

A woman with long dark hair, wearing an orange shirt, is looking towards a blackboard in a classroom. The blackboard has the numbers '1' and '2' written on it in large, colorful letters. In the background, there is a yellow shelf with various items, including books and a white mug. The scene is brightly lit, suggesting a sunny day.

Gender Equality and Women's Economic Empowerment: the Role of World Bank Group

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World Bank

Presentation Outline

- Global processes to close gender gaps
- Status of gender gaps around the world
- Constraints to women's economic empowerment and how to address those
- Spotlight: infrastructure

Global processes help secure political commitment and define concrete actions to close gender gaps



1325
women | peace | security



Gender equality is a whole of society issue

Access to good quality jobs and access to assets are key levers of change for women, communities, businesses, and economies—and fundamental drivers of economic growth, poverty reduction, and shared prosperity.

Greater gender equality contributes to the achievement of other key development outcomes.

Differences between men's and women's roles foster economic inefficiencies and constrain economic growth. Globally, countries lose \$160 trillion in wealth due to lifetime earning gaps between women and men

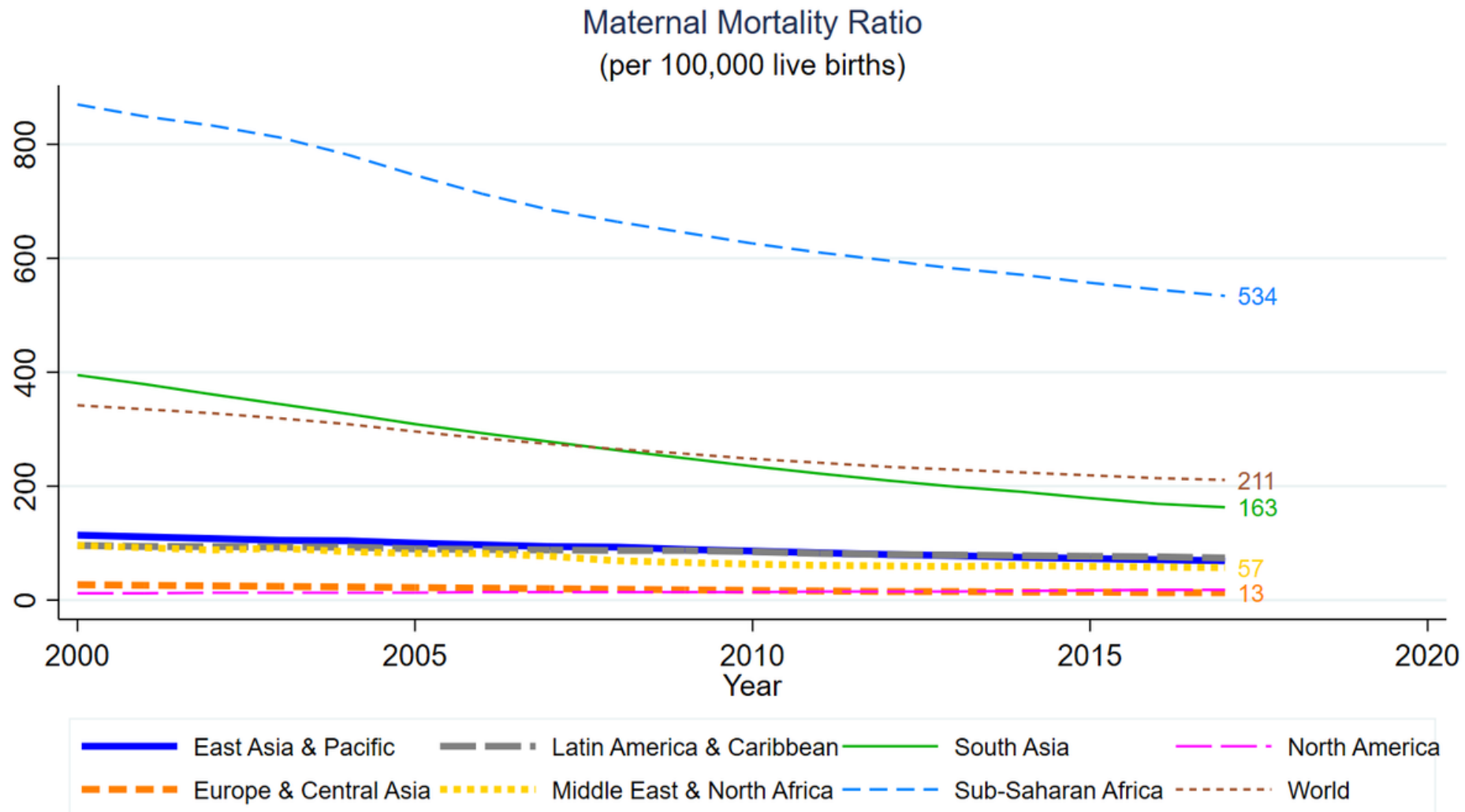
Firms with at least 30% female leaders had net profit margins of up to 6 percentage points higher than firms with no women in the top ranks

Private equity and venture capital funds with gender-balanced senior investment teams generate 10% to 20% higher returns compared with funds that have a majority of male or female leaders

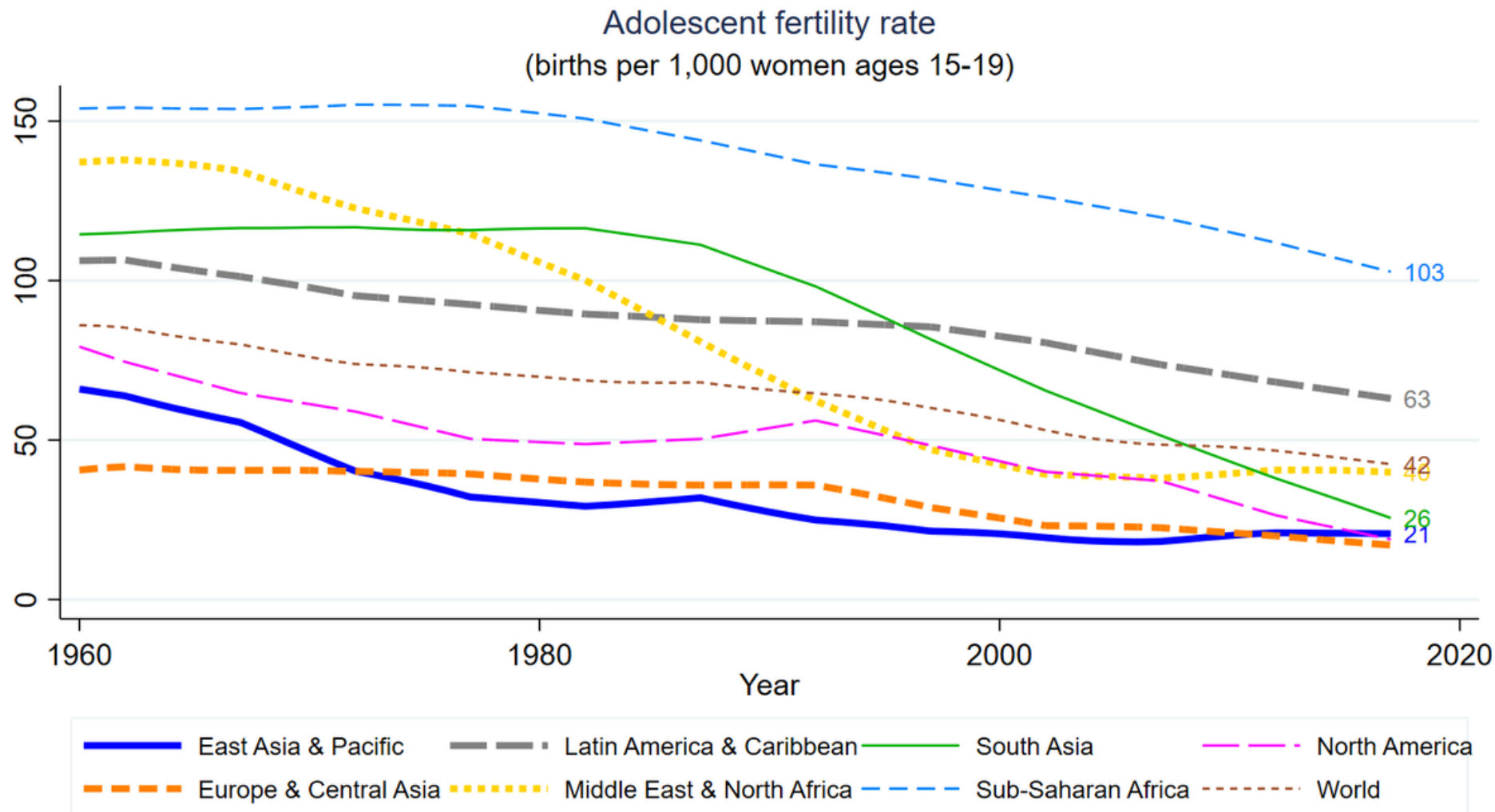
For every employee, 7 days are lost due to employees feeling distracted, tired, or unwell due to domestic or sexual violence

Status of Gender Equality in the World Today

Significant progress has been made in health



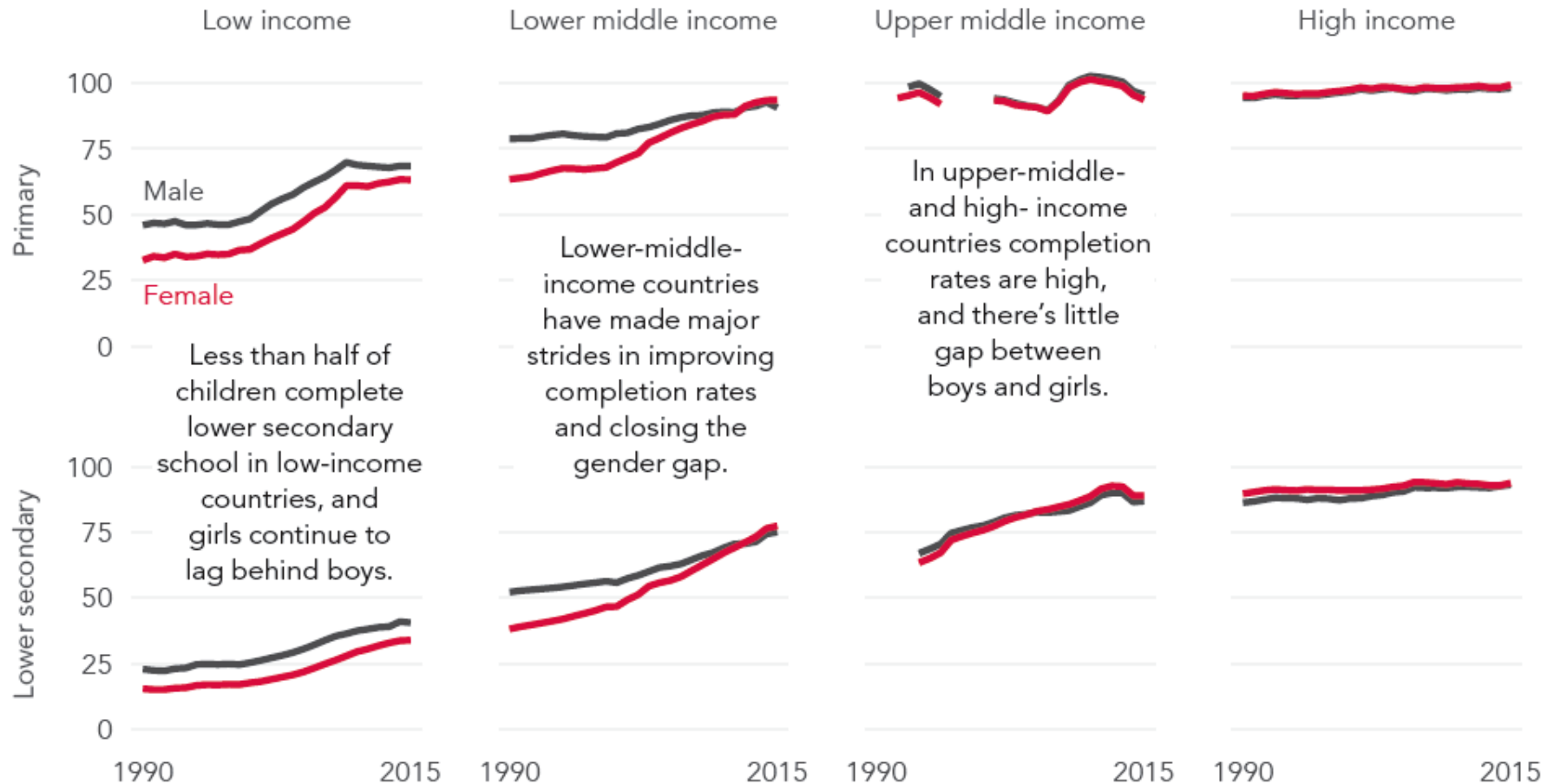
Adolescent fertility rates have steadily declined



Gender gaps in early education have closed, except in LICs. More remains to be done after primary

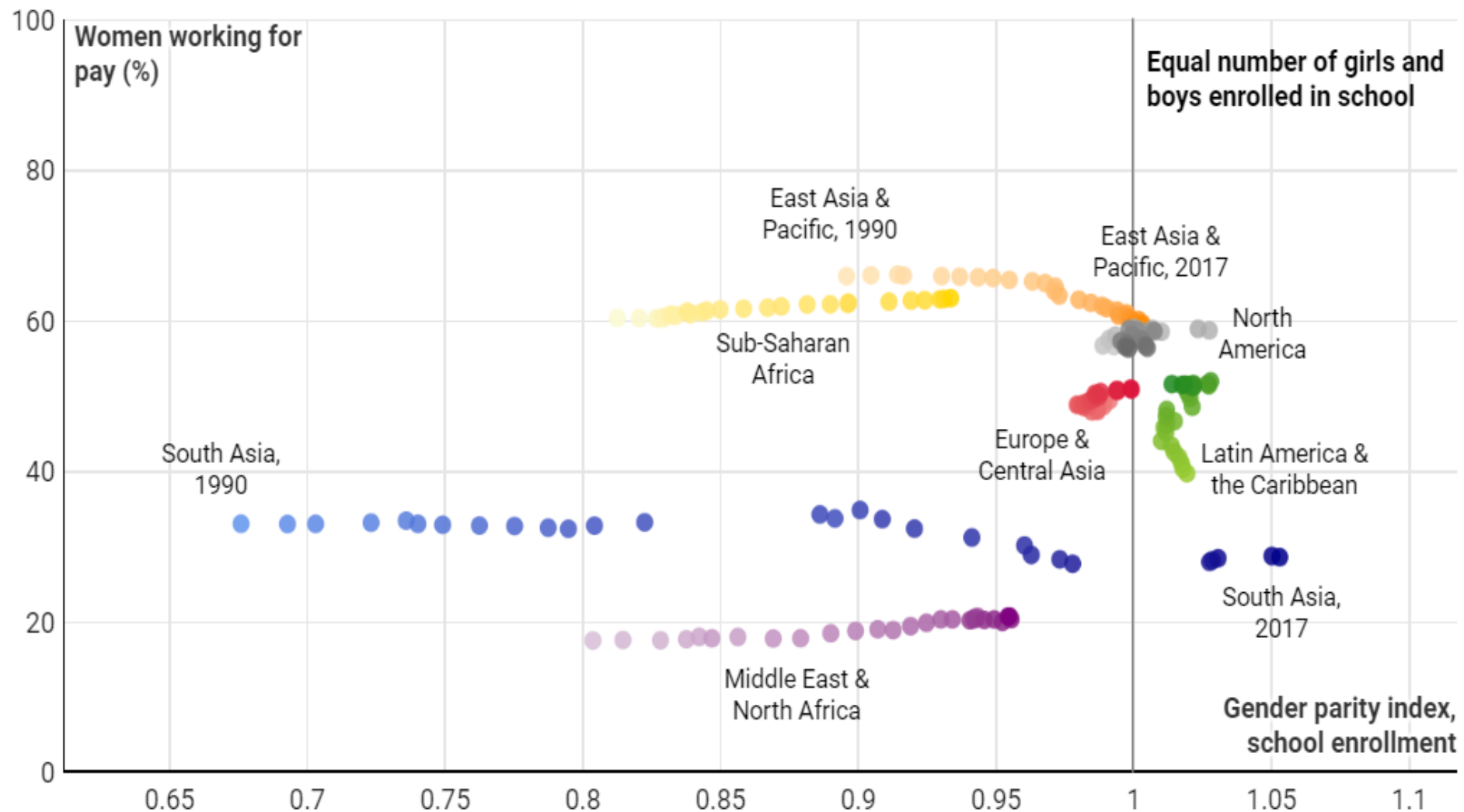
Completion rate (% of relevant age group)

SDG 4.5



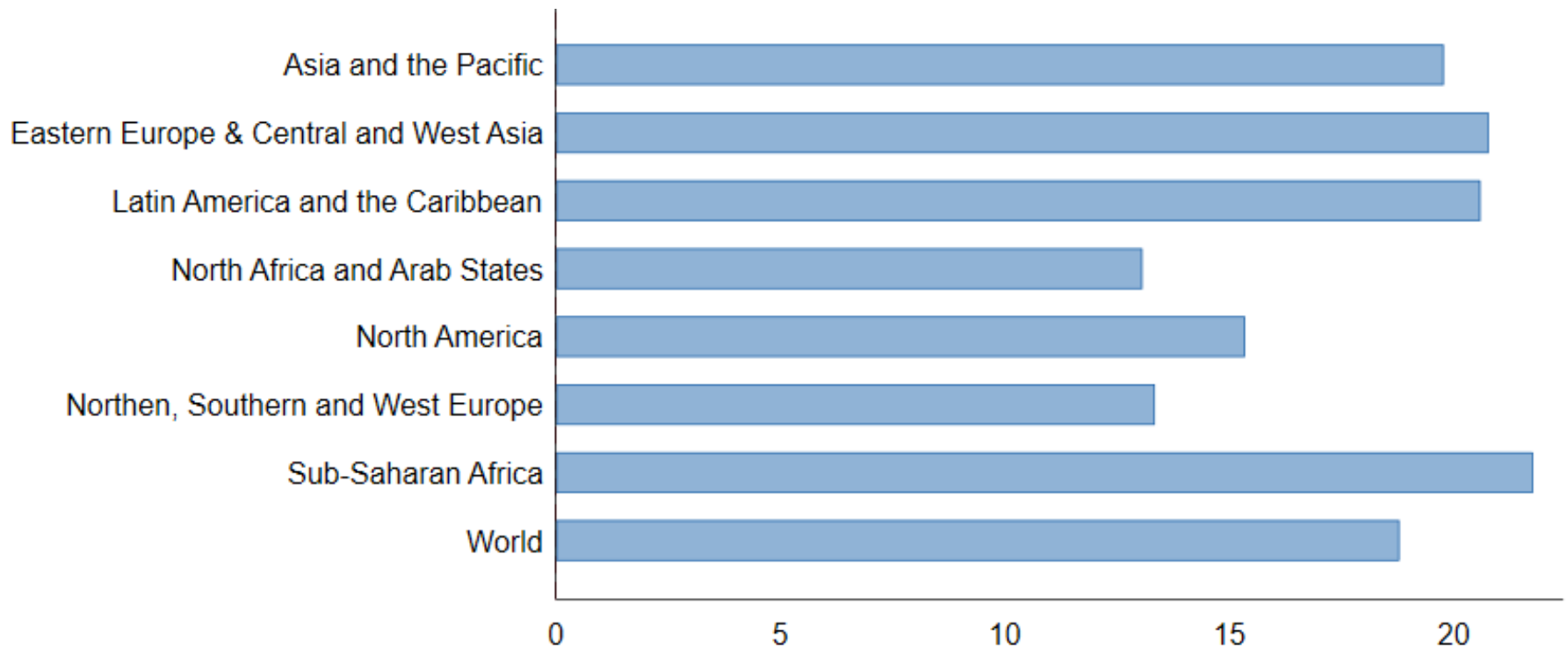
Increasing gender parity in education but female labor force participation not increasing in many regions

Lightest = 1990; Darkest = 2017



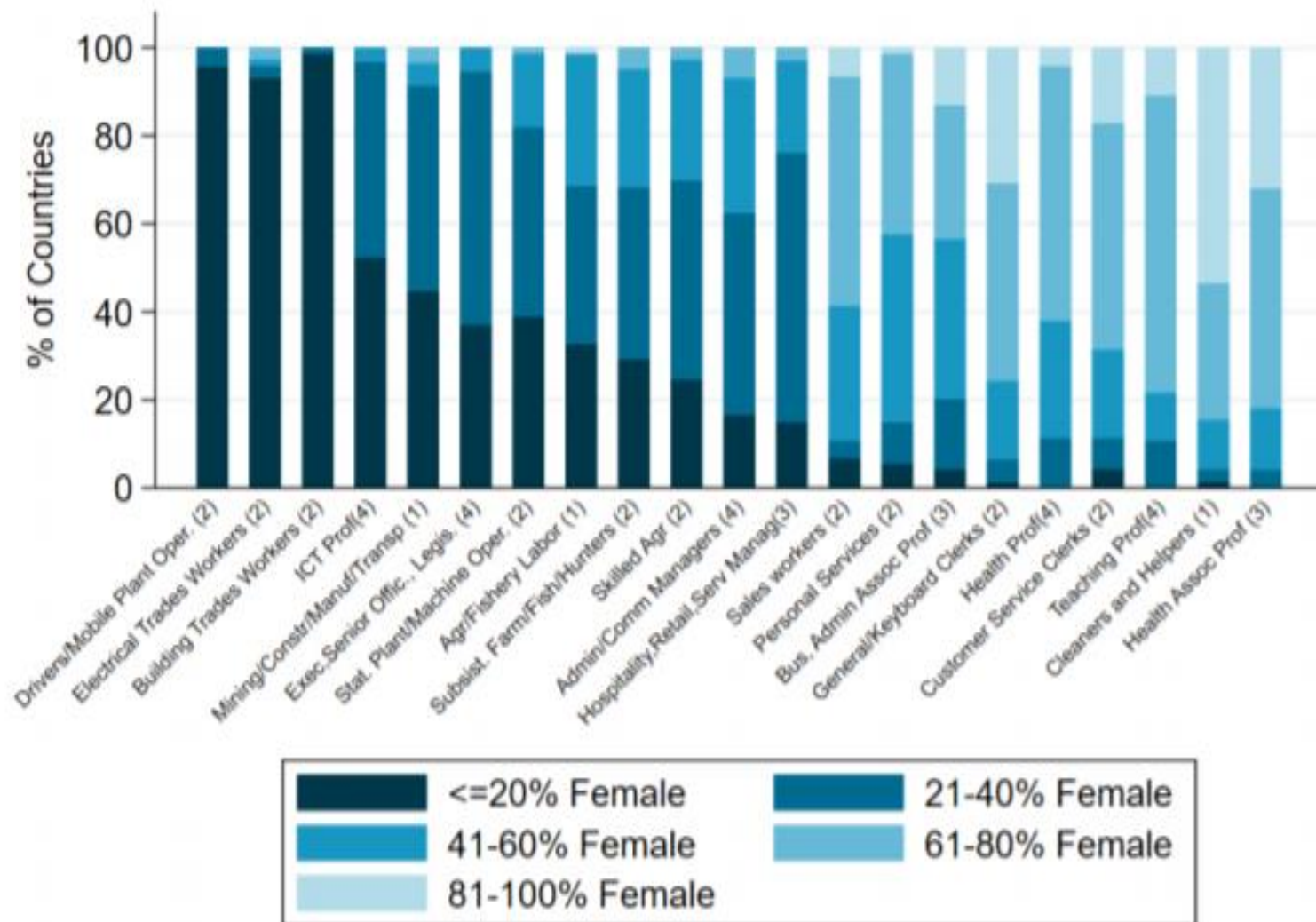
And continue to be paid approximately 20 percent less than men, on average

Average wage gap between men and women, by region



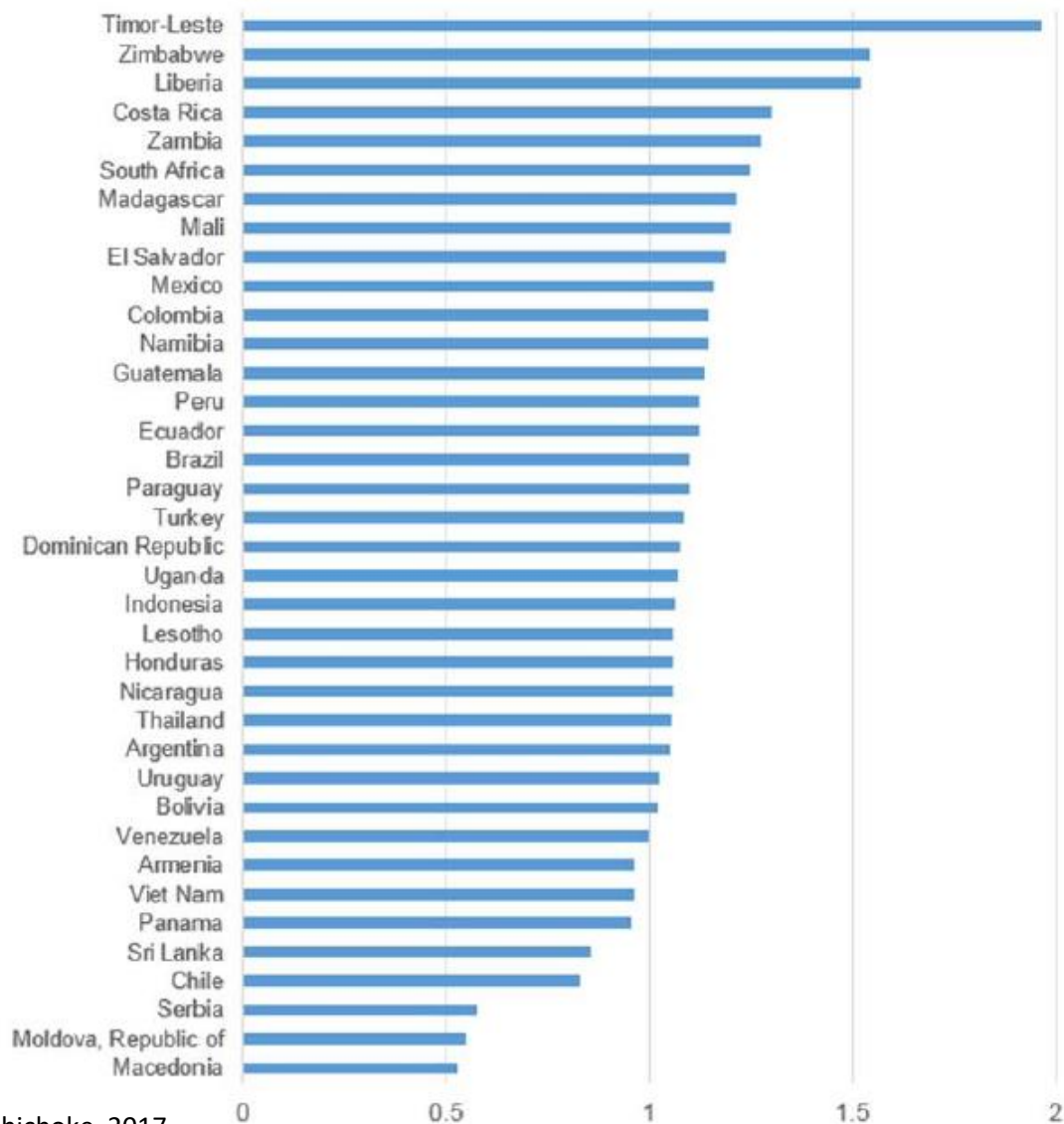
Occupational sex segregation affects the types of jobs women are employed in

Proportion of countries with gender imbalance in each occupation



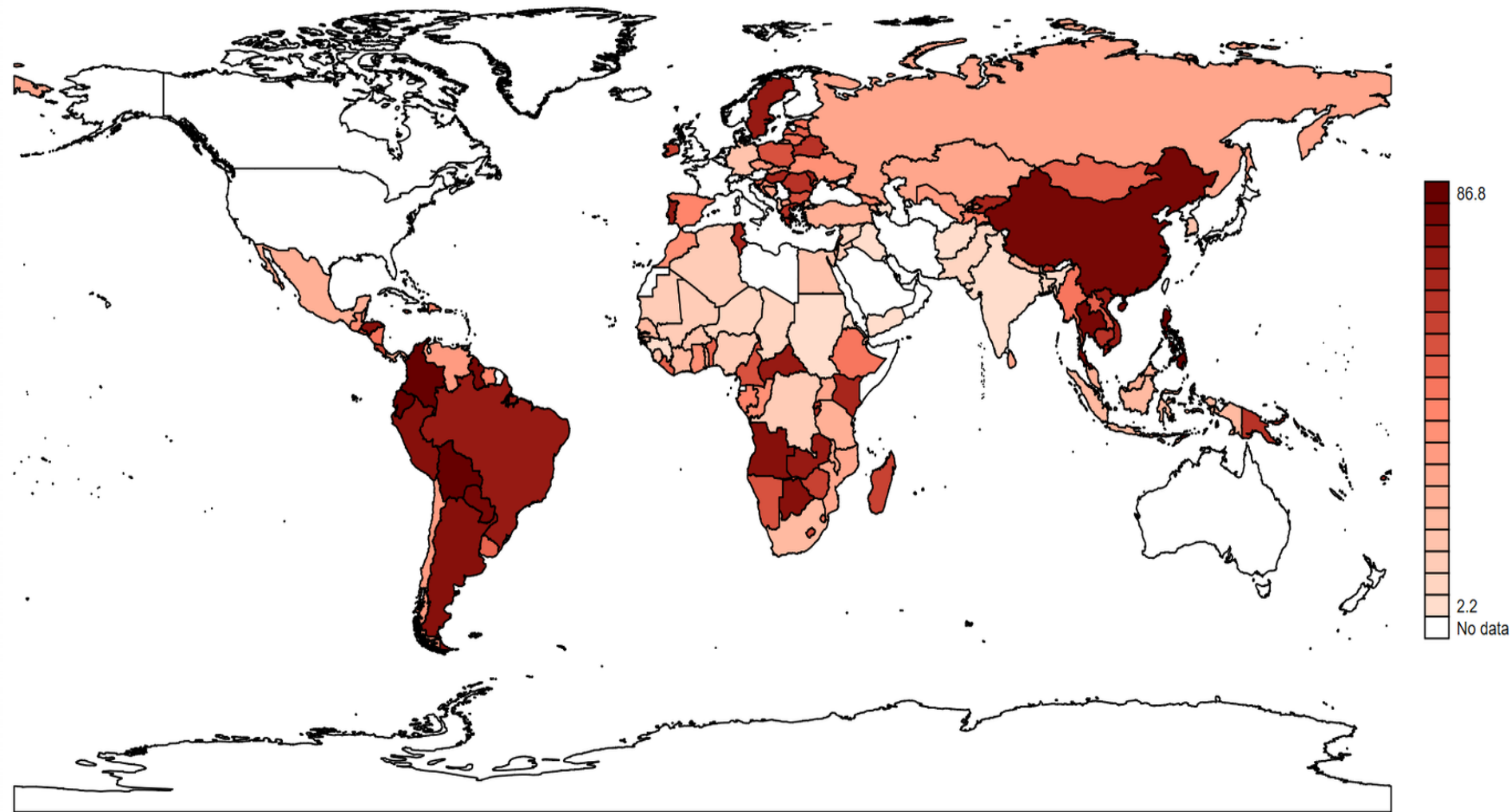
Women more likely to work in the informal sector

Ratio of female to male informal employment



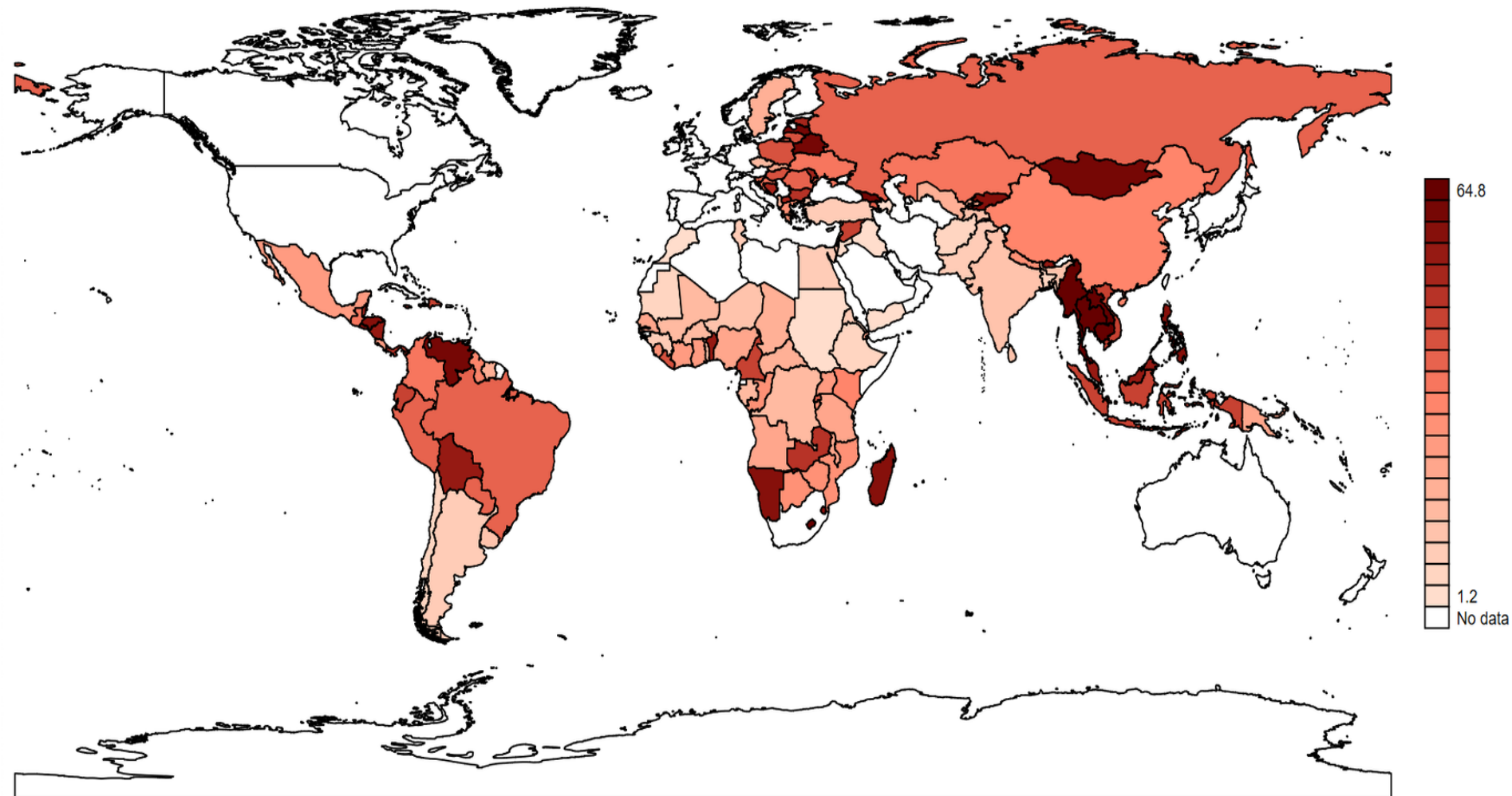
Women have lower rates of firm ownership

Share of firms with female participation in ownership (%)



Women are underrepresented in management

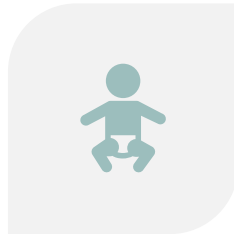
Share of firms with female top managers (%)



What are the main constraints to women's economic empowerment?



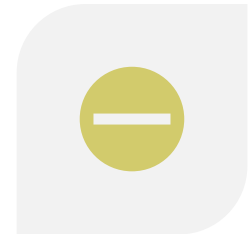
SKILLS?



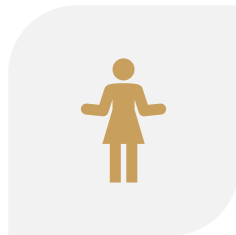
**CARE
RESPONSIBILITIES**



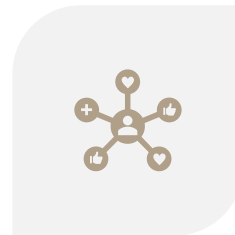
**RESTRICTED
PHYSICAL MOBILITY**



**LIMITED ACCESS TO
ASSETS & FINANCE**



**NORMS AGAINST
WOMEN'S
EMPLOYMENT**



**GENDER-BASED
VIOLENCE**



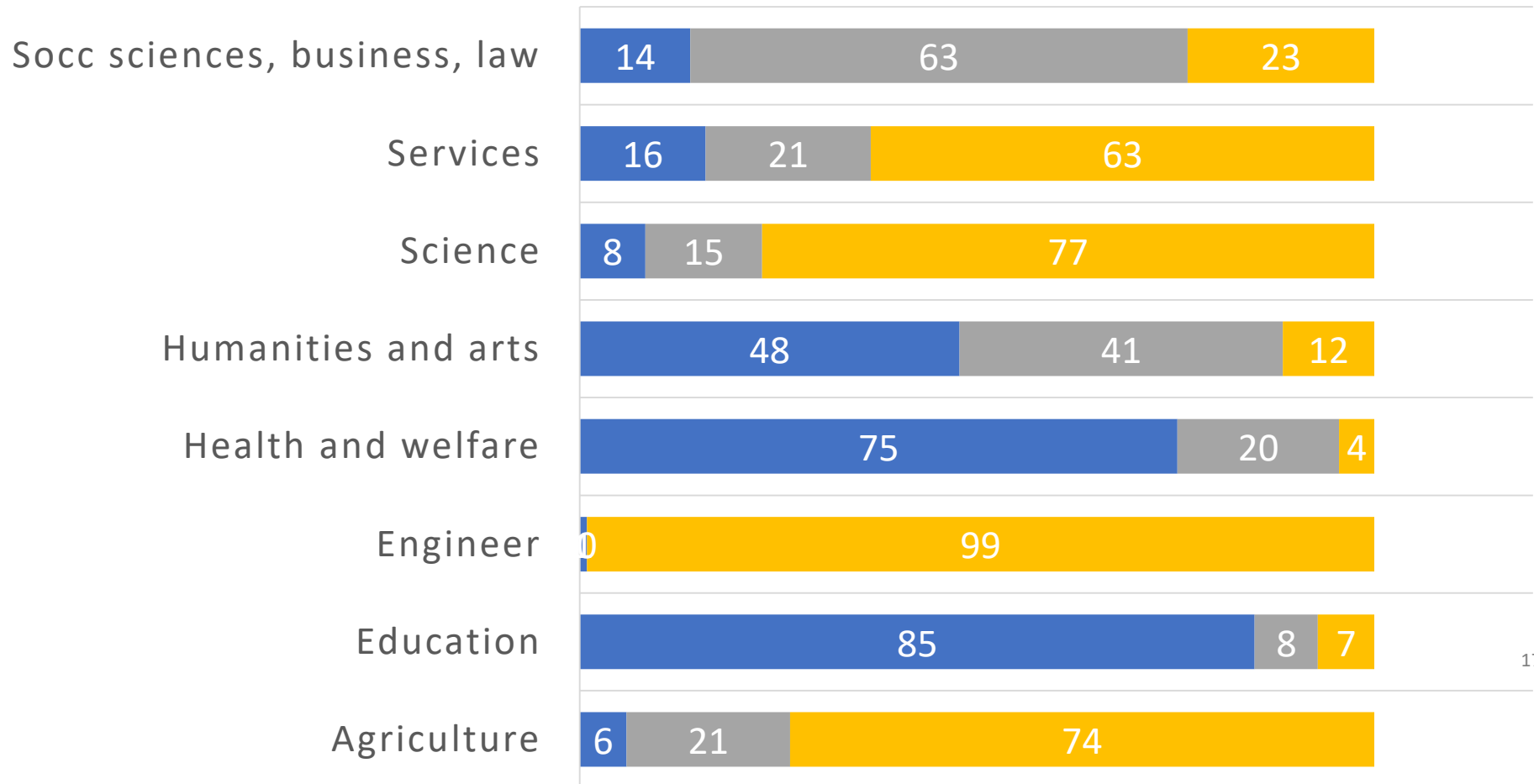
LEGAL BARRIERS

At the tertiary level, there are gender differences in skills development



Differences in Fields of study, % of countries

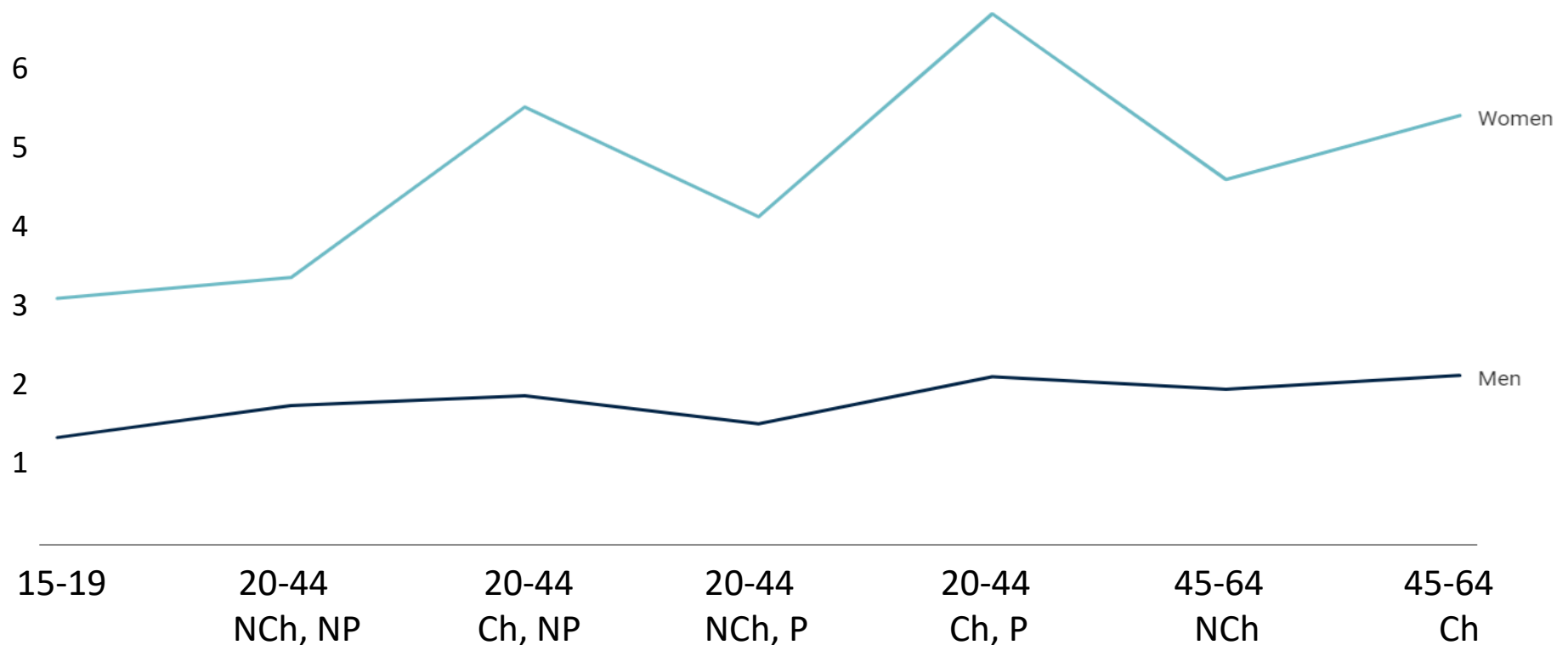
■ Female dominated % ■ Neutral % ■ Male dominated %



Women spend a disproportionate amount of time on unpaid work

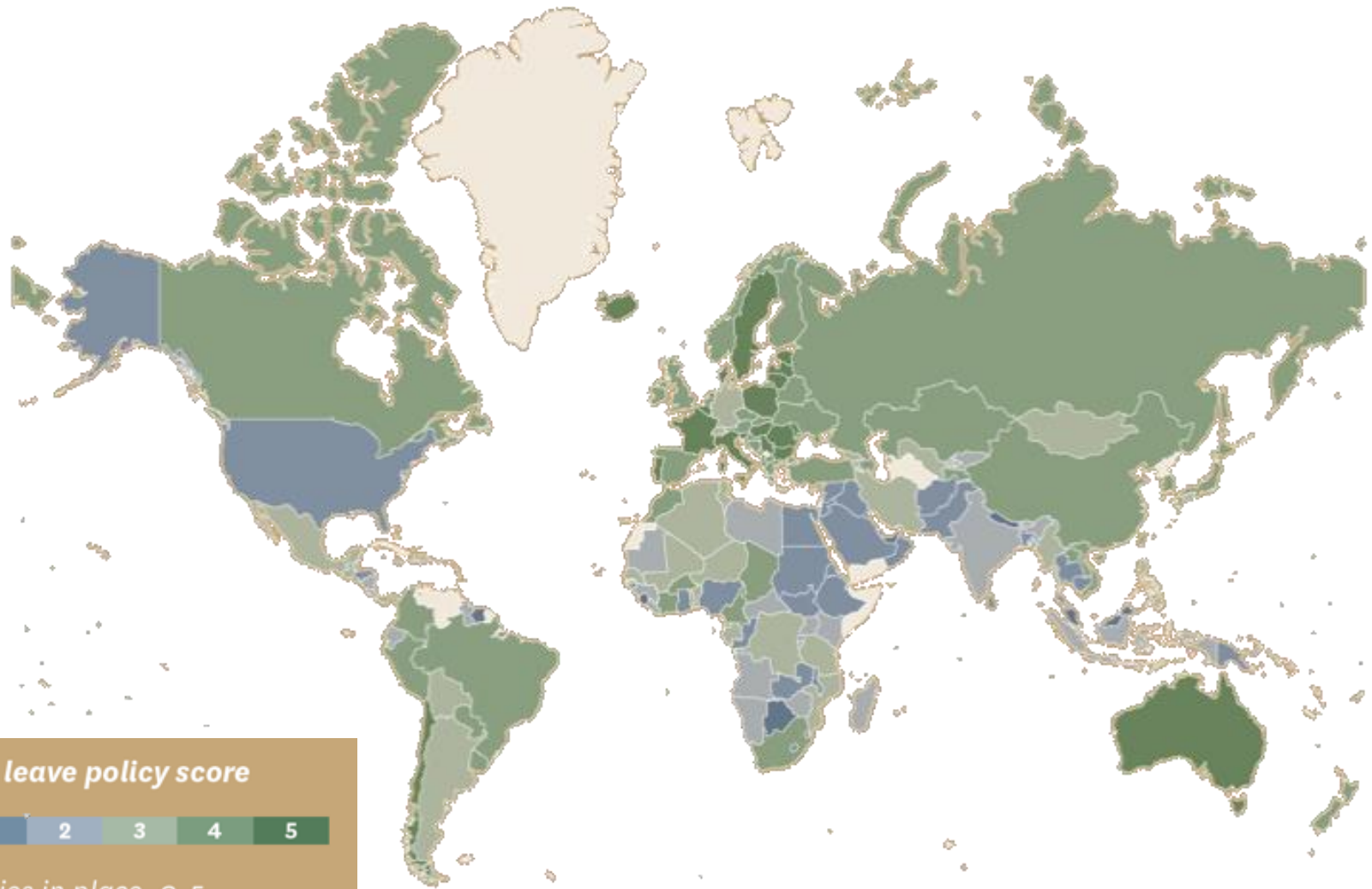


Number of daily hours allocated to unpaid childcare and domestic work, by age



NCh = No Children
Ch = Children
NP = No Partner
P = Partner

Less than half of countries offer paid paternity leave



Although they would like to, fathers do not take requisite time off work for childcare



Percent of fathers who took no time off and who took the amount of time they were allocated under their country's policies

Country	No time off	Took as much time as country's policy offers
Argentina	20%	29% (1-2 days)
Brazil	27%	32% (5 days)*
Canada (except Québec)	40%	40% (2 weeks)**
Japan	35%	1% (12 months)
Netherlands	18%	37% (3 days)
United Kingdom	16%	44% (2 weeks)
United States	LESS THAN 0.1%	N/A (28% took 2 weeks)***

Across countries, women face varying degrees of restriction on their physical mobility



Women have different mobility patterns: shorter distances, multimodal and off-peak hours, slower pace:

- Women engage in more non-work-related travel and are more likely to travel with children and elders
- Transport burden of rural women is more accentuated.
- Women spend more of their income on transport than men, limiting their access to certain employment areas.



Women are the main targets of unsafe transport:

- 80% of women are afraid of being harassed while using public transport.
- Design of transport does not address violence prevention environmental design.

Unsafe transport limits women's labor force participation



80% Women afraid of being harassed while using public transport

16.5% Reduction in female labor force participation in developing countries due to lack of safe transportation

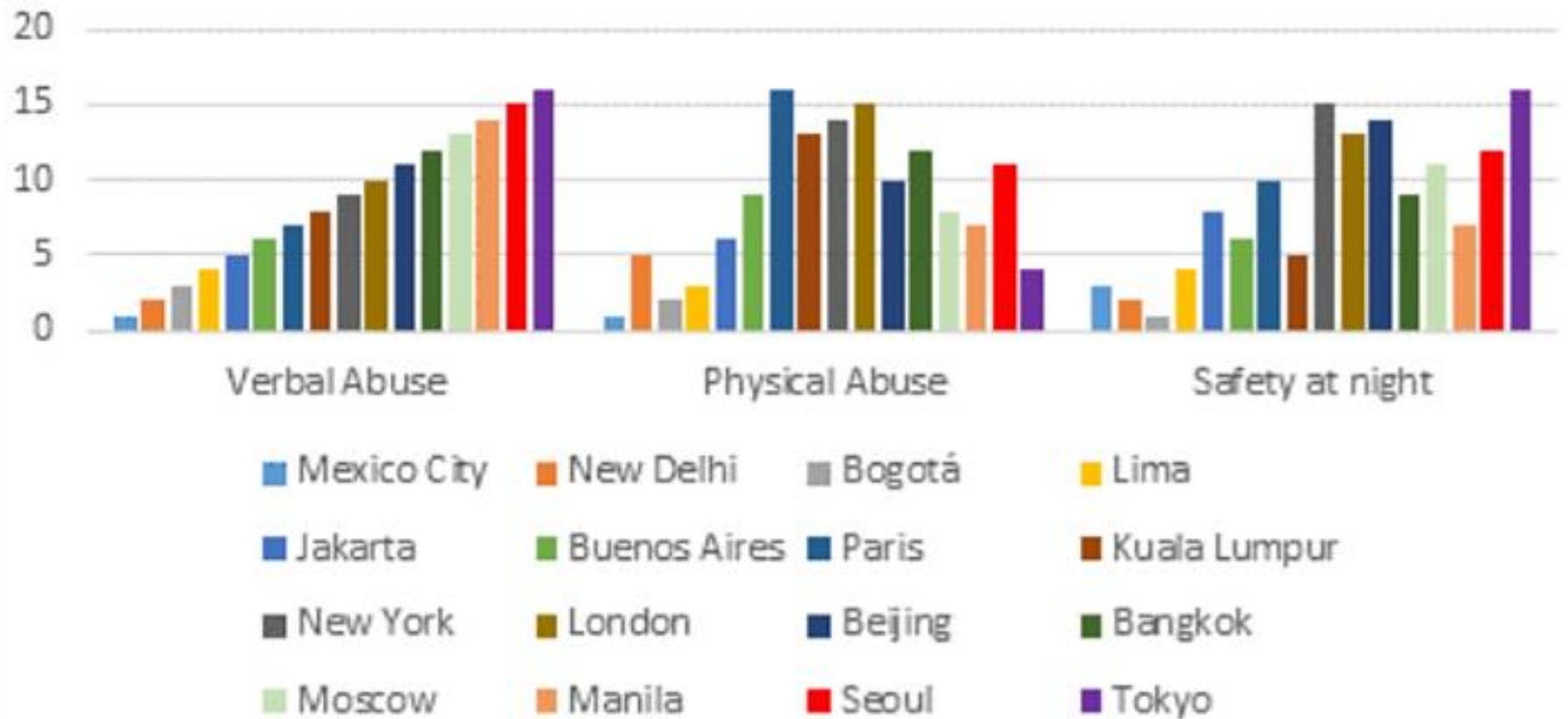
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economies do not prohibit sexual harassment in public places

And face a higher risk of harassment and abuse on transport systems in major cities



Most dangerous transport systems for women

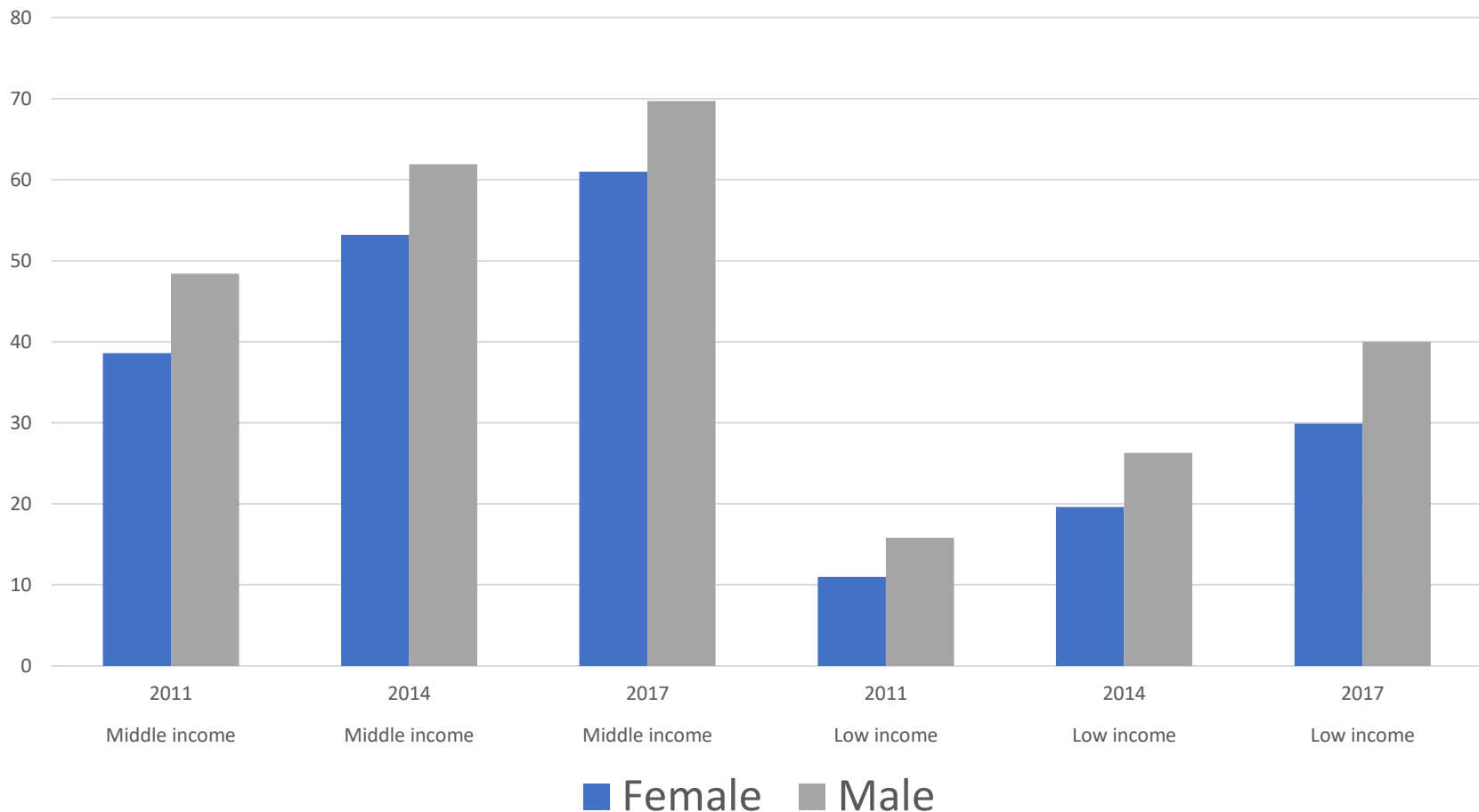


(1 indicates the most dangerous and 16 is least dangerous)

While bank account ownership has increased, gender gaps persist



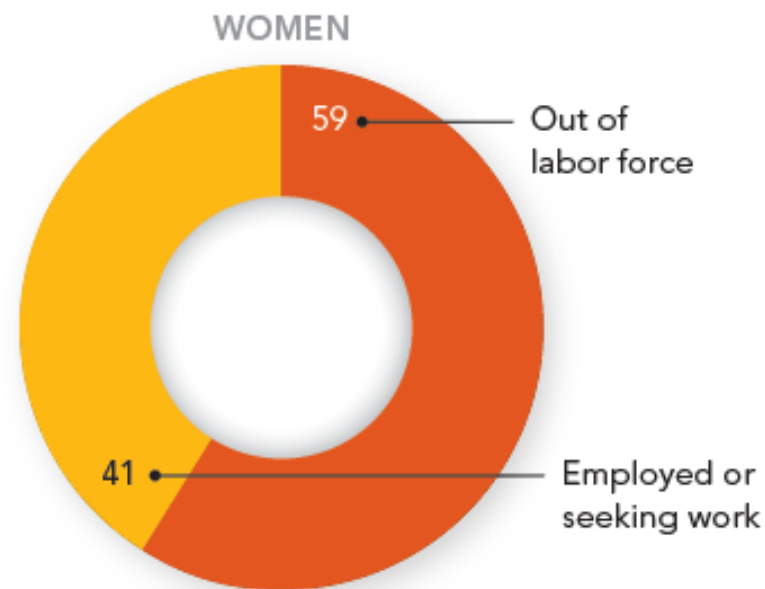
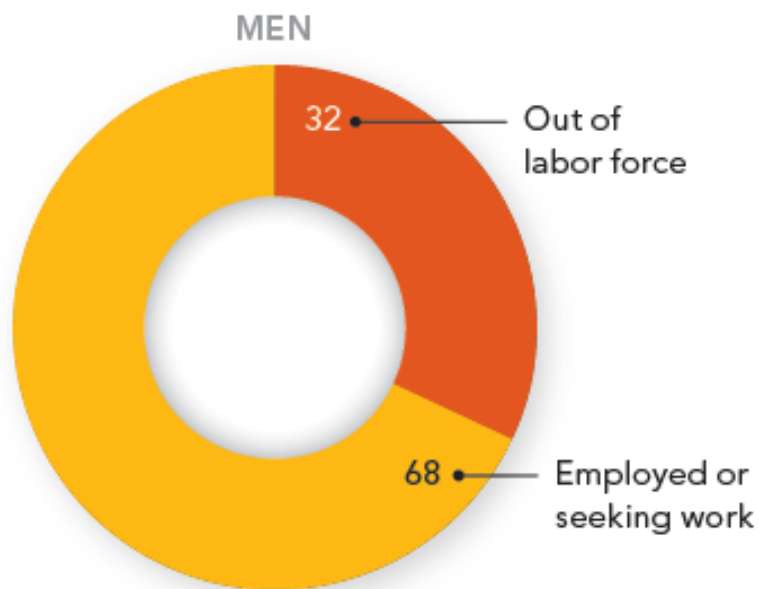
Financial inclusion by gender, 2011-2017



Among the unbanked, women are less likely than men to participate in the labor force



Adults without an account by gender and labor force participation (%)



Women-owned MSMEs face a relatively larger financing gap than men owned ones



21%

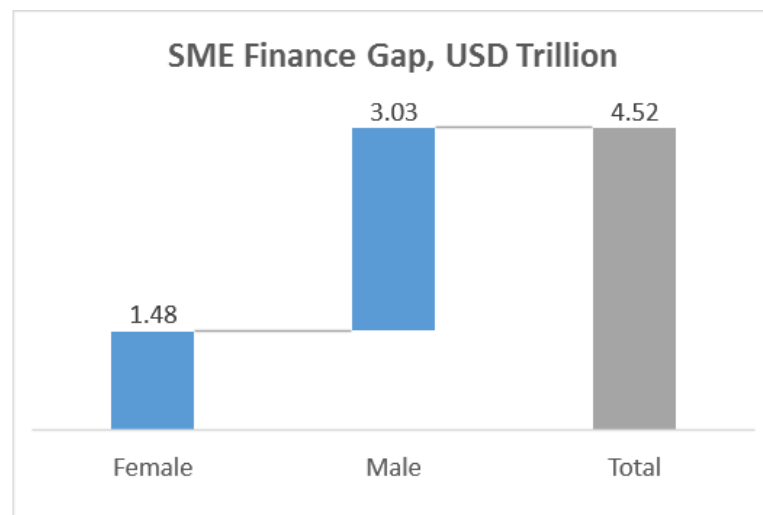
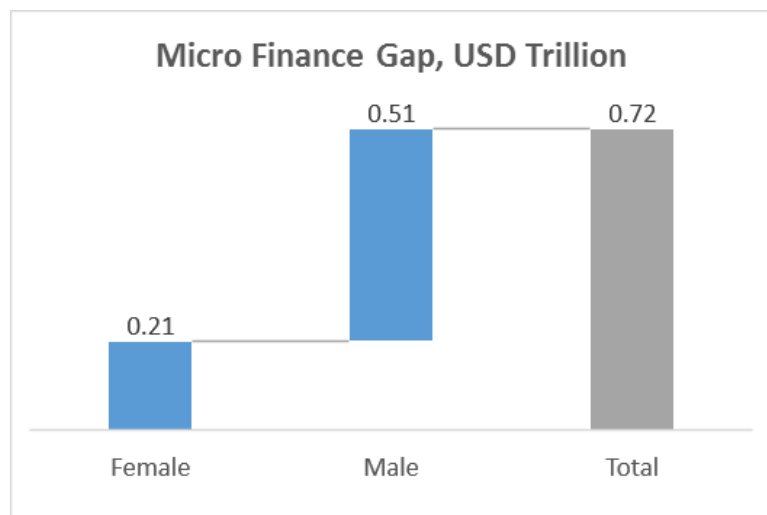
Share of women-owned businesses in total business establishments

31%

Share of women Finance Gap in total MSME finance gap

\$1.7
trl

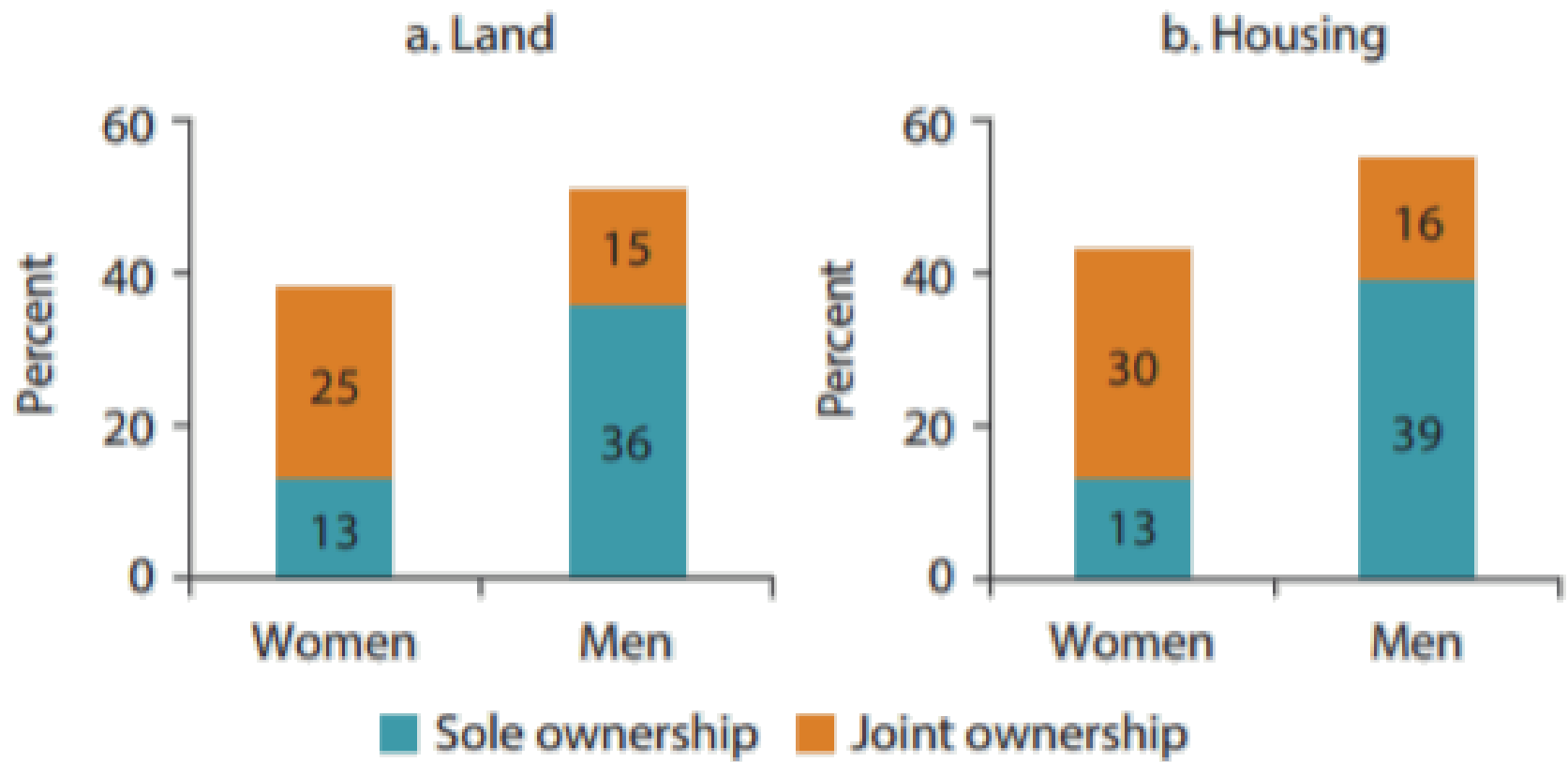
Total MSME finance gap for women, which is over 6 percent of total GDP



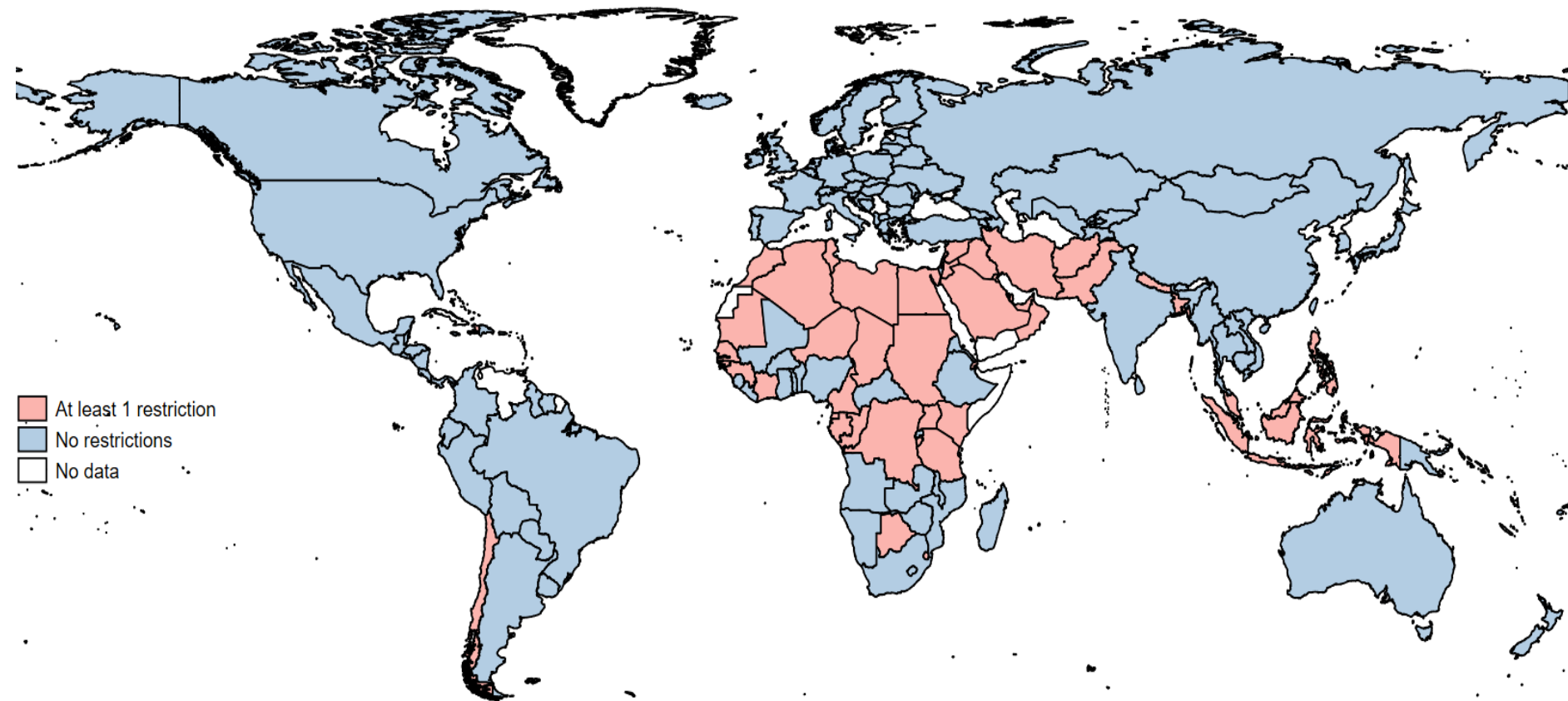
Women own less land and housing than men



Far fewer African women than men own land or housing



Women's ownership and access to land is hindered by laws and customs

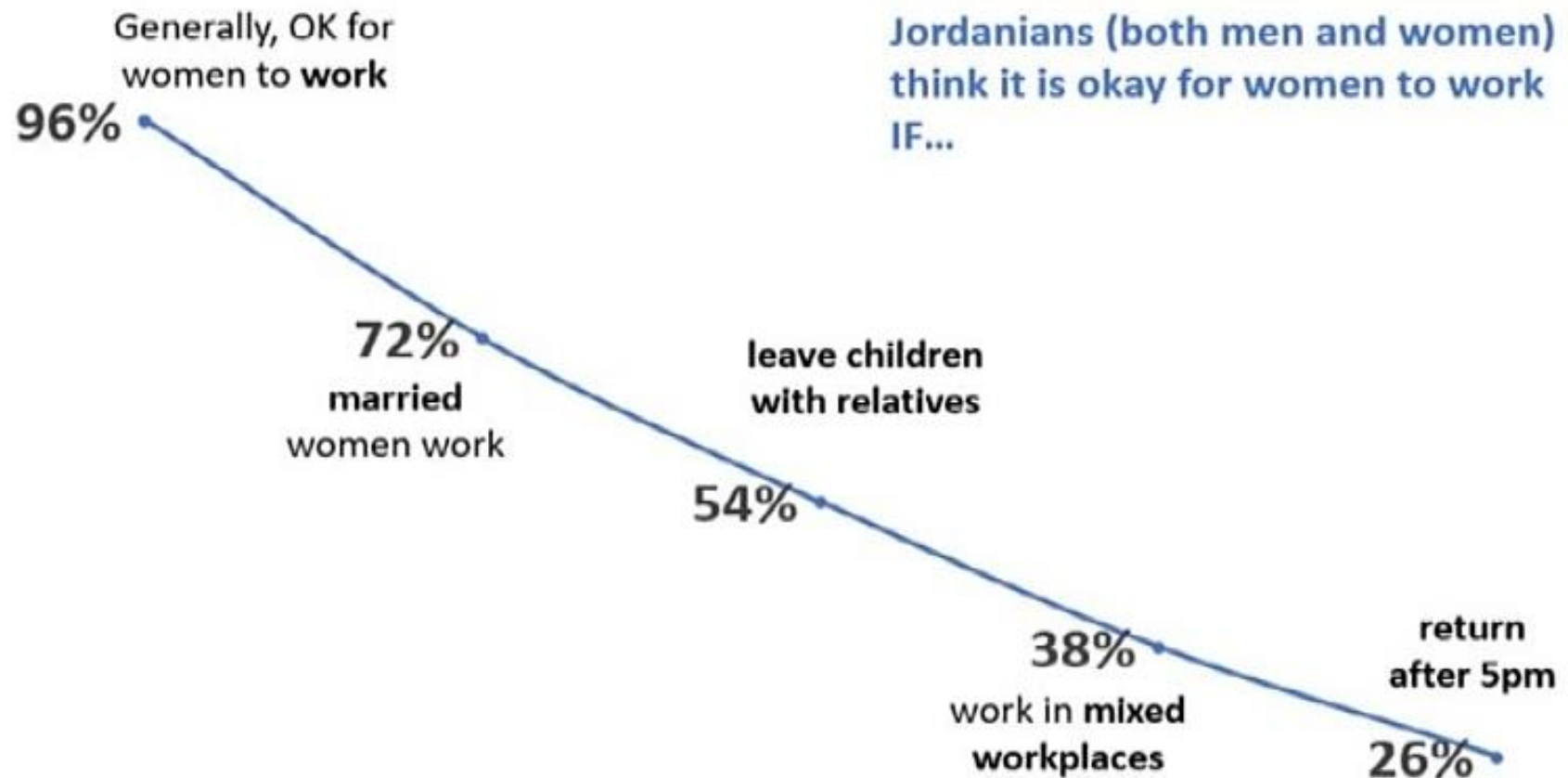


- **20 economies** where women do not have equal ownership rights to property
- **41 economies** where daughters do not have equal inheritance rights
- **40 economies** where widows do not have equal inheritance rights
- **9 economies** where wives do not have equal administrative authority over assets

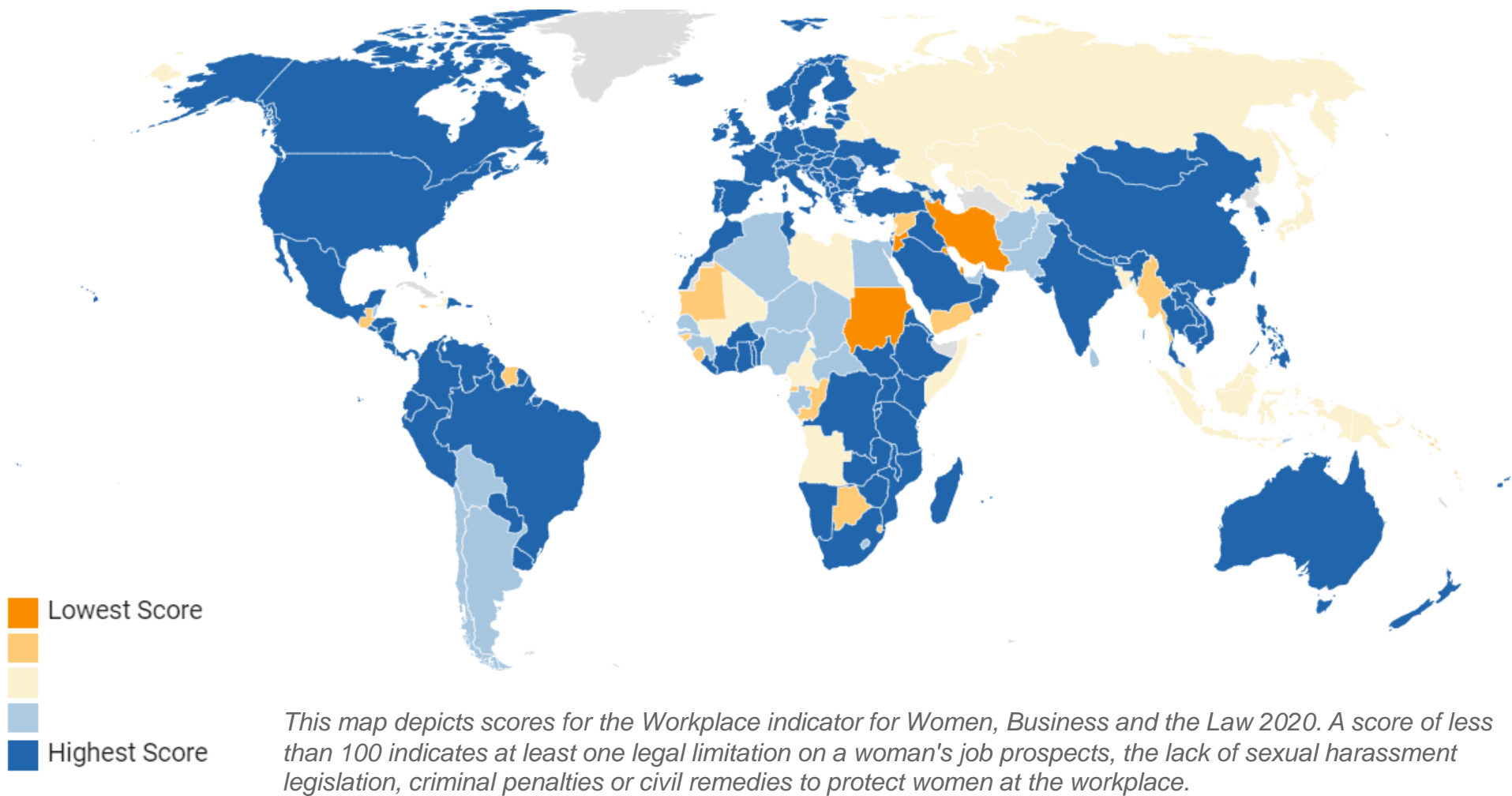
Social norms limit women's ability to fully participate in the labor force



To which extent may social norms and personal beliefs limit (or not limit) women's labor force participation in Jordan?



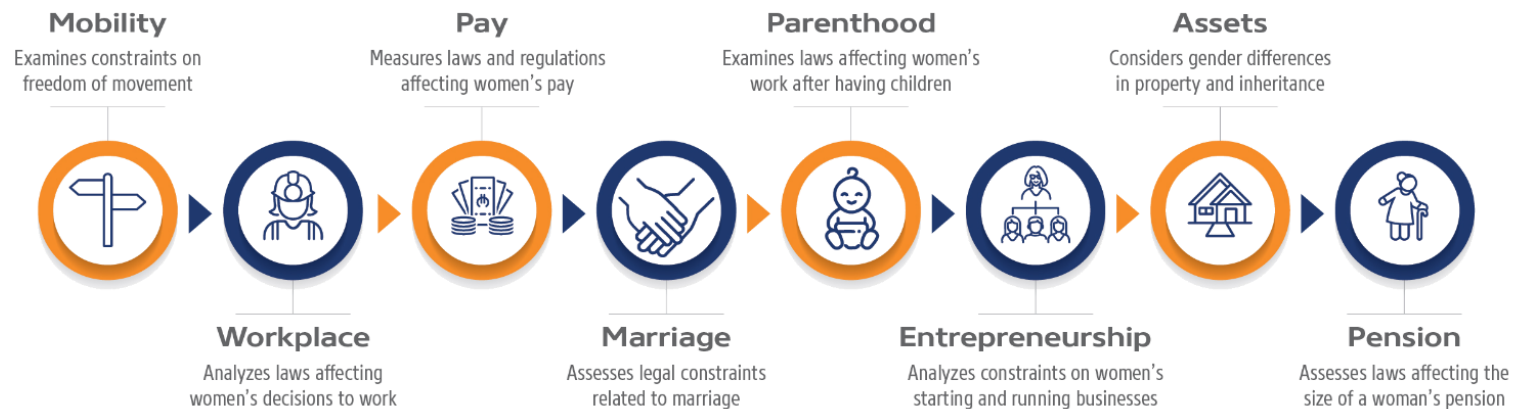
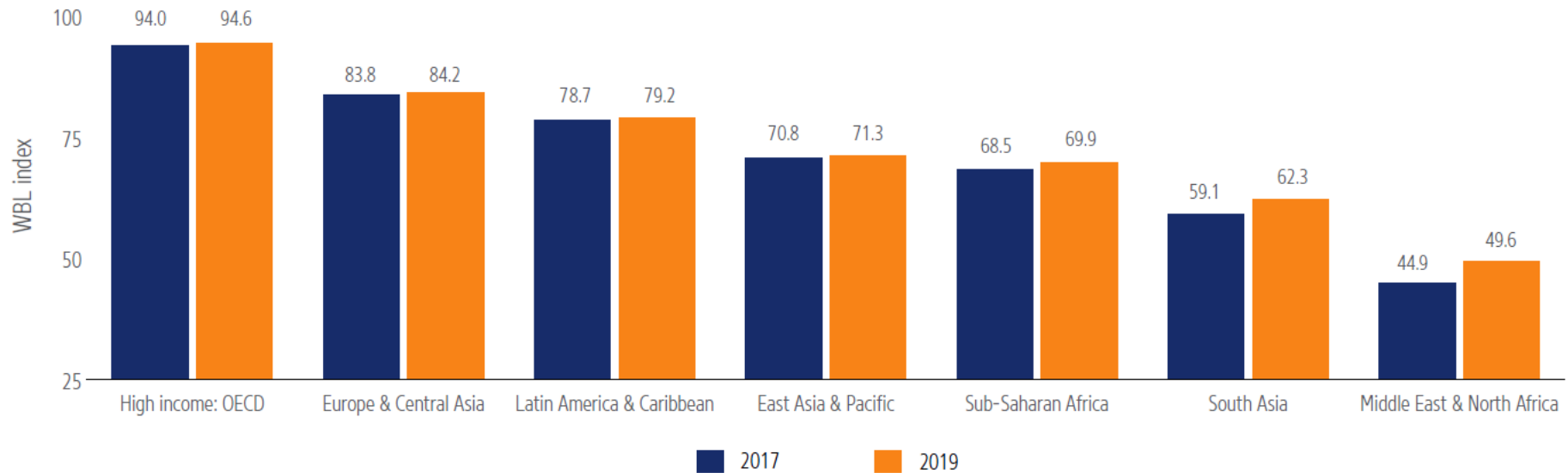
40% of Economies Have Laws Constraining Women's Decision to Join and Remain in the Labor Force



Laws restrict women's participation



Women, Business and the Law 2020 score, by region



What works to close gaps between
women and men

WBG Gender Strategy 2016 – 2023: Approaching the Mid-Point

**Improving Human Endowments
(Health, Education & Social Protection)**



Addressing “sticky” first generation gaps in health (maternal mortality) and education. Working on emerging, second generation issues, such as ageing and non-communicable diseases

Removing Constraints for More and Better Jobs



Lifting constraints to increase the quantity and quality of jobs and closing earnings gaps with a focus on women’s labor force participation, occupational sex segregation, care services and safe transport

Removing Barriers to Women’s Ownership and Control of Assets



Improving conditions under which women can secure ownership of and control over productive assets and access the finance and insurance needed to acquire those assets

Enhancing Women’s Voice & Agency and Engaging Men and Boys



Helping to prevent and respond to gender-based violence and address adverse masculinity norms in FCS and elsewhere, and enhance women’s voice and agency

Building the resilience of women and men to cope with natural (climate change) and human (conflict) shocks

More strategic country-level engagement: **Human Endowments**

Examples of innovative 2018 operations that close gaps in human capital-poor countries, address occupational segregation in TVET training, and focus on girls' access to STEM include:

WB: Investing in Women and Adolescent Girls' Empowerment to Boost Human Capital

The [Benin Sahel Women's Empowerment and Demographic Dividend Project](#) (\$90m. In additional finance) improves demand for reproductive, maternal, neonatal, child and adolescent health and nutrition services. (Project prepared in 2018, approved in Jan 2019).

The project invests in girls' education, enhances life skills knowledge, and offers economic opportunities for 10-19 year-old girls, strengthens qualifications of community health workers and "last mile" delivery of essential commodities, including contraceptives, in hard to reach areas. It builds capacity for demographic and socio-economic analysis to inform policy making and help improve regional knowledge generation.

Evidence from Gender Innovation Lab (GIL) evaluations of adolescent girl programs in Uganda and Liberia and ongoing work in the Sahel informed project design. The GIL will conduct an evaluation to test the impact of various combinations of interventions, and share findings about which socio-emotional skills matter.

WB: Access to skills development, vocational education and STEM

Female students under-represented in STEM-related Technical and Vocational Education and Training:

In 2018 the [East Africa Skills for Transformation and Regional Integration Project](#) (\$293m.) requires TVET institutes to provide targeted incentives for female students and set a 30% enrollment/hiring target for students and faculty.

The [Gambia Education Sector Support Program](#) (\$30 m.) provides tuition scholarships to address the shortage of qualified upper-level female teachers of mathematics and science. Also helps female teachers take up postings in remote locations by providing hardship allowances and paired postings for couples.

More strategic country-level engagement: **Jobs**

Examples of innovative 2018 operations that remove constraints for more and better jobs, such as mobility/safety and lack of care services, and work with the private sector, include:

WB: Mobility constraints and risks of sexual harassment in public transportation

Creating a safe environment to facilitate women's mobility in contexts where women's labor force participation is low and/or falling:

In Lebanon, 23% of women participate in the labor force, compared to 71% of men - one reason the [Greater Beirut Urban Transport Project](#) (\$225m.) targets women's increased safety and mobility.

The [Support to Bogota's Metro Line 1 Project](#) (\$70m.) incorporates a reporting mechanism for victims of sexual harassment and an action protocol for metro police and staff to intervene.

Women constitute only 14.5% of employees in Bogota's transportation sector, so the project embeds mechanisms to hire more women, with a target of at least 20% of metro employees.

IFC: Promoting employment opportunities in Bangladesh

In Bangladesh, women's labor force participation is almost 45 percentage points lower than men's. Lack of access to affordable, quality childcare is a key barrier.

An [IFC project](#) supports one of the leading banks in the country to help meet its employees' childcare needs, achieve better business outcomes and comply with the labor law.

IFC also worked with the WB team to broadly assess the state of childcare availability in a number of sectors.

WB: Promoting women's employment through procurement processes

In Albania, less than 5 percent of employed women work in construction. The [Albania Regional and Local Roads Connectivity Project](#) (\$50m.) promoted women's employment in the construction industry by requiring bidders to submit an action plan articulating steps to promote women's employment. Based on this successful initiative, the [WB's first ever Gender DPL in Albania](#) will support the Albania Public Procurement Agency to enforce mechanisms for non-discrimination in all public bids and define a code of conduct as part of the 2020 labor code reform.

Expanding childcare



- The expansion of affordable, quality, childcare will require a range of solutions and a comprehensive approach to ensure country systems and enabling environments can deliver quality.
- The role of the public sector is both regulatory and financial



Investing in flexible work arrangements



- HR guidelines and practices that allow for flexible work and/or remote work
- From Maternity to Parental Leave
- Policies to permit home-based work and protect workers who work from home

Address sexual harassment

- **Sexual harassment in the workplace**

- Private and public sector should prevent and be prepared to respond to SH and other form of GBV experiences by their staff. e.g. Peru (Safe Company Seal).
- Clear expectations of behavior, accountability and response mechanism with sanctions commensurable to acts of sexual harassment.
- Recognize their staff may experience GBV outside of work – thus allow resources.

- **Sexual harassment in transportation to and from work**

- The Safe Cities and “safety audit” programs: active engagement of the police and citizen in making streets and transport safer for women.
- Hazme el Paro! project, piloted in 2015 in Mexico City

More strategic country-level engagement: **Assets**

Examples of innovative operations in 2018 that close gaps in access to technology and markets, and work with the private sector to close gaps in access to insurance services, include:

WB: Access to markets & information

The **E-Commerce and Women Led SMEs in MENA project** connects 1000 women-led SMEs in Egypt, Tunisia, Morocco, Lebanon, and Jordan to virtual market places like eBay, Etsy, Amazon, and Trade key and export markets.

- Access to premium accounts on e-commerce and virtual market platforms
- Training of female e-commerce export advisers to provide tailored assistance
- Referral of beneficiary SMEs to IFC-supported financial institutions to access trade finance
- Addressing regulatory constraints to e-commerce, such as international payment system and logistics
- Assistance of governments in designing and implementing reforms

IFC: Financial protection and risk mitigation

IFC is working with insurance companies in Cameroon, Ghana, and the Philippines to enhance their understanding of the different risks women face and how to better address them by creating better risk mitigation and financial protection solutions for women consumers. IFC also helps companies to recruit and train women as distributors and insurance agents.

IFC: Using bonds to finance women-owned enterprises

In Turkey, IFC launched a **\$75 million gender bond issued by Garanti Bank**. This was the first private sector gender bond in emerging markets dedicated to financing enterprises and companies owned or managed by women.

All financing raised through the issue is earmarked for on-lending to Garanti Bank's women-owned small businesses.

Increasing access to finance

Reducing barriers in the
business environment

Improve working conditions for
female employees, market
segmentation, and inclusion of
women in community
relationships

Supporting business skills and
financial capability trainings for
women

Building the business case for
equal economic opportunities
for men and women

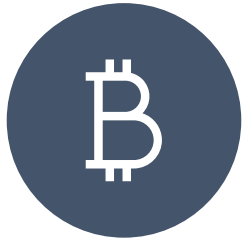
Targeted interventions that help encourage entrepreneurship



Training programs addressing socio-emotional skills as opposed to standard managerial training programs



Supporting women with secure savings mechanisms.



Providing large cash grants to female-owned businesses as part of business plan competitions.



Wraparound services (such as childcare and transport during the training)

More strategic country-level engagement: **Voice and Agency**

Examples of innovative 2018 operations that promote women's participation in decision-making, co-locate services for GBV survivors, and work with the private sector, include:

WB: GBV Response in Health Systems

The **Central African Republic's Health System Support and Strengthening Project** (\$43m.) helps improve quality of essential health services while co-locating services for GBV survivors:

- 5 integrated centers for medical care of GBV survivors, including clinical management of rape
- Free medical consultations, medical examinations, hospitalization, and surgery for fistula and emergency obstetric care
- Psychosocial support and socioeconomic support, involving income-generating activities
- Protection services such as provision of safe places and temporary refuge for survivors

IFC/WB: Assessing and Addressing GBV Risk in the Workforce

IFC, together with the WB, worked with the Nachtigal Hydropower Company (NHPC) in Cameroon to make the business case for gender equality, diversity and inclusion within the company, across its supply chain and in host communities. IFC assessed GBV risk and mitigation with Nachtigal and the WB identified high-quality GBV service delivery partners in Cameroon.

Proposed next steps include supporting NHPC to conduct gender mainstreaming and GBV risk mitigation in the workforce, local procurement, and community investment programs.

WB: Leadership, Representation, and Voice

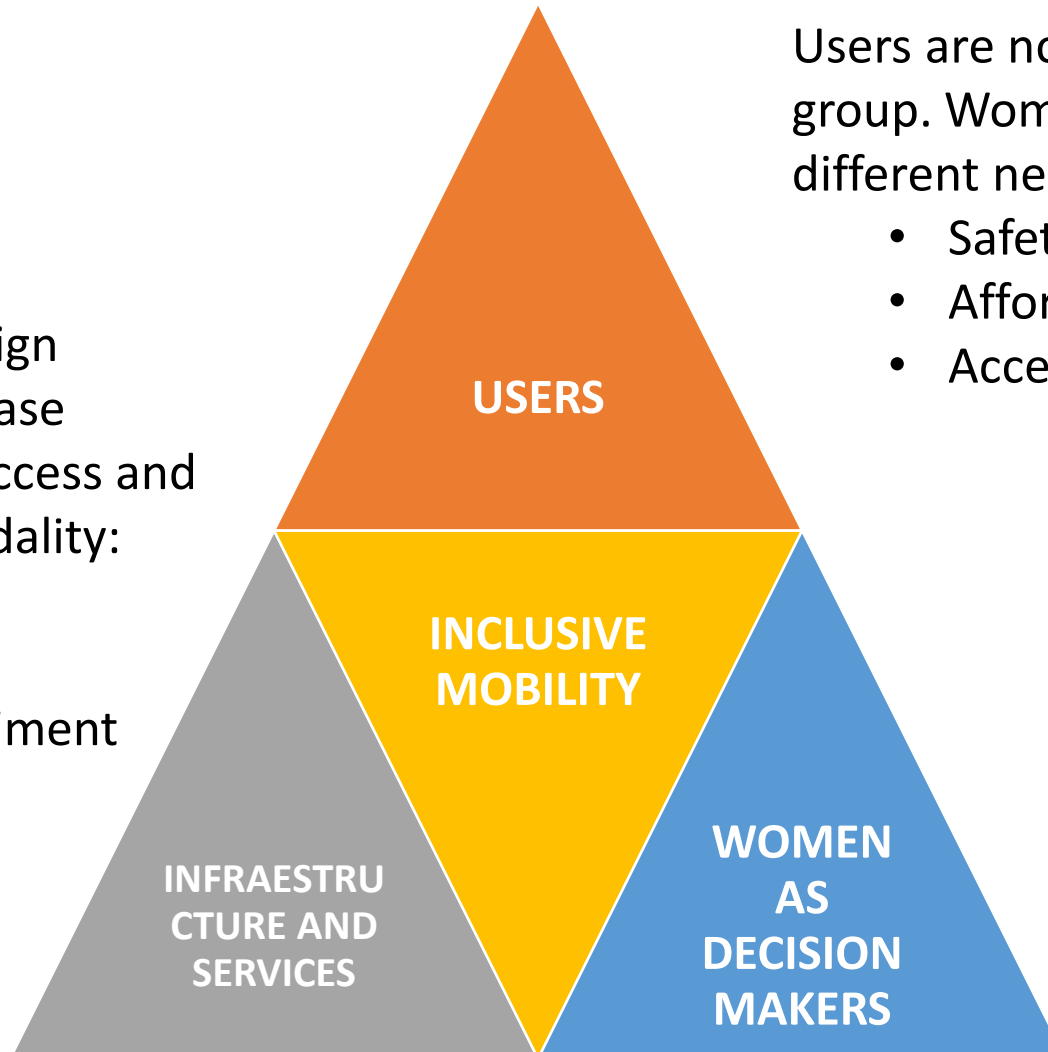
An increasing number of WBG operations in countries like Burkina Faso, China, Indonesia, Myanmar, Nepal, Tanzania, and Uganda now support women's participation in decision making in utilities:

- In Egypt, the **Sustainable Rural Sanitation Services Program for Results** helps address HR procedures for more equal recruitment and promotion practices.
- In Malawi the, **Lilongwe Water and Sanitation Project** provides career training to female staff and uses contractual provisions to encourage contractors to include women in project design.

A holistic approach to mobility

Infrastructure design features can increase women's safety, access and improve inter-modality:

- Lighting
- Visibility
- Accompaniment



Users are not a homogenous group. Women have different needs:

- Safety
- Affordability
- Accessibility

Legal and regulatory reforms

- **Enact employment non-discrimination laws** mandating nondiscrimination based on gender in various aspects of employment including hiring and promotions
- **Equalize mandatory retirement ages** between men and women
- **Remove laws barring women from working** in certain types of jobs
- **Family laws and other legal texts** to give all women equal opportunities to own and inherit property, and to conduct businesses without husband's authorization

Vietnam: Reforming the Labor Code for Gender Equality

- **ENGAGE:** Provide evidence and recommendation for reforming the Labor Code in 6 areas such as addressing wage gaps and retirement ages.
- **EDUCATE:** e-learning course, “Legislation and Gender Equality in Vietnam” in Vietnamese language for professionals who prepare and assess laws and evaluate their impacts.



Spotlight: Infrastructure's link to women's economic empowerment

Physical mobility

- Access
- Safety and security

Employment and entrepreneurship in the sector

- Occupational segregation
- Procurement and contracting
- Reducing unpaid work - expanded access to electricity can free time for other pursuits

Win-Win

- Designing infrastructure in ways improve safety/security and access, address employment and entrepreneurship for women is a win-win for the sector – increased users (and possibly revenue) and for women/men



Legal restrictions pose a systemic barrier to women's employment in infrastructure

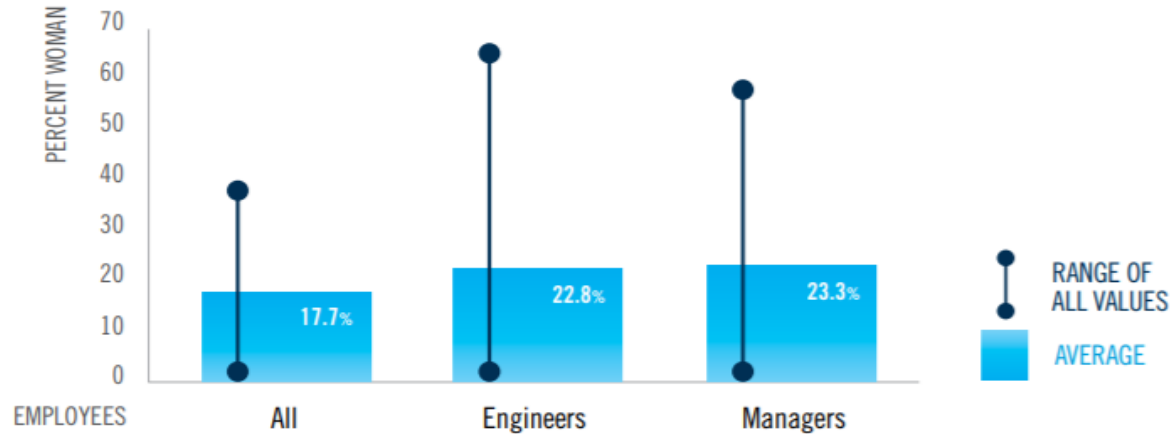
- 19 economies impose restrictions on women's employment in transport
- 37 economies limit women's ability to work in construction



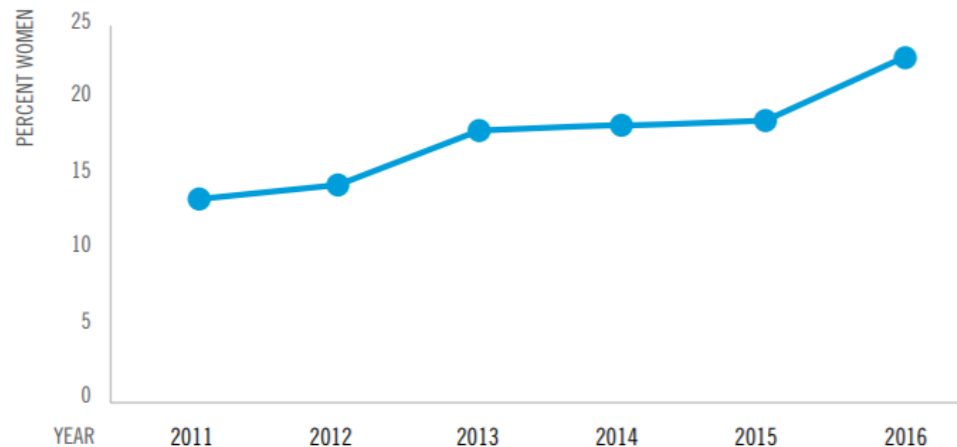


For example, women are underrepresented in the utilities sector

Average share of employees in a water utility that are women, 2018-19

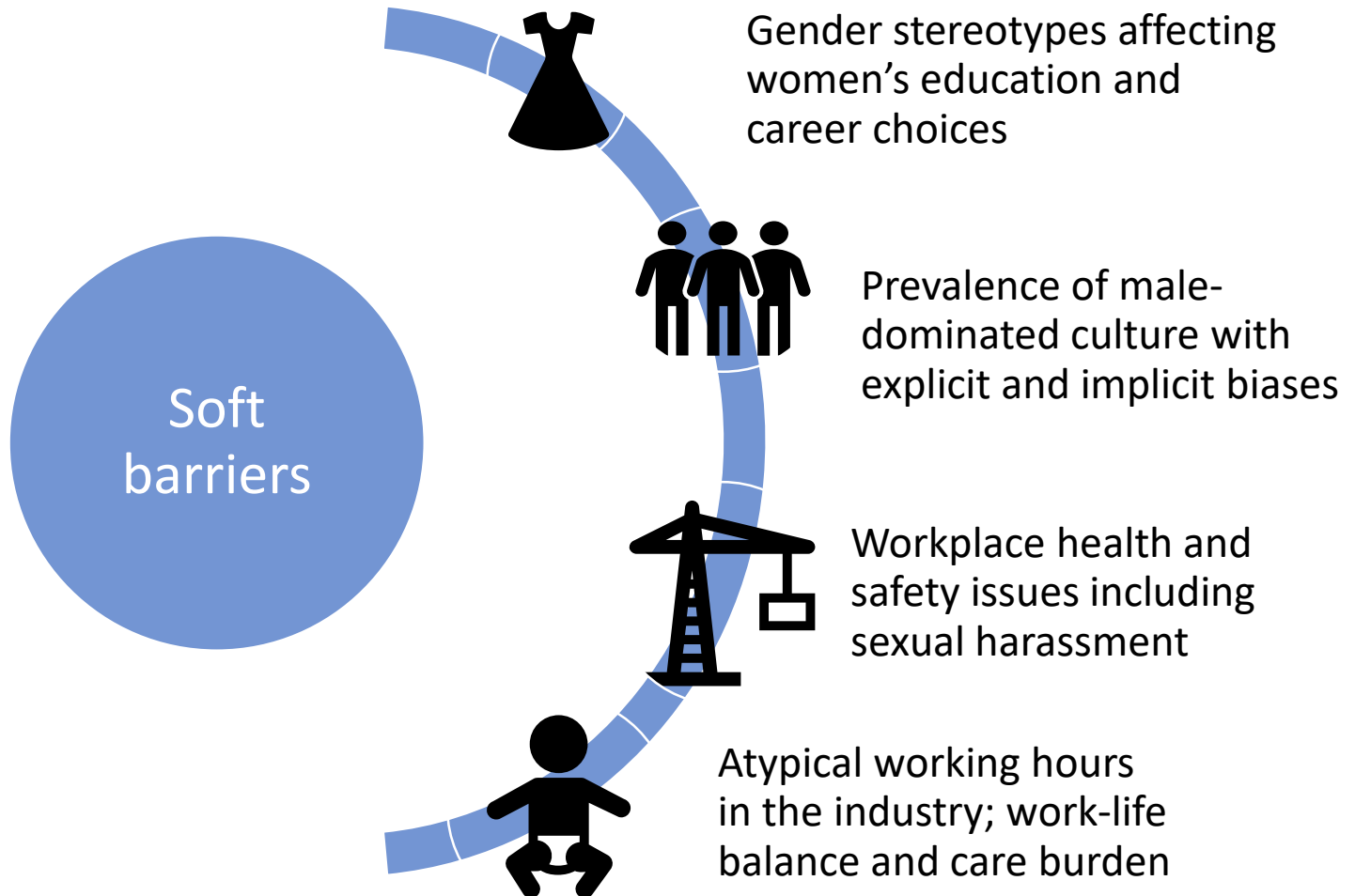


Trends in the share of women female workers in water utilities






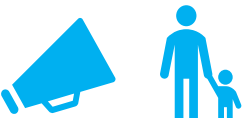


Common barriers impeding women's employment in the transport sector





What are some ways infrastructure can close gender gaps?

Gap	Improved Access	Process for Developing
Human Endowments 	<ul style="list-style-type: none">• Health and education facilities can help close• Water, sanitation, electricity can free time for other pursuits	<ul style="list-style-type: none">• Benefit schemes to local population, e.g. schools, health facilities
Removing Constraints for More and Better Jobs 	<ul style="list-style-type: none">• Electricity can free time for entrepreneurial pursuits• Well-designed transport can improve labor force participation	<ul style="list-style-type: none">• Promote women-run business along project cycle• Encourage companies to provide equal opportunities in hiring
Removing Barriers to Ownership and Control of Assets 	<ul style="list-style-type: none">• ICT networks offers a chance for women to build a digital credit history	<ul style="list-style-type: none">• Joint-titling during resettlement• Promote gender-sensitive procurement
Enhancing Women's Voice & Agency; engaging men and boys 	<ul style="list-style-type: none">• Infra can improve health, increase education attainment, free time for developing voice and exercising agency	<ul style="list-style-type: none">• Codes of conduct against GBV• Promote voice through stakeholder consultation• Develop skills and leadership potential



Strategies: Creating networks of women - WePower





Strategies: Developing Codes of Conduct

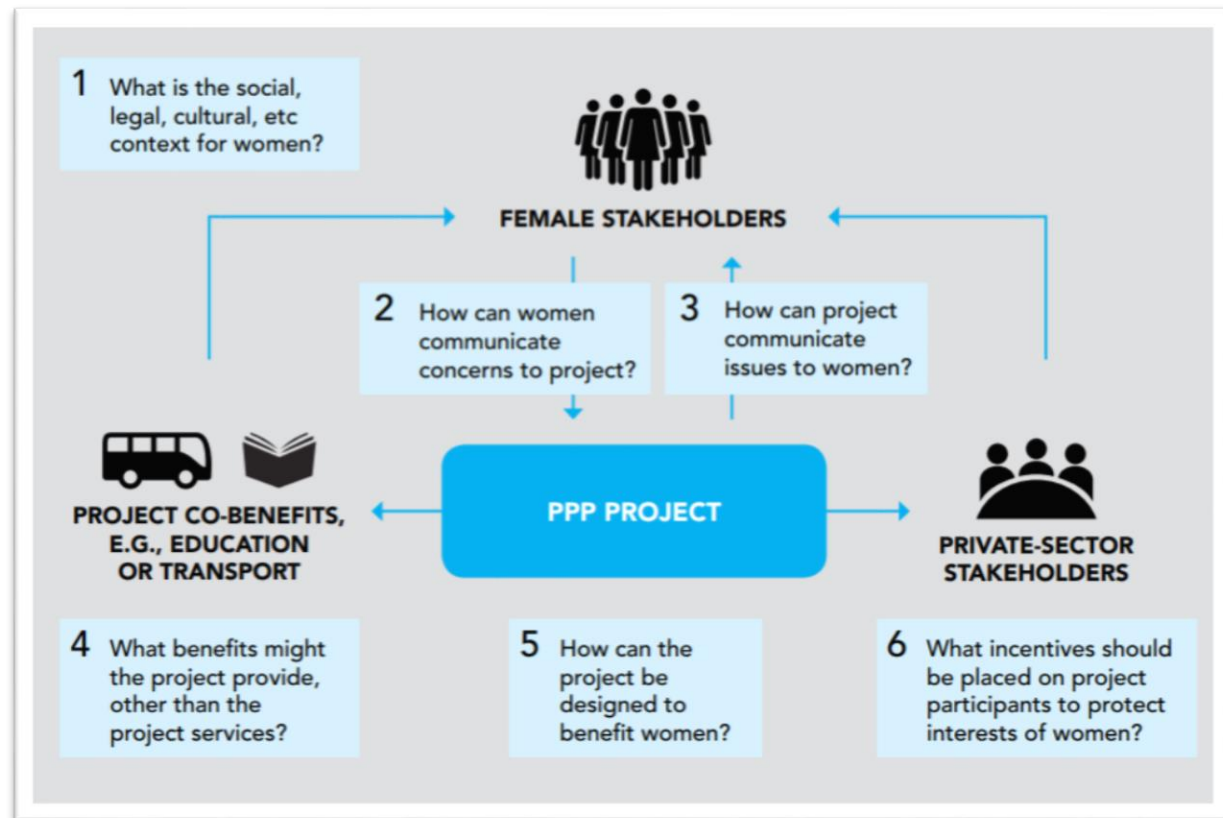
- The Government of Jordan adopted a Code of Ethics and Professional Conduct (CoC) for the transport sector, first ever of its kind for the sector for the country, that will regulate the passenger, driver and operator conduct in public transport.
- The CoC is being introduced in service agreements with transport operators.
- The CoC makes references to sexual harassment and gender-based discrimination as some of its infringements.
- It provides for public feedback mechanism with various reporting lines and monitoring indicators, and mandates relevant agencies to conduct training for drivers on the CoC.



Strategies: Gender equality questions for the PPP project developer

What:

- project-centered tool to help project planners think through how to improve gender equality in PPP projects
- recognizes that PPPs often fail to examine or address the issues relevant to all project stakeholders, usually women.





Strategies: fostering women's participation and agency in rural road works

To address barriers to participation

- Deploy a variety of recruitment strategies
- Childcare provision and part-time/flexible work
- Community outreach and awareness/sensitization campaigns
- Affirmative action measures

To address challenges in program participation

- Alleviate harshness of working conditions
- Sensitize construction unit staff and contractors
- Change operational manual to enhance gender equality in assignment of tasks
- Incorporate domestic violence sensitivity up front when incorporating women in roads works

To enhance women's agency during program participation

- Combine technical and life skills/language training
- Leadership training and open opportunities to women to exercise leadership
- Development of group formation and mentorship interventions
- Disseminate role models
- Disseminate the community benefits of participating in roads work and associative activities
- Open savings account

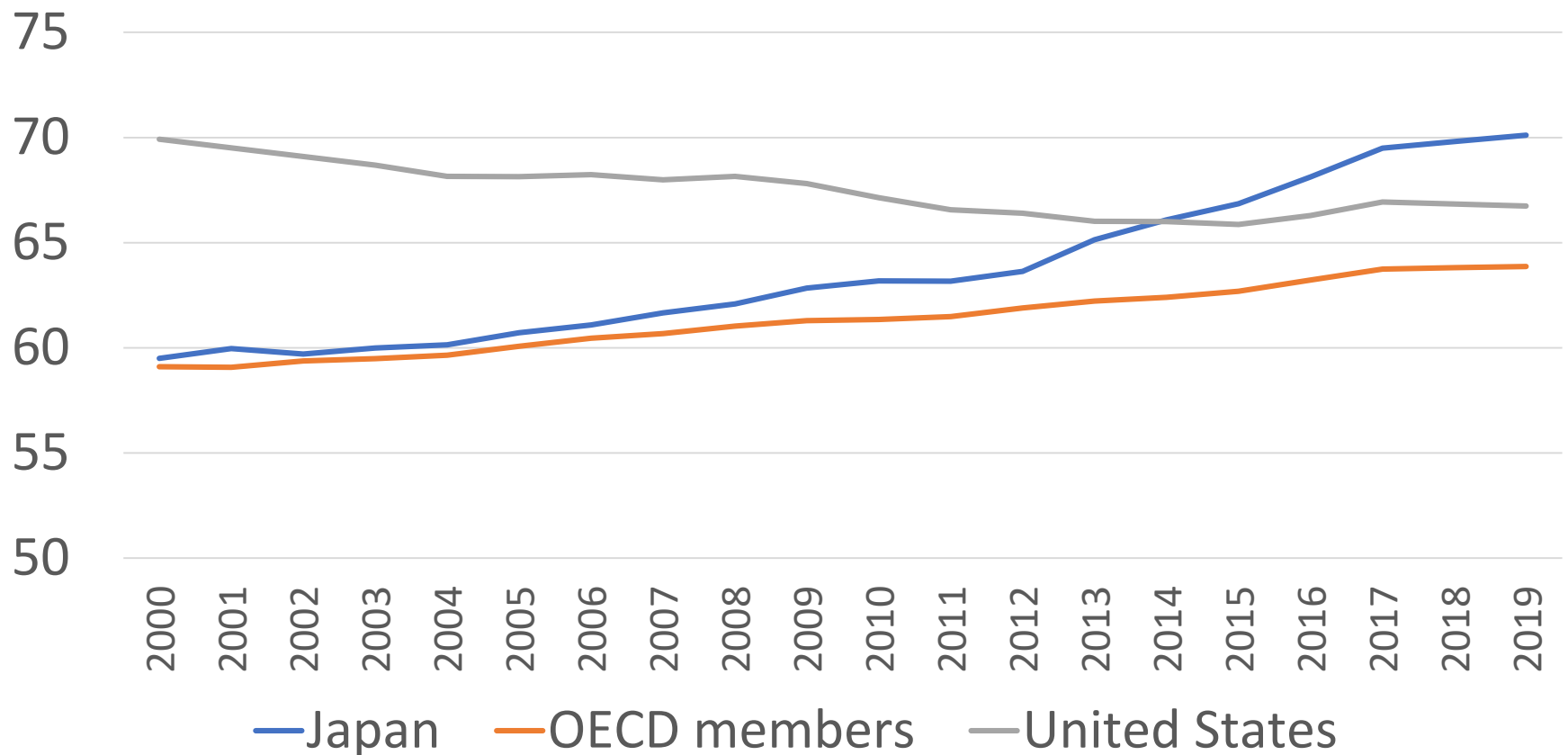
To increase sustainability and scale-up of gender approaches

- Introduce measures to institutionalize gender in roads projects, e.g. changes in operational manuals and gender quotas
- Introduce a long-term perspective in initiatives to empower women
- Develop graduation
- Develop graduation strategies to improve participants' chances of obtaining employment after they exit from the rural roads program
- Evidence-based advocacy

Annex

Spotlight: Japan and Womenomics

Labor force participation rate, female (% of female population ages 15-64)



Spotlight on Japan: Legal restrictions

Mobility		Pay	
Can a woman choose where to live in the same way as a man?	Y	Does the law mandate equal remuneration for work of equal value?	N
Can a woman travel outside her home in the same way as a man?	Y	Can women work the same night hours as men?	Y
Can a woman apply for a passport in the same way as a man?	Y	Can women work in jobs deemed dangerous in the same way as men?	Y
Can a woman travel outside the country in the same way as a man?	Y	Are women able to work in the same industries as men?	N
Workplace		Marriage	
Can a woman get a job in the same way as a man?	Y	Is there no legal provision that requires a married woman to obey her husband?	Y
Does the law prohibit discrimination in employment based on gender?	Y	Can a woman be "head of household" or "head of family" in the same way as a man?	Y
Is there legislation on sexual harassment in employment?	N	Is there legislation specifically addressing domestic violence?	Y
Are there criminal penalties or civil remedies for sexual harassment in employment?	N	Can a woman obtain a judgment of divorce in the same way as a man?	Y
		Does a woman have the same rights to remarry as a man?	N

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Parenthood		Entrepreneurship	
Is paid leave of at least 14 weeks available to mothers?	Y	Does the law prohibit discrimination in access to credit based on gender?	N
Does the government administer 100% of maternity leave benefits?	Y	Can a woman sign a contract in the same way as a man?	Y
Is there paid leave available to fathers?	Y	Can a woman register a business in the same way as a man?	Y
Is there paid parental leave?	Y	Can a woman open a bank account in the same way as a man?	Y
Is dismissal of pregnant workers prohibited?	Y		
Assets		Pension	
Do men and women have equal ownership rights to immovable property?	Y	Are the ages at which men and women can retire with full pension benefits equal?	Y
Do sons and daughters have equal rights to inherit assets from their parents?	Y	Are the ages at which men and women can retire with partial pension benefits equal?	Y
Do female and male surviving spouses have equal rights to inherit assets?	Y	Is the mandatory retirement age for men and women equal?	Y
Does the law grant spouses equal administrative authority over assets during marriage?	Y	Are periods of absence from work due to childcare accounted for in pension benefits?	Y
Does the law provide for the valuation of nonmonetary contributions?	Y		