labor Force Participation in Romania. Washington, DC: World Bank; Lokshin, M., et al. 2000. The effect of early childhood development programs on women's labor force participation and older children's schooling in Kenya. Washington, DC: World Bank; Powell, L. M. 1997. "The impact of child care costs on the labour supply of married mothers: evidence from Canada." Canadian Journal of Economics 30 (3): 577–94; de Barros, R. P., et al. 2011. The Impact of Access to Free Childcare on Women's Labor Market Outcomes: Evidence from a Randomized Trial in Low-income Neighborhoods of Rio de Janeiro. Washington DC: World Bank.

<sup>38</sup> Berthelon, M., D. Kruger and M. Oyarzun. 2015. The Effects of Longer School Days on Mother's Labor Force Participation: Discussion paper 9212, Institute for the Study of Labor, Bonn, Germany.

### **Box 1: Policies to address child care and promote female labor force participation in Poland**

After coming off an economic crisis in 2014, Poland worked with the World Bank on two development policy loans to support macroeconomic growth and resilience. In order to strengthen labor market flexibility and promote employment, Poland also focused on addressing gender gaps in the labor markets. An analysis by the World Bank revealed that access to affordable child care as well as long-term care for the elderly, was a key constraint to employment for women. Women also faced difficulty in re-entering the labor market after child birth. To address such barriers to women's employment, Poland carried out a number of reforms. An amendment to the *Law on Childcare* helped provide financial support to municipalities to open childcare facilities, while enabling private individuals to run early childcare facilities. The government also amended the child tax credit section of the *Law on Personal Income Taxation*, increasing incentives for second earners from poorer families (usually women) to join the labor force after child birth.

*Source:* World Bank, Program documents of the first and second *Resilience and Growth Development Policy Loans*

### **Box 2: Examples of design approaches to extend childcare services to poor women**

- **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 daycare home where there is a “mother-in-charge” trained in health care, early childhood stimulation, and basic nutrition.

- **Childcare cooperatives in India:**

The Self-Employed Women's Association (SEWA) organizes child care through local cooperatives to support self-employed women and those working in agriculture. 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.

- **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. Participating children also experienced gains in primary school enrollment and key child development outcomes.

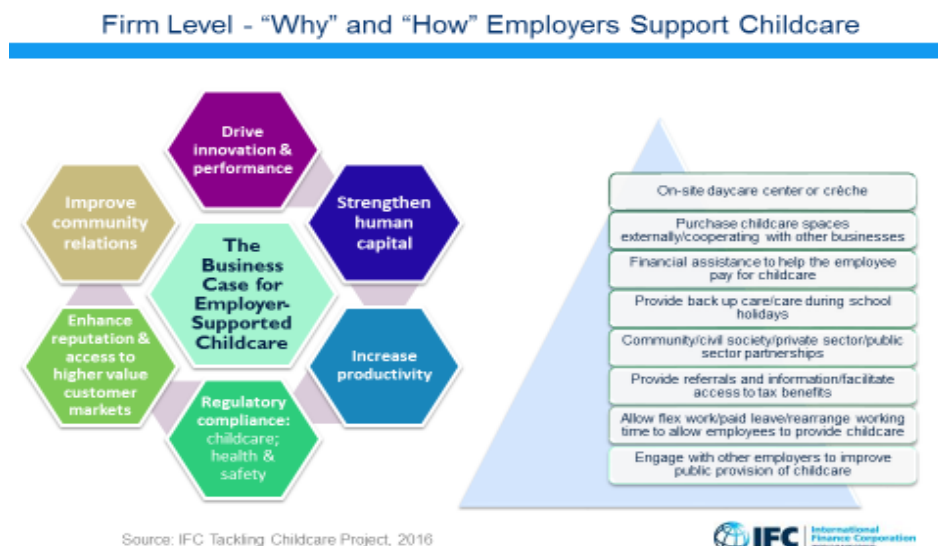
- **Childcare vouchers in Mexico:**

The Estancias Infantiles program provides vouchers covering 90 percent of the cost of child care 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. 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 aides, who are mainly women.

Source: Gender at Work, World Bank, 2014

**Both the public and the private sector could contribute in various ways to relieving this binding constraint on women's work.** Providing on-site daycare is not the only option available for employers. Companies are supporting employees' childcare needs, while also saving costs and maximizing benefits by, for example, providing subsidies, vouchers, and backup care. Employers are also focusing on elderly care, given the changing demographics in many countries, by expanding paid family leave and emergency leave and putting in place dependent care assistance programs and resources. To encourage all employees to avail of flexible work and parental leave options, SheWorks members advise framing these benefits as gender-neutral and available to all employees, not just women. Senior management often has to lead by example to change mindsets and culture.<sup>39</sup>

**Figure 16: How the private sector can help**



Source: Adapted from IFC Tackling Childcare Project, 2016

<sup>39</sup> Source: IFC. 2016. She Works: Putting Gender-Smart Commitments into Practice, executive summary. Washington DC: IFC.

- ✓ **Use maternity, paternity, and parental leave to help make more work opportunities available to women**

**Maternity leave is well established, but neither paternity nor parental leave has been accepted in all regions.** Though maternity leave seems standard in almost all economies, it varies greatly in duration—from a few weeks to a few years. Most maternity leave is paid, though regions vary on whether it is paid by employers, governments, or both. Paternity leave is still not offered everywhere and tends to be just a few days in most economies. Parental leave (where both parents can take time off from work to take care of children) is almost nonexistent in most developing countries, and is limited to the middle- and high-income economies. Of the 30 high-income OECD economies, 28 have parental leave, as do 19 of 23 economies in Europe and Central Asia. No economy in Latin America and the Caribbean, the Middle East and North Africa, South Asia, or Sub-Saharan Africa grants parental leave. In East Asia and the Pacific, only Taiwan, China offers this benefit.

**Who pays for such benefits is an important consideration.** If firms must pay for maternity leave, their cost of hiring women of reproductive age will be higher than the cost of hiring men. But if governments pay for it, firms would not necessarily face higher costs for hiring women. In approximately 50 percent of the economies that provide paid maternity leave, governments pay the full costs of maternity benefits. In 22 percent the costs are shared between firms and governments, and in 28 percent employers pay the full cost.<sup>40</sup> To avert the risk of discrimination against the hiring of workers of childbearing age, paid leave policies could be collectively financed by taxation or social insurance contributions. Paid parental leave in Finland, Norway, and Sweden, for example, is funded through national social insurance.<sup>41</sup> Legal expansion of maternity leave in Germany has had significant effects on mothers' return to work behavior after childbirth, reducing turnover and preserving good job-employee matches.<sup>42</sup>

**Through paternity and parental leave, men can be encouraged to take more responsibility for childcare.** Providing maternity but not paternity leave risks reinforcing the norm that women are the primary household care providers. In contrast, providing both maternity and paternity leave and making paternity leave mandatory will likely be “transformative”; by giving men incentives to take on more care duties, it attempts to change the norms around care. In Norway and Sweden, offering non-transferable paternity leave has increased its uptake. Iceland's approach has been to offer a package of nine months of parental leave (with 80 percent of wage replacement); the mother and father must each take three months and decide how to allocate the remaining three months. Women take most of this additional leave, but overall this policy has resulted in high paternity leave uptake among men, with some promising changes in

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<sup>40</sup> Yasmin Bin-Humam, Khrystyna Kushnir, and Rita Ramalho (2012) Mapping the Legal Gender Gap in Getting a Job. <http://wbl.worldbank.org/~media/WBG/WBL/Documents/Notes/Mapping-Legal-Gender-Gap-in-Getting-a-Job.pdf>

<sup>41</sup> Equality, G., R. Ray, J. C. Gornick and J. Schmitt. 2008. *Parental leave policies in 21 countries*. Washington, DC: Center for Economic and Policy Research.

<sup>42</sup> C. Dustmann, et al. 2011. “Expansions in Maternity Leave Coverage and Children's Long-Term Outcomes.” *American Economic Journal: Applied Economics*. 2011, 4(3): 190-224

gender relations at home and in the workplace.<sup>43</sup> In 2007, Germany switched from a low-paid, income-tested, two-year flat-rate payment to a higher-paid, earnings-related parental leave benefit (two-thirds of prior earnings) payable for 10 months, plus two additional months if a partner, typically a father, used at least two months. These changes increased the use of parental leave by fathers, especially highly educated fathers and those working in the public sector.<sup>44</sup>

- ✓ **Address issues of occupational safety to attract women to not only traditional male dominated sectors like construction, but also sectors which currently attract a female work force.**

**Poor working conditions push prospective female workers away from the labor markets and curb companies' ability to retain skilled and experienced workers.** As the leading female-dominated industry, the apparel industry is well-known for its poor working conditions. Low wages, long hours, high temperatures, excessive noise, poor air quality, unsanitary environment, and abuse (both verbal and physical) often characterize working conditions in apparel factories in many developing countries. Despite these risks, the apparel sector has unusually high development potential, because apparel workers tend to be women whose alternative options for employment are likely to be in the low-skilled agriculture and service sectors. Being a global industry with international value chains, buyers have become increasingly concerned about the working conditions of apparel workers. The Better Work (BW) program (see Box 3) is an example of a partnership between international organizations (IFC and ILO), buyers, garment factories and workers in addressing working condition problems. Recent independent studies have shown that, over time, these factories exhibit improved compliance with key national and international standards (such as safety, fire prevention, protective gear, accurate compensation, discrimination). Workers themselves also report that factories are safer. In a follow-up survey after the introduction of the BW Program in Lesotho, workers reported occupational health and safety (OSH) as the area with the most improvement and attributed the improvement to changes in workers' awareness and factory policies.

### **Box 3: The Better Work program has helped improve working conditions in the garment sector**

The Better Work (BW) program is a partnership launched in 2007 by the IFC and the International Labour Organization (ILO), with the aim of improving working conditions in garment factories. BW trains local enterprise advisors to assist factories in becoming compliant with national labor laws and international standards, with the advisors then conducting unannounced assessments. The BW program also promotes the behavioral change of workers and factory management through training and advisory services. The BW

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<sup>43</sup> World Bank. *World Development Report 2012*.

<sup>44</sup> UN Women. *Leave No One behind: A Call to Action For Gender Equality and Women's Economic Empowerment: Report of the UN Secretary-General's High level Panel on Women's Economic Empowerment*.

advisory services help to create Performance Improvement Consultative Committees (PICCs) in factories. Data from Cambodia, Lesotho, and Vietnam suggest that the creation of PICCs is particularly valuable. In terms of training, the workers and managers surveyed often expressed how they were able to use the knowledge gained through BW training to create safer, healthier, and more collaborative work environments. In addition to addressing working conditions, the training in the apparel industry also helps women gain more equality in their families. Working in urban areas, in the formal sector, and in the fast-paced and demanding work of the garment industry could act as an agent of change in breaking old norms, like women bearing the burden of household chores. The data also reveal that communication skills learned through BW have been key in changing parochial norms, as improved communication skills allow women to negotiate a new balance inside their home and society. Improving working conditions also makes solid economic sense. Research from Vietnam shows that BW factories may be performing better than their counterparts. Being in the BW program is associated with significant increases in apparel exports both to the world generally and to the United States in particular. This relationship holds true after controlling for relevant factors that may affect the apparel trade (Kotikula et al, 2015). However, more research is needed to rigorously establish this relationship between working conditions and profitability across a range of sectors in different contexts.

*Source: Kotikula et al. (2015) Interwoven: How the Better Work Program Improves Job and Life Quality in the Apparel Sector. World Bank.*

### ✓ **Pro-actively address gender-based violence**

**This issue not only includes violence at home, but also sexual harassment both at work and while travelling to work.** Women exposed to partner violence have shown higher work absenteeism, lower productivity, and lower earnings than similar women who are not. 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>45</sup> 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>46</sup> This does not include the emotional cost borne by the woman or her family. 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>47</sup> A particularly strong barrier to female labor force participation includes safety issues on the way to work, including lack of safe transportation. Security in transport is a paramount determinant of women's use of transportation. Policy interventions focusing on infrastructure (lighting in stations, design of buses and trains to allow strollers, alarm systems, and special focus on security in public transport systems etc.) can enable women to access more and better jobs outside their homes. Several WBG-supported urban transportation operations in Latin

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<sup>45</sup> Willness, C. R., P. Steel, and K. Lee. 2007. "A meta-analysis of the antecedents and consequences of workplace sexual harassment." *Personnel Psychology*

<sup>46</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

<sup>47</sup> Santos, C. 2013. "Costs of Domestic Violence: A Life Satisfaction Approach." *Fiscal Studies* 34 (3): 391–409.



America and South Asia have already incorporated measures aimed at making the mass transportation systems safer and more convenient for women.

#### Box 4: Partnering with the private sector

Partnerships with the private sector are critical in advancing economic opportunities for women and supporting gender equity at work. One such partnership led by the IFC is *SheWorks*, a global private sector partnership to improve employment opportunities and working conditions for women. This partnership currently has 13 leading private sector companies in 9 sectors and 20 countries that have pledged to implement a minimum of 3 measures to support women in the workplace: flexible work, effective anti-sexual harassment mechanisms and programs to accelerate women in leadership.

**Countries also need to address domestic violence effectively.** Support to victims should be quick and integrated—with telephone hotlines, emergency shelters, legal assistance, psychological care, support groups, income generation programs, and child welfare services. For example, Malaysia has one-stop crisis centers at government hospitals. When a woman arrives at an emergency department with injuries from domestic violence, she is immediately examined and treated by medical personnel and referred to social workers and volunteers from women’s organizations, who then see that she receives counseling, if needed, and coordinate further assistance.<sup>48</sup> Leadership from the private sector can also help address sexual harassment at work. Examples from some top companies show that they are pushing the envelope to ensure the effectiveness of their sexual harassment policies.<sup>49</sup> Gap Inc., for example, operates in an industry where workers are vulnerable to sexual harassment and physical and verbal abuse. It developed and instituted a Zero Means Zero policy, which underscores the company’s zero tolerance of harassment of all kinds.

#### ✓ Level the basic playing field; address legal barriers to women’s access to good jobs

Legal restrictions prevent women from entering more lucrative occupations. *The World Bank report on Women, Business, and Law* examines laws differentiating between men and women in ways that affect women’s opportunities and incentives to work as entrepreneurs or employees. These legal differences negatively affect female participation rates and also GDP growth. All the 141 economies covered by *Women, Business, and Law* have labor regulations that differentiate between men and women. The differences are mostly in four areas: working hours and industry restrictions, parental benefits, retirement and pension, and legal rights.<sup>50</sup> This report found that 44 economies restrict the working hours of women and 71 limit the

<sup>48</sup> World Bank. *World Development Report 2012*.

<sup>49</sup> IFC. *She Works: Putting Gender-Smart Commitments into Practice*, executive summary.

<sup>50</sup> Yasmin Bin-Humam, Khrystyna Kushnir, and Rita Ramalho (2012) Mapping the Legal Gender Gap in Getting a Job. <http://wbl.worldbank.org/~media/WBG/WBL/Documents/Notes/Mapping-Legal-Gender-Gap-in-Getting-a-Job.pdf>.



industries in which they can work. For example, in Slovenia, as in many other economies, women are prohibited from working underground in mines. India has different regulations for shop and factory workers, with female shop workers able to work slightly later hours than female factory workers. Women are prohibited from working near cotton openers or in jobs deemed unsafe by state governments.<sup>51</sup> Addressing such legal barriers is almost the basic minimum that policy makers can do to level the playing field and enable women to access more and better jobs. Figure 17 from the recent UN report highlights some specific areas where women continue to face fundamental legal constraints.

**Figure 17: Examples of legal constraints and reforms to overcome them**

Discriminatory law/lack of legal protection	Number of countries	Recommended reform	Example of reform
<b>Assets</b>			
<b>Married women lack legal right to administer property</b>	7	Both spouses must agree in administering marital property	In Brazil in 1962, legal reform to the civil code allowed women to administer their own property
<b>Married women lack rights to sign a contract, open a bank account and/or register a business</b>	6	Gender neutral legislation	As of 2001, wives no longer need their husbands' permission to work in Turkey
<b>Employment (formal and informal)</b>			
<b>Existing laws do not mandate nondiscrimination based on gender in hiring</b>	103	Ban discrimination based on gender in hiring	In 2001, Guinea enacted labor laws mandating nondiscrimination in hiring based on gender
<b>Existing laws do not mandate equal remuneration for work of equal value</b>	101	Provide equal remuneration for work of equal value	In 2008, Mauritius adopted legislation requiring equal remuneration for work of equal value for women
<b>Married women cannot pursue trade or a profession in the same way as married men</b>	17	Repeal discriminatory legislation	Bolivia repealed provisions that previously granted husbands the ability to restrict their wives from working for reasons of morality or prejudice to their role in the household
<b>Women (nonpregnant and nonnursing) are restricted from certain jobs</b>	100	Lift restrictions on women's employment	Taiwan, China, lifted previous bans that prevented women from working in mining, jobs deemed hazardous and occupations that require heavy lifting
<b>Extend social and labor protection coverage to informal workers</b>		Ensure universal coverage for health, pension, unemployment, maternity and disability benefits	In 2002, Thailand created a Universal Coverage Scheme that provides informal workers with health insurance

Source: Women, Business and the Law, 2016; as cited by UNHLP Report on Women's Economic Empowerment, 2016

<sup>51</sup> Ibid.

- ✓ **Take a gendered approach to new sectors of labor demand, such as green jobs and ICT, and encourage more girls to take up STEM subjects.**

**ICT can be a game changer for women, compensating for restricted mobility by allowing for virtual access to information, financial resources, and social networks.** Technological change, driven by the improving capacities and wider adoption of digital technologies, is having profound effects on the world of work and can create opportunities for women. For example, over 85 percent of U.S. sellers on the Ecommerce platform Etsy are women, which is more than three times the share of women among small business owners.<sup>52</sup> The ability of such technologies to increase access to financial and public services could also serve to empower women, especially where social norms or constraints on movement might otherwise hold back participation. But they also embed certain risks due to gender gaps in access to technology, which could mean that women are less likely to benefit from technologies in their work, whether they are in high-paying, high-skilled digital economy jobs, or as users of Internet-based information or job search services. A conscious effort to focus on bridging these barriers to connect more women to technology and on training them to improve digital literacy could offer opportunities to address gender gaps and access to higher paying jobs. In Kosovo, a pilot program called ‘Women in Online Work’ (WoW) aimed to increase the ability of young underemployed women to work online. The pilot trained about 100 women in skills that are in demand by the ever-growing online freelancing market. By the end of the program, 56 trainees obtained at least one online contract, with cumulative earnings reaching close to US\$13,000. Box 5 gives further examples of technology as an enabler.

**Policy actions are needed to strengthen women’s opportunities in these new sectors.** Policy actions should aim to bring together civil society groups, community leaders, governments, and the private sector so as to reduce the risk of women being disconnected, left without a voice, and without the means to fully participate in a world that is increasingly digital. Similarly, opportunities in the green economy in newer industries like renewable energy could offer some opportunities to break through traditional occupational sex segregation by focusing attention on STEM education, technical training, and job placement for female students. An option to encourage more girls to take STEM courses is through the TVET programs (Technical Vocational Education and Training). Early college courses emphasizing real world applications of STEM work have also shown to increase the retention of women in STEM majors. Interventions could include inclusive messaging about who can be a technician and revising admission policies to avoid requiring experience that will be taught (for example, requiring computer science major applicants to have significant computer programming experience).<sup>53</sup>

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<sup>52</sup> <http://fortune.com/2015/08/02/etsy-sellers-women-2/>

<sup>53</sup> The World Bank Group. *Gender Equality, Poverty Reduction and Inclusive Growth, 2016-2023*. Washington DC: World Bank Group.

### Box 5: Technology as an Enabler<sup>54</sup>

**eRwanda: Campaigns for Enhancing Digital Literacy and Information and Communications Technology (ICT) Skills.** Bridging the digital divide by including women in all ICT training was a high priority for Rwanda’s government when operations began in 2007. The eRwanda project trained more than 2,000 citizens and focused on having a minimum of 30 percent female students in each of the classes it offered to young Rwandans to obtain the “ICT driving license.”

**eLanka: Common access and training through telecenters.** eLanka aimed to develop locally relevant content through programs that educated marginalized rural populations in the uses of the Internet/ The project created an eGov portal with a particular focus on creating local content for women and girls in Sinhalese and on training women to access information through government-funded telecenters.

**eGhana: Creating jobs for women in the ICT industry (IT enabled services, Business process outsourcing).** eGhana is credited with employing women in the IT industry and helping create strong ICT skills among women and young girls employed through the project. eTransform Ghana, a follow-up operation, builds on the results of the earlier project and includes an eID component that for the first time allows women to be included in processes related to digital identity, obtaining credentials, and authentication, all essential elements to online service delivery, financial inclusion, and social protection.

- ✓ **Focus on adolescent girls as they can benefit greatly from support to facilitate the transition into the workforce**

**Support for adolescent girls as they transition from school to work can enable them to access better quality jobs.** Reaching adolescent girls is critical because decisions made and behaviors established during this period affect their attitudes, choices, and development later in life. While adolescence for boys typically ushers in increased mobility and autonomy, for girls it often comes with increased restrictions and less freedom to exercise choice.<sup>55</sup> This needs a more comprehensive approach that includes a mix of counselling and life-skills training to try to change behaviors, instill confidence, business training, vocational training, job placement and follow up support. An example of such a bundle of support is the Adolescent Girls Initiative, which was designed to better understand what works in helping adolescent girls. For example, in Liberia 2500 young women were trained for either wage employment or self-employment plus life skills, with an emphasis on job placement and follow-up support. A rigorous evaluation showed that employment rose by 47 percent. The impacts were larger for the self-employment track than for wage employment. The project also significantly increased girls’ savings and had

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<sup>54</sup> Ibid.

<sup>55</sup> Ibid.

positive effects on their confidence and job satisfaction. Scholarships and conditional cash transfers can increase school attendance and reduce dropout rates for adolescents, especially girls. These positive impacts are well documented in Latin America, such as in Colombia, Ecuador, Mexico, and Nicaragua.<sup>56</sup> More work is, however, needed to better understand and design programs that specifically target this age group of women. Box 6 describes a project for adolescent girls in India.

#### **Box 6: Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women Project in Jharkhand, India**

The government of India is scaling up its efforts to foster female youth economic opportunity. The World Bank's US\$ 63 million project **Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women Project** in Jharkhand state of India will support adolescent girls and young women, ages 14-24, to complete their secondary level education and acquire relevant skills for the job market. The project is expected to benefit about 680,000 adolescent girls and young women. The project will intervene at two levels – at the community and at the institutional level. The community-based platforms (“clubs” and “centers”) will hold regular counseling and guidance sessions, life skills education, livelihood support services, and provide information on, and access to, broader services and opportunities—especially on project-contracted training and courses for adolescent girls and young women. At the institutional level, it will work with partner institutions through performance-based contracts to deliver vocational training, business skills training, and non-formal education to a subset of adolescent girls and young women.

*Source:* <http://www.worldbank.org/en/news/press-release/2016/06/21/world-bank-approves-usd63-million-socio-economic-empowerment-adolescent-girls-young-women-in-jharkhand-india>

#### ✓ **Address gender parity in leadership positions**

**Women in senior positions can act as positive role models and instill more confidence among younger women.** Exposure to female role models, whose positions of leadership or power contradict stereotypes of women's role, can reduce the intergenerational transmission of gender norms. A study of political reservation for women (i.e., quotas for legislative positions for women) in India showed that teenage girls who have repeated exposure to women leaders are more likely to express aspirations that challenge traditional norms, such as a desire to marry later, have fewer children, and obtain jobs requiring higher education.<sup>57</sup> Some countries have very proactively addressed gender parity in senior corporate positions. For example, Norway passed a law in 2003 mandating at least 40 percent representation of each gender on the board of publicly listed companies. Many European countries have followed suit (Profeta

<sup>56</sup> World Bank. *World Development Report 2012*.

<sup>57</sup> Beaman, Lori, Raghavendra Chattopadhyay, Esther Duflo, Rohini Pande, and Petia Topalova. 2009. “Powerful Women: Does Exposure Reduce Bias?” *Quarterly Journal of Economics*

and others, 2014). Germany passed a law that requires publicly listed companies to have women occupy at least 30 percent of supervisory seats, as of 2016. Overall, the introduction of quotas has supported a substantial rise in the share of women on the boards of Europe's largest publicly listed companies, showing that strong policy action can positively influence women's economic opportunities, although a lot more still remains to be done. According to OECD (2014), across the 27 European Union countries, only 25 percent of business owners with employees are women and only 3 percent of CEOs are women. The percentage of females on boards of directors in the largest listed companies in most countries is below 30 percent.

✓ **Help women entrepreneurs to access capital and financial services**

**On the supply side, financial institutions and banks need to better understand how to grow their portfolio of women-owned small and medium-size enterprises (SMEs).** At present, they often consider women-owned SMEs as 'risky' business due to their lack of access to collateral and lack of financial literacy. A survey of 106 banks found that half did not collect sex-disaggregated data on their lending portfolio to SMEs.<sup>58</sup> This lack of disaggregated data significantly hampers banks' capacity to engage women entrepreneurs as an under-tapped business market. 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>59</sup> Reforming secured transactions regimes, allowing for more alternative forms of collateral, and creating collateral registries for movable assets, such as livestock and jewelry, also benefits women by enabling them to overcome their lack of access to titled land and unlock formal credit markets. In Ghana, the World Bank Group supported secured transactions reforms and the establishment of a modern collateral registry. Early results showed that women entrepreneurs were among its top users, and as of June 2014, almost 15,000 registrations at \$75 million value were made by women entrepreneurs.<sup>60</sup>

✓ **Strengthen the collective voice**

**Fundamental to any action towards addressing gender parity is the issue of women's voice and agency.**<sup>61</sup> Central to any reform, policymaking, or initiative for women is that women themselves should lead these processes. This allows women to voice their needs and demands and enhance their bargaining power, advocating for legal and policy reforms, and increasing access to markets on fair and efficient terms. Research also shows the benefits of the active participation of women in making local decisions and in infrastructure and service delivery

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<sup>58</sup> Multilateral Investment Fund (MIF). 2013. SMEs in Latin America and the Caribbean: Closing the Gap for Banks in the Region. 6th Regional Survey. Washington, DC: MIF.

<sup>59</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

<sup>60</sup> World Bank Group Gender Strategy, 2016-2023

<sup>61</sup> Agency means an individual's (or group's) ability to make effective choices and to transform those choices into desired outcomes.

management bodies. Recognizing the importance of giving women equal voice and an equal role in decision making in societies and households, the WBG's gender strategy has identified four areas of focus: 1) addressing issues of child and early marriage, and teen pregnancies with a special focus on girls' agency; 2) addressing gender-based violence in key operations: transport, extractives, citizen security, health, and urban and rural development; 3) building the evidence base for changing adverse norms of masculinity, especially in fragile and conflict states (FCS); and 4) promoting and enhancing women's participation and decision making in service delivery governance structures (community-driven development, water use associations, school boards and local government service management).

✓ **Address knowledge and data gaps in understanding gender inequalities**

**Planning effective targeted interventions requires good diagnostics; and good diagnostics require good country level data.** Globally, close to 80 percent of the countries regularly produce sex-disaggregated statistics on mortality, labor force participation, and education and training. Less than one-third of countries disaggregate statistics by sex on informal employment, entrepreneurship, earnings and unpaid work or collect data on violence on women.<sup>62</sup> The WBG's new data strategy for supporting household survey programs provides for establishing best practices on collecting high-quality, individual-level information on priority areas such as asset ownership and control, time use, control over income and employment; this will help client countries meet the increasing demand for this type of information as part of Sustainable Development Goal 5 and beyond.<sup>63</sup> In addition to its country work, the WBG is engaging in global initiatives with the UN and ILO on the issue of better data. Figure 18 shows where urgent action is needed to close data gaps.

**Figure 18: Indicators where urgent action is needed to close data gaps<sup>64</sup>**

Indicator
1. Average number of hours spent on unpaid domestic work by sex (Note: Separate housework and childcare if possible)
2. Average number of hours spent on paid and unpaid work combined (total work burden), by sex
3. Percentage of firms owned by women, by size
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
5. Proportion of children under age 3 in formal care
6. Proportion of women aged 15–49 subjected to physical or sexual violence in the last 12 months by an intimate partner
7. Proportion of women aged 15–49 subjected to physical or sexual violence in the last 12 months by a non-partner
8. Proportion of adult population owning land

<sup>62</sup> World Bank Group Gender Strategy, 2016–2023

<sup>63</sup> World Bank Group Gender Strategy, 2016–2023

<sup>64</sup> World Bank. *Gender at Work: A Companion to the World Development Report on Jobs*.

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| 9. Informal employment as a percentage of total non-agricultural employment, by sex                  |
| 10. Proportion of population with access to credit (and financial services), by sex                  |
| 11. Share of female science, engineering, manufacturing and construction graduates at tertiary level |

Source: "Gender at Work: A Companion to the World Development Report on Jobs," World Bank

## Conclusion

**Better 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, it is important to address the multiple and mutually reinforcing nature of constraints that influence the ability of women to participate in economic activities. Women's employment decisions result from an interaction between prevailing gender and social norms about educational choices, occupational choices, domestic household responsibilities and family duties, mobility, constraints on access to resources that govern female and male time allocation, and access to markets for labor and inputs.<sup>65</sup> Reducing these constraints and ensuring equitable access to quality jobs will require focused and targeted action, from both policy makers as well private sector leaders. There is no magic key that will unlock gender equality in the world of work. A gender-smart jobs strategy is a long-term commitment that requires a coordinated policy across the public and private sectors on the basis of country-specific diagnostics, but such a policy will have pay-offs for growth, development, and shared prosperity for all.

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<sup>65</sup> World Bank Group. 2015. *World Bank Group Gender Strategy (FY16-23): Gender Equality, Poverty Reduction and Inclusive Growth*.

## Annex A: Countries Included in the Calculations of Occupational Sex-Segregation

Countries included in the calculations of occupational sex-segregation	Year
Aruba	2011
Belgium	2008
Belize	2005
Bhutan	2013
Botswana	2010
Brazil	2013
Chile	2013
Colombia	2013
Croatia	2008
Cyprus	2008
Czech Republic	2008
Denmark	2008
El Salvador	2007
Estonia	2008
Ethiopia	2012
Finland	2008
France	2008
Georgia	2007
Germany	2008
Hungary	2008
Iceland	2008
Iran, Islamic Rep.	2010
Iraq	2008
Ireland	2008
Italy	2008
Jamaica	2013
Latvia	2008
Lesotho	2008
Lithuania	2008
Macao SAR, China	2013
Macedonia, FYR	2008
Madagascar	2005
Maldives	2010
Mali	2004
Malta	2008
Moldova	2013
Morocco	2012



Nepal	2008
Netherlands	2008
Nigeria	2007
Norway	2008
Portugal	2008
Romania	2008
Russian Federation	2013
Sao Tome and Principe	2006
Slovak Republic	2008
South Africa	2013
Spain	2008
St. Lucia	2004
Sweden	2008
Switzerland	2008
Syrian Arab Republic	2011
Tanzania	2006
Tonga	2003
Uganda	2003
United Arab Emirates	2008
United Kingdom	2008

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