

## Highlights on Gender from the World Bank Research Department

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***A generic lesson emerging from the Research Department's work on gender: Gender inequalities persist with many costs to the economy and society. The gaps can emerge or be closed through a surprising variety of policies, including some that aren't explicitly designed with gender in mind. However, women sometimes benefit less from a given policy due to persistent constraints in other areas of their lives. These generic points are illustrated by a number of findings from recent Research Department work on gender.***

### Women in the economy

- The average female labor share in African crop production is estimated at 40%, based on plot-level labor input data from six nationally-representative household surveys. The female labor share ranges from 24 to 56% (56% in Uganda, 52% in Malawi and Tanzania, 37% in Nigeria, 29% in Ethiopia and 24% in Niger) (Palacio-Lopez et al. 2015).
- In six African countries – Ethiopia, Malawi, Niger, Nigeria, Tanzania and Uganda – productivity on women's farms is significantly lower per hectare compared to men, ranging from 4% in Northern Nigeria to 25% in Malawi (and stands at 23% for Ethiopia (Aguilar et al. 2015), 25% for Malawi (Kilic et al. 2015), 18% for Niger (Backiny-Yetna et al. 2015), 4% for northern Nigeria and 24% for southern Nigeria (Oseni et al. 2015), and 8% for Tanzania (Slavchevska 2015)). Even though women make up a large share of Africa's farmers, they tend to be locked out of land ownership, access to credit and productive farm inputs like fertilizers, pesticides and farming tools, support from extension services, and access to markets and other factors essential to their productivity. Yet, equal access to resources such as fertilizer, farm labor and training does not always translate into equal returns for women farmers (O'Sullivan et al. 2014).
- In the case of Malawi, 82% of the gender gap in agricultural productivity is driven by lower levels of agricultural inputs applied on female-managed plots (Kilic et al. 2015).
- Female-run firms are smaller, less profitable, and less productive, than male-run firms. In Latin America, females run between 33 and 50% of micro firms, compared to 18 to 31% of small firms, and only 12% of medium-sized firms (Bruhn 2009).
- Employers responded to the East Asian crisis with differential treatment of men and women that exacerbated women's vulnerability. Yet, the aggregate adverse effect of differential treatment was more than offset by women being disproportionately employed in firms hit relatively less hard by the crisis (Hallward-Driemeier et al. 2011).
- In urban China, the existing gender gap in social insurance coverage (pensions, medical and unemployment insurance) is explained by differences in coverage across industrial sectors and firm ownership classes in which men and women work (Giles et al. 2013).

- The share of female-headed households (FHH) has risen in Africa over the last 20 years to reach 26% of all African households, comprising of more than 20% of its population. Over the same period, poverty has fallen more rapidly in FHHs. Rather than putting a break on poverty reduction, FHHs are contributing appreciably to the overall decline despite their smaller overall share in the population (Milazzo and van de Walle 2015).
- 48% of the employment under India's public works program – the Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS) – went to women. This is about twice the participation rate of women in other paid casual work. The scheme is bringing poor women into the paid workforce (Dutta et al. 2012).
- Adolescent females in sub-Saharan Africa have been found to suffer a multitude of problems -- low levels of school attainment and learning; child marriage and teen pregnancies; a lack of skills and jobs; and unequal bargaining power within marriage.

## **The disadvantages facing women everywhere**

- The human consequences of the recent global financial crisis for the developing world were severe. Some 28,000-50,000 excess infant deaths occurred in the crisis-affected year of 2009 in sub-Saharan Africa. Notably, most of these additional deaths were concentrated among girls (Friedman and Schady 2013).
- The Global Findex database shows women continue to lag men in terms of financial access. Globally 65% of men have a bank account compared to 58% of women, with the gender gap differing across regions - from a low of 4 percentage points in East Asia and the Pacific to a high of 17 percentage points in South Asia (Demirguc-Kunt et al. 2015).
- Gender wage discrimination is larger in informal than in formal labor markets in India resulting in losses that are larger than receipts from one of the country's most important safety-net programs (Deininger et al. 2013).
- Women are less likely to be aware of their rights and entitlements under NREGS and such information is typically not shared within the household. Impacts of an awareness campaign in the form of a movie on knowledge were larger for women although the gender gap remained (Ravallion et al. 2015).
- Women in rural Pakistan have a massive gender gap in knowledge of current events and political issues with only 6% of women knowing about imposition of emergency rule in the country compared to 82% of men (Gine and Mansuri 2011).
- Women face a credibility gap in imparting information in some parts of the world. In India, experiments found couples to be more likely to use information when it was given to the husband rather than the wife, and that outsiders viewing a dispute typically view males as more persuasive (Hoff et al. 2016).
- Households headed by widows in Mali have significantly lower living standards than other households. Worse individual welfare outcomes for ever-widowed women relative to other women persist through remarriage. These detrimental effects are passed on to children, suggesting an intergenerational transmission of poverty stemming from widowhood (van de Walle 2013).
- Several programs that aim to improve business outcomes for small business owners have found that impacts tend to be larger for male-run firms, with female-run firms sometimes not benefiting at all from these interventions. In rural Pakistan, a business training and loan program led to improvements for men, but not women, which the authors attribute to low decision-

making power among women (Gine and Mansuri 2014). In Sri Lanka grants of \$100-200 led to sustained higher incomes for men, but not for women running subsistence businesses (De Mel et al. 2012). Part of the reason for this appears to be that female-run firms in female-dominated industries have limited scope to grow their market.

## **Policies: The benefits of reducing the disadvantages facing women and the challenges ahead**

### **Political participation and empowerment**

- Similarities between the community leadership and the general population in terms of gender and age, and active participation by women and young adults in community groups increase collective capacity to provide public goods, which in turn improves agriculture productivity and welfare outcomes at the community-level (McCarthy and Kilic 2015).
- Female communicators in Malawi learned and retained information on a new agricultural technology better than male ones, and those taught by them experienced higher farm yields. Yet, the women were not as successful at teaching or convincing others to adopt because other farmers perceive female communicators to be less able and pay less attention to the women's messages. Thus attitudes towards women in leadership roles contribute to the gender performance gap (Kondylis et al. 2015).
- In many emerging democracies women are less likely to vote than men and, when they do vote, are more likely to follow the wishes of household males. An awareness campaign in Pakistan was able to increase turnout of both women receiving the program and their neighbors by 12 percentage points, almost completely closing the gender gap of 14% (Gine and Mansuri 2011).
- Using nationwide data from India spanning a 15-year period, research finds that, while leader quality declines, political quotas for women increase the level and quality of women's political participation, their ability to hold leaders to account, and their willingness to contribute to public goods (Deininger et al. 2015).
- A set of impact evaluations in four different states in India show that self-help group projects have significantly empowered women in the private and public spheres by (1) Improving access to low-cost credit and economic opportunities; (2) Improving the agency of women within the household; (3) Increasing the participation of women in local politics and civic action.
- A participatory livelihoods intervention—the Tamil Nadu Empowerment and Poverty Reduction (Pudhu Vaazhvu) Project (PVP)—found significant effects on reducing the incidence of high cost debt and diversifying livelihoods. It also found evidence of women's empowerment, and increased political participation (Khanna et al. 2015).
- Women's social networks affect household decision making. A woman's friends' participation in an education program in India was found to affect her physical mobility, access to outside employment, and probability of working outside the household, as well as her children's food consumption. Results show that peer effects have a significant impact on all proxies of female bargaining power (Kandpal and Baylis 2015).

### **Wages and work**

- Lower fertility is found in countries that have a comparative advantage in industries intensive in female labor (Do et al. 2016).
- As more women tend to be at the lower end of the wage distribution, minimum wages, by disproportionately raising lower wages, could reduce the overall gender wage gap. Research shows an increase in minimum wages in Indonesia did lower the overall gender pay gap on average, but that women with low levels of education actually saw the gender pay gap increase (Hallward-Driemeier et al. 2015).
- In Vietnam the migration response to foreign job opportunities was found to be larger for female than for male workers; furthermore, unskilled women experienced a larger foreign wage premium than unskilled men, reflecting the low earning opportunities for women and a higher gender gap in the informal wage sector (Fukase 2014a; Fukase 2014b).
- Ethiopia changed its family law, expanding wives' access to marital property and removing restrictions to working outside the home. Women were significantly more likely to work in occupations that require work outside the home, employ more educated workers, and in paid and full-time jobs where the reform had been enacted (Hallward-Driemeier and Gajigo 2015).
- Digital payment services can have a disproportionately positive effect on women, by providing them with greater control over their finances and reducing travel time and safety issues (Klapper and Dutt 2015).

### **Land and inheritance**

- In Sri Lanka, land market restrictions are found to affect the labor market outcomes for women through raising the costs of migration out of villages rather than through the collateral value of land or the security of property rights. Land restrictions have a positive effect on women's labor force participation, but a negative effect on female wages (Emran and Shilpi 2015).
- Land demarcation in rural Benin increased long-term investments in cash crops and trees and erased the gender gap in land fallowing—a key soil fertility investment (Goldstein et al. 2015).
- A pilot land regularization program in Rwanda improved land access for legally married women (about 76% of married couples) and prompted better recording of inheritance rights without gender bias. The program was associated with a very large impact on investment and maintenance of soil conservation measures. This effect was particularly pronounced for female headed households, suggesting that this group had suffered from high levels of tenure insecurity which the program managed to reduce (Ali et al. 2014).
- In Senegal, the inheritance of non-land assets and parents' choices about children's schooling are more important to adult welfare and intergenerational mobility than land inheritance. Gender inequality in consumption is almost entirely explicable in terms of factors such as education and (non-land) inheritance (Lambert et al. 2014).

### **Infrastructure**

- Pakistani villages with government girls' secondary schools (GSS) have over twice as many educated women, and are three times more likely to have private schools. In an environment with low female education and mobility, GSSs substantially increase the local supply of skilled women lowering wages locally and allowing the market to offer affordable education. These findings highlight the prominent role of women as teachers in facilitating educational access (Andrabi et al. 2013).

- Better access to water is found to be associated with less unpaid work for women and higher school enrollments for boys and girls in countries where substantial gender gaps in schooling exist, but not with greater off-farm paid work for women (van de Walle and Koolwal 2013).
- In China, research found that a major drinking water treatment program in rural areas resulted in large gains in educational attainment (through greater health and household income). Girls benefited more from this than boys in terms of education gains, to the extent that this policy completely closed the gender gap in education in rural areas (Xu and Zhang 2014).

### **Social protection and human development**

- Using social intermediation and preferential access to services, a Chilean program targeted to extremely poor households significantly increased the take-up of employment programs by both heads and spouses. Positive impacts on the employment of married women were concentrated on those not previously employed and for cohorts not facing employment program rationing. Social intermediation, coupled with employment programs, may constitute an important avenue to improve female labor force participation among the extreme poor (Carneiro et al. 2015).
- Cash transfer experiments in Burkina Faso between 2008 and 2010 yielded two salient results: 1) conditional cash transfers outperform unconditional cash transfers for improving the education outcomes of children who are not traditionally prioritized by parents such as girls, younger children and less able children; 2) the gender of the recipient matters: giving to mothers yields slightly better educational outcomes while giving to fathers is better for the nutritional outcomes of young children. The gender of the recipient of social protection program matters and should be carefully considered depending on the policy objectives of the program (Akresh et al. 2013).
- Cash transfers to adolescent girls in rural Malawi caused a short-term delay of marriage, fertility, and HIV infection. But the ending of the program was immediately followed by a wave of marriages and pregnancies, accompanied with a catch-up to the control group in HIV prevalence, total number of births, and even age at first birth. It does appear, however, that children born to mothers covered by the program are significantly taller for their age.
- For the same program in Malawi, for those who had already dropped out of school before the start of the program, two years of conditional cash transfers produced a meaningful long-term increase in educational attainment, knock-on effects on reducing fertility and early marriage, and a more educated pool of husbands. However, there was no increase in employment rates, earnings, real-life skills, or empowerment (Baird et al. 2015).
- Two studies evaluate national Health Results Based Financing program roll-outs intended to improve the coverage and quality of maternal and child health in the low resource settings of Zambia and Zimbabwe. Both countries saw significant gains in the key targeted indicators for pregnant women as a result of the programs: for example a 12-14 percentage point improvement in the rate of delivery at health facilities, pregnant women in Zambia attend their first ante-care 2.5 weeks earlier, and pregnant women in Zimbabwe are more likely to receive a full set of preventive shots and diagnostic tests during ante-natal care. The RBF program in Zambia is found to be highly cost-effective. In Zimbabwe, relatively poor mothers and pregnant women experienced disproportionate gains (Friedman et al. 2016).

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