DEVELOPMENT COMMITTEE
(Joint Ministerial Committee of the Boards of Governors of the Bank and the Fund on the Transfer of Real Resources to Developing Countries)

DC2011-0012
September 1, 2011

WORLD DEVELOPMENT REPORT 2012 OVERVIEW


* * *
World Development Report 2012: Gender Equality and Development
Why does gender equality matter for development?

The story of Ijuhanyondo village in Tanzania mirrors the evolution of gender equality across the world over the past quarter century. Although many women continue to struggle with gender-based disadvantages in their daily lives, things have changed for the better—and at a pace that would have been unthinkable even two decades ago. Women have made unprecedented gains in rights, in education and health, and in access to jobs and livelihoods. More countries than ever guarantee women and men equal rights under the law in such areas as property ownership, inheritance, and marriage. In all, 136 countries now have explicit guarantees for the equality of all citizens and nondiscrimination between men and women in their constitutions.

Progress has not come easily. And it has not come evenly to all countries or to all women—or across all dimensions of gender equality. The likelihood of women dying during childbirth in Sub-Saharan Africa and parts of South Asia is still comparable to that in Northern Europe in the 19th century. A wealthy urban child in Nigeria—boy or girl—averages around 10 years of schooling, while poor rural Hausa girls aver-
age fewer than six months. The rate at which women die relative to men is higher in low- and middle-income countries compared with their high-income counterparts, especially in the critical years of infancy and early childhood and in the reproductive period. Divorce or widowhood causes many women to become landless and lose their assets. Women continue to cluster in sectors and occupations characterized as “female”—many of them lower paying. Women are also more likely to be the victims of violence at home and suffer more severe injuries. And almost everywhere women’s representation in politics and in senior managerial positions in business remains far lower than men’s.

Do these patterns of gender inequality—in human and physical capital endowments, in economic opportunities, and in the ability to make choices to achieve desired outcomes (agency)—matter, particularly those that persist even as the development process unfolds? This World Development Report (WDR) argues that they do for two reasons. First, gender equality matters intrinsically, because the ability to live the life of one’s own choosing and be spared from absolute deprivation is a basic human right and should be equal for everyone, independent of whether one is male or female. Second, gender equality matters instrumentally, because greater gender equality contributes to economic efficiency and the achievement of other key development outcomes.

Gender equality matters in its own right

Following Amartya Sen, we see development as a process of expanding freedoms equally for all people.1 In this view of development, gender equality is a core objective in itself (box 1). So, just as development means less income poverty or better access to justice, it should also mean fewer gaps in well-being between males and females. This viewpoint is also evident in the international development community’s recognition that women’s empowerment and gender equality are development objectives in their own right, as embodied in Millennium Development Goals 3 and 5 (box 2). It is seen as well in the adoption and widespread ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Adopted by the United Nations General Assembly in 1979, the convention established a comprehensive framework for the advancement of women and has been ratified to date by 187 countries.

Gender equality matters for development—it is smart economics

Gender equality matters also as an instrument for development. As this Report shows, gender equality is smart economics: it can enhance economic efficiency and improve other development outcomes in three ways. First, removing barriers that prevent women from having the same access as men to education, economic opportunities, and productive inputs can generate broad productivity gains—gains all the more important in a more competitive and globalized world. Second, improving women’s absolute and relative status feeds many other development outcomes, including those for their children. Third, leveling the playing field—where women and men have equal chances to become socially and politically active, make decisions, and shape policies—is likely to lead over time to more representative, and more inclusive, institutions and policy choices and thus to a better development path. Consider each in turn.

Misallocating women’s skills and talent comes at a high (and rising) economic cost

Gender equality can have large impacts on productivity. Women now represent more than 40 percent of the global labor force, 43 percent of the agricultural workforce, and more than half of the world’s university students. For an economy to be functioning at its potential, women’s skills and talents should be engaged in activities that make the best use of those abilities. But, as the stories of many women illustrate, this is not always the case. When women’s labor is underused or misallocated—because they face discrimination in markets or societal institutions that prevents them from completing their education, entering certain occupations, and earning the same incomes as men—economic losses are the result. When women farmers lack security of land tenure, as they do in many countries, especially in Africa, the result is lower access to credit and inputs and to inefficient land use, reducing yields. Discrimination in credit markets and other gender inequalities in access to productive inputs also make it more difficult for female-headed firms to be as productive and profitable as male-headed ones. And, when women are excluded from manage-
BOX 1 What do we mean by gender equality?

Gender refers to the social, behavioral, and cultural attributes, expectations, and norms associated with being a woman or a man. Gender equality refers to how these aspects determine how women and men relate to each other and to the resulting differences in power between them.

This Report focuses on three key dimensions of gender equality identified by men and women from Afghanistan to Poland to South Africa, as well as by researchers: the accumulation of endowments (education, health, and physical assets); the use of those endowments to take up economic opportunities and generate incomes; and the application of those endowments to take actions, or agency, affecting individual and household well-being. These are aspects of equality where shortfalls of choice are reflected in shortfalls of welfare. They matter in and of themselves. But they are also closely interlinked.

Gender inequality is both similar to and different from inequality based on other attributes such as race or ethnicity. Three differences are of particular relevance to the analysis of gender equality. First, the welfare of women and men living in the same household is difficult to measure separately, a problem that is compounded by the paucity of data on outcomes in the household. Second, preferences, needs, and constraints can differ systematically between men and women, reflecting both biological factors and "learned" social behaviors. Third, gender cuts across distinctions of income and class. These characteristics raise the question whether gender equality should be measured as equality of outcomes or equality of opportunity. The economic and philosophical literature on this issue is divided.

Those who defend framing gender equality as equality of opportunity argue that it allows one to distinguish between inequalities that arise from circumstances beyond the control of individuals and those that stem from differences in preferences and choices. A substantial body of research documents such male-female differences in risk aversion, social preferences, and attitudes about competition. It follows that if men and women differ, on average, in attitudes, preferences, and choices, then not all observed differences in outcomes can be attributed to differences in opportunities.

Those who argue for equality of outcomes argue that differences in preferences and attitudes are largely "learned" and not inherent—that is, they are the result of culture and environment that lead men and women to internalize social norms and expectations. Persistent differences in power and status between men and women can become internalized in aspirations, behaviors, and preferences that perpetuate the inequalities. So, it is difficult to define equality of opportunity without also considering how actual outcomes are distributed. Only by attempting to equalize outcomes can one break the vicious circle of low aspirations and low opportunity.

Despite this debate, it is difficult in practice to measure opportunities separately from outcomes. Indeed, equality of opportunities and equality of outcomes are tightly linked both in theory and in measurement. For this reason, the Report takes a pragmatic approach, focusing on both outcomes and opportunities in relation to endowments, agency, and access to economic activities. Following Sen, we also believe that while people may disagree in what is just or fair, they will agree on eliminating what are "outrageously unjust arrangements." In other words, while it may be difficult to define whether gender equality is about outcomes or opportunities, most will agree that gross manifestations of gender inequality should be eliminated.


BOX 2 The Millennium Development Goals recognize the intrinsic and instrumental value of gender equality

The 2010 Millennium Development Goal (MDG) Summit concluded with the adoption of a global action plan to achieve the eight goals by 2015. The summit also adopted a resolution calling for action to ensure gender parity in education and health, economic opportunities, and decision making through gender mainstreaming in development policy making. The resolution and the action plan reflect the belief of the international development community that gender equality and women's empowerment are development objectives in their own right (MDG 3 and 5), as well as serving as critical channels for achieving the other MDGs and reducing income and non-income poverty. Gender equality and women's empowerment help to promote universal primary education (MDG 2), reduce under-five mortality (MDG 4), improve maternal health (MDG 5), and reduce the likelihood of contracting HIV/AIDS (MDG 6).

Source: WDR 2012 team.

ment positions, managers are less skilled on average, reducing the pace of innovation and technology adoption.2

The direct payoff to correcting these failures, many rooted in how markets and institutions function, is large: ensuring that women farmers have the same access as men to fertilizer and other agricultural inputs would increase maize yields by 11 to 16 percent in Malawi and by 17 percent in Ghana.3 Improving women's property rights

in Burkina Faso would increase total household agricultural production by about 6 percent, with no additional resources—simply by reallocating resources (fertilizer and labor) from men to women. The Food and Agriculture Organization (FAO) estimates that equalizing access to productive resources between female and male farmers could increase agricultural output in developing countries by as much as 2.5 to 4 percent. Eliminating barriers that prevent women from working in certain occupations or sectors would have similar positive effects, reducing the productivity gap between male and female workers by one-third to one-half (chapter 5) and increasing output per worker by 3 to 25 percent across a range of countries. But achieving these gains will not occur automatically as countries get richer: multiple and sometimes reinforcing barriers to gender equality can get in the way. These productivity gains are likely to be even larger in a more integrated world where efficiency in the use of resources is essential to a country’s competitiveness and growth. Indeed, recent work shows that gender inequality has become more costly for most countries in a world of open trade. Gender inequality diminishes a country’s ability to compete internationally—particularly if the country specializes in exporting goods and services for which men and women workers are equally well suited. Industries that rely more on female labor expand more in countries where women are more equal. The relationship also goes the other way: countries with an advantage in making products that rely more on women’s labor also have become more gender equal. And in countries and regions with rapidly aging populations, like China and Europe and Central Asia, encouraging women to enter and remain in the labor force can help dampen the adverse impact of shrinking working-age populations. So, in a globalized world, countries that reduce gender-based inequalities, especially in secondary and tertiary education and in economic participation, will have a clear advantage over those that delay action (chapter 6).

**Women’s endowments, agency, and opportunities shape those of the next generation**

Greater control over household resources by women leads to more investment in children’s human capital, with dynamic positive effects on economic growth. Evidence from a range of countries (such as Bangladesh, Brazil, Côte d’Ivoire, Mexico, South Africa, and the United Kingdom) shows that increasing the share of household income controlled by women, either through their own earnings or cash transfers, changes spending in ways that benefit children. In Ghana, the share of assets and the share of land owned by women are positively associated with higher food expenditures. In Brazil, women’s own nonlabor income has a positive impact on the height of their daughters. In China, increasing adult female income by 10 percent of the average household income increased the fraction of surviving girls by 1 percentage point and increased years of schooling for both boys and girls. In contrast, a comparable increase in male income reduced survival rates and educational attainment for girls, with no impact on boys. In India, a woman’s higher earned income increases her children’s years of schooling.

Improvements in women’s own education and health also have positive impacts on these and other outcomes for their children. Better nutritional status of mothers has been associated with better child health and survival. And women’s education has been positively linked to a range of health benefits for children—from higher immunization rates to better nutrition to lower child mortality. Mothers’ (and fathers’) schooling has been positively linked to children’s educational attainment across a broad set of countries; in Pakistan, children whose mothers have even a single year of education spend one extra hour studying at home every day and report higher test scores. Women’s lack of agency—as seen in domestic violence—has consequences for their children’s cognitive behaviors and health as adults. Medical research from developed countries has established a link between exposure to domestic violence as a child and health problems as an adult—men and women who experienced violence in the home as children are two to three times more likely to suffer from cancer, a stroke, or cardiovascular problems, and five to ten times more likely to use alcohol or illegal drugs than those who did not. Numerous studies also document how experiencing violence between parents as a child is a risk factor for women experiencing violence from their own partners as adults, and for men perpetrating violence against their partners.
Increasing women’s individual and collective agency leads to better outcomes, institutions, and policy choices

Agency is about one’s ability to make choices—and to transform them into desired actions and outcomes. Across all countries and cultures, there are differences between men’s and women’s ability to make these choices, usually to women’s disadvantage. These gendered differences matter for women’s well-being but also for a whole set of outcomes for their families and for society in general. Women’s agency influences their ability to build their human capital and take up economic opportunities. In Bangladesh, women with greater control over health care and household purchases have higher nutritional status. Women’s agency also matters for the welfare of their children. In Mexico, the daughters (but not the sons) of women with more control over household decisions work fewer hours on household tasks.

Women’s collective agency can be transformative for society. It can shape the institutions, markets, and social norms that limit their individual agency and opportunities. Empowering women as political and social actors can change policy choices and make institutions more representative of a range of voices. Female suffrage in the United States led policy makers to turn their attention to child and maternal health and helped lower infant mortality by 8 to 15 percent. In India, giving power to women at the local level (through political quotas) led to increases in the provision of public goods (both female-preferred ones such as water and sanitation and male-preferred goods such as irrigation and schools) and reduced corruption. Bribes paid by men and women in villages with a female leader were 2.7 to 3.2 percentage points less than in villages with a male leader. In India and Nepal, giving women a bigger say in managing forests significantly improved conservation outcomes. Women’s greater public voice not only benefits women and children but can also benefit men. In many rich countries, greater female participation in economic activity has combined with their increased representation in political leadership to reshape social views on balancing work and family life in general and to pass more family-friendly labor legislation.

Conversely, when women and men do not have equal chances to be socially and politically active and to influence laws, politics, and policy making, institutions and policies are more likely to systematically favor the interests of those with more influence. Institutional constraints and market failures that feed gender inequalities are less likely to be addressed and corrected, leading to their persistence. As highlighted in the World Development Report 2006: Equity and Development, an “inequality trap” may thus emerge, preventing generations of women from getting educated and taking up economic opportunities on a par with men, reducing their ability to make informed choices and to realize their potential as individuals.

**WHAT DOES THIS REPORT DO?**

This Report focuses on the economics of gender equality and development. It uses economic theory to understand what drives differences in key aspects of welfare between men and women—education and health, access to economic opportunities and productive resources, and the ability to make effective choices and take action. And it uses the same economic lens to explore what policy interventions and broader societal action can be taken to reduce these gender differences and improve development outcomes generally. The Report does not limit itself to economic outcomes—indeed, it devotes roughly equal attention to human endowments, economic opportunities, and women’s agency, signaling the importance of all three interrelated aspects in human welfare. Nor does it ignore the central role of social and political institutions, whether formal or informal, in determining gender outcomes. But in its framing of the issues and in the evidence it brings to the case for gender equality, it draws heavily on the economic literature on gender.

We adopt this approach for four reasons. First, it provides valuable insights into how key gender outcomes emerge and evolve as the development process unfolds, as well as how the role and effectiveness of policy influence these outcomes. Second, it builds on a tradition of World Bank work on the economics of gender (most notably, the Engendering Development report) and on the institution’s strongest areas of expertise and specialization. Third, there are significant data and knowledge gaps that we can help fill in this area. Fourth, while the Report often arrives at diagnoses similar to those of other approaches, it provides different insights into the policy levers that can be used in support of gender equality.
The Report focuses largely on inequalities affecting women, dwelling on ones likely to be reproduced and passed on to the next generation. But it also focuses on inequalities affecting men, while recognizing that most of these male inequalities affect fewer realms of welfare.

We adopt an empirical approach, preferring rigorous and evidence-based analysis and highlighting causality where feasible. For this, we draw on a large and growing body of quantitative gender research, complemented by new analysis, particularly on time use, domestic violence, mortality risks, and inputs into agriculture and entrepreneurship. We also draw on new qualitative field research with more than 4,000 men and women in 98 communities from 19 developing countries, exploring how gender affects their everyday lives and their aspirations, education, job choices, decision making, and other aspects of well-being (box 3).25

A global report like this one cannot provide in-depth analysis of specific country circumstances. Nor can it cover all relevant dimensions of gender equality. Instead, it proposes a conceptual framework to explain gender inequality and recommend public action, which can be adapted as necessary to specific countries, issues, and sectors. It then illustrates the use of this framework by focusing on aspects of gender equality where there has been most progress worldwide (education, fertility, life expectancy, labor force participation, and the extension of legal rights) and where there has been little or very slow change (excess female mortality, segregation in economic activity, gaps in earnings, responsibility for house and care work, asset ownership, and women’s agency in private and public spheres).

To inform this Report the World Bank conducted new field research in 19 countries in all regions to gain a first-hand look at how men and women experience gender in their everyday lives.

Women and men from all age groups, incomes, and locations see education, the ownership of assets, access to economic opportunities, and opportunities to earn an income as the keys to improving their well-being and that of their families. In 500 focus groups, researchers identified women’s and men’s roles and responsibilities in private and public spheres—with women’s tasks being largely associated with family care and home production, and men’s with income generation and decision making. But differences across generations clearly show that these roles are being redefined in a world that offers new opportunities and demands for both men and women.

The findings also show that old problems persist in new settings even as new challenges are emerging. Many groups face pervasive disadvantages—for them, change remains an aspiration for future generations but not a reality in their everyday lives.

Drawing on past and recent work on gender and development within the World Bank and elsewhere, the Report posits that gender outcomes can be understood through the responses of households to the functioning and structure of markets and institutions, both formal and informal. Families decide how many children to have and when, how much to spend on education and health for daughters and sons, how to allocate different tasks (inside and outside the household), and other matters that influence gender outcomes.

---

**Box 3 How women and men define gender in the 21st century**

To inform this Report the World Bank conducted new field research in 19 countries in all regions to gain a first-hand look at how men and women experience gender in their everyday lives.

Women and men from all age groups, incomes, and locations see education, the ownership of assets, access to economic opportunities, and opportunities to earn an income as the keys to improving their well-being and that of their families. In 500 focus groups, researchers identified women’s and men’s roles and responsibilities in private and public spheres—with women’s tasks being largely associated with family care and home production, and men’s with income generation and decision making. But differences across generations clearly show that these roles are being redefined in a world that offers new opportunities and demands for both men and women.

The findings also show that old problems persist in new settings even as new challenges are emerging. Many groups face pervasive disadvantages—for them, change remains an aspiration for future generations but not a reality in their everyday lives.


Note: The exercise was conducted with men and women of different age groups in 98 communities (about 4,000 individuals) in Latin America (Dominican Republic and Peru), Europe and Central Asia (Moldova, Poland, and Serbia), Africa (Burkina Faso, Libya, Sudan, South Africa, and Tanzania), South Asia (Afghanistan, Bhutan, and India), the Middle East (West Bank and Gaza and the Republic of Yemen), East Asia (Indonesia and Vietnam), and the Pacific Islands (Fiji and Papua New Guinea).

---

“I believe that a woman must be educated and must work in order to prove herself in society and to be a better mother.”

Young woman in Rafah city, West Bank and Gaza

Women should work. Why should I stay at home if I can work outside? I should also earn income and my people and myself should enjoy the money I can make. Those days where our mothers were to ask for money from our fathers, even for simple things like underwear are gone: we need our own money and this means that we should work.”

Young woman in Bukoba municipality, Tanzania

---
Voice and bargaining power of household members are defined by a range of factors, including their ownership of and control over resources, their ability to leave the household (exit options), and social norms. In this way, household decision making, markets, formal institutions, and informal institutions combine and interact to determine gender-related outcomes (figure 1).

The benefits of economic development (the combination of higher incomes and better service delivery institutions) on gender outcomes can be seen clearly through this framework as emerging from the workings of households, markets, and institutions and their interactions. These impacts are illustrated in figure 1 by the “growth” arrow that turns the gears in the direction of greater gender equality. The impact of more gender equality on growth is in turn captured by the “gender equality” arrow that flows back into higher growth.

Where has there been the most progress in gender equality?

For women and girls in developing countries, much has changed for the better in the past quarter century. Take female life expectancy at birth. It increased dramatically in developing countries (by 20 to 25 years in most regions in the past 50 years) to reach 71 years globally in 2007 (compared with 67 for men), and women now outlive men in every region of the world. The changes were much faster than when today’s rich countries were poorer. It took more than 100 years for the number of children born to a woman in the United States to decline from 6 to 3; the same decline took just over 35 years in India and less than 20 in Iran (figure 2). The same patterns can be seen in primary education. It took the United States 40 years (from 1870 until 1910) to increase enrollments among girls aged 6 to 12 years from 57 percent to 88 percent; Morocco achieved a similar increase for this age group in just over a decade (from 58 percent in 1997 to 88 percent in 2008).

Girls’ education

Progress in closing gender gaps in education has been steady and sustained at all levels—primary, secondary, and tertiary. In many countries, and especially for higher education, these gaps are
now reversing, with boys and young men at a relative disadvantage. Two-thirds of all countries have reached gender parity in primary education enrollments, while in over one-third, girls significantly outnumber boys in secondary education (figure 3). Even in regions with the largest remaining gender gaps—South Asia and Sub-Saharan Africa (particularly West Africa)—there have been considerable gains. And in a striking reversal of historical patterns, more women than men now attend universities, with women’s tertiary enrollment across the globe having risen more than sevenfold since 1970 (fourfold for men). Yet while boy disadvantage is slowly emerging in some places, girl disadvantage where it exists tends to emerge earlier in life and is deeper.

**Women’s market work**

Women’s labor force participation has grown in the past 30 years as expanding economic opportunities have drawn many female workers
into the market. Between 1980 and 2008, the gender gap in participation narrowed from 32 percentage points to 26 percentage points. By 2008, women represented more than 40 percent of the global labor force. Large increases in participation in countries that started with very low rates (mainly in Latin America and the Caribbean and to a lesser extent in the Middle East and North Africa) combined with small declines in countries that started with very high rates (mainly in Eastern Europe and Central Asia) mean that rates have converged across regions, although significant differences remain. Female labor force participation is lowest in the Middle East and Northern Africa (26 percent) and South Asia (35 percent) and highest in East Asia and the Pacific (64 percent) and Sub-Saharan Africa (61 percent).

**What explains progress?**
Where gaps have closed quickly, it has been a result of how markets and institutions have functioned and evolved, how growth has played out, and how all these factors have interacted through household decisions. For education, consider each in turn. Higher incomes allow families that had previously only sent their sons to school to now send their daughters as well. As countries get richer, their economic structures change so that activities in which men no longer have an advantage become more prominent. This shift opens new opportunities for women’s employment, and households respond to these signals by educating daughters. Richer countries can also invest in more accessible education systems by building schools and hiring teachers. When combined with better incentive and accountability systems, these inputs help deliver better and cheaper services, lowering the costs of access to households and increasing their use. Where all these factors have worked together, the gaps have closed rapidly, as in Morocco.

But even if bottlenecks appear in any one of these channels—pro-boy preferences within households or inadequacies in the provision of education or slow growth or limits on women’s employment opportunities—the other channels still have allowed progress in educating girls. Policies targeted to getting children to school, such as the conditional cash transfers used in more than 30 countries worldwide (many explicitly targeting girls, as in Bangladesh and Cambodia), have also helped. These forces are illustrated in figure 4 by the (green) gears representing households, formal institutions, and markets all moving in ways that narrow educational gender gaps (“oiled” by supportive policies).
Overview

has increased sharply over time. So, at every level of per capita income, more women are now engaged in economic activity outside the home than ever before.

There are two main reasons why gains in some domains of gender equality in many developing countries came faster than they did for today’s rich countries when they were at comparable incomes. First, the incomes of many developing countries have grown faster. Since 1950, 13 developing countries have grown at an average of 7 percent a year for more than 25 years or longer—a pace unprecedented before the latter half of the 20th century. Second, the incomes of many developing countries have grown faster. Since 1950, 13 developing countries have grown at an average of 7 percent a year for more than 25 years or longer—a pace unprecedented before the latter half of the 20th century. Second, the incomes of many developing countries have grown faster. Since 1950, 13 developing countries have grown at an average of 7 percent a year for more than 25 years or longer—a pace unprecedented before the latter half of the 20th century.

The interactions between households, markets and institutions can also explain the pattern and pace of female labor force participation. A woman’s decision to work outside the home responds both to changes in her own wages and to changes in her household income. As low-income countries grow richer, women participate less in market work because their household incomes also rise. Over time, their education levels also increase as formal institutions respond. Rising incomes also lead to later marriage and childbearing and lower fertility. These factors all bring women back into the labor force. In 10 Latin American countries, almost two-thirds of the increase in women’s labor force participation in the past two decades can be attributed to more education and to changes in family formation (later marriage and lower fertility). These different impacts of income growth and rising women’s wages lead to a U-shaped pattern of female labor force participation across countries (figure 5). But notably, since 1980, the female participation rate at each level of income has increased sharply over time. So, at every level of per capita income, more women are now engaged in economic activity outside the home than ever before.

There are two main reasons why gains in some domains of gender equality in many developing countries came faster than they did for today’s rich countries when they were at comparable incomes. First, the incomes of many developing countries have grown faster. Since 1950, 13 developing countries have grown at an average of 7 percent a year for more than 25 years or longer—a pace unprecedented before the latter half of the 20th century. Second, the various domains of gender outcomes are interrelated. So, improvements in one have spurred advances in others. The decline in fertility that has come with higher incomes has helped lower the number of deaths associated with maternal mortality. And bearing fewer children has given women more time to invest in acquiring human capital and to participate in the economy. Forward-looking parents have responded to the
expanded employment opportunities by increasing their educational investments in their daughters. These better educated girls are more likely to work when they become older, have fewer children, and exercise more voice in their households—feeding the cycle of change. So, the progress in fertility, the gains in education, the gains in women’s agency, and the shifts of women to market work are not only related but also mutually reinforcing. Public policies have themselves played a role, because the big push for universal education of the past decade has helped get all children to school.

The main lesson: when market signals, formal institutions, and income growth all come together to support investments in women, gender equality can and does improve very quickly. And these improvements can occur even when informal institutions, such as social norms about what is “appropriate” for girls and boys or women and men, may themselves take time to adapt. This is not to say that social norms have not been important in determining these outcomes. The differences across countries and among regions within countries both in closing gender gaps in educational attainment and levels of women’s labor force participation highlight their influence. But the fast pace of change in education and even in labor force participation almost everywhere shows how these norms adapt quite quickly as the economic returns from educating girls and from women working become evident. Consider the notable advances in gender equality in two very different countries: Bangladesh and Colombia.

- In the four decades since Bangladesh gained independence, the average number of children a woman will have during her lifetime fell from almost 7 to just over 2. School enrollment among girls rose from a third in 1991 to 56 percent in 2005. And just in the latter part of the 1990s, labor force participation for young women more than doubled.

- In Colombia, the average number of children a woman will bear dropped from 3.2 to 2.4 between the mid-1980s and 2005. Women also reversed the education gap and now have higher completion rates than men for primary, secondary, and even tertiary education. And the country has the steepest increase in women’s labor force participation in the region, giving it one of the highest participation rates in Latin America. Women there are well represented in managerial positions and in finance—the glass ceilings notoriously hard to break through even in many rich countries.

The problem of severely disadvantaged populations
The combined forces of markets, service delivery institutions, and income growth that have contributed to closing gender gaps in education, fertility, and labor force participation for many women have not worked for everyone. For poor women and for women in very poor places, sizable gender gaps remain. And these gaps are even worse where poverty combines with other factors of exclusion—such as ethnicity, caste, remoteness, race, disability, or sexual orientation. Even in education, where gaps have narrowed in most countries, girls’ enrollment in primary and secondary school has improved little in many Sub-Saharan countries and some parts of South Asia. School enrollments for girls in Mali are comparable to those in the United States in 1810, and the situation in Ethiopia and Pakistan is not much better (figure 6). And in many countries, gender disparities remain large only for those who are poor. In both India and Pakistan, while boys and girls from the top income quantile (fifth) participate in school at similar rates, there is a
gender gap of almost five years in the bottom income quantile (figure 7).

Beyond the poor, gender gaps remain particularly large for groups for whom ethnicity, geographical distance, and other factors (such as disability or sexual orientation) compound gender inequality. Almost two-thirds of out-of-school girls globally belong to ethnic minority groups in their own countries.29 The illiteracy rate among indigenous women in Guatemala stands at 60 percent, 20 points above indigenous men and twice the rate of nonindigenous women.30

For these severely disadvantaged groups—which can be pockets of disadvantage or entire swaths of countries or regions—none of the forces that favor educating girls and young women are working. So, the growth in aggregate income may not be broad-based enough to benefit poor households. Market signals are muted because economic opportunities for women do not expand much or because other barriers—such as exclusion caused by ethnicity, race, or caste—get in the way of accessing those opportunities. And service delivery is often riddled with problems because poverty, distance, and discrimination mean that these groups do not see an expansion of schools and teachers. This does not mean that the channels that have favored girls’ education elsewhere will not work for these groups. It means that efforts need to be redoubled to ensure that the essential building blocks for progress (broad-based income growth, expanding employment opportunities for women, and effective service delivery) are in place. And these efforts may need to be combined with complementary interventions that address specific disadvantages that compound gender inequality (chapter 7).

WHERE HAVE GENDER INEQUALITIES PERSISTED AND WHY?

By contrast to areas that have seen good progress, change has come slowly or not at all for many women and girls in many other dimensions of gender equality. Health disadvantages that show up in the excess relative mortality of girls and women fall into this category. So do other persistent gender disparities, including segregation in economic activity, gender gaps in earnings, male-female differences in responsibility for house and care work, gaps in asset ownership, and constraints to women’s agency in both the private and public spheres. Progress in these domains is difficult to see, despite greater prosperity in many parts of the world. Indeed, many of these gender disparities remain salient even among the richest countries.

Gender disparities persist in these “sticky” domains for three main reasons. First, there may only be a single institutional or policy “fix,” which can be difficult and easily blocked. We illustrate this problem with excess female mortality. Second, disparities persist when multiple reinforcing constraints combine to block progress. We use disparities in the economic sphere (the persistence of gender earnings gaps and gender segregation in employment) and in agency (differences in societal voice and household decision making) to illustrate this problem. Third, gender differences are particularly persistent when rooted in deeply entrenched gender roles and social norms—such as those
about who is responsible for care and house- work in the home, and what is “acceptable” for women and men to study, do, and aspire to. And these gaps tend to be reproduced across generations. Consider each in turn.

**Higher mortality of girls and women**

The rate at which girls and women die relative to men is higher in low- and middle-income countries than in high-income countries. To quantify this excess female mortality (“missing” girls and women) and identify the ages at which it occurs, this Report estimated the number of excess female deaths at every age and for every country in 1990, 2000, and 2008.31 Excess female deaths in a given year represent women who would not have died in the previous year if they had lived in a high-income country, after accounting for the overall health environment of the country they live in. Globally, excess female mortality after birth and “missing” girls at birth account every year for an estimated 3.9 million women below the age of 60. About two-fifths of them are never born, one-fifth goes missing in infancy and childhood, and the remaining two-fifths do so between the ages of 15 and 59 (table 1).

Growth does not make the problem disappear. Between 1990 and 2008, the number of missing girls at birth and excess female mortality after birth did not change much; declines in infancy and childhood were offset by dramatic increases in Sub-Saharan Africa in the reproductive ages. Part of the increase is because populations increased. But, unlike Asia, where the population-adjusted missing women fell in every country (dramatically in Bangladesh, Indonesia, and Vietnam), most Sub-Saharan countries saw little change in the new millennium. And in the countries hardest hit by the HIV/AIDS epidemic, things got much worse.

The Report’s analysis helps explain these patterns. Depending on the period in the life cycle, girls and women are missing for different reasons. Missing girls at birth reflect
overt discrimination in the household, resulting from the combination of strong preferences for sons combined with declining fertility and the spread of technologies that allow parents to know the sex before birth.  

This is a particular issue in China and North India (although now spreading to other parts of India), but it is also visible in parts of the Caucasus and the Western Balkans.

Missing girls during infancy and early childhood cannot be explained by a preference for sons alone, although discrimination against girls may contribute to it. It is a result not so much of discrimination as of poor institutions that force households to choose among many bad options, particularly regarding water and sanitation. Markets and households cannot compensate for these poor services.

Missing women in the reproductive ages reflect two main factors. First, stubbornly high rates of maternal mortality persist, especially in much of Sub-Saharan Africa and some parts of South Asia. High maternal mortality is the main contributor to excess female mortality in the reproductive years. In Afghanistan, Chad, Guinea-Bissau, Liberia, Mali, Niger, Sierra Leone, and Somalia, at least 1 of every 25 women will die from complications of childbirth or pregnancy. And a much larger fraction will suffer long-term health consequences from giving birth.

Progress in reducing maternal mortality has not been commensurate with income growth. In India, despite stellar economic growth in recent years, maternal mortality is almost six times the rate in Sri Lanka. In the past two decades, only 90 countries experienced a decline of 40 percent or more in the maternal mortality ratio, while 23 countries showed an increase. The main problem is, again, that households are being asked to make many decisions in the face of bad options—a result of multiple service delivery failures. In many parts of the world, this situation is reinforced by social norms that influence household behavior and make it difficult
for women to get maternal health care quickly enough even where it is available. And high fertility, partly reflecting low incomes, compounds the problem in parts of Sub-Saharan Africa.

Second, the impacts of the HIV/AIDS pandemic on the mortality of women in many Eastern and Southern African countries have been dramatic. The reason for the greater prevalence of HIV/AIDS among women relative to men is their greater susceptibility and the greater likelihood that their sexual partners are older and thus more likely than younger men to have HIV. In addition, countries that have had a low-lying civil conflict (such as Democratic Republic of Congo) have also seen an increase in the number of “missing” women. This is in contrast to other countries that have had outright wars—like Eritrea, where men who went “missing” in the years of war increased.

An examination of the historical experience of northern and western European countries and the United States reveals that similar patterns of excess female mortality in infancy and the reproductive years existed there but disappeared between 1900 and 1950. These reductions occurred primarily because of improvements in the quality of institutions—in the provision of clean water, sanitation, and maternal health care. Because there is only a single point of entry—through better institutions—for addressing female mortality, solving the problem is hard—much harder than getting girls to school. But for any basic notions of human justice, the global development community must make addressing this problem a priority.

**Gender segregation in economic activity and earnings gaps**

Although women have entered the labor force in large numbers across much of the developing world in the past quarter century, this increased participation has not translated into equal employment opportunities or equal earnings for men and women. Women and men tend to work in very different parts of the “economic space,” 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. They are also more likely to be in wage or unpaid family employment or work in the informal wage sector. In agriculture, especially in Africa, women operate smaller plots of land and farm less remunerative crops. As entrepreneurs, they tend to manage smaller firms and concentrate in less-profitable sectors. And in formal employment, they concentrate in “female” occupations and sectors (figure 8). These patterns of gender segregation in economic activity change with economic development but do not disappear.

As a result of these differences in where women and men work, gender gaps in earnings and productivity persist across all forms of economic activity—in agriculture, in wage employment, and in entrepreneurship (map 1). In almost all countries, women in manufacturing earn less than men. In agriculture, farms operated by women on average have lower yields than those operated by men, even for men and women in the same households and for men and women cultivating the same crops. Female entrepreneurs are also less productive than male entrepreneurs. In urban areas in Eastern Europe and Central Asia, Latin America, and Sub-Saharan Africa, the value added per worker is lower in firms managed by women than in those managed by men. For firms operating in rural Bangladesh, Ethiopia, Indonesia, and Sri

---

**Figure 8** Women and men work in different sectors

<table>
<thead>
<tr>
<th>Sector</th>
<th>Female (%)</th>
<th>Male (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communication Services</td>
<td>31</td>
<td>16</td>
</tr>
<tr>
<td>Retail, Hotels, and Restaurants</td>
<td>21</td>
<td>17</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Finance and Business</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Electricity, Gas and Steam, and Water</td>
<td>0.5</td>
<td>1</td>
</tr>
<tr>
<td>Mining</td>
<td>0.5</td>
<td>2</td>
</tr>
<tr>
<td>Transport and Telecommunications</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Agriculture, Hunting, etc.</td>
<td>27</td>
<td>29</td>
</tr>
<tr>
<td>Construction</td>
<td>1</td>
<td>11</td>
</tr>
<tr>
<td>All Sectors / All Occupations</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: WDR 2012 team estimates based on International Labour Organization 2010 (77 countries).

Note: Totals do not necessarily add due to rounding.
disproportionate responsibility for housework and care, while men are responsible mostly for market work (figure 10). When all activities are added up, women typically work more hours than men, with consequences for their leisure and well-being. And everywhere they devote more time each day to care and housework than their male partners: differences range from one to three hours more for housework, two to ten times the time for care (of children, elderly, and the sick), and one to four hours less for market activities. Even as women take up a bigger share of market work, they remain largely responsible for care and housework. And these patterns are only accentuated after marriage and childbearing.

MAP 1 Earnings gaps between women and men (female earnings relative to $1 of male earnings)

Sources: Data for Benin come from Kinkingninghoum-Médagbé and others 2010; for Malawi from Gilbert, Sakala, and Benson 2002; for Nigeria from Oladeebo and Fajuyigbe 2007; for Bangladesh, Ethiopia, and Sri Lanka from Costa and Rijkers 2011; and for Egypt, Georgia, Germany, Iceland, India, and Mexico from LABORSTA, ILO.

Lanka, the differences in profitability are significant between female-owned and male-owned businesses.37

So, what explains this persistent gender segregation in economic activity and the resulting gaps in earnings? The Report argues that gender differences in time use, in access to assets and credit, and in treatment by markets and formal institutions (including the legal and regulatory framework) all play a role in constraining women's opportunities. These constraints are shown in figure 9 as wedges blocking progress toward greater gender equality. Income growth has some influence in shifting these patterns but does not eliminate them. The mutually reinforcing interactions between these different factors make the problem particularly difficult to break. Consider each in turn.

The differing amounts of time that men and women allocate to care and related household work are one factor driving segregation and the consequent earnings gaps. In most countries, irrespective of income, women bear a disproportionate responsibility for housework and care, while men are responsible mostly for market work (figure 10). When all activities are added up, women typically work more hours than men, with consequences for their leisure and well-being. And everywhere they devote more time each day to care and housework than their male partners: differences range from one to three hours more for housework, two to ten times the time for care (of children, elderly, and the sick), and one to four hours less for market activities. Even as women take up a bigger share of market work, they remain largely responsible for care and housework. And these patterns are only accentuated after marriage and childbearing.

A second factor driving segregation in employment and earnings gaps is differences in human and physical endowments (including access to assets and credit). Despite increases in women's education, there are still differences in human capital between women and men. These include a gap in years of schooling among older
cohorts as well as differences in what women and men choose to study in younger cohorts—differences that affect employment segregation, especially in countries where most young people go to college. In agriculture and entrepreneurship, large and significant gender disparities in access to inputs (including land and credit) and in asset ownership are at the root of the gender productivity gap. Indeed, yield differences for female and male farmers disappear altogether when access to productive inputs is taken into account (figure 11). Differences in access to inputs may be further compounded by differences in the availability of “market time,” as noted above, which can make the same investment less productive for women than for men. Jointly, these constraints mean that women entrepreneurs and farmers are often restricted to businesses and activities that are less profitable and less likely to expand.

How big are gender differences in access to assets (especially land), credit, and other inputs? A variety of data sources suggest they are large. Data for 16 countries in five developing regions indicate female-headed households are less likely to own and less likely to farm land. More generally, where evidence is available for all farmers, women seldom own the land they farm. For example, in Brazil, women own as little as 11 percent of land. And their landholdings are systematically smaller than those owned by men. In Kenya, women account for 5 percent of registered landholders nationally. And in Ghana, the mean value of men’s landholdings is three times that of women’s landholdings. Similarly large gaps are observed in use of fertilizers and improved seed varieties in agriculture, and in access to and use of credit among entrepreneurs.

Third, market failures and institutional constraints also play a role. Labor markets often do not work well for women, especially if their presence is limited in some sectors or occupations. When few women are employed, employers may hold discriminatory beliefs about women’s productivity or suitability as workers—these beliefs...
measures, prevent women from entering some sectors or occupations. In sum, whether women are farmers, entrepreneurs, or workers, many are caught in a productivity trap: working hard on an uneven playing field with unequal access to productive inputs. This trap imposes significant costs on women’s welfare and economic opportunities can persist if there are no mechanisms in place to correct them. Access to information about jobs, and support for promotions and advancement, often occur in gendered networks, hurting women trying to enter a male-dominated field (or equally hurting men trying to enter a female-dominated one, such as nursing). And sometimes, legal barriers, framed as protective measures, prevent women from entering some sectors or occupations.

In sum, whether women are farmers, entrepreneurs, or workers, many are caught in a productivity trap: working hard on an uneven playing field with unequal access to productive inputs. This trap imposes significant costs on women's welfare and economic opportunities.

![Figure 10](image_url)
of married women in India are not involved in spending decisions, even about their own incomes. Even in an upper-middle-income country like Turkey, more than a quarter of married women in the lowest income quantile lack control over their earned income. Women’s ability to own, control, and dispose of property still differs from that of men—sometimes legally, often in practice. And again, these patterns change only slowly as countries grow richer.

A clear manifestation of the lack of agency is domestic violence. Violence is the opposite of freedom—an extreme form of coercion that by definition negates agency. Women are at far greater risk of violence by an intimate partner or someone they know than from violence by other people. And women are more likely than men to be killed, seriously injured, or victims of sexual violence by intimate partners. The prevalence of domestic violence varies greatly across countries, with no clear relationship to incomes; while incidence tends to rise with socioeconomic deprivation, violence knows no boundaries. In some middle-income nations, such as Brazil (Sao Paolo and Pernambuco region) and Serbia (Belgrade), women report that the incidence of physical violence by intimate partners is as high as 25 percent. In Peru (Cusco), almost 50 percent of women are victims of severe physical violence during their lifetime, and in Ethiopia (Butajira), 54 percent of women reported being subject to physical or sexual abuse by an intimate partner in the past 12 months.

Multiple factors are at work behind these large gaps in women’s voice. In society, low representation can be self-perpetuating, with women unable to convey their ability to lead. So, in politics, voters will not be able to judge accurately the capacity of a woman leader. And women’s entry may be limited by societal beliefs that being engaged in politics is a masculine activity or that women are less effective leaders than men—beliefs that are hard to break until a critical mass of women rises to political leadership. Different responsibilities for care work also mean that women lack the flexibility or the time to invest as heavily as men in participating in political institutions. The lack of networks for women also makes it more difficult for them to ascend to positions of authority in political parties or labor unions.

In the household, two important determinants of a woman’s voice are her income and of married women in India are not involved in spending decisions, even about their own incomes. Even in an upper-middle-income country like Turkey, more than a quarter of married women in the lowest income quantile lack control over their earned income. Women’s ability to own, control, and dispose of property still differs from that of men—sometimes legally, often in practice. And again, these patterns change only slowly as countries grow richer.

A clear manifestation of the lack of agency is domestic violence. Violence is the opposite of freedom—an extreme form of coercion that by definition negates agency. Women are at far greater risk of violence by an intimate partner or someone they know than from violence by other people. And women are more likely than men to be killed, seriously injured, or victims of sexual violence by intimate partners. The prevalence of domestic violence varies greatly across countries, with no clear relationship to incomes; while incidence tends to rise with socioeconomic deprivation, violence knows no boundaries. In some middle-income nations, such as Brazil (Sao Paolo and Pernambuco region) and Serbia (Belgrade), women report that the incidence of physical violence by intimate partners is as high as 25 percent. In Peru (Cusco), almost 50 percent of women are victims of severe physical violence during their lifetime, and in Ethiopia (Butajira), 54 percent of women reported being subject to physical or sexual abuse by an intimate partner in the past 12 months.

Multiple factors are at work behind these large gaps in women’s voice. In society, low representation can be self-perpetuating, with women unable to convey their ability to lead. So, in politics, voters will not be able to judge accurately the capacity of a woman leader. And women’s entry may be limited by societal beliefs that being engaged in politics is a masculine activity or that women are less effective leaders than men—beliefs that are hard to break until a critical mass of women rises to political leadership. Different responsibilities for care work also mean that women lack the flexibility or the time to invest as heavily as men in participating in political institutions. The lack of networks for women also makes it more difficult for them to ascend to positions of authority in political parties or labor unions.

In the household, two important determinants of a woman’s voice are her income and
her control over household assets. Economic growth can improve the material conditions for exercising agency, with women generally having more voice in wealthier households. But higher household incomes alone are not enough to eliminate the lower capacity of women to exercise agency. What matters is a woman’s own income and assets as well as her ability to leave the household, all of which increase her bargaining power and ability to influence household choices. In India, owning property substantially enhances women’s voice in the household on various matters and reduces her risk of domestic violence.45 Similarly, as women’s shares in household earnings increase in Colombia and South Africa, so does their control over key household decisions. There is also evidence of a relationship between women’s assets, earnings, and shares of household income, and the incidence of domestic violence.46

But if women’s earnings are limited by malfunctioning markets or other gender-differentiated barriers to economic opportunities and asset ownership, women’s voice in the household will remain muted. Reinforcing these market and legal influences are social norms dictating that men, not women, make the major decisions in households.

**Reproducing gender inequality across generations**

Perhaps the “stickiest” aspect of gender outcomes is the way patterns of gender inequality are reproduced over time. Part of this persistence is rooted in slow-moving social norms and how they affect what happens in the household. Women and men internalize social norms and expectations in ways that affect not only their own aspirations, behaviors, and preferences but also those of their children. The Young Lives study looked at educational aspirations and noncognitive skills of boys and girls at ages 8, 12, and 15 for 12,000 children in Ethiopia, Andhra Pradesh in India, Peru, and Vietnam.47 Parental aspirations for the education of their children were biased toward boys in Ethiopia and India by the age of 12 and toward girls in Peru and Vietnam. By the age of 15, these biases had been transmitted to children, with clearly higher educational aspirations among boys in Ethiopia and India, and among girls in Vietnam. And by age 15, measures of agency or efficacy showed a strong pro-male bias in India and Ethiopia but not in Peru and Vietnam.

A growing body of research also suggests that attitudes about women in the family and the workplace are transmitted across generations. When women do not work outside the home, their daughters are also less likely to do so as adults, and their sons are less likely to marry women who work outside the home.48 Young men and young women also tend to study in very different fields—with women favoring education and the humanities, while men favor engineering, agriculture, and sciences—in ways that are unrelated to abilities (chapter 3) yet repeat themselves over generations and do not go away as incomes rise. Evidence also suggests that domestic violence witnessed as a child is repeated in adulthood.49 Women in Haiti who had witnessed domestic violence were more likely to report being the victims of physical or sexual violence.50 The pattern is similar in Cambodia and Mexico. And women in South Africa who reported witnessing violence between their parents were significantly more likely to report perpetrating physical violence themselves.52

Norms may be learned in the household, but they are often reinforced by market signals and institutions, which are gender biased in many aspects. For example, gender differences in the responsibility for house and care work, as just discussed, are rooted in gender roles but strengthened by discrimination in labor markets and by a lack of child-care services. At the root of gendered patterns of what men and women study is a combination of factors that feed into household decisions (norms about what is appropriate for girls and boys), institutions (gendered education systems), and markets (gendered networks and occupational segregation). For domestic violence, empirical work finds significant explanatory power at the individual, household, and community levels, reinforced by social perceptions and institutional failures (including a lack of protective laws and services or their poor enforcement and delivery).53

**What can we learn from the persistence of all these gender gaps?**

Markets and institutions (formal and informal) can work against greater gender equality—ways that are often mutually reinforcing. Sometimes service delivery institutions fail, as for young girls and women during childbirth.
Other times markets do not work well, with results that are worse for women, as illustrated by evidence of discrimination in both labor and credit markets. Often reinforcing these market failures, however, are formal institutions that treat women and men differently. Laws and regulations can constrain women’s agency and opportunities more than those of men, as when women and men have different ownership rights, or when restrictions are placed on hours and sectors of work for women but not for men. Where credit and labor markets already discriminate, such unequal laws and regulations can accentuate the problem. Unequal treatment may also manifest itself more indirectly through biased service delivery, as is the case for agriculture extension services. Here, institutional bias and market structure (with women underrepresented in nonfood crops that are often the target of extension services) reinforce and even deepen inequalities.

All institutions (formal and informal) have considerable inertia. They tend to reflect the interests of those who wield more power and influence, and they are difficult to change without some form of collective agency or voice. Social norms can be especially slow to change: norms that may have served a purpose at one point in time, but are no longer useful, may endure simply because of custom or because a social penalty is associated with being the first to break the norm, or because the norm benefits a dominant group in society (in this case, men). The norm’s persistence can perpetuate gender inequalities long after its original rationale has disappeared.

In sum, gender-differentiated market failures, institutional constraints, and persistent social norms often combine to reinforce gender inequalities and make improving gender equality much more complex. When there are multiple constraints, they all need to be addressed.

**WHAT IS TO BE DONE?**

Nothing is automatic about the growth and development process that delivers greater gender equality on all fronts. Part of the reason is that higher incomes and better delivery of services by the state help reduce gender gaps only in some domains. And even in these domains, the improvements do not reach all women. In other domains of gender equality, such as occupational segregation and many manifestations of women’s agency, income growth and better service delivery are far less effective in unlocking the often multiple and reinforcing constraints that underlie persistent gender gaps.

The new forces of globalization can reduce many of these gaps. First, trade openness and the diffusion of new information and communication technologies have translated into more jobs and stronger connections to markets for women, increasing their access to economic opportunities and contributing to their economic empowerment. Second, urbanization and greater access to information have allowed many in developing countries to learn about life and mores in other parts of the world, including the role of women, possibly affecting attitudes and behaviors. Third, the incentives for public action for gender equality are stronger than ever because the rising global consensus on the intrinsic importance of women’s economic, social, and political empowerment means that gender inequality hurts a country’s international standing. But this potential of globalization will not be realized without effective domestic public action to close remaining gender gaps in endowments, agency, and access to economic opportunities.

So, what should governments in developing countries do to foster greater gender equality? What areas of gender inequality should they focus on? Should they start with interventions in education and health, or should they focus on access to economic opportunities or agency? What combination of policies should they implement, and in what sequence? At first blush, these questions can appear overwhelming because of the multiplicity of priority areas and the number of available policy instruments. This Report shows how better analysis can help reduce the complexity of policy choice and design in several ways.

The starting point is to determine which aspects of gender inequality should be of highest priority for policy going forward. Three criteria matter in this regard:

- First, which gender gaps are most significant for enhancing welfare and sustaining development? So, where are the likely payoffs for development from addressing gender disparities likely to be the largest?
Second, which of these gaps persist even as countries get richer? So, where do higher incomes by themselves do little to reduce disparities?

Third, for which of these priority areas has there been insufficient or misplaced attention? So, where would a reorientation of policies yield the greatest benefits?

Applying these criteria, we conclude that four areas should be of the highest priority for policy makers:

- **Reducing gender gaps in human capital endowments** (addressing excess female mortality and eliminating pockets of gender disadvantage in education where they persist)
- **Closing earnings and productivity gaps between women and men**
- **Shrinking gender differences in voice**
- **Limiting the reproduction of gender inequality over time**, whether it is through endowments, economic opportunities, or agency

Obviously, not all these priorities apply to all countries. And specific country characteristics will dictate how corrective policies will need to be customized.

Our analysis also emphasizes that, in choosing and designing policies, it is necessary to target the *determinants* of the gender gaps of concern, not the outcomes. The framework in Part 2 of the Report helps highlight these underlying causes, and shows how they emerge from the workings of markets and institutions and their interactions with each other and with households. In other words, the framework identifies what problem needs to be solved and whether interventions should target markets, formal institutions, informal institutions, or some combination of the three.

Having identified the underlying causes of the gender gap of concern, the Report draws on the experience with policy interventions across a broad range of countries to provide guidance on specific interventions that could work in different settings. It also looks at the political economy of reforms and emphasizes that policy design and implementation must be attuned to countries’ institutional, social, political, and cultural environments and to the societal actors involved.

### Policies to reduce gender gaps in human capital endowments (health and education)

Addressing gender gaps in human capital endowments—excess female mortality at specific periods of the life cycle and pockets of gender disadvantage in education—requires *fixing the institutions* that deliver public services. Providing basic services in a timely manner to expectant mothers and improving the availability of clean water and sanitation to households will go a long way to closing the gender gaps in excess mortality. Education services need to focus on improving access for the significant population groups that are currently disadvantaged by poverty, ethnicity, caste, race, or geography. Such a focus will help address the “gender inequality traps” that affect the poor and excluded in society.

These solutions can come from either the demand or the supply side, but they cannot be gender blind. On the contrary, they must factor in explicitly, both for design and implementation, the drivers of gender inequality that cause the gender gaps in health and education outcomes to persist. And they must bring into the process of policy design and implementation the voices of those that the policy is trying to reach—excluded women and girls, and the men and boys who live with them.

### Reducing excess female mortality

The main determinants of excess female mortality in different periods of the life cycle have little to do with how quickly countries grow. They result from household preferences and from failures in the ways that markets and institutions function. The entry points for policy are dictated by which of these influences is most binding in each period.

**Skewed sex ratios at birth** is a problem in a few parts of the world, including China, parts of India, and parts of the Caucasus and the Western Balkans. The underlying cause is son preference among households, which has been exacerbated in some of these places by rapid income growth. Higher incomes have increased access to ultrasound technologies that assist in sex selection at birth. So, policies need to work on two fronts.

First, *laws need to be enacted and enforced to deal with the abuse of sex selection technologies*, as has been done in China and India. But experience shows that enforcement is difficult, if not
impossible, to achieve without imposing draconian restrictions that are not feasible in most societies and that raise other ethical concerns. And the difficulty in enforcing such restrictions is exacerbated because these problems are worse among the wealthy in these societies.

A second, and more promising, approach is to enhance household perceptions of the value of daughters. Expanding economic opportunities for young women, including those in the labor market, is one way of doing this, and it can work in conjunction with the process of development to reverse son preference. Just look at the Republic of Korea, one of the few cases where excess female mortality at birth was reversed in a short period. And the process can be complemented by providing financial incentives to parents to have daughters (such as the "Apni Beti Apni Dhan" program in some Indian states) and supporting media campaigns to change societal ideas about gender equality.

In infancy and early childhood, excess mortality of girls is not rooted in households or markets—although both can worsen it. It is rooted in the failure of institutions to provide clean water, sanitation, waste disposal, and drainage. Countries with high female mortality in infancy are those where the burden of infectious diseases remains high. Today’s rich countries eliminated their excess female mortality of young girls by improving access to clean water and sanitation in the early part of the 20th century. And developing countries that have experienced large drops in excess girl mortality during the past two decades, like Bangladesh, China, and Vietnam, have done the same. So, for the “missing” girls in Sub-Saharan Africa to “reappear,” countries must invest in similar systems and provide adequate water, sanitation, and waste disposal services to their whole population and not just to the better-off. While these services will benefit all young children, young girls will benefit more due to the reduction in infectious diseases.

How exactly should countries do this? If the experience of today’s rich countries is a guide, part of the solution is to provide clean water at the point of use through piped delivery. Other solutions, like water treatment at the source, are less effective in reducing diarrhea morbidity because of the potential for recontamination. The problem is then to design an institutional framework that expands access to clean water efficiently while ensuring that services remain accessible and affordable for poor people.

The solution will depend on the setting, but a few elements are critical.

- Appropriate regulations that recognize the rationale for government intervention.
- An adequate structure of incentives for providers to make them more accountable to policy makers.
- Measures to strengthen accountability of both providers and policy makers to service users.

In urban areas, providing clean water will require an emphasis on improving the structure of contracts and, in some circumstances, greater involvement of the private sector. In Manila, such reforms yielded large impacts: water supply coverage expanded from 67 percent in 1997 to 99 percent in 2009 and brought efficiency gains through lower water losses and operating costs. In low-income settings, where financing options and the capacity of public institutions may be more limited, charging small amounts for services, relying on independent providers, and finding ways of making providers more accountable to users can help, even in smaller urban areas—this was the path followed by Cambodia. In rural areas, local governments can improve community systems, as Uganda has done by collecting an additional small tax and placing it in a fund administered by the district council to pay for major water repairs.

For sanitation in urban settings, there usually is enough demand for improvements so long as individuals and communities can capture the benefits of investing in the facilities. So, the solution is to strengthen property rights and recognize informal settlements, thus stimulating demand while ensuring that communities have access to independent providers. In rural areas and less dense urban settings, the priority for improving sanitation is to change behavior, raise awareness, and boost demand, through community peer pressure and information campaigns as in some communities in Cambodia, Indonesia, and Vietnam by appealing to people’s sense of community responsibility.

Increasing the coverage of piped water and sanitation is expensive, so significant funding—likely external—will be needed in poor countries. A recent analysis of infrastructure funding
needs for Sub-Saharan Africa concluded that additional spending on clean water and sanitation would need to be about one and a half times current levels—over $11 billion annually—to improve access significantly.57 However, as documented in chapter 3, the return to these investments taking account of mortality declines is very large.

In the reproductive years, maternal mortality remains especially high in Sub-Saharan Africa and parts of Asia. The main reason is a failure of the institutions that deliver medical care and services to expectant mothers. While norms that delay women from getting prompt medical help during childbirth and high fertility may be contributing factors in some places, solving the problem, as with providing clean water and sanitation, requires fixing the institutions that deliver these services.

This fix will require providing more resources to frontline service providers and ensuring that the entire system of maternal care works:

First, the quality of the people in delivering the chain of services needs to be upgraded. While additional health workers, especially skilled birth attendants, will be a continuing need, coverage can be increased in underserved areas by drawing in community-level providers and the private sector.

Second, those providing maternal health services have to be more responsive to expectant mothers. One way is to make service providers more accountable to them. Getting information to users—for example, on service standards, quality of services and policies to improve them—can help but needs to be combined with some way for users to act on that information. In Uganda, community-based monitoring improved both the quality and quantity of primary health care services.58 Another route to accountability is to ensure that citizens are able to hold their political representatives responsible for the failures; the politicians, in turn, need to exercise more effective control over the service providers. The power of this mechanism is evident in Peru, where improving maternal health required extending coverage, giving the right incentives to service providers, and having citizens’ voices loud enough to be heard by policy makers.59 Professional attention for deliveries rose from 58 percent of births in 2000 to 71 percent in 2004.

Third, the financial constraints that poor women face in accessing maternal health services need special attention. One way to help is to provide poor women with cash transfers conditional on their seeking maternal care. An example is India’s Janani Suraksha Yojana, where such transfers increased the uptake of assisted deliveries in the presence of a skilled attendant by around 36 percent.60

Fourth, efforts to reduce maternal mortality need to go beyond improving health systems and services and work across sectors. The successes of Malaysia and Sri Lanka in addressing maternal mortality early in their development illustrate this point (box 5). Fairly small investments in infrastructure (rural roads) and in women’s education, combined with training maternal health providers and building hospitals dramatically reduced maternal mortality.61

Fifth, it is essential that the political profile of the problem be raised. Turkey illustrates what is possible in this regard. Turkey’s maternal mortality rate in 2000 was 70 per 100,000 live births. A new government capitalized on the political

---

**Box 5 Reducing maternal mortality—What works? Look at Malaysia and Sri Lanka**

Improving the delivery of maternal care is hard, but it can be done—even at relatively low incomes, as Sri Lanka and Malaysia show. From more than 2,000 per 100,000 births in the 1930s, the maternal mortality ratio in Sri Lanka fell to about 1,000 by 1947, and then halved to less than 500 in the next three years. By 1996, it had fallen to 24. In Malaysia, it halved from 534 over the seven years from 1950 to 1957. Then, with a halving every decade or so, it came down to 19 by 1997.

To overcome the range of institutional obstacles that hampers the effective workings of health systems, Sri Lanka and Malaysia adopted integrated and phased approaches. And they did this with modest total public expenditures on health—1.8 percent of gross domestic product, on average, since the 1950s. Health programs in both countries exploited synergistic interactions of health care with basic education, water and sanitation, malaria control, and integrated rural development—including building rural roads, which helped deal with obstetric emergencies. Financial, geographic, and cultural barriers to maternal care were addressed by ensuring a front line of competent, professional midwives widely available in rural areas, providing them with a steady supply of drugs and equipment, linking them to back-up services, and improving communication and transportation. Simultaneously, facilities were strengthened to provide obstetric care and deal with complications. Better organizational management improved the supervision and accountability of providers. Area-specific mortality data were provided through monitoring systems so that empowered communities could hold political leaders accountable, and national and subnational actors were forced to recognize the unacceptability of every maternal death. Finally, both countries were strongly committed to improving the status of women: women gained voting rights before or soon after national independence, and female education received special attention.

Source: Pathmanathan and others 2003.
support that brought it to power and, in 2003, undertook a Health Transformation Program, emphasizing institutional reform, client responsiveness, and a focus on underserved areas. The budget allocated to primary health care and prevention in underserved areas rose by 58 percent, air ambulances were put in service for remote populations, the health workforce was redistributed for better coverage in poor areas, and conditional cash transfers encouraged pregnant mothers to use prebirth hostels and deliver in public hospitals. By 2009, the maternal mortality rate had fallen to 19.8.62

Providing education to severely disadvantaged populations
Even as gender gaps in educational enrollment shrink nationally, they remain for poor people and for those disadvantaged by other circumstances—remoteness, ethnicity, caste, race, or disability. To reach these groups, policy makers can build on experience and evidence from Cambodia, Colombia, Honduras, Mexico, Nicaragua, Pakistan, and Turkey. A range of options includes remedies for both supply (such as building more schools in remote areas and recruiting local teachers) and demand (such as cash transfers conditioned on girls’ school attendance). A key to designing cost-effective interventions is the availability and the cost of collecting information about local characteristics and conditions. Where relatively little is known, less locally customized policies, such as cash transfers conditioned on sending daughters to school, may be more effective in reducing gender disparities. The transfers have had positive impacts on enrollments in both middle-income and lower-income settings, especially for increasing enrollments among groups with low enrollments to start (such as pockets of severely disadvantaged populations).63 Having gained wide political acceptance because of their efficacy, such policies are being implemented in more than 30 countries.

Policies to improve women’s economic opportunities
Across the world, women and men access economic opportunities—whether in wage employment, agriculture, or in entrepreneurship—in fundamentally different ways. Women tend to occupy very different parts of the economic space from men and are disproportionately concentrated in lower productivity activities, self-employment, and the informal sector. Even in the formal wage sector, they cluster in certain occupations and industries, usually lower paying. These differences remain even as countries get richer.

Three factors drive these patterns. First, women and men have very different responsibilities for care and housework, and as a result very different patterns of time use, which impinge directly on choices of employment and economic activity. Second, women and men face differential access to productive inputs and often differential treatment by markets and institutions. Third, these mutually reinforcing constraints can generate a “female productivity trap.” Policies thus need to target these underlying factors. Because multiple factors may be at play more often than not, effective policy interventions may need to target several of them—either simultaneously or sequentially.

Releasing women’s time
Gender differences in access to economic opportunities are driven in part by differences in time use that result from deep-rooted norms for the distribution of responsibility for care and housework. Addressing these binding norms and releasing women’s time means paying more attention to three types of policies: child care and parental leave policies; improvements in infrastructure services; and policies that reduce transaction costs associated with accessing markets.

Policies such as subsidies to or public provision of child care can compensate women for the costs they incur within the home from engaging in market work. Child care can be provided either directly by the state (including local governments) or through the private sector, possibly with public subsidies and regulation. Among developing countries, child-care policies have been used in some middle-income Latin American countries. Examples include publicly provided or subsidized day care such as Estancias Infantiles in Mexico, Hogares Comunitarios in Colombia, and similar programs in Argentina and Brazil. The evidence from these countries as well as from rich countries (mainly in northern and western Europe) that have similar schemes is that they increase the number of hours worked by women as well as lead them to work more in formal employment. In lower-income countries, child-care solutions
are particularly needed for women employed in the informal sector and rural women. In India, the nongovernmental organization (NGO) Mobile Creches is experimenting with different models for providing child-care services for women employed in the rural informal sector and on public works programs. Similar efforts have been undertaken in the Indian state of Gujarat by the Self Employed Women’s Association, which has set up day-care centers for the 0–6-year-old children of its members. Other options for publicly provided day care are either to lengthen the school day (particularly at grades where attendance is only for half of a day) or to lower the age at which children enter the school system. 

*Parental leave policies* have been tried mainly in rich countries—and these typically take the form of maternity leave. While these policies have increased women’s labor force participation in these countries, their applicability in developing countries may be more limited. First, they can be used only in the formal sector, which typically represents only a fraction of the labor force in emerging and low-income economies. Second, they can actually make it less attractive for employers to hire women of child-bearing age unless the maternity leave is publicly financed. Policies that provide both paternity and maternity leave and make the former mandatory (as in Iceland, Norway, and Sweden) have the advantage of not being biased against women while also helping to shift the underlying norms about care. But this approach may be financially beyond the fiscal capacity of many developing economies.

*Improvements in infrastructure services*—especially water and electricity—can help free up women’s time spent on domestic and care work. Electrification in rural South Africa, for instance, has increased women’s labor force participation by about 9 percent; in Bangladesh, it has led to more leisure time for women. In Pakistan, putting water sources closer to the home was associated with increased time allocated to market work. Other studies show no impact on market work but noticeable impacts on leisure time, which also increase women’s welfare (chapter 7).

*Interventions can also focus on reducing the (time) transaction costs* associated with access to markets. Better and more effective transport options can reduce the time costs associated with working outside the home, making it easier to manage the multiple burdens of house, care, and market work. And information and communication technologies can help reduce both the time and mobility constraints that women face in accessing markets and participating in market work. Mobile banking programs, such as M-PESA in Kenya, are allowing women to process small financial and banking transactions more effectively and promoting savings, which is especially beneficial to small women entrepreneurs. In India, a program run by an NGO, the Foundation of Occupational Development, organized groups of women to focus on marketing, provided them with access to cell phones and the Internet, thus helping them market their products directly and increase their profit margins.64

**Closing gaps in access to assets and inputs**

Female farmers and entrepreneurs have less access to land than their male counterparts. Similarly, both the demand for and use of credit are lower among female farmers and entrepreneurs than among their male counterparts. These differences are rooted in failures of markets and institutions and in their interactions with household responses. For example, accessing credit often requires collateral, preferably land or immobile assets. Women are thus at a disadvantage because they have lower or less secure access to land and are disproportionately employed in the service sector where capitalization is lower and output is often intangible. These forces may be further reinforced by gender-based preferences in the households that can lead to unequal resource allocations (of land, for example) to male and female members.

Policies need to focus on these underlying determinants of differential access—leveling the institutional playing field by strengthening women’s ownership rights, correcting biases in service delivery institutions, and improving the functioning of credit markets.

**Strengthening women’s land and ownership rights can help female farmers and entrepreneurs.** The main constraint that needs to be addressed is the restriction on women’s ability to own and inherit assets and to control resources. Experience from India and Mexico shows that equalizing provisions of inheritance laws between women and men increases asset ownership by women. Discriminatory land laws, which lie
at the root of agricultural productivity gaps in many countries, also need to be reformed to provide, at least, for joint ownership in marriage, increasing women’s ability to use land in accessing economic opportunities. An even better way to secure married women’s land rights (especially in the case of divorce or death of a spouse) is mandatory joint land titling. In two regions in Ethiopia where land certification involved the issuance of joint titles to both spouses, women’s names appeared on more than 80 percent of all titles, four times the 20 percent in the region where the certificate was issued only in the name of the household head.

Correcting biases in service delivery institutions such as the workings of government land distribution and registration schemes and agricultural extension agencies can improve women’s access to economic opportunity in many countries. Redressing these biases requires actions on several fronts. First, service providers need to target women explicitly and additionally. For example, land redistribution programs that target the head of the household will not serve women well. Instead, governments can put in place mandatory joint titling on redistributed land that is coupled with gender sensitization policies and more female representation on local land boards. Second, women can be given some power within the service delivery organization, including in setting priorities. For agricultural extension, for example, women could be put in decision-making positions at the Ministry of Agriculture. Third, technology can be used to expand the reach of services, as was done in Kenya for agricultural extension through the use of call centers. Fourth, improved monitoring can make the problem visible. Finally, the female users of the service should be provided information on the level of service they are due. This step can be aided by building the collective element of demand—for example, supporting women’s farmer organizations.

Improving the functioning of credit markets by addressing the information problems caused by lack of experience with women borrowers can help address productivity gaps between women and men in agriculture and entrepreneurship. Microcredit schemes have been the most common way of addressing these problems, by helping women access small-scale credit and build a track record of borrower performance. Typically, these take the form of group lending schemes such as Grameen Bank in Bangladesh and FINCA in Peru. Microcredit has now evolved beyond group lending to such schemes as Banco Sol in Bolivia and Bank Rakyat Indonesia that offer larger individual loans and rely on repayment incentives rather than peer monitoring. Lack of access to formal credit can also be surmounted through financial innovation and by adapting a credit model that addresses the needs of small businesses, as Access Bank in Nigeria, DFCU in Uganda, and Sero Lease and Finance in Tanzania have done. Recognizing that women are less likely to have established credit records than men, and lower asset bases on which to draw for collateral, these large commercial banks partnered with the International Finance Corporation to develop new instruments to support and extend credit services to female-owned businesses and female entrepreneurs. Interventions included developing new products such as loans that are collateralized with equipment or based on cash flow as well as training for the staff of financial institutions and strategic support to help banks increase their number of female clients. Initial experience with these interventions shows an increase in the shares of female clients using financial services and taking out larger loans with better-than-average repayment (chapter 7).

Addressing discrimination in labor markets
In wage employment, the underrepresentation of women in certain sectors or occupations can feed discriminatory beliefs among employers (or reinforce preexisting beliefs) that women are not suitable workers or good candidates for employment. The importance of networks (often gendered) in job search and professional promotion can further reinforce women’s exclusion from certain jobs, positions, sectors, or occupations. Breaking this information problem and expanding networks can be addressed through three main types of policies: active labor market policies; affirmative action programs; and group formation and mentoring interventions.

Active labor market policies combine training, placement, and other support to enable women to enter or reenter the workforce. Although these policies are not typically motivated by the goal of narrowing gender wage gaps, evidence from Argentina, Colombia, and Peru indicates that they can increase women’s employment and earnings in the formal sector by allowing
Overview

rules, careful monitoring of impacts, and credible sanctions for noncompliance are essential.66 Where such programs have been implemented, the effect has clearly been to redistribute wage employment from men to women. And, while the economic efficiency of such policies is still debated, the most comprehensive evidence (from long experience in the United States) points to little or no adverse efficiency effects.67 This experience and that in other countries also show that any potential negative efficiency impacts can be addressed by ensuring that the affirmative action programs are temporary and are removed once women’s representation reaches the

Despite growing education levels, labor force participation rates for women in the Middle East and North Africa remain very low. In Jordan, only 17 percent of 20- to 45-year-old women work, compared with 77 percent of men. This labor force participation gap also holds among the more educated; among community college graduates it starts immediately on graduation. These low employment rates make it difficult for new graduates seeking to enter the labor market. With few women employed, young women lack role models to follow into employment as well as the network connections to help them find jobs. Employers, lacking experience with working women, may be reluctant to hire women if they believe women are less committed to staying employed.

The Jordan New Opportunities for Women (Jordan NOW) program is a pilot to rigorously evaluate the effectiveness of two policies: short-term wage subsidies, and employability skills training.

Short-term wage subsidies give firms an incentive to take a chance on hiring young female graduates and an opportunity to overcome stereotypes by directly observing young women working for them. The subsidies can also give young women more confidence to search for work and to approach employers. In the pilot, each voucher has a value equal to the minimum wage for six months.

Empowerability skills training augments the technical skills that graduates learn in community college with the practical skills to find and succeed in employment. Many employers say recent graduates lack these interpersonal skills and other basic job skills. In the pilot, students received 45 hours of instruction in team building, communications, presentations, business writing, customer service, resume writing, interviewing, and positive thinking.

There appears to be strong demand for these policies. Despite low employment rates, the majority of recent female graduates want to work: 93 percent say they plan to work after they graduate, and 91 percent say they would like to work outside the house after they are married. Of those invited to attend the training courses, 62 percent completed them, with unmarried women more likely to attend. Those who began the courses gave them positive reviews, claiming the courses had given them much more confidence to begin searching for jobs. Four months into the wage subsidy program, about a third of those using vouchers had found a job.

Early results from a midline evaluation suggest that job vouchers have significant employment effects: employment rates among graduates who received vouchers alone or vouchers plus training are between 55 to 57 percent compared with 17 to 19 percent among those who received training alone or received neither training nor vouchers. In all groups, employment effects are higher for unmarried women. Financial empowerment (measured as the proportion of women who have their own money and can decide how to use it) also increased significantly for all who received either vouchers or training or both. Follow-up surveys will determine whether these employment effects of job vouchers are sustained in the longer term and will also focus on other measures of empowerment and changes in attitudes. The surveys will also allow further investigation of the link between marriage and work, given the early findings that married women are less likely to attend the training, less likely to use the vouchers, and less likely to be employed.

Source: WDR 2012 team.

BOX 6 Catalyzing female employment in Jordan

Despite growing education levels, labor force participation rates for women in the Middle East and North Africa remain very low. In Jordan, only 17 percent of 20- to 45-year-old women work, compared with 77 percent of men. This labor force participation gap also holds among the more educated; among community college graduates it starts immediately on graduation. These low employment rates make it difficult for new graduates seeking to enter the labor market. With few women employed, young women lack role models to follow into employment as well as the network connections to help them find jobs. Employers, lacking experience with working women, may be reluctant to hire women if they believe women are less committed to staying employed.

The Jordan New Opportunities for Women (Jordan NOW) program is a pilot to rigorously evaluate the effectiveness of two policies: short-term wage subsidies, and employability skills training.

Short-term wage subsidies give firms an incentive to take a chance on hiring young female graduates and an opportunity to overcome stereotypes by directly observing young women working for them. The subsidies can also give young women more confidence to search for work and to approach employers. In the pilot, each voucher has a value equal to the minimum wage for six months.

Empowerability skills training augments the technical skills that graduates learn in community college with the practical skills to find and succeed in employment. Many employers say recent graduates lack these interpersonal skills and other basic job skills. In the pilot, students received 45 hours of instruction in team building, communications, presentations, business writing, customer service, resume writing, interviewing, and positive thinking.

There appears to be strong demand for these policies. Despite low employment rates, the majority of recent female graduates want to work: 93 percent say they plan to work after they graduate, and 91 percent say they would like to work outside the house after they are married. Of those invited to attend the training courses, 62 percent completed them, with unmarried women more likely to attend. Those who began the courses gave them positive reviews, claiming the courses had given them much more confidence to begin searching for jobs. Four months into the wage subsidy program, about a third of those using vouchers had found a job.

Early results from a midline evaluation suggest that job vouchers have significant employment effects: employment rates among graduates who received vouchers alone or vouchers plus training are between 55 to 57 percent compared with 17 to 19 percent among those who received training alone or received neither training nor vouchers. In all groups, employment effects are higher for unmarried women. Financial empowerment (measured as the proportion of women who have their own money and can decide how to use it) also increased significantly for all who received either vouchers or training or both. Follow-up surveys will determine whether these employment effects of job vouchers are sustained in the longer term and will also focus on other measures of empowerment and changes in attitudes. The surveys will also allow further investigation of the link between marriage and work, given the early findings that married women are less likely to attend the training, less likely to use the vouchers, and less likely to be employed.

Source: WDR 2012 team.

participants to better communicate their abilities to employers. A similar program currently under implementation and evaluation in Jordan shows promising signs of success (box 6).

Affirmative action is another way to overcome information failures. The goal is to push women’s participation in wage employment to a “critical threshold” (often argued to be about 30 percent), where information failures and networks no longer bind. Experience (mainly from rich countries) shows that affirmative action works best if it is mandatory. Affirmative action also can be implemented through public sector employment and contracting, but clear
Because these constraints resemble the ones that limit women's prospects in labor markets, the policy solutions are similar. Quotas and other types of affirmative action have promoted women's political representation at various levels of politics. Such measures range from voluntary commitments by political parties to include women candidates on their electoral lists to specifying shares of legislative seats reserved for women. Which option is best for a country depends on its political system. For example, reserving individual seats for women will not work in proportional representation systems, whereas voluntary party quotas may work when parties have strong leadership and internal discipline. Whatever the system, its design and enforcement are critical. In Spain, where positions on the ballot for the Senate were in alphabetical order, parties tended to choose women with last names that landed lower in the ballot and who thus were less likely to win a seat.

Broader tensions also need to be acknowledged and taken into account if quotas are used to increase women's political representation. Mandatory quotas involve the state circumscribing part of the democratic process, so this distortion has to be balanced against the need to redress persistent inequalities. One option, taken by local governments in India, is to implement quotas on a rolling basis—with a different set of seats chosen for reservation in different elections over time. And as with all affirmative action, it helps to specify a clear goal or time period up front. The structure of the reservation also matters. Designating particular seats for women runs the risk of creating “token” women’s seats.

Quotas have increased female representation. In Mexico, candidate quotas increased the share of women in parliament from 16 percent to more than 22 percent. Reserved seats in Morocco increased the proportion of women in parliament from less than 1 percent to almost 11 percent. Quotas in local governments in India also showed that such measures can change underlying beliefs among voters about the efficacy of women politicians, even in a short period, and increase the proportion of women elected to these positions even after the quotas are no longer in place.

Affirmative action in the political realm needs to be complemented by measures that increase women’s voice in other societal institutions, such as trade unions, corporations, the ju-
Increasing women’s voice within households
The muted voice of women within their households reflects the combined influence of their more limited access to economic opportunities, the nature of social norms, the legal framework, and the enforcement of laws. Key determinants of control over household resources are access to economic opportunities and the legal framework—particularly rights over property and those that determine access to assets. For domestic violence, social norms and the content and enforcement of laws are important. And for fertility, norms, bargaining power, and service delivery are critical.

Increasing control over household resources
Thus, the most promising policies to increase women’s voice in households center on reforming the legal framework so that women are not disadvantaged in controlling household assets and expanding their economic opportunities. For the legal framework, land laws and aspects of family law that govern marriage, divorce, and disposal of property are particularly important. A cross-cutting issue applies to the many countries where multiple legal systems exist. Reconciling these systems, which may include customary and religious law, is a priority, especially to ensure that all laws are consistent with a country’s constitution. Kenya made such changes in its recent constitutional reforms.

Although reforms in these areas are politically and socially complex and depend very much on country context, experience shows that change is possible. Ethiopia reformed its family law in 2000 by eliminating the husband’s ability to deny permission for his wife to work outside the home and requiring both spouses to agree in administering family property. The first phase of these changes shifted women’s economic activities toward work outside the home, full-time work, and jobs requiring higher skills. Morocco also reformed its family laws in the 1990s, and in 2004 the new Family Code completely eliminated references to the husband as the head of the household.

Greater effort is also needed to make these rights more effective and justice systems more responsive to women’s needs. Interventions are needed on both the supply side and the demand side. Greater capacity of the institutions that apply the laws, more accountability in the justice system to promote predictable outcomes in line with the law, and procedures to promote women’s access to justice and women’s representation in judicial institutions are critical on the supply side. Also important are mechanisms for the implementation of laws. Evidence from Ethiopia illustrates how the procedures around mandatory joint land titling helped promote women’s rights over land. Women’s demand for enforcement of their rights can be promoted by broadening literacy, increasing the accessibility of legal aid services, and reducing costs of legal procedures. And data have to be collected and made public so that the problems of women’s access to justice are made more visible.

Reducing domestic violence
Reducing domestic violence requires action on multiple fronts. The goal is to prevent violence before it happens. The first step is to enact laws that define different types of violence against women, prescribe mandates and duties for enforcement and investigation, raise societal awareness, and signal a government’s commitment. These laws must be put in place in countries that lack them, especially in the Middle East and North Africa, South Asia, and Sub-Saharan Africa. And countries with such laws on the books need to make them more specific and actionable.

A second step is to shift norms and behaviors around domestic violence to emphasize prevention. Education and awareness programs, such as Soul City in South Africa, can change norms about domestic violence among both men and women. Increasing women’s bargaining power in their households—by improving women’s economic opportunities and enhancing their control over resources and their ability to leave marriages—also can change behavior. But increasing women’s bargaining power can also risk increasing the likelihood of violence in the...
short term. So, specific mitigation measures may be needed.

Third, when violence does occur, victims need timely and effective assistance ranging from the police and judiciary to health and social services, as with support integrated in Malaysia’s one-stop crisis centers at government hospitals. Service providers—police and judiciary, health, and social services—need to target women explicitly and additionally. Targeting women also requires bringing services closer to women to deal with time and mobility constraints—for example, by providing community paralegals and mobile legal aid clinics that enable women to use the justice system. In many contexts, bringing services closer to individuals (demand) can be combined with increasing the awareness of service delivery organizations, particularly management, about gender issues (supply). PEKKA Women’s Legal Empowerment in Indonesia trains village paralegals, with a focus on domestic violence and family law. Another way of improving women’s access to justice is to increase the share of women in the judicial and police forces responsible for addressing domestic violence. The Indian state of Tamil Nadu introduced 188 all-women police units to cover both rural and urban areas and to focus on crimes against women. These units increased women’s comfort in approaching the police, including making reports of domestic abuse.73

Increasing control over fertility
Increasing women’s control over their fertility requires actions in several areas. Availability of family planning services is still limited in parts of the world. In some cases the underserved population covers entire countries, but more often these women live in specific geographic areas—usually rural areas—or are poor. For these groups, improved delivery of family planning services is a priority.

Control over fertility decisions—the number and spacing of children—goes beyond issues related to provision of reproductive health services, so two other policy areas need to be addressed. The first is to boost women’s ability within the household to voice their preferences regarding number and spacing of children. As discussed earlier, access to economic opportunities, control over assets, and appropriate laws help. So does educating men on the benefits and use of contraception. Contraception uptake is higher when husbands are included in family planning education, as was shown in Bangladesh74 and in Ethiopia.75

Hence, the second area where improvements are needed is increasing the quality of family planning services. Improvements in this regard need to focus on three areas. First, a sufficient range of contraceptive options needs to be available. Second, adequate information on the available options, their side effects, and the advantages and limitations of different methods needs to be given to women so they can make an informed decision. Third, services need to be provided in a manner that protects the individual’s or the couple’s privacy. This will require training health care providers in protocols designed specifically for family planning. Recent experience in Zambia shows that very different outcomes regarding fertility and contraception can result depending on whether women are approached individually and in private or together with their partners.

Policies to prevent the reproduction of gender inequality across generations
The reproduction of specific gender inequalities across generations gives rise to “gender inequality traps,” which are likely to most affect the poor and excluded in society. Women’s lack of political voice means that the market and institutional failures feeding gender inequality are unlikely to be corrected. Income growth alone does little to address the processes that underlie these persistent gaps. The previous sections dealt with policies to address three of these gaps that reproduce over generations—reaching pockets of remaining disadvantage in education, increasing women’s voice and participation in societal institutions, and increasing women’s voice within households. Here, we address measures to address the gender inequalities in human capital, opportunities, and aspirations that are set early in life.

Decisions in adolescence can shape skill acquisition, health outcomes, and economic opportunities. Adolescence is also a period when one’s lifelong aspirations are molded, and when social norms and perceptions start to bind for boys and girls. Horizons for girls often shrink, especially for poor girls or girls in rural areas where distance and norms for mobility can be a significant constraint. Empowering adolescents to make better choices for themselves
can make a big difference to their lives, to their families, to their communities, and, as future workers and citizens, to society more broadly. Interventions need to build human and social capital; facilitate the transition from school to work; and increase their aspirations and agency. Efforts to influence and reduce risky behavior are also important.

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 in countries such as Colombia, Ecuador, Mexico, and Nicaragua. More recently, evidence from Africa is beginning to show similar results. In Malawi, fairly small cash transfers to girls increased enrollment and reduced dropout rates. Moreover, while these transfers were aimed at education, they had benefits in other realms, such as reducing HIV infections. Other tools can also be brought to bear to help girls stay in school. Providing them with information on the returns to schooling is one such tool: for example, in Madagascar, information on earnings for primary school completers provided to boys and girls as well as their parents increased attendance rates by 3.5 percentage points. In the Dominican Republic, a similar effort to provide accurate information on actual returns to education to boys also had a positive impact. Other evidence suggests that incentives (prospects for winning a scholarship or direct payments for performance) can affect children’s own perception of their abilities and can improve test scores.

Vocational training targeted specifically to youth increased both the likelihood of employment and the earnings for young women in Colombia and Peru. In Kenya, providing information to young girls about the relative returns to vocational training in male or female-dominated industries increased girls’ enrollment in trade school courses that prepared them for typically male-dominated trades that yielded higher returns. The Adolescent Girls Initiative aims to evaluate a range of these interventions, including skills training and mentoring, in a number of low- and middle-income countries (box 7).

Health education programs have proved to be effective in reducing risky behaviors. A program in rural Tanzania substantially improved sexual knowledge, attitudes, condom use in both sexes, and reported sexual behavior in boys. For adolescents, the promotion of contraception, when combined with education interventions and skill building, and appropriately targeted to cultural and social settings, can be effective in reducing unintended pregnancies. Such a program for adolescent girls in Uganda resulted in a significant increase in condom use and a lower number of children among participants. Sometimes, economic empowerment alone can have a marked impact. A recent evaluation of a youth job training program in the Dominican Republic that included life skills training plus an apprenticeship showed a significant reduction in pregnancies among participants.

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 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. Increased economic opportunities for young girls can also change their own and their communities’ perceptions of gender roles for adolescent girls. A study of a program in Delhi that linked communities to recruiters for high-paying telephone work found that these communities were more likely to have lower expectations of dowry and to find it acceptable for women to live alone before marriage and to work before and after marriage or childbirth.

Making other policies “gender-smart”

Understanding how gender factors into the workings of households, markets, and institutions can matter for policies even when improving gender equality is not the main objective. Why? Because gender-differentiated failures in markets, gender biases in institutions, and the way gender relations play out in the household all affect (and sometimes constrain) the behavior of both men and women. These changes in behavior can affect how men and women respond to policies. Failing to take them into account can thus mean the policy will have unintended consequences or simply not work.

Take relations within the household. They clearly affect how the household responds to policy—sometimes with unintended conse-
BOX 7 Intervening early to overcome future labor market failures—The Adolescent Girls Initiative

The Adolescent Girls Initiative, a public-private partnership, promotes the transition of adolescent girls from school to productive employment through innovative interventions that are tested and then scaled up or replicated if successful. Under way in Afghanistan, Jordan, Lao People’s Democratic Republic, Liberia, Nepal, and South Sudan (and soon in Rwanda), the initiative targets about 20,000 adolescent girls and young women ages 16–24.

Interventions range from business development skills training and services to technical and vocational training, targeting skills in high demand. In all projects, girls receive life-skills training to address the most important barriers to their economic independence. Each country intervention is tailored to the local context and specific needs of adolescent girls. Because the evidence on what works is thin, rigorous impact evaluation is a part of the initiative.

The skills training aims to equip girls with technical skills with proven demand in the local labor market. In all pilots, training providers are asked to conduct market assessments before selecting trades for which training is developed and offered. While the focus is on matching skills to the market, the results in many cases challenge norms for gender-appropriate occupations.

In Liberia, participating young women are offered six months of training for jobs in house painting, professional driving, and security guard services. In Nepal, they are offered three months of occupational skills training followed by a mandatory skills test and three-month job placement. The focus is on identifying nonstereotypical trades attractive to women, with some trained as electricians, masons, and mobile phone repair technicians.

Lessons from implementation highlight girls’ distinctive social capital needs, which must be addressed to facilitate the uptake of economic opportunities among often vulnerable and isolated young females. Trainers in the Liberia pilot formed girls into teams of three or four, who made public commitments to support one another, both inside and outside the classroom, throughout the training. The positive peer pressure helped keep attendance rates high, with almost 95 percent completing the training, and addressed the variety of educational levels among participants.

Another promising innovation from the Liberia pilot was a formal savings account at a local bank for all participating girls, with an initial deposit of $5. The savings accounts not only enabled the girls to practice their financial literacy skills beyond the classroom but built trust with formal financial institutions, and girls expressed satisfaction with being connected to the modern economy for the first time.

Job fairs were organized to market the program to potential employers interested in placing girls in internships or jobs. Private sector human resource and career development specialists met with trainees individually to impart their knowledge about the industry, coach them on professionalism in the workplace, and give constructive feedback on the skills demonstrated. These one-on-one meetings offered girls the opportunity to build networks and to tap into industry-specific information crucial for new job entrants.

a. Current donors to the Adolescent Girls Initiative include the Nike Foundation, a main partner of the initiative, as well as the governments of Australia, Denmark, Norway, Sweden, and the United Kingdom. The Bank’s Gender Action Plan also supports the initiative’s country projects. Pledges to the initiative stand at $22 million.

quences. For example, many conditional cash transfer programs initially targeted women because—cognizant of how women were likely to spend money differently from men—it seemed a way to get more of the transfer spent on children’s endowments. But the transfers changed bargaining power within the household and, in some cases such as Mexico, resulted in short-term increases in domestic violence. While this effect can disappear or change in nature in the longer term, a number of later transfer programs included conditions to discourage domestic violence (Brazil), training and awareness of these issues for mothers and families (Colombia, Peru), or even dedicated social workers (Chile).

So, how can considerations of gender inequalities and their underlying determinants be integrated into broader policy and program design? The analytical framework in this Report provides a guide. First, what happens inside the household shapes the impact of policies. An example comes from Papua New Guinea. Gender roles in harvesting oil palm have men climbing the trees and harvesting the fruits, while women collect the fruit that has fallen on the ground.
The oil palm industry came to the realization that 60–70 percent of the fruit on the ground was not being collected. They tried multiple initiatives designed to deal with constraints women faced, including giving the women special nets to use, and timing the collection to deal with women’s care duties. None of these worked. Finally, the Mama Lus Frut scheme was introduced whereby women received their own harvest record cards and were paid directly into their personal bank accounts. Yields increased significantly, as did female participation in oil palm harvesting.

Second, many non-gender-focused policies and programs can benefit from taking into account women’s underrepresentation in markets, sectors, or occupations, a situation that can cause information problems not only for women but also for those who seek to employ them, lend to them, or provide them with services. One example of how to take women’s underrepresentation into account is Ecuador’s program to expand credit bureau databases to include microfinance. This intervention will help microfinance institutions make better lending decisions, independent of to whom they are lending. And because microfinance clients are predominantly women, it will also help them access a broader range of financial services.

Third, policy design should seek to level the playing field for women and men, especially where laws and regulations treat them differently and where systems enforce laws and regulations differentially, even when nominally equal. Looking for and fixing this type of discrimination when revising laws and regulations or enforcement mechanisms can provide an opportunity to improve gender equality as a secondary benefit. Take the case of taxes, which can explicitly discriminate against women when women face different rates for the same income as men. For example, in Morocco, the tax allowance for children is allocated to men, so men face a lower tax burden. Women receive this allowance only if they prove that their husband and children depend financially on them. This design is neither efficient nor gender equitable.

When these considerations are factored into general policy design, the policies are more likely to reach their intended objectives, and it becomes easier for policy makers to tweak them to improve gender equality in the process.

THE POLITICAL ECONOMY OF REFORMS FOR GENDER EQUALITY

Well-designed public policies to address specific market failures and institutional or normative constraints can support significant advances in gender equality. But the choice of policies and their implementation does not occur in a vacuum. Policies must be attuned to countries’ institutional, social, and political environment and to the societal actors involved. It is important to understand how reforms actually take place and what factors allow them to be sustained so that they produce change.

Two characteristics of gender reform processes are worth noting. First, as with all reforms, they redistribute resources and power between groups in society, including between men and women. Even when policies to advance gender equality are well chosen and enhance economic efficiency, some groups may lose as a result. Second, such reforms often confront powerful societal norms and beliefs regarding gender roles. Each of these features means there will likely be opposition, and managing this pushback is the key to successful reforms.

A range of countries—rich and developing—show that several aspects of the political economy of reforms are especially relevant to gender equality. First, reforms are most likely to succeed when support for them is broad-based. It is essential, then, to build coalitions that mobilize around the reforms. These coalitions can include nonstate actors such as political parties, trade unions, civic organizations and associations, and the private sector. Women’s groups in particular have been a driving force for greater gender equality in labor legislation and family law. For instance, the Rwanda Men’s Resource Center engages men...
such “incremental” reforms may not be enough to overcome the path dependence and institutional rigidities that result in persistent gender inequality. Bold government action with “transformative” reforms may be necessary to alter social dynamics and move to a more equitable equilibrium. In choosing between incremental and transformative policies as part of gender reforms, the challenge for policymakers is to balance the pace of change with the risks of reversal. Incremental policies will bring about change only slowly. But transformative policies can risk a backlash. A way forward is to be selective in implementing transformative policies and ensure that adequate attention is paid to their implementation.

A GLOBAL AGENDA FOR GREATER GENDER EQUALITY

Domestic action is central to reducing inequalities. Global action—by governments, people and organizations in developed and developing countries, and by international institutions—cannot substitute for equitable and efficient domestic policies and institutions. But it can enhance the scope for and impact of domestic policies. And it can influence whether global integration and the opportunities it brings—through information, mobility, and technology—lead to greater gender equality and better lives for all women, or just for some.

Global action should focus on areas where gender gaps are most significant both intrinsically and in terms of their potential development payoff—and where growth alone cannot solve the issues. In other words, international action should focus on complementing country efforts along the four priority areas identified in this Report:

- Reducing excess female mortality and closing education gaps where they remain
- Improving access to economic opportunities for women
- Increasing women’s voice and agency in the household and in society
- Limiting the reproduction of gender inequality across generations

In addition, there is one cross-cutting priority: supporting evidence-based public action
through better data, better knowledge generation and sharing, and better learning.

The motivation for an agenda for global action is threefold. First, progress on some fronts requires channeling more resources from rich to developing countries (for example, to create greater equity in human endowments or to tackle the root causes of excess female mortality around the world). Second, effective action sometimes hinges on the production of a public good, such as the generation of new (global) information or knowledge. And third, when the impact of a particular policy cuts across borders, collaboration among a large number of countries and institutions can enhance its effectiveness, not least by building momentum and pressure for action at the domestic level.

Based on these criteria, initiatives included in the proposed agenda for global action can be grouped into three types of activities:

**Providing financial support.** Improvements in the delivery of clean water and sanitation or better health services, such as the ones needed to bring down excess female mortality among girls and mothers in the developing world, will require significant resources—often beyond the means of individual governments, particularly those of relatively poor countries. The international development community can financially support countries willing and able to undertake such reforms in a coordinated manner through specific initiatives or funding facilities to ensure maximum impact and minimize duplication.

**Fostering innovation and learning.** While a great deal has been learned about what works and what does not when it comes to promoting greater gender equality, the truth remains that progress is often held back by the lack of data or adequate solutions to the most “sticky” problems. That is the case, for instance, regarding gender differences in time use patterns and the norms around care they stem from. The development community could promote innovation and learning through experimentation and evaluation in ways that pay attention to results and process, as well as to context, and thus facilitate a scaling-up of successful experiences.

**Leveraging effective partnerships.** As chapter 8 makes clear, successful reform often requires coalitions or partnerships that can act within and across borders. Such partnerships could be built among those in the international development community around funding issues, with academia and think tanks for the purpose of experimentation and learning, and, more broadly, with the private sector to promote access to economic opportunities. Together, these partnerships could support countries in leveraging the resources and information needed to successfully promote gender equality in today’s globalized world.

The relative importance of these activities will obviously vary across countries. Table 2 provides a bird’s eye view of the proposed agenda for global action (described in more detail in chapter 9). Areas marked with a check are those where new or additional action is needed or where a refocus of existing initiatives is called for. Of course, there are also important ongoing efforts in the areas not marked with checks—for instance, innovation around the delivery models for the prevention of HIV/AIDS, or partnerships focused on adolescents. In these latter areas, the focus should be on sustaining ongoing efforts and partnerships, and meeting prior commitments.

Finally, the framework and analysis presented in the Report provide four general principles for policy and program design, which can enhance the impact and effectiveness of global action across all priority areas. These principles are:

- **Comprehensive gender diagnostics as a precondition for policy and program design.** Gender disparities persist for multiple reasons: there may be a single institutional or policy “fix” that is difficult and easily blocked; there may be multiple reinforcing constraints in markets, formal institutions, and households that combine to block progress; or they may be deeply rooted in gender roles or social norms that evolve only slowly. Effective policy design requires a good understanding of which of these situations prevails in a particular context, and of where and what the binding constraints are. To be useful, this diagnostic must drill down into what happens in households, markets, and formal institutions, their interactions, and how they are shaped by social norms.

- **Targeting determinants versus targeting outcomes.** In choosing and designing policies, it is necessary to target the market and institutional constraints that generate existing
gender gaps, rather than the outcomes themselves. These constraints may be multiple and even outside the immediate domain where the outcome is observed.

- “Upstreaming” and strategic mainstreaming. Because gender gaps are often the result of multiple and mutually reinforcing constraints, effective action may require coordinated multisectoral interventions, or sequential interventions. And in many instances, such interventions can take the form of general policies that are made “gender smart” by incorporating gender-related issues into their design and implementation. To maximize impact, it is thus necessary for gender issues to be upstreamed from specific sector products and projects to country and sector programs. That will allow for more strategic gender mainstreaming.

- No one size fits all. The nature, structure, and functioning of markets and institutions vary widely across countries, as do norms and cultures, and as a result so do household and individual behaviors. This implies that the same policy can have very different results depending on the contexts—or, as the discussion in chapter 8 makes clear, that there are multiple paths to reform.

## Notes

2. Esteve-Volart and Bagues 2010.
5. FAO, IFAD, and ILO 2010.
10. Haddad, Hoddinott, and Alderman 1997; Katz and Chamorro 2003; Duflø 2003; Thomas 1990; Hoddinott and Haddad 1995; Lundberg, Pollak, and Wales 1997; Quisumbing and Maluccio...
Overview

42. Yount and Carrera 2006; Castro, Casique, and Ansara 2008; Koenig and others 2006; Martin and others 2002.
43. Miller 2008.
46. See World Bank (2001) and also World Bank (2011b), from which we draw for the conceptual framework.
49. Lewis and Lockheed 2006.
51. For a detailed description of the methodology, which builds on Anderson and Ray (2010), see chapter 3.
52. The problem of many missing girls was first documented by Sen (1992), Coale (1984), and Das Gupta (1987).
54. FAO 2011.
55. For the purpose of the discussion in this chapter, the term "entrepreneur" refers to individuals who are self-employed with no employees own account workers and with employees employers.
58. FAO 2011.
60. Deere and Doss 2006.
61. Team estimates based on ICF Macro 2010.
62. Reed and others 2010.
63. WHO 2005.
64. United Nations Department of Economic and Social Affairs 2010.
67. Dercon and Singh 2011.
89. Barker and others 2011.  

REFERENCES

The word processed describes informally reproduced works that may not be commonly available through libraries.

Berniell, Maria Inés, and Carolina Sánchez-Páramo. 2011. “Overview of Time Use Data Used for the
Analysis of Gender Differences in Time Use Patterns.” Background paper for the WDR 2012.
Fiszbein, Ariel, Norbert Schady, Francisco H. G. Ferreira, Margaret Grosch, Nial Kelleher, Pedro...


ICF Macro. 2010. “Demographic and Health Surveys.” Measure DHS, ICF Macro, Calverton, MD.


