WORLD BANK GROUP

REPORT NO: AUS0001349 · MIDDLE EAST AND NORTH AFRICA
STATE OF THE MASHREQ WOMEN FLAGSHIP 1

WOMEN'S ECONOMIC PARTICIPATION

IN IRAQ, JORDAN AND LEBANON

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1818 H Street NW,
Washington DC 20433
Telephone: 202-473-1000;
Internet: www.worldbank.org

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This report was prepared by a core team led by Maria Ana Lugo (Senior Economist), Miriam Muller (Social Scientist) and Matthew Wai-Poi (Senior Economist). The team included Zeina Afif, Gharam Alkastalani Dexter, Aziz Atamanov, Samantha Constant, Rita Damasceno Costa, Jonna Lundwall, Samia Melhem, Mira Morad, Fatima Moussawi, Ana Maria Munoz Boudet, Claudia Noumedem, Lokendra Phadera, Laura Rodriguez, Hania Sahnoun, Meriem Ait Ali Slimane, Jayne Jungsun Yoo, Sara Hause Van Wie, Suhair Murad Al-Zubairi. Additional contributions were made by Shereen Abbady, Karina Brito, Ibrahim Dajani, Karem Edwards, Desiree Gonzalez, Nato Kurshitashvili, Amparo Lezama Manta, Dino Leonardo Merotto, Samuel Leone, Dalal Hasan Sharif Sayed Moosa, Nour Al Moghrabi, Haneen Sayed, Iman Sen, Hernan Winkler.

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This report was produced under the overall guidance of Benu Bidani (Practice Manager) and Hans Hoogeveen (Practice Manager) and Carolina Sanchez-Paramo (Global Director Poverty and Equity Global Practice). Strategic guidance and key comments were provided by Saroj Jha (Country Director Mashreq Countries).

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Female labor force participation in the Mashreq is exceptionally low, a problem likely to be exacerbated by the COVID-19 pandemic. This report calls for action in the following areas: stronger economic growth, effective policy action to close legal gaps, promotion of more egalitarian attitudes, access to quality childcare, and the provision of safe transportation. The report also notes significant opportunities in the digital economy; however, without action to close the digital gender gap, those opportunities could become another barrier.

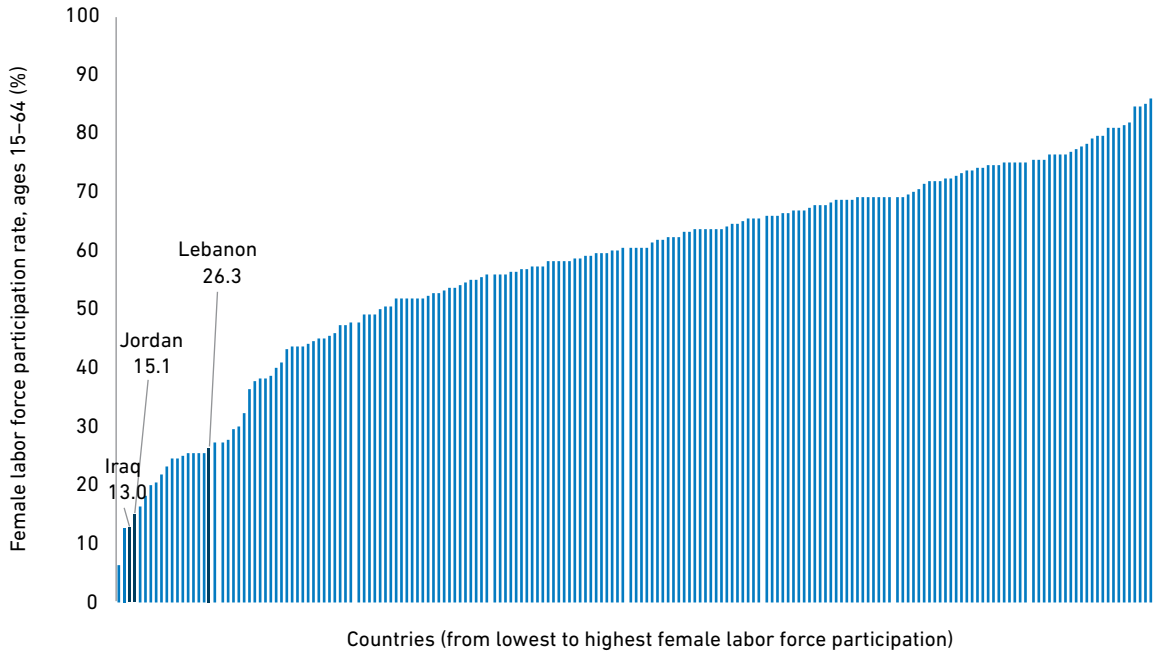
INTRODUCTION

Women's participation in the labor market in the Mashreq countries of Iraq, Jordan, and Lebanon remains among the lowest in the world. Less than 15 percent of women work in Iraq and Jordan, and only 26 percent do in Lebanon. Although low levels of economic participation are found in other countries within the region, Iraq and Jordan rank among the countries with the lowest female participation rates in the world, only after the war-torn Syrian Arab Republic and Republic of Yemen. The participation rates for women in these three countries lie between 25 and 35 percentage points below the international average given their per capita GDP (Figure ES.1).

Participation is particularly low for less educated women. Few non-tertiary-educated women are in the labor force, compared to two-thirds of women with tertiary education in Iraq and Lebanon and half of those in Jordan (Figure ES.2). Notably, differences in labor force participation between educated and uneducated women are larger than between educated men and women. With younger women increasingly having more education, labor force participation rates among the young are significantly higher in Lebanon and, to a lesser extent, Jordan. (Figure ES.3). In some other countries, a pattern of sharply increasing participation among younger age groups marked the beginning of a generational shift in which younger women participate to a greater degree in the labor market and older cohorts slowly leave the working-age population.

FIGURE ES.1

Female labor force participation rates, selected Mashreq countries compared to rest of the world



Source: Based on modeled International Labour Organization data from the World Development Indicators.

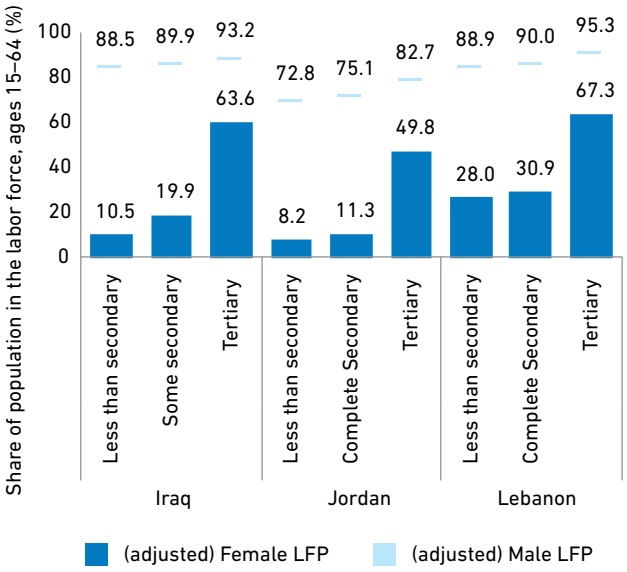
Women in the Mashreq countries who are willing to participate in the labor market face high unemployment rates and tend to be paid less for similar work. Female unemployment is nearly twice that for men, reaching almost 25 percent in Jordan—meaning that low rates of female participation mask an even lower rate of employment. Moreover, those women who do work tend to work in certain sectors and earn less than men do for comparable jobs. The gender wage gap for women and men working similar jobs with similar education and experience is about 17 percent in Jordan's private sector and 18 percent and 22 percent for all workers in Iraq and Lebanon, respectively. This combination of high unemployment and lower pay likely discourages some women from seeking work at all.

The governments of Iraq, Jordan, and Lebanon have set ambitious targets for increasing female labor participation, which, if achieved and sustained over the longer term, will have substantial potential impacts on economic growth. From 2000 to 2017, the annual economic growth rate in Iraq was 1.4 percent; increases in the value added by female workers contributed 0.3 percentage points of this (Figure ES.4). In Jordan, females contributed 0.5 points of the 1.5 percent annual growth rate; in Lebanon, they contributed only 0.2 points of the 1.5 percent growth rate. The three governments have targeted increases in women's labor force participation rates by 2025 of 5 percentage points in Iraq and Lebanon and to a rate of 24 percent in Jordan. If the targeted increases in participation of five points over five years are not only met but also continued for a further decade, annual economic growth would be increased by 1.6 percentage points in Iraq, 2.5 points in Jordan, and 1.1 points in Lebanon by 2035.

Achieving these targets will not be easy; this report outlines the many constraints on economic participation for women at different life stages and from different backgrounds. Few countries have achieved the increases targeted by the Mashreq countries in such a short

FIGURE ES.2

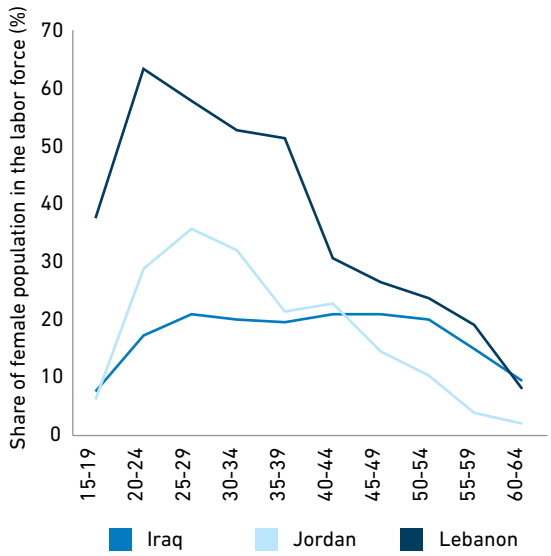
Labor force participation in selected Mashreq countries, by education level



Sources: 2011/12 Lebanon Household Budget Survey; 2012 Iraq Household Socio-Economic Survey; 2016 Jordan Labor Market Panel Survey 2016.
Note: Adjusted labor force participation (LFP) rate is defined as the share of women (men) in the labor force over the total population, excluding those in full-time education.

FIGURE ES.3

Female labor force participation rates in selected Mashreq countries, by age group



Sources: 2011/12 Lebanon Household Budget Survey; 2012 Iraq Household Socio-Economic Survey; 2016 Jordan Labor Market Panel Survey 2016.
Note: Participation rates for women aged 25–64, excluding those who may still be enrolled in full-time education.

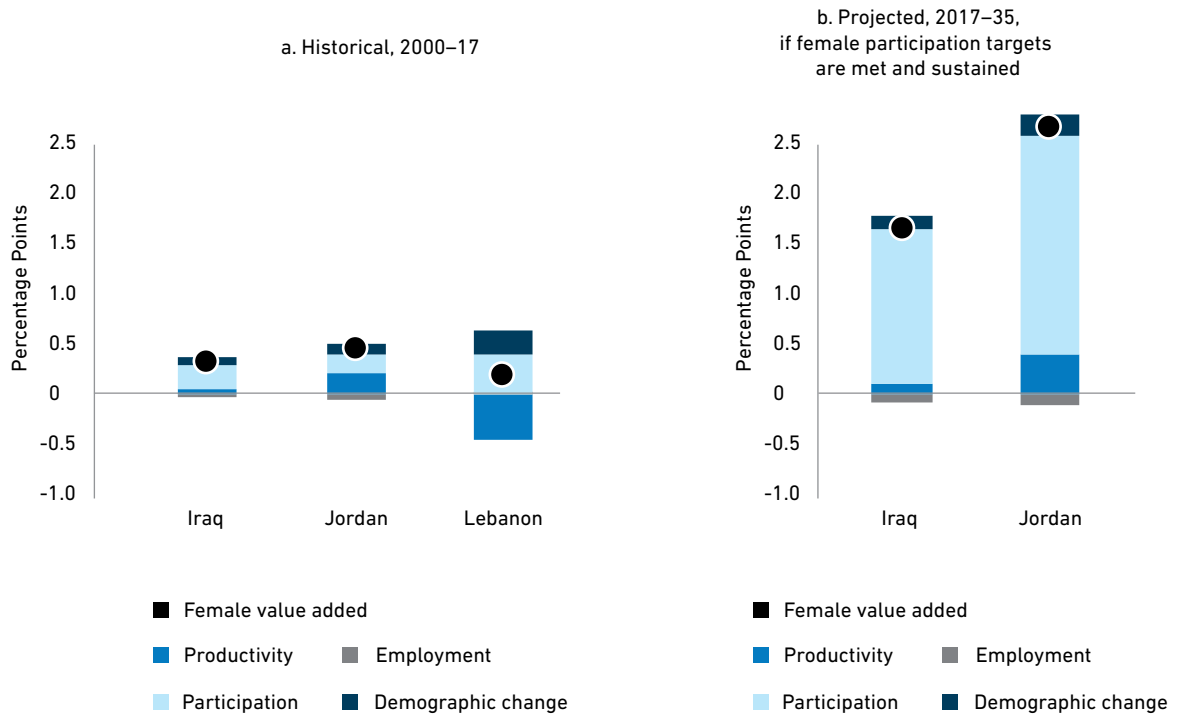
time and beginning from such a low starting point. This report summarizes the barriers to women's economic participation and outlines a forward-looking agenda for policy makers and researchers. It combines a life-cycle approach to analyze each constraint as it occurs at a particular critical point in a woman's life (represented in Figure ES.5), while recognizing that this experience will be different for women of different socioeconomic backgrounds.

CONSTRAINTS TO WOMEN'S PARTICIPATION IN THE LABOR FORCE

Weak labor demand represents the major constraint for obtaining gainful employment for both women and men. The sluggish job creation in the Middle East and North Africa (MENA) region is a primary barrier to greater female participation in the economy. Compounded with recent instability and crises, employment growth in these countries has been unable to overcome the fast pace of demographic growth. The implication is a persistently high unemployment rate, especially among youth and women. Moreover, in the context of an economic slowdown, fiscal constraints, and the conflict-related crisis in the region, weak labor demand may continue to constrain economic opportunities for women and men going forward.

FIGURE ES.4

Female workers' contribution to growth, selected Mashreq countries



Sources: Value added data are from World Development Indicators (WDI), World Bank calculations, and World Bank (forthcoming); population/demographics data are from United Nations Department of Economic and Social Affairs, World Population Prospects 2017 Update, and World Bank calculations from World Bank (forthcoming); and employment and participation data are from modeled International Labour Organization estimates (from WDI). Historical calculations done with the World Bank's JobsStructure tool; future calculations are original for this report.

Women face additional barriers related to social norms, legal constraints, and market failures. Several factors have disproportionate effects on women's ability to effectively participate in the labor market, including more limited access to capital (human, physical, and financial) than men, lack of affordable and adequate childcare and of safe public transportation, and laws and societal preferences for men that result in their taking the few available jobs. Moreover, marriage and children dramatically reduce a woman's probability of working, albeit with differences across countries.

FIGURE ES.5

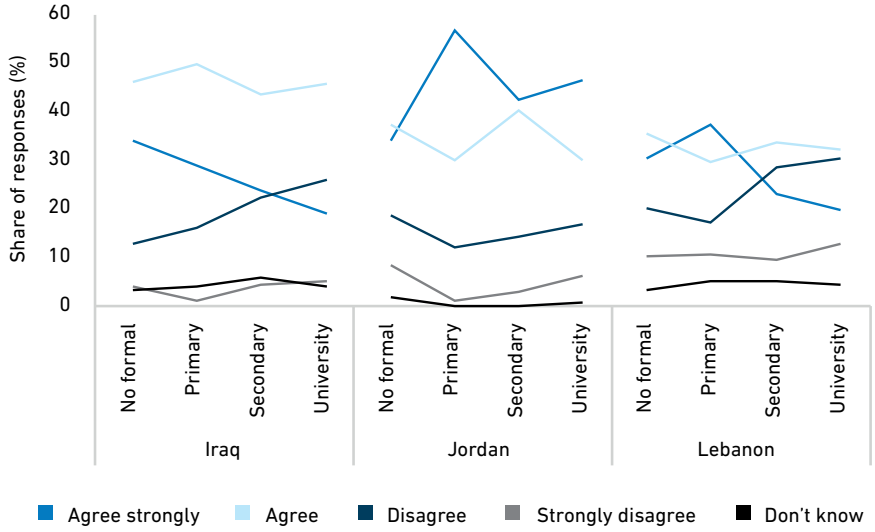
Critical turning points of women's participation in the labor market

Source: Original figure for this report.

Young women and girls encounter barriers as they develop the human capital needed to enter the labor force. Although girls get an equal start with boys in all three countries in terms of school attendance at early ages, completing education is a challenge for Iraqi girls, particularly in rural areas. In addition, gender gaps associated with certain fields of study may, in turn, be shaped by society's expectations.

FIGURE ES.6

Women's views on working vs being a housewife in selected Mashreq countries, by highest education level



Source: World Values Survey Wave 6 (2010–14) and World Bank calculations.
Note: Figure shows women's responses to the statement "Being a housewife is just as fulfilling as working." "Agree" and "agree strongly" have been combined, as have "disagree" and "disagree strongly". "Don't know" is low and excluded.

In addition, several barriers prevent women from entering and remaining in the labor market. Harassment in the workplace and on public transportation is common, preventing many women from accessing economic opportunities. Poorer women are often disproportionately affected, for instance, because they are the most reliant on public transport. About 1 in 3 women in the three countries has ever been verbally harassed in public; 1 in 5 women in Iraq and Lebanon and 1 in 10 women in Jordan have been physically harassed. A recent survey in Jordan found that 81 percent of women think economic participation would be improved through better and safer public transportation, and 47 percent said they had refused to take a job because this was lacking. The situation is even more dire in a country like Iraq where insecurity and instability are widespread. Similarly, women with disabilities are even less likely to work, and poor public transportation is likely an important factor. In addition to safety concerns, women face other restrictions related to societal expectations of the role of women, to employers who are reluctant to employ them, and in some cases to legal restrictions (and a lack of awareness and enforcement of rights and obligations) on the nature of work women can do.

Participation rates fall for married women because of a combination of preferences and social norms around women's roles and responsibilities after getting married. Lower education is correlated with less equal views on gender roles at home and on women's decision-making power. Although the impact varies by country, for most women of most education levels, the number who work drops significantly when they marry, likely reflecting a combination of personal preferences, an expectation of having children soon, and social norms. Importantly, most women in all three countries and at all education levels agree that being a housewife is just as fulfilling as working (figure ES.6). Moreover, women who do choose to work, contrary to existing social norms, may suffer from domestic violence as a result. In Jordan, working women are more likely to suffer emotional or sexual violence, particularly among the less educated. One possible explanation may be husbands' attempt to reassert power, control, and dominance

over wives who are potentially transgressing their expected roles as wives.

Finally, as women become mothers, additional barriers to participation in the labor market emerge with further demands on household chores and childrearing. Acceptability, perceptions of available quality of childcare provision, and its accessibility and affordability are all additional factors preventing women with children from entering or remaining in the labor market; legal frameworks and adequate facilities that might support families in balancing work and family duties are incomplete. For example, in Iraq, 10 hours a week of housework is associated with a 20 percent lower probability of working for women with a tertiary degree and a 70 percent lower probability for those with less than secondary education; the results are similar for hours spent in childcare.

THE ROAD AHEAD

Many of the policies needed to address these issues have already been discussed in the literature. Foremost, economic growth needs to be stronger, and more jobs must be created. Although more jobs are necessary for more women to work, however, job creation itself will not be enough. In many cases, revisions to laws and regulations are needed. In other cases, interventions are needed to address the issues with public transportation and the supply of childcare that prevent women from accessing economic opportunities. Finally, although social norms can be difficult to change, some interventions have proven successful elsewhere, particularly those aimed at correcting misperceptions. Some important examples of each follow.

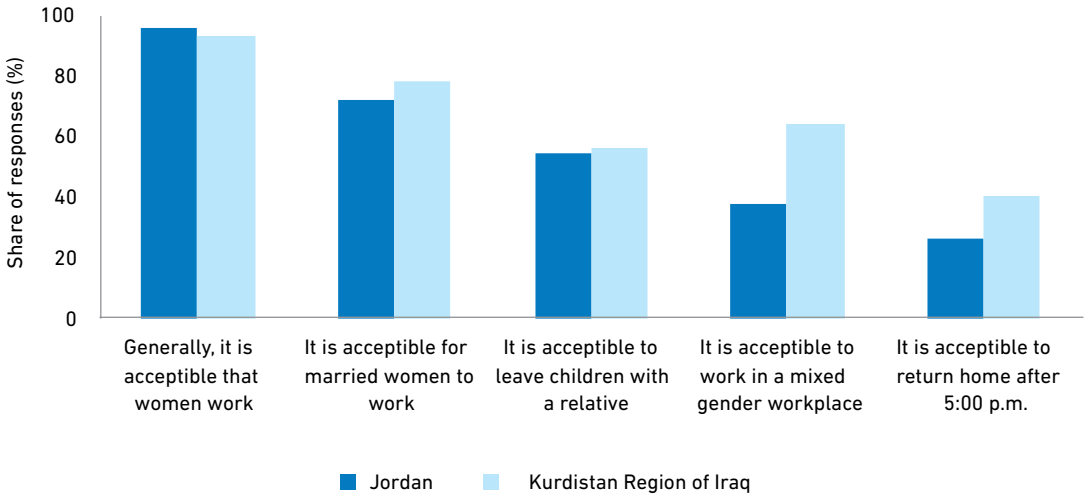
Further legal and policy reforms are needed. Women's employment could potentially be increased by legislation eliminating gender-based discrimination in employment and sexual harassment in the workplace and public spaces, especially on public transportation. *Women, Business and the Law 2020* identifies legal deficiencies in Jordan and Lebanon, as well as constraints on women traveling outside the home in Iraq and Jordan (World Bank 2020). It identifies in all three countries legal deficiencies related to ensuring equal pay, hours, and access to jobs and industries; marriage and domestic violence; maternal and paternal leave and protection of pregnant workers from dismissal; prohibiting discrimination in access to credit based on gender; and ensuring equal rights to inheritance. ILO (2018) summarizes additional care policies required to make working more family-friendly, including leave entitlements for sick or disabled relatives and family-friendly working arrangements such as part-time work, flex work, and telecommuting.

The gap between the law on paper and the law in practice needs to be closed. Changes in the legal framework mean little if unaccompanied by public awareness or compliance and enforcement. These issues can arise because of unclear legislation, poor enforcement, women's lack of knowledge, and women's ability or options to seek justice. For example, clear definitions of key behaviors that are likely to give rise to conflict are needed: Exactly what constitutes discrimination or harassment? Is there a body to enforce the laws and regulations, and, if there is, is it timely and effective? Furthermore, problems may arise when women do not pursue legitimate grievances because they lack awareness of their legal rights and the recourse they may have or because they are deterred by the high costs of action and a real or perceived limited chance of success.

Improvements to public transportation are needed beyond responding to and criminalizing sexual harassment. It must be made safe, affordable, and reliable. A 2018 study by SADAQA, a local organization that promotes women's economic rights, makes a series of recommendations for Jordan that would similarly apply in Iraq and Lebanon. These recommendations include greater connectivity between cities to open up more economic opportunities for women; a focus on shortening time spent in transit and improving cost efficiency; increasing the number of women in public transportation management

FIGURE ES.7

Perceptions of whether (and when) it is acceptable for women to work, Iraq and Jordan



Source: World Bank 2018b, World Bank forthcoming.

as well as hiring more female conductors, bus-drivers, and ticket sale officers to make it a more inclusive space; and making bus stops and depots safer through better lighting, continuous surveillance, and access to security officers in the case of emergency. Most important, these changes need to be supported by adequate budgets, which may require public subsidies. In addition to the report recommendations, locations could be made more accessible by installing ramps for baby carts and providing changing facilities, while smartphone applications could provide information about bus schedules, stop locations and current arrival times. More generally, World Bank (2014) provides other recommendations targeted at increasing coverage and affordability, including improved public transport expertise and an expanded but consolidated supply of public transport. It also emphasizes the integration of urban planning, land use, and transportation planning in order to make cities denser, which in turn helps cost and coverage.

Addressing the care market can liberate women from unpaid housework and care responsibilities while creating new jobs, often for women. Despite prevailing social norms and preferences for performing such tasks at home, the Mashreq has a large unmet demand for child- and elderly care, especially as Iraq, Jordan, and Lebanon enter the transition to aging societies. Existing childcare benefits richer households, which means that greater access for other households will potentially free women to perform other tasks that may increase families' earning capacity. Greater access to childcare could also increase human capital of poorer children if that childcare includes early childhood development practices. Moreover, the expansion of care will create new jobs within the care industry, many of which may be filled by women, and contribute to economic growth.

Governments may be able to take actions to support scaling up the care economy. Jordan has recently made legal revisions regarding childcare services in larger businesses (for employers whose employees have a total of 15 or more children aged under five years) and to the licensing system to facilitate more home-based nurseries. Other measures can also contribute, including expanding public provision, streamlining regulations of care providers, creating incentives for private sector–led provision of childcare and for investors, and setting up and enforcing good industry standards. For women who cannot afford private services, a combination of tax-,

cash-, or voucher-based incentives and support schemes can be implemented; Turkey provides an overseas example.

Barriers to gender equality are often left unaddressed because of the perceived rigidity of traditional values. Recent research has shown, however, that correcting misperceptions of norms can increase economic participation of women. In some communities, both men and women misperceive what they think their neighbors believe is appropriate behavior, including when it comes to activities such as whether it is appropriate for women to work in various settings, or whether men should participate in childcare and other unpaid household work. There is evidence in some countries that exposing such misperceptions where they exist can in some cases result in a shift toward more mutually beneficial social norms. A recent study found that most young married men privately supported women working but underestimated how others did. When this misperception was corrected, those men's wives were more likely to enter the workforce. Another study in the Kurdistan Region of Iraq found that, whereas 93 percent of individuals believed it was acceptable for women to work, they also believed that only 62 percent of the community agreed. Similar gaps exist for working when married, or in mixed company with men, suggesting that an awareness campaign could be effective. The study (and a similar one in Jordan) also showed it is just as important to understand which norms are most binding; whereas almost all respondents thought it was acceptable in general for women to work, less than half thought it was acceptable for women to come home from work after 5:00 p.m. (figure ES.7).

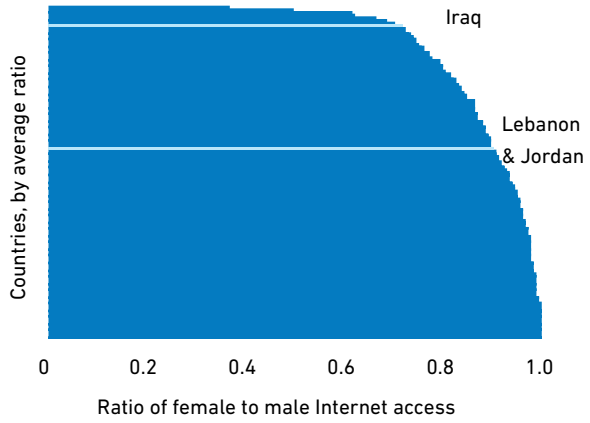
Moreover, for the policies discussed to be effective, they need to be designed to complement each other and implemented in a coordinated fashion. This report emphasizes the multitude of legal, social, and market barriers that impede women's ability to work over their lives. Although each of the different policies reviewed are needed to increase female participation, none are likely to succeed without a strategic and coordinated approach. Addressing any single issue without addressing the range of constraints women face is unlikely to improve outcomes.

Beyond the mentioned policies, facilitating the development of digital jobs provides a specific opportunity. Worldwide and in the Mashreq, an increasing number of digital jobs will be created as technology transforms almost all economic sectors. This transformation has great potential for increasing opportunities for women. The ability for women to work from home with flexible hours enhanced by digital technology helps overcome many of the constraints identified, such as lack of safe and quality transportation, lack of childcare, personal preferences, and restrictive social norms. The increased opportunities that digital jobs offer will not by themselves lead to massive increases in participation; however, they can help circumvent existing barriers and be part of the generational shift observed in other countries that did subsequently experience rapid increases in participation. These new opportunities are not restricted to highly educated young women, for whom participation is already relatively high. Low-skilled and rural women can also benefit from this digital transformation as opportunities for impact outsourcing and platforms connecting small-scale farmers and craftspeople emerge. Governments can play an important role in addressing specific constraints by investing in digital infrastructure, platforms, financial services, and skills. Situations vary across countries: Iraq needs investments in all areas whereas Jordan and Lebanon present more advanced environments for these activities. Nonetheless, increasing digital jobs will take time and work, and not all such jobs may be right for all three countries.

Unfortunately, the digital gender divide in the Mashreq is one of the widest in the world; without closing it, digital transformation threatens to become less of an opportunity and more of a barrier. In Iraq, it is estimated that only 72 women use the Internet for every 100 men, a gender gap of 28 percent (figure ES.8), and only 89 women use mobile phones for every 100 men, a gender gap of 11 percent (figure ES.9). In Lebanon and Jordan, the Internet gap is smaller at 10 percent, but the mobile phone gap is

FIGURE ES.8

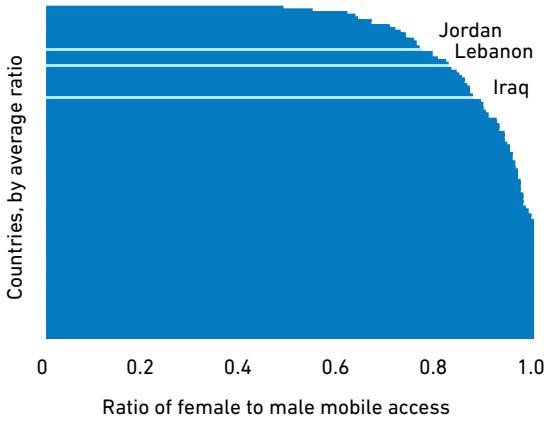
Ratio of female to male Internet access, selected Mashreq countries



Source: Created using data from Digital Gender Gaps, www.digitalgendergaps.
Note: ITU data used where available, otherwise average of online, combined, and offline estimates.

FIGURE ES.9

Ratio of female to male mobile phone access, selected Mashreq countries



Source: Created using data from www.digitalgendergaps.
Note: GSMA data used where available, otherwise average of online, combined and offline estimates.

larger than in Iraq—at 17 percent (Lebanon) and 21 percent (Jordan). The digital divide means young women do not access or excel in digital jobs as much as young men do. This divide exists for several reasons: women are less likely to own mobile phones and, even if they do have a phone, are less likely to use mobile Internet, social media, or SMS services. This report discusses constraints that keep young women from gaining digital jobs at the individual level, because of market failure related to laws, social norms, safety and security concerns, and discrimination in the workplace. For example, women enter science, technology, engineering, and mathematics (STEM) fields less than men in Lebanon and Jordan, whereas some families may discourage girls and women from accessing and using the Internet out of concerns for their safety.

Progress needs to be monitored on several dimensions. This report identifies various indicators that could potentially be monitored regularly using existing data, but other important indicators are not currently collected. Governments, the international community, and broader civil society can take efforts to leverage existing instruments to collect additional data or develop new survey instruments to do so, when needed. For example, the current annual Labor Force Survey conducted by the Jordan Department of Statistics could be modified to collect more information on the number of different digital jobs being created and performed by women; the gender gap in terms of Internet, mobile, and smart phone use; and the stock of digital skills young women have or need.

Such monitoring requires new data and analysis in many areas. There is a pressing need for more frequent basic data in the Mashreq countries. Lebanon last conducted a national household survey in 2012, although results from a recent 2018–19 labor force survey are being released. Iraq has a comprehensive national household socioeconomic survey, which is representative at the district level but is held only every six years or so; but the country has no regular labor force survey. Consequently, monitoring even the headline outcome of female labor participation on a regular basis is not possible. There is also a need to collect more information that would illuminate constraints to both the demand and the

supply of female labor, especially among younger women. For example, because demographic and health surveys are not regularly conducted in all three countries, some of the countries have only infrequent data on gender-based violence and sexual and reproductive rights and health issues. In addition, more surveys of informal and microenterprise sectors would help reveal the constraints on female microentrepreneurs.

To address the lack of data, a new survey on key issues has been launched in the three Mashreq countries to shed new light and to act as a benchmark against which to measure future progress. The survey will look at digital jobs, the care economy, social norms, and the de jure–de facto gap of the legal frameworks in place. The results will be presented at the Third Mashreq Conference on Women's Economic Empowerment in 2021. The World Bank will work with local researchers using the new data for collaborative inputs to the next report.

A key step would be to better understand each country's current institutional structures that are designed to protect women's existing rights—and why these structures have not been as effective as they could be. In some countries, a specialized legal commission has been established to promote legal change and enforce women's rights. Such bodies coordinate gender policy, conduct analysis and evaluation, and have an investigative and corrective capacity with respect to gender discrimination in employment, education, resources allocation, facilities, and services. Alternative approaches to establishing and implementing such bodies are discussed in the report using examples from the United States and the Republic of Korea.

Finally, this report was prepared before the COVID-19 crisis. However, women are likely to be disproportionally affected by the labor market effects from COVID-19. Women will probably experience a significant burden on their time given their multiple care responsibilities as school closures and confinement measures are adopted, possibly leading to reductions in working time and permanent exit from the labor market among those who currently participate. Women tend to be engaged in sectors that may be hit particularly hard (services) and in vulnerable forms of employment (e.g. self-employment in small subsistence businesses, informal domestic work), which often leaves them out of formal social protection measures targeted to workers, making it even more complicated to cope with the crisis. Moreover, in a context where societal attitudes suggest that in times of scarcity of jobs, those should go to men, women are also likely to be left out even more than prior to this crisis.

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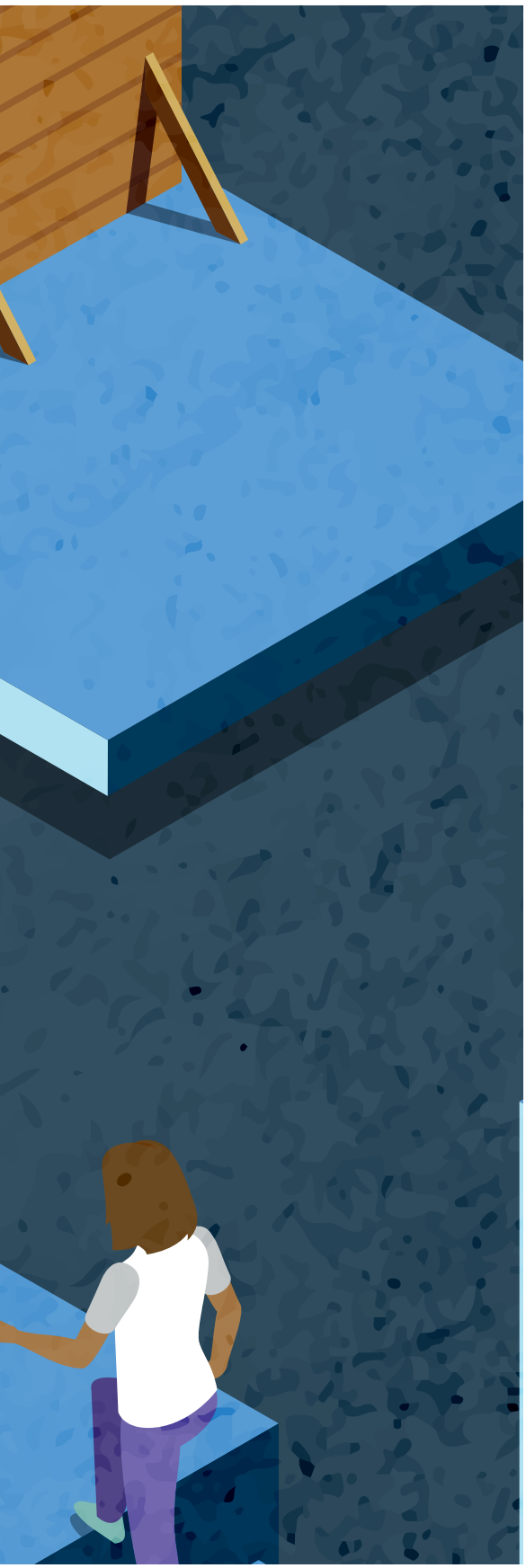
INTROD

UCTION

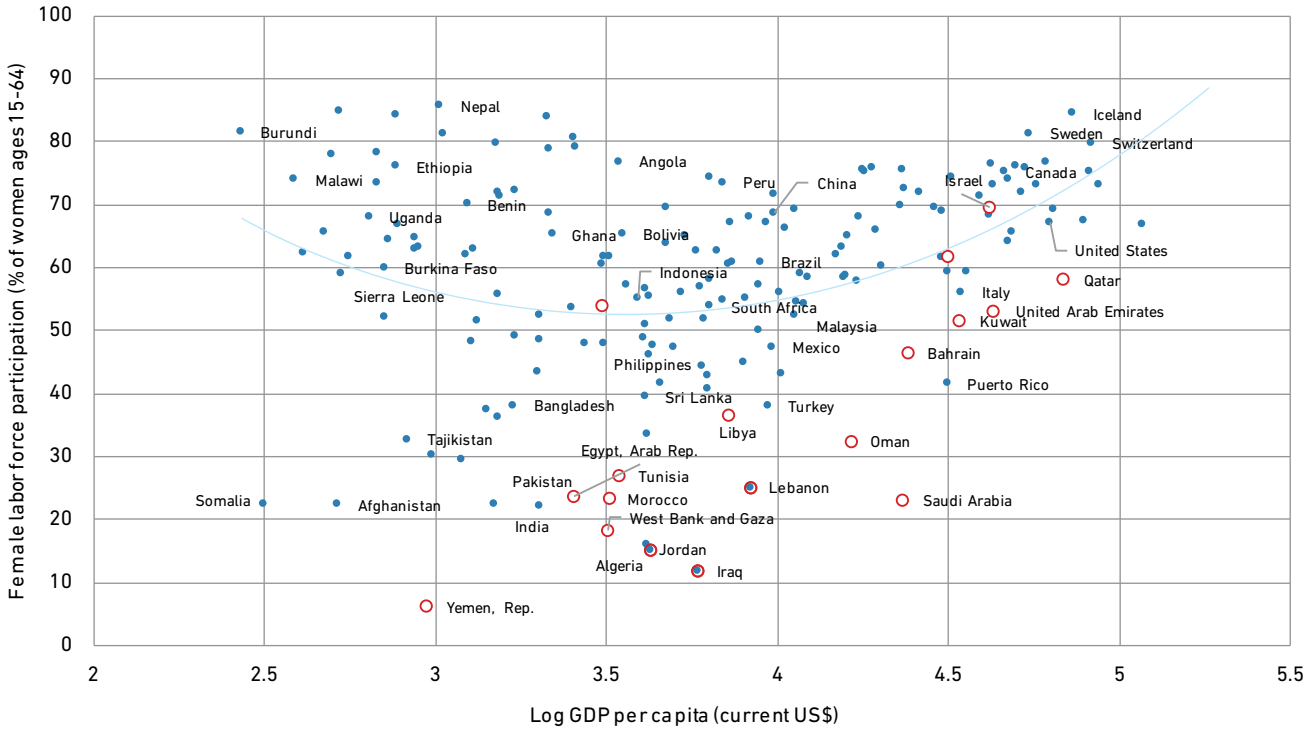


Increased female economic participation in the Middle East and North Africa (MENA) region contributes to inclusive growth and helps grow the middle class. Yet women generate only 18 percent of gross domestic product (GDP) in the MENA region, compared to a world average of 37 percent. Some estimates suggest that increasing female labor force participation (FLFP) to the levels of men could boost regional GDP by 47 percent (World Bank 2017).[1] In the three Mashreq countries included in this report (Iraq, Jordan, and Lebanon), about 1 in 5 women works. Although similarly low levels of economic participation are found in other countries within the region, Iraq and Jordan rank among the three lowest FLFPs in the world, only after the war-torn Syrian Arab Republic and Republic of Yemen.[2] Compared to other countries at a similar level of per capita GDP, participation rates for women in the three Mashreq countries included in this report lie between 25 and 35 percentage points below the respective peers (figure I.1).

Recent evidence suggests that low FLFP rates in MENA countries may be associated with initial conditions, economic structure, and social norms, rather than with the process of structural transformation. Earlier literature, such as Goldin (1995) and Mammen and Paxon (2000), argued that the observed U-shaped relationship between development and female participation is related to the process of transformation of the economy. As the economy moves from agriculture to industry and services and people move from rural to urban areas, FLFP first declines but later increases as childcare becomes available, fertility falls, and female education rises. This argument would suggest that as Mashreq countries develop participation rates will improve, from the process of development itself. More recently, however, Klasen (2019) provides evidence that countries' initial conditions, historic economic structures, structural change, and social norms all interplay in determining women's participation in the labor market. Over the past 25 years as MENA economies continued with the process of structural transformation, they saw a rapid decline in fertility rates and a rapid expansion of female education. Unlike in economies in Latin America and the Caribbean, such changes have not led to higher engagement of women in economic activities outside their homes. The author concludes:

FIGURE I.1

Female labor force participation and GDP per capita around the world, c. 2019



Source: World Development Indicators.

In the Middle East and North Africa, a combination of a strong stigma for educated women against working outside of white collar services, remaining legal barriers to some types of female employment, and a stagnant or only slowly-growing public, health, and education sectors has ensured that a strong education expansion as well as fertility decline has only had a rather modest impact on female participation rates (World Bank 2004). This is particularly the case in resource rich countries, but prevalent everywhere. (Klasen 2019, 188)

The present report provides a detailed description of women's economic participation in Mashreq countries, analyzing factors that might lie behind the observed outcomes and going beyond the structure of the economy. The analysis studies how occupational and social barriers play out differently among men and women across different socioeconomic levels. The study reviews barriers related to legal aspects and market conditions as well as norms and stereotypes related to women's role in society, as they play out at different critical turning points in women's lives (getting ready, entering the labor market, getting married, and having children). The report also explores which policies and types of shocks have worked elsewhere in driving up female economic participation.

Equal access to the economic opportunities that men enjoy is a precondition for ensuring that women reach their full life potential (World Bank 2012). Gender equality is important in its own right—and not just because of its instrumental value for fair treatment of all individuals, as expressed in the Sustainable Development Goals (Goal 5). Greater economic participation by women in the Mashreq would not only potentially boost overall economic growth but would also promote women's personal agency.

Expanding women's access to economic opportunities is also instrumentally important for improving families' welfare and contributing to poverty reduction. Access to credit, property rights, and labor markets are critical for increasing families' earnings and the satisfaction of basic needs for all household members. Additional resources can represent, in some cases, the difference between having children attend school and being properly fed or not. Evidence suggests that increasing women's control over household incomes benefits children (for example, Doss 2006; Hoddinott and Haddad 1995; Rubalcava, Teruel, and Thomas 2009; Schady and Rosero 2008; World Bank 2012).

In addition, increasing female economic participation is likely to enhance the economic development of countries. Although economic development improves women's empowerment (Duflo 2012), it is also argued that increasing gender equality brings about development, by improving health and educational outcomes in children as well as by reducing misallocation of the economy's resources. "When women's labor is underused or misallocated—because they face discrimination in markets or societal institutions that prevent them from completing their education, entering certain occupations, and earning the same incomes as men—economic losses are the result" (World Bank 2012, 3).

To this end, in January 2019, Iraq, Jordan, and Lebanon announced ambitious targets to increase female economic participation by 2024. At the inaugural high-level Mashreq Conference on Women's Economic Empowerment, held in Beirut, the three countries presented their respective Women's Economic Empowerment Action Plans and committed to their implementation over the coming five years. Each country defined its target to increase women's labor force participation rates by 2024. Specifically, the governments of Iraq and Lebanon committed to increase FLFP by five percentage points, and the government of Jordan committed to increase it to 24 percent.

A major initiative facilitated by the World Bank Group was launched in early 2019 to support the implementation of these government commitments; this report is part of that initiative. The Mashreq Gender Facility (MGF) is a World Bank–IFC initiative in collaboration with the governments of Canada and Norway. The MGF is mainly supported by the Umbrella Facility for Gender Equality (UFGE). The goal of the MGF is to enhance women's economic opportunities, by supporting action plan development by countries, as well as to promote new region-wide research and public dialogue.

The main focus of the report is women's economic opportunities, as opposed to the broader issue of women's empowerment. Female empowerment can be understood as "the ability of women to access the constituents of development—in particular, health, education, earnings opportunities, rights and political participation" (Duflo 2012, 1053). As such, economic opportunities represent only one of the aspects of empowerment, albeit an important one. The report analyzes other aspects of female empowerment, but in particular as those aspects influence, determine, and are affected by women's participation in paid economic activities. In this sense, women's economic activities cannot be disentangled from their broader social and political life, and thus form an integral part of the story. Economic opportunities encompass the availability and possibility of taking advantage of earnings opportunities as well as the existence of an enabling environment in terms of the appropriate legal, institutional setting.[3] At its core, however, the present report aims to present evidence on the state of women's participation in labor markets, the constraints women face toward increasing their participation in the Mashreq, and what can be learned from what has worked internationally. At the same time, relaxing the constraints to more participation will require an evolution in the social understanding of the nature of unpaid household work and the nature of gendered roles in the workplace.

The report builds on the 2012 World Development Report (WDR), which defines three drivers of gender equality: formal institutions (refer to in this report as "legal aspects"), informal institutions (also referred to as "norms and beliefs"), and issues related to markets,

with a focus on women's engagement in productive activities in the labor market. The WDR framework further implies that gender outcomes in endowments, economic opportunities, and agency may drive progress in other dimensions of gender equality. Acknowledging this connection, the present report embeds gender issues in endowments and agency into the analysis but with respect to their potential to facilitate economic participation.

Women encounter barriers at four critical turning points at which women may decide to withdraw from the labor market or never enter, with effects possibly varying across backgrounds. We refer to these turning points or life transitions as "getting ready," "entering and remaining," "getting married," and "having a child." Women and girls require the ability to get the right skills and build and exercise their agency in order to get ready for their successful transition from school to work (getting ready). In the second stage, women encounter a number of barriers that may either prevent them from entering altogether or lead them to withdraw if those barriers turn out to pose constant constraints (entering and remaining). Marriage often comes with another set of constraints to women's participation in the labor market given related social and legal constraints related to their role as wives (getting married). Finally, having a child implies additional barriers related to issues around care (including acceptability, affordability, availability, and access), which may lead women to withdraw from the labor market (having a child).

We present the evidence on the different barriers that women may face in the Mashreq countries toward participating in the labor market during these critical turning-points—and with a lens on whether the specific constraints women face in each phase are related to legal aspects, informal institutions, and markets. The countries' legal frameworks, as part of formal institutions, shape women's engagement in paid work by prohibiting (or not) discriminatory practices and promoting (or not) the balancing of family and work. Informal institutions, particularly social norms, also may constrain women's economic participation by framing gender roles that women and men in specific societies deem acceptable, implying specific shared beliefs about the appropriateness of certain characteristics and behaviors. Finally, markets define the availability of opportunities and enablers of participation in the labor market, such as the existence of job opportunities, and the quality of these jobs, as well as the availability and characteristics of care infrastructure and transport that influence women's ability to access employment opportunities.

This report is intended to be the first in a series and includes a set of indicators to monitor progress toward increased female economic participation**.** This first report will provide an overall picture of women's participation in economic activities; subsequent reports are intended to focus on specific issues for a deep dive in each of them.

The report discusses three central questions. First, how limited is female economic opportunity in the Mashreq? Second, what are the underlying causes? And third, what can be done? The report will also outline key potential issues for more in-depth research, discussion, and follow-up forums, such as the role of the digital economy, the disparities between de jure and de facto laws and regulations, and the importance of the care economy.

Issues of FLFP are well-known and have been researched in all three countries, this report represents a contribution to the literature. It combines the known educational differences in participation with the life-cycle approach to analyze each constraint as it occurs at a particular critical point in a woman's life, while recognizing that these experience will be different for women of different educational backgrounds (which we treat as a socioeconomic proxy). In addition, the report synthesizes the large extant literature across this life-cycle framework to understand how each issue affects women with different educational attainment. To the review, we add a systematic quantitative analysis to determine which constraints (to the extent they lend themselves to quantitative analysis) matter and how much they matter relatively. This analysis brings in often unstudied (in a quantitative sense) issues such as gender-based violence and

social norms (treating the woman, husband, and community as holding potentially separate views). Finally, the report brings a strong distributional lens to the issue. By analyzing each issue over the life cycle by the women's level of education, we emphasize how differently women experience the same constraint. We apply the same lens when considering policy responses, asking which sort of women will benefit from different interventions.

The report does not cover issues related to female refugees in these three host countries. The incentives and constraints to female participation among refugees in Iraq, Jordan, and Lebanon are likely to be very different from those facing host country women. For example, legal barriers to working will be much more important, and significant differences in education and skills also make it likely that female refugees will work in very different sectors and occupations. Consequently, a focus on female refugees requires a separate analysis (see Box I.1).

The rest of the report is structured as follows. Chapter 1 provides a description of women's economic opportunities in Mashreq countries and highlights differences in labor participation across critical life stages. Chapter 2 presents evidence on the different barriers faced by women toward participating in the labor market, related to legal aspects, informal institutions, and markets. The description of barriers is structured around the critical turning points. Chapter 3 provides a brief description of international experiences with sizeable increases in female participation in the labor market, while Chapter 4 expands to explore important areas where policies can be improved in the Mashreq countries to lower these barriers and close participation gaps, as well as an emerging opportunity that, if used well, can accelerate this process. Chapter 5 concludes and reflects on how the COVID-19 outbreak and the measures to contain it may exacerbate some of the barriers faced by women.

BOX I.1

Economic participation among refugees in Iraq, Jordan, and Lebanon

Over the past nine years, 35 years of development gains have unraveled in Syria. Despite the country's classification as a lower-middle-income country as recently as 2018, current indicators place Syria's level of development alongside that of low-income, fragile states such as Afghanistan and Somalia (World Bank 2018). Among displaced Syrians, access to livelihoods is the second most reported conditionality on returns to Syria, after assurances of security (UNHCR 2019). While Syrians currently have better access to livelihoods in countries of asylum than they do in Syria, poverty prevails among all areas of displacement. With the unemployment rate among Syrian women at 43 percent in Jordan in 2018, 37 percent in Lebanon in 2018, and 32 percent in Iraq in 2017, the situation is particularly harsh for women (UNHCR et al 2018; UNHCR et al 2019; Tiltnes, Åge A. et al. 2019).[a] The LFP rate of Syrian women is higher in Syria (12 percent in 2017) than in Lebanon, and Jordan (11 percent in 2019 and seven percent in 2018, respectively), and just below the 14 percent for Syrian refugee women in the Kurdistan Region of Iraq (KRI, where 98 percent of Syrian refugees are in Iraq) in 2017 (World Bank 2019a; Tiltnes, Åge A. et al. 2019).

Overall, in these contexts, some reasons for low FLP are likely similar between refugees and non-displaced women – such as initial conditions, economic structure, and social norms – though they exist alongside more complex constraints and incentives related to displacement. As noted earlier in the introduction, low participation in the economic spheres comes together with limited political participation, access to capital, and legal barriers; these issues are particularly salient among displaced persons, who face a host of political and social barriers and opportunities to accessing livelihoods as refugees in third countries that host country women do not. This differs further by context.

Lack of access to income opportunities impedes return efforts, and blocks access to health, utilities, education, and documentation. Despite this, as Syrian FLP before the crisis was even lower than in Iraq, Jordan, and Lebanon, some female refugees may be less likely to look for work than their host community counterpart. However, as may be the case in lower income countries on the left of the U-shaped curve above, their displacement and poverty may force them to do so. In Jordan and Lebanon, Syrian refugees are employed largely in the informal sector, where they work without permits or formal contracts and, when in formal employment, are often limited to agriculture, manufacturing sectors, and home-based businesses in food processing, handicrafts, and tailoring. There is some evidence to suggest that these areas may be less desirable to men and deemed more socially "suitable" for women, perhaps increasing FLP (UNHCR et al 2019).[b] Moreover, harassment of Syrian men seeking work in Jordan and Lebanon may open opportunities for women to seek work.

However, there is also a documented fear of aid loss associated with formal employment, which can limit overall demand for employment (Amjad et al. 2018; CARE 2017). While Syrian refugees in the KRI are eligible for work as long as they are not in a camp and have residency, they face a lack of formal jobs and long distances to available jobs (WFP et al. 2018).[c] Across contexts, refugee women face unique challenges in finding employment, including domestic and childcare responsibilities, familial and societal restrictions, and a documented fear of sexual harassment in the workplace (World Bank 2019b). Many refugee families may also begin to rely on child labor and early marriage to get by, further limiting women's demand for employment.

a. This is compared to 22 percent for men in Jordan (2018), 30 percent in Lebanon (2018), and 15 percent for men in the KRI (2017). Unemployment rates in Syria are 15 percent (2017) overall, including 11 percent for men (2016) and 41 percent for women (2017).
b. In Lebanon, Syrian refugees' ability to work is linked to legal residency, tied to refugee registration with UNHCR. Since 2015, the government has not allowed UNHCR to register refugees, limiting refugee ability to obtain residency and work.
c. In-camp refugees in the KRI are not immediately eligible for work and residency, as out-of-camp refugees are. Out-of-camp refugees are eligible for residency upon application, provided they are registered as refugees with UNHCR and the Kurdistan Regional Government.

NOTES

1. The cited estimates are based on Aguirre et al. (2012), Daly (2007), and McKinsey Global Institute (2015); and they ignore "dampening factors, such as potential drop of labor market productivity and/or drop in average hours worked due to part-time employment" (World Bank 2017, 9).

2. Syria is not included in the World Development Indicators but had a pre-crisis FLFP rate of 13 percent (World Bank 2019).

3. According to the Millennium Development Goals, the main indicators that assess gender equality and women's empowerment are Gender Gap in Education, Women's Share of Wage Employment in the Non-Agricultural Sector, and the Proportion of Seats Held by Women in National Parliaments. According to Kabeer (2010), it is impossible to advance one without expanding the other two or to explain the limit in one without linking it to potential deficiencies in the other indicators. Since then, the fifth Sustainable Development Goal, Gender Equality, entails a main target related to economic empowerment: "Give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws." The goal is directly linked to indicators such as the conditions of women in the agricultural sector and the legal frameworks that regulate women's rights.

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CHAPT

TER 1

The state of women's economic opportunities in the Mashreq today

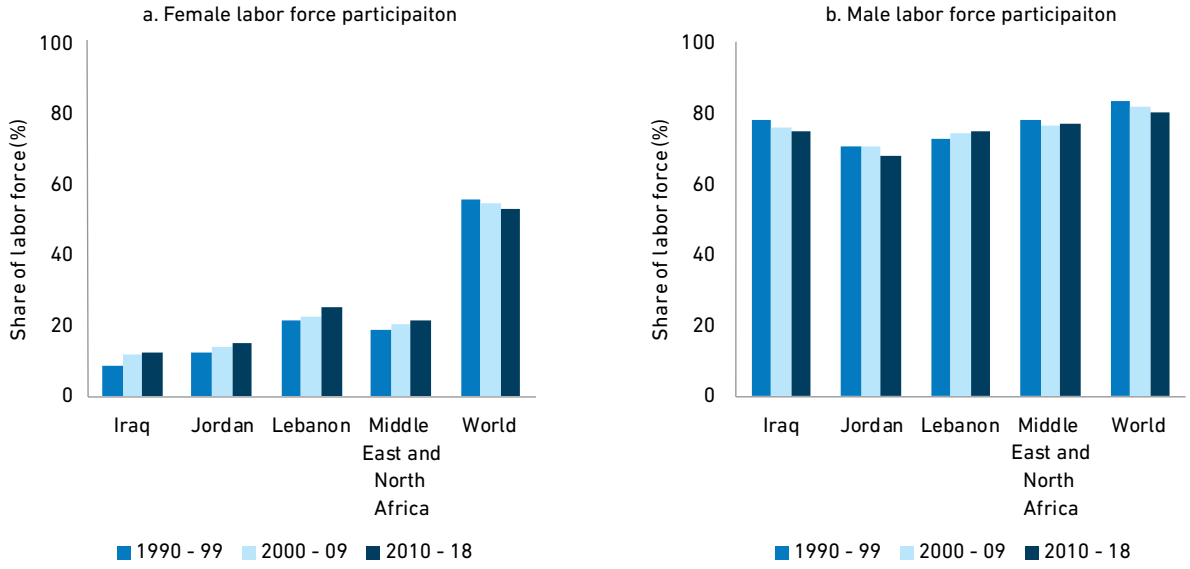
This first chapter presents a succinct description of the key labor indicators for women and men associated with participation in the labor market in Iraq, Jordan, and Lebanon—the Mashreq countries examined in this report. It also highlights the differences observed as women go through critical life stages, for the total population and across levels of education (as a proxy for socioeconomic status).

FEMALE ECONOMIC PARTICIPATION REMAINS LOW, PARTICULARLY FOR LESS EDUCATED WOMEN, THOUGH YOUNGER GENERATIONS ARE BECOMING MORE ACTIVE

It is well established that the Middle East and North Africa (MENA) region has the lowest female labor force participation (FLFP) rates in the world; Iraq, Jordan, and Lebanon are no exception. According to the most recent International Labour Organization estimates, on average 21 percent of women aged 15–64 in the region are active in the labor market, significantly below the next region, Latin America and the Caribbean, where 57 percent of women are active. FLFP rates in Iraq and Jordan are among the lowest in the MENA region (at 13.0 and 15.1 percent, respectively), and thus they are among the countries with the lowest participation rates in the world. Lebanon, at 26.3 percent, ranks 17th, which is rather low for its level of development but above other countries in the region (such as the Arab Republic of Egypt, the Islamic Republic of Iran, Morocco, and Saudi Arabia) and outside the region (including India and Pakistan). Given that men's participation rates are similar to other countries in the world for their level of development, the gender gaps in labor force participation in the Mashreq countries are among the highest in the world.

FIGURE 1.1

Female and male labor force participation for ages 15–64, 10-year averages, 1990–2018



Source: World Development Indicators; International Labour Organization (ILO) modeled estimates.
Note: Ten-year averages are reported given the interpolation procedure of ILO estimates when labor force or household survey years are missing. For Iraq, available survey years are 1997, 2007, 2012, 2014, 2016, and 2017; for Lebanon, available survey years are 2004, 2007, and 2009.

Women's participation in the labor market in the Mashreq countries has remained fairly stable over time, albeit with slight improvements. As mentioned in the introduction, although it is true that the three countries are currently located at the lower part of the U-shaped relationship between per capita gross domestic product and female participation, the historical trend—available only since the early 1990s—does not suggest that these countries have been following such a pattern, or at least not strongly. FLFP is as of 2018 about 3 percentage points higher than it was in the 1990s (figure 1.1), representing a rise of approximately 1 percentage point every 10 years. In Iraq, most of the increase in FLFP was accrued in the 2000s and mirrors the fall in males' participation during the same period, likely linked to the Iraq war in the early 2000s. Since then, however, women do not seem to continue gaining ground in the labor market. In Jordan, female participation also increased, by about 2 percentage points between the 1990s and the 2010s, whereas male's participation declined as the economy slowed down.[4] In Lebanon, by contrast, women seem to have been gaining ground in the economic sphere—albeit very slowly[5] and without associated losses in men's participation.

In Lebanon and Jordan, participation is significantly higher among younger women than among those over 45 years old, suggesting a generational shift that is not seen to the same extent in Iraq. In Lebanon, women aged 15–44 are twice as likely to participate as those aged 45–64 (figure 1.2). In Jordan, the profile across age groups is similar, though at lower levels. Women aged 25–34 reached a participation rate of about 35 percent, whereas less than 15 percent of those 45 and older participate in the labor market. As seen in other countries, these patterns of differential participation across age groups might represent a generational shift in which younger cohorts participate more often in the labor market than their older counterparts (World Bank 2014). Going forward, the changing demographic profile of working women may push for

BOX 1.1

Data sources: A comparison

The present report draws labor market indicators from two different sources. For international benchmarking, the report uses information on labor force participation, unemployment, and employment by gender derived from the International Labour Organization (ILO) modeled estimates across countries and over time. These data have been harmonized to allow for comparison across countries, within the Mashreq and outside of the region. In addition, the ILO estimates labor indicators for years in which data are not available, using a series of econometric models to fill gaps. For participation rates, linear interpolations of logistic transformed rates are used to fill in missing data for countries for which this is possible. In other cases, data are estimated using a weighted least squares model, across nine groups of countries, based on economic similarity and geographical proximity. Iraq, Jordan, and Lebanon fall within the group of Middle East and North Africa countries (see ILO 2017 for detailed explanation). Explanatory variables include gross domestic product per capita , gross domestic product growth, and population shares by age groups.

For analysis on more disaggregated statistics—such as female employment by levels of education and marital status—as well as for the regression analyses presented in the next section, the report uses survey data from each of the three countries in the Mashreq. Specifically, the surveys employed are the 2012 Iraq Household Socio-Economic Survey, 2016 Jordan Labor Market Panel Survey 2016, and 2011–12 Lebanon Household Budget Survey. These surveys were chosen because of their national coverage and the availability of a range of variables useful to the analysis proposed. The Iraq and Jordan surveys are also publicly available, which allows for replication of results by a wider audience.[a]

The headline indicators are consistent between these surveys and the ILO modeled estimates but do not always coincide. Table B1.1.1 shows the estimates for female labor force participation using these different sources, as well as the official national source of reporting for labor indicators in each of these countries.

TABLE B1.1.1

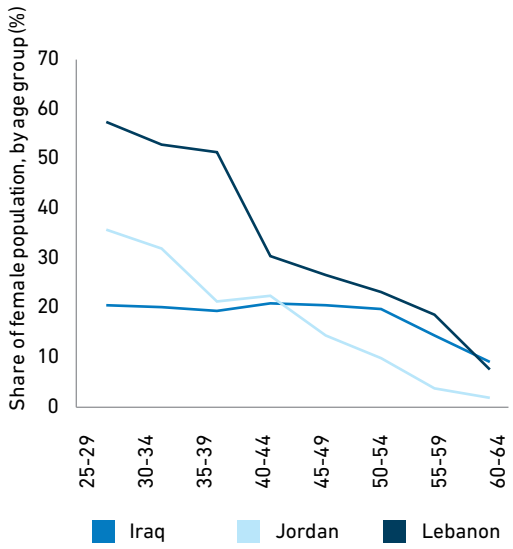
Sources used in this report

	International Labour Organization modeled estimate	Household survey used in the report	Official labor force statistics
Iraq (2012)	12.6	15.5	11.9
Jordan (2016)	14.9	18.2	13.2
Lebanon (2012)	25.1	32.8	22.4

Source: World Bank.
Note: For Lebanon, the official labor force statistic closest to the 2012 Lebanon Household Budget Survey is for 2009. Recently, the Central Administration of Statistics published a new labor estimates based on the 2018-19 Labor Force and Household Living Conditions Survey. The 2018/19 female labor force participation is 29.3 percent for women aged 15 and above.
a. Access to the microdata of these two surveys can be found in the following links. For the 2012 Iraq Household Socio-Economic Survey, see https://microdata.worldbank.org/index.php/catalog/2334. For the 2016 Jordan Labor Market Panel Survey 2016, see http://www.erfdataportal.com/index.php/catalog/139

FIGURE 1.2

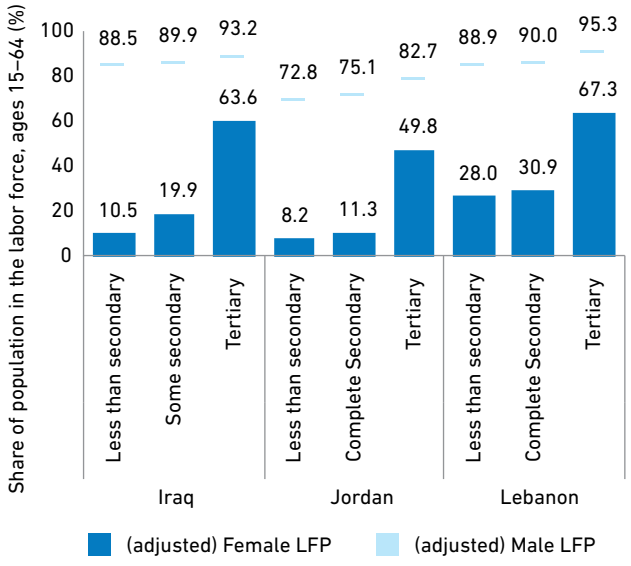
Participation rates, by age group, selected Mashreq countries



Sources: 2011–12 Lebanon Household Budget Survey; 2012 Iraq Household Socio-Economic Survey; 2016 Jordan Labor Market Panel Survey.
Note: Solid lines represent participation rates; dotted lines exclude those in full-time education.

FIGURE 1.3

Adjusted participation, by education level, women and men ages 15–64 in selected Mashreq countries



Sources: 2011–12 Lebanon Household Budget Survey; 2012 Iraq Household Socio-Economic Survey; 2016 Jordan Labor Market Panel Survey.
Note: Adjusted participation rate is the share of women (blue bars) and men (orange lines) in the labor force over the total population excluding those in full-time education. LFP = labor force participation.

increasing female participation as older cohorts leave the labor force. In Iraq, the distinction across age groups is less stark, with participation rates remaining almost unchanged for women between 20 and 54 years old. This consistency may suggest that in Iraq the generational shift is yet to come.

Women's participation in the labor market is particularly low for less educated women. Both men and women participate more the higher their educational achievement, yet the association between education and participation is much stronger for women (figure 1.3). In the three countries, two-thirds of women with tertiary education are either employed or seeking a job. These rates are similar to those found in high-income countries, as well as among male counterparts in their own countries. But women with tertiary education represent a small proportion of the total female population in these countries: about 12 percent in Iraq, 27 percent in Jordan, and 31 percent in Lebanon (see table A.2 in the appendix). Therefore, low labor force participation is a feature of less educated women, who represent most of the population of these countries (see Atamanov, Constant, and Lundvall 2016 for Lebanon; Winkler and Gonzalez 2019 for Jordan). In the rest of the report, it will be critical to distinguish between these different groups. Education is used also to signal other family and individual characteristics, such as socioeconomic status, location, and individual empowerment associated with achieving a certain level of education. In Iraq, 9 out of 10 women living in rural areas have no secondary education, even among the younger age group. Across Mashreq countries, less educated women live in larger households with lower household income or expenditure per person (table A.2 in the appendix).

WOMEN IN THE LABOR FORCE ARE LESS LIKELY TO GET A JOB AND TEND TO BE ENGAGED IN LESS PRODUCTIVE ACTIVITIES

As in other countries of the region, unemployment among women is about twice as high as that of men, and less than a quarter of women are employed. Female unemployment is particularly high in Jordan, reaching nearly 25 percent of women in the labor force (compared to 13 percent among men). Iraq and Lebanon present lower levels of unemployment (12 and 10 percent, respectively), but these rates are still almost twice the rates experienced by men.[6] The result of the low female participation and relatively high unemployment rates is that only 10 to 20 percent of all adult women are engaged in some economic activity. By contrast, between half and two-thirds of men are employed (table A.1 in the appendix).

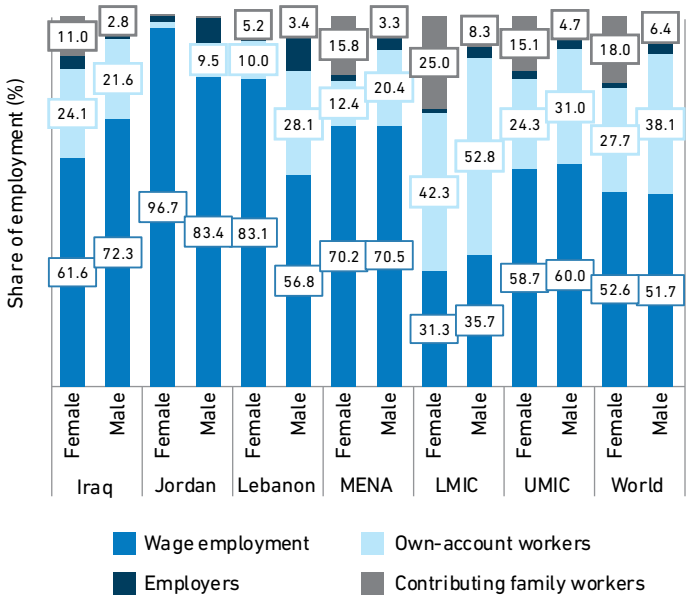
Working women seem to be restricted to certain sectors and earn less than men for comparable jobs. As in other countries in the region, when women are employed, they tend to work in specific "'feminized' industries and occupations in relative isolation from men" (Tzannatos 2016). In Iraq, 24 percent of employed women work in agriculture, compared to 18 percent of men, and most have low levels of education (table A.2 in the appendix). Of women who work in Lebanon and Jordan, over two-thirds work in service sectors, including the public sector (among more highly educated women) and domestic employment (among less educated ones). Women are, however, significantly less likely to be informal than men, because they are overrepresented in public sector jobs. These differences remain, even controlling for other characteristics (Angel-Urdinola et al. 2014). A possible reason is that women who participate tend to be more educated and are able to queue for better paid formal public sector jobs. Within the private sector, women are paid less than their male counterparts. In Jordan, the private sector gender wage gap is estimated to be about 17 percent, after controlling for observable characteristics (Kasoolu et al. 2019). In Lebanon, the earnings gap for the whole universe of workers is estimated to be about 22 percent, after controlling for characteristics and selection.[7] In addition, in Lebanon women tend to occupy lower-paid jobs on a fixed-term contract basis and are less likely to attain fixed long-term posts, and very few reach management or senior positions (Wallace 2013).

By far the most common type of work arrangement among women who are working is through wage employment, partially reflecting a more educated pull of female workers relative to men. In Iraq, slightly over 60 percent of working women receive a salary or wage (10 percentage points below the share for men), 11 percent contribute to the family business, and only 25 percent are self-employed (figure 1.4). This composition of employment seems closer to the one observed in upper-middle-income countries, despite Iraq's status as a lower-middle-income country. In Jordan and Lebanon, for their part, women engage almost exclusively in wage employment activities, and to a much larger extent than men, contrasting to observations for the MENA region as a whole and averages across different income levels. In part, the high share of wage employees relative to other types of employment is associated with the fact that women who participate in the labor market are more educated than men (figure 1.5), and that more-educated workers are more likely to have a wage employment. It may also reflect a different structure of the labor market and differential gender barriers faced by workers in these countries.

In Iraq and Jordan, most wage-earning women work in the public sector. In Jordan, for example, about half of all women work in the public sector, compared to just over a third of men (Winkler and Gonzalez 2019). More highly educated workers—both men

FIGURE 1.4

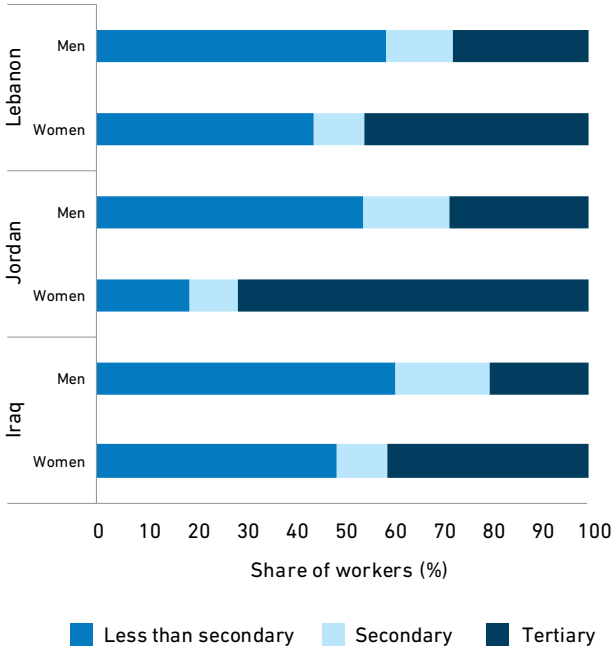
Share of employment, by type, selected Mashreq countries and comparators, 2018



Source: World Development Indicators, based on International Labout Organization modeled estimates.
Note: LMIC = lower-middle-income countries; MENA = Middle East and North Africa; UMIC = upper-middle-income countries.

FIGURE 1.5

Composition of workers, by gender and level of education, selected Mashreq countries



Sources: World Bank calculations based on 2011–12 Lebanon Household Budget Survey, 2012 Iraq Household Socio-Economic Survey, and 2016 Jordan Labor Market Panel Survey 2016.

and women—are more likely to be employed in government. But the relation is much sharper among women (Assaad, Hendy, and Yassine 2012). Over half of tertiary-educated Jordanian women are employed in the public sector, compared to a quarter among those with less than complete secondary education (table A.2 in the appendix). Even starker differences are found in Iraq and Lebanon. In some countries, such as Jordan, the larger presence of public sector jobs among women may reflect the tertiary education gap of women over men or, alternatively, public norms on what is an acceptable job for women. Nonetheless, with job growth in the public sector constrained by fiscal pressures in all three countries, increases in female participation will require a change in the type of job many women are seeking.

The low level of entrepreneurship among women observed in the Mashreq is reflected (or affected) by women's limited access to assets. Even accounting for the different educational profile of women relative to men, women's engagement in self-employed or employer activities is extremely low in Jordan (at less than 3 percent) and low in Lebanon (at 12 percent). The relatively high participation of Iraqi women in own-account activities is directly associated with own-farm activities. Indeed, half of women with less than primary education are listed as own-account workers, and the large majority of those are engaged in agricultural activities. Still, their access to assets is low. As will be shown in the next section, only one in five women in Iraq, and one in three in Lebanon, has a bank account at a financial institution. In addition, given the inheritance rights in these countries, women's access to land titles is often restricted.

WEAK LABOR DEMAND REPRESENTS A FIRST-ORDER CONSTRAINT FOR OBTAINING GAINFUL EMPLOYMENT FOR BOTH WOMEN AND MEN

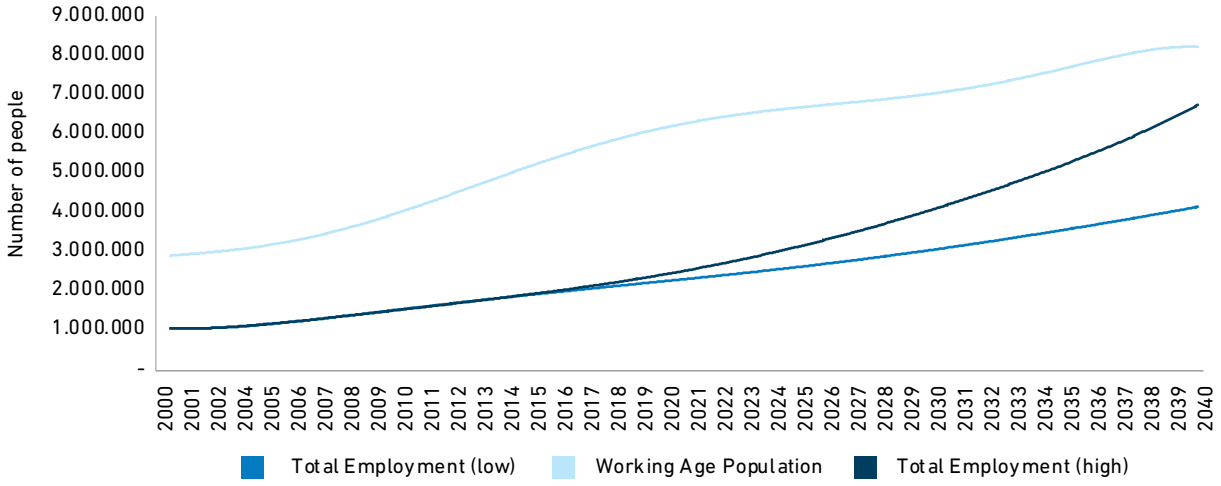
The lack of insufficient job creation (particularly of good quality jobs) lies at the center of the observed patterns of participation and employment among women. Weak labor demand in the MENA region has been documented extensively (see, for instance, Schiffbauer et al. 2015; World Bank 2013) and is likely to be a first-order determinant of observed economic outcomes for women. The greater political instability in the region has increased the burden on economies. Economic growth in the region has slowed in the since 2010 and, with it, the rate at which jobs are created. Employment growth in Mashreq has not been able to overcome the fast pace of demographic growth (driven by high fertility and influx of workers from neighboring countries). Winkler and Gonzalez (2019) project that employment rates in Jordan will remain at 50 percent or less of the labor force until 2040 at current rates of job creation and would reach only 80 percent of the working-age population if the rate of employment creation increased to 5 percent every year from 2015 through 2040 (figure 1.6). Given current employment-to-growth elasticities, this employment creation implies a required gross domestic product growth rate of 6.2 percent per year or higher. In Lebanon, the moderate growth, uneven because of large and frequent shocks (mostly political) has not translated into sufficient job creation. In addition, the jobs created have typically been of low quality and in low productivity sectors (Le Borgne and Jacobs 2016). Estimates from Le Borgne and Jacobs (2016) put Lebanon's employment-to-growth elasticity at 0.2, which is low even among MENA countries. The implication is persistently high unemployment, especially among youth and women. Behind the limited job creation, the authors point to weak firm entry and productivity growth.

Both external geopolitical shocks and the internal business environment have suppressed Jordan's labor demand. The conflicts in Iraq and Syria have constrained Jordan's ability to trade with its neighbors and led to a large influx of refugees; as a result, the IMF estimates that the Syrian crisis alone has destroyed the equivalent of one-fifth of Jordan's annual GDP. Similarly, lower oil prices since 2014 have stalled the GCC economies, which are important sources of trade, FDI, and remittances for Jordan. Together, these headwinds have hurt Jordan's growth rate (i.e. per-capita income growth has been negative every year since 2010) and, in turn, its employment rate. The country's business environment has also stymied job creation. The World Bank Enterprise Surveys report lists high tax rates as firms' largest obstacle, and the World Bank's DPF2 program recommends lowering social-security and labor taxes. In addition, the public-sector wage premium is 300%, SOEs are relatively dominant, and firm entry/exit rates are among the lowest in the world. These factors likely crowd out private-sector labor demand.

Iraq's political instability and oil dependency are hostile to robust job creation. With the 2003-2011 Iraq War and the 2014-2017 Iraqi Civil War, violence has been a significant barrier to Iraq's growth prospects. In addition, Iraq's system of sectarian power sharing (or "Muhasasa" system) has created an incentive for ministers to reward political supporters with government jobs. This inflates the public-sector wage premium (which is 300%-400%), limits competition and contestability in the private sector, and decreases labor demand. Iraq's dependence on oil exports has also caused an incidence of Dutch Disease, with agriculture and manufacturing now accounting for less than 6% of GDP. Overall, the World Bank Doing Business report ranks Iraq 175th in the world for its ease of doing business.

FIGURE 1.6

Projected working-age population and employment gap in Jordan



Source: Winkler and Gonzalez 2019.

In a context of economic slowdown and conflict-related crisis in the region, weak labor demand may continue to constrain economic opportunities for women and men going forward. Women, however, may face additional barriers that could affect them to an even larger extent. Low job growth for all affects women more than men, because the general societal preference for men in the few available jobs reduces women's chances of entering productive activities. According to the World Values Survey 2010-12 a large majority of Jordanians believes that, "when jobs are scarce, men should have more right to a job than women." In addition, in countries such as Iraq, which are highly dependent on oil-related industries that are not labor intensive and tend to be male dominated, the economy generates less demand for women in the private sector.[8] The result is that employment opportunities for women are highly concentrated in the public sector; in a context of fiscal pressures in all three countries, growth of public sector jobs might be limited, adding to labor demand constraints.

WOMEN MAY FACE ADDITIONAL BARRIERS, RELATED TO THEIR ROLE IN SOCIETY AND IN THEIR FAMILIES, BECAUSE PARTICIPATION RATES ARE LOWER FOR MARRIED WOMEN AND THOSE WITH YOUNG CHILDREN

Beyond these demand-side constraints, supply-side factors compound the weak demand issues and affect women more than men. These barriers include, for example, access to different types of capital, including human, physical and financial, access to safe public transportation, laws and regulations, and societal preferences

for men taking the few available jobs. Additional women-specific barriers constraining their participation are associated with their position in society as a whole and in their families—as wives, mothers, and care providers. Participation rates vary significantly as women go through these various stages.

In all three countries, getting married and having children is associated with lower probability of participating in the labor market. Noticeable differences exist, however, across countries. Extending analysis done by Assaad, Hendy, and Yassine (2012) for Jordan, this section looks at how participation rates for men and women varied as they changed their position in the family. Figure 1.7 shows participation rates for women and men aged 15–44 and not in school, from being unmarried to being married to having children; the youngest child is segmented into the ages of infancy, preschool, compulsory schooling, and older. Participation rates are adjusted in the sense that they exclude women and men who are inactive because of being in full-time education. Although these comparisons do not represent the same individuals over time, they provide a first approximation of how these key life events affect women's and men's participation in the labor market. The following insights emerge for each of the countries:

- In Iraq, participation in the labor market is low irrespective of family situation, with rates never higher than 25 percent. Unmarried women without children, however, are more likely to participate than their married counterparts (22 percent compared to 14 percent). Indeed, the latter group presents the lowest participation rate among groups all considered. Although differences are small, women with older children experience higher participation than those with young ones. After the youngest child finishes compulsory education, participation reaches the same level as for women without children. Disaggregating this pattern by urban and rural areas reveals some interesting distinctions. Differences in participation rates remain small across these life events, but they increase in rural areas after children are four years old. By the time their children exit compulsory education, women have participation rates that are 7 percentage points higher than when they were unmarried (see figure A.1 in the appendix). The opposite is true among urban Iraqis. Unmarried urban women have the highest participation rate, which falls once they marry and have young children. Although this rate increases after children reach the aged of four, these women's participation, even after their children are out of compulsory education, remains 5 percentage points lower than that of their unmarried counterparts.[9]
- Lebanon also exhibits a fertility impact, albeit with much higher initial rates and subsequent declines and with one substantive difference relative to Iraq: women without children, unmarried or married, present similar levels of participation, about 70 percent. With young children (birth to three years) this rate drops drastically to less than 30 percent. Nonetheless, as their younger children reach school age, women enter the labor force to a slightly larger extent but the rate recovers only after the youngest child leaves compulsory education. The effect of having young children is also seen within the universe of employed women. Among women without children, less than 10 percent work in a part-time job (figure A.2 in the appendix). But, for those with children under four, this proportion shoots up to 50 percent. Despite a later decline, part-time work shows a permanent effect as a desirable option for those with children—even after those children leave compulsory education. Once women have a child, they either exit the labor force or, if they can, switch to a part-time arrangement.
- Finally, in Jordan, married women with no children have a 20-percentage-point lower probability than unmarried women of participating in the labor market. Having children, lowers the participation even more, but these differences are not statistically significant.
- It is worth noting that in all three countries men experience the oppo-

site profile, with higher participation rates for married men and for men with younger children than for their unmarried counterparts.

The profile for the average women hides substantial heterogeneity across women with varying levels of education. In all three countries, tertiary-educated women have higher participation rates from the start, similar to their male counterparts (figure 1.8). As women marry and have young children, their engagement in the labor market falls—in some cases by as much as 20 percentage points—but still remains within the participation observed in upper-middle- and high-income countries. At the other extreme, less educated women seldom enter the labor market (less than 20 percent do so in all three countries), a situation that changes slightly, though from already low levels, as they go through marriage and have children. This finding is true for both Iraq and Jordan, but not for Lebanon. For a third group in the middle, both getting married and having young children lower the probability at each of these stages, with starker differences in Iraq than in Jordan.

Unlike in Iraq and Jordan, in Lebanon, the participation profiles of women with less than secondary and with completed secondary are almost identical. The lowest participation among those with children aged three years is less than 20 percent, substantially lower than those without children (married or not) whose participation reaches between 60 and 80 percent. The recovery for women with children is significant only once children are out of compulsory education.

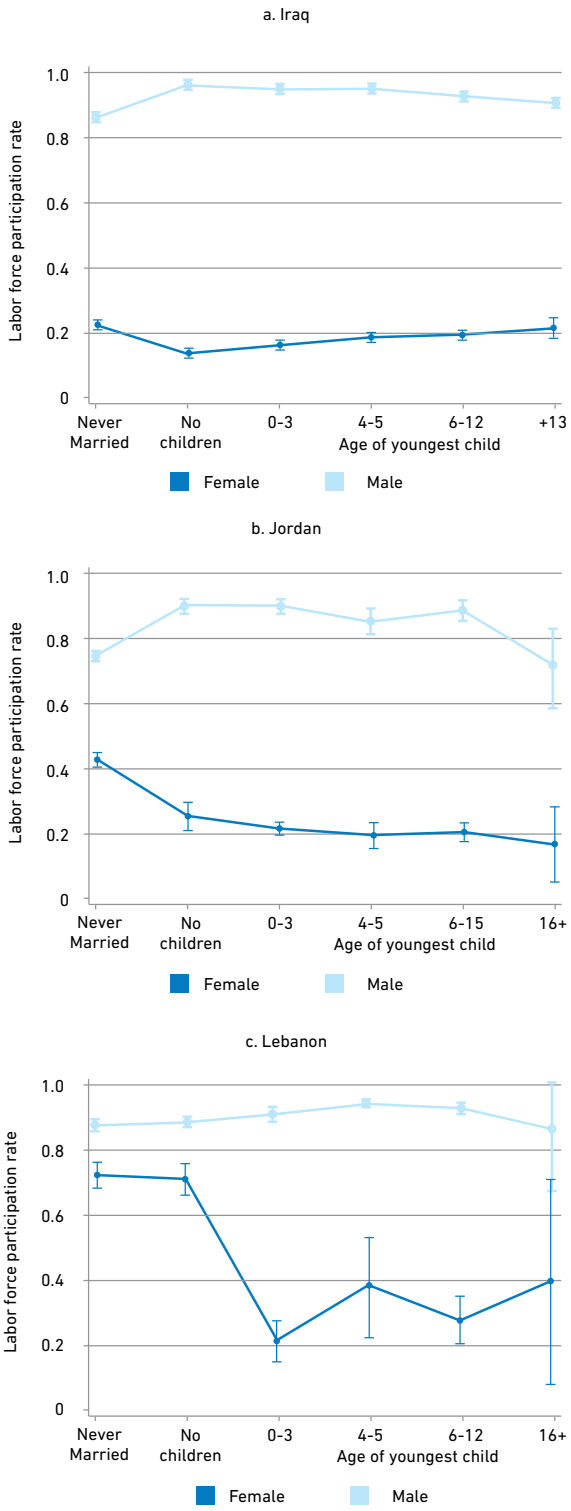
In sum, economic participation of women in the Mashreq countries is generally low, with differences across the three countries. Iraq presents one of the lowest FLFP rates in the world, across all age groups, and women who do participate tend to do so only part time. At the other extreme, despite continued low economic engagement in Lebanon (relative to its development), the behavior of younger cohorts suggests a generational shift not seen to the same extent in Iraq. Jordan falls somewhere in between, closer to Iraq in terms of women's engagement in the labor market (participation rates and importance of public sector) and closer to Lebanon in terms of the level of education of its population.

Despite the differences, some similarities also appear across countries for specific groups associated with their level of education, particularly with respect to how participation varies as women go through different critical life stages. In all three countries, half of all tertiary-educated women are engaged in the labor market, in significantly higher proportion than their less educated counterparts. In part, the differences between Iraq and Lebanon in average participation rates relate to the differential levels of well-being (Lebanon's population is generally richer and more educated than Iraq's) and the structure of their economies. Beyond these differences, however, in the three countries, getting married and having young children affect women's likelihood of entering or remaining in the labor force, even if the degree to which they do so varied across countries.

These differences across education groups (taken as proxy for socioeconomic status), suggest that barriers to entering and remaining in the labor market vary and bind to different extent for each of these groups. Therefore, as we review these factors that constrain women's engagement in economic activities, we will consider their importance for women of different levels of education (proxy for socioeconomic status) as they go through these critical life stages. Some of these barriers are related to the opportunities open to women if they decide to engage in paid economic activities. Less educated women are more likely to live in rural areas and engage in agriculture (in Iraq) or in urban areas in unpaid or low-wage services, such as domestic employment (in Jordan or Lebanon). At the other extreme, a typical tertiary-educated woman who enters into any economic activity does so in an urban public sector job. In between, secondary-educated women are more likely than their counterparts to experience unemployment in Iraq and Lebanon.

FIGURE 1.7

Adjusted labor force participation rates for women and men aged 15–44, by different life events, selected Mashreq countries



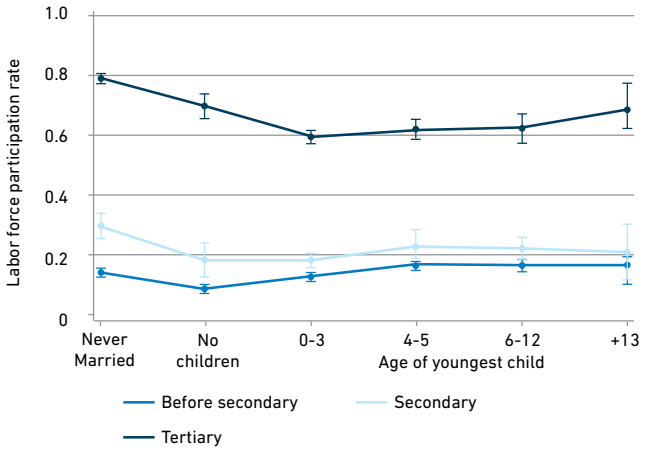
Sources: World Bank staff calculations based on 2011–12 Lebanon Household Budget Survey; 2012 Iraq Household Socio-Economic Survey; 2016 Jordan Labor Market Panel Survey.

Note: The x-axis categories are never married, married without children, married with youngest child aged 0–3 years, married with youngest child aged 4–5 years, married with youngest child aged 5–16 years, and married with youngest child aged 16 years or older. Adjusted participation rate is the ratio of women (men) in the labor force over the total population, excluding those in full-time education.

FIGURE 1.8

Adjusted labor force participation rates for women aged 15–44, by different life events and level of education, selected Mashreq countries

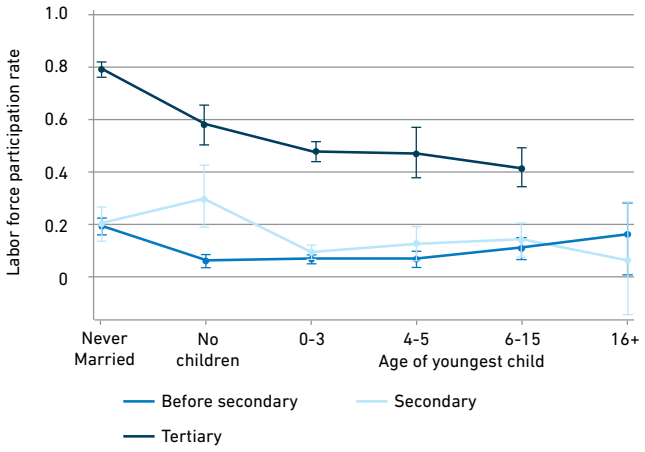
a. Iraq



Proportion of women by level of education

- Less than secondary: 64.2%
- Some secondary: 24.5%
- Tertiary: 11.3%

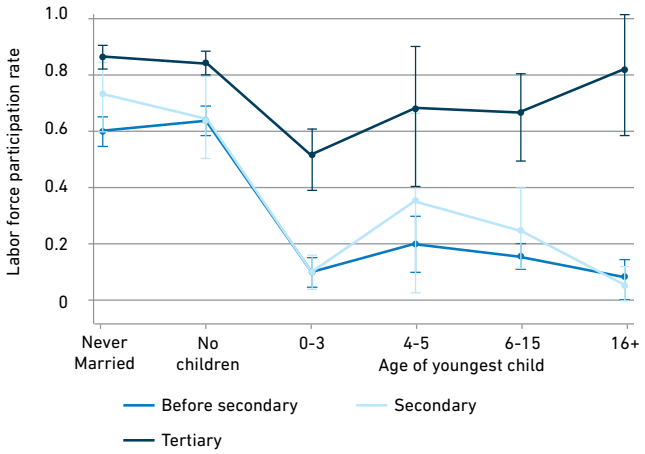
b. Jordan



Proportion of women by level of education

- Less than secondary: 52.6%
- Completed secondary: 20.4%
- Tertiary: 27%

c. Lebanon



Proportion of women by level of education

- Less than secondary: 52.8%
- Completed secondary: 16.4%
- Tertiary: 30.8%

Sources: World Bank staff calculations based on 2011–12 Lebanon Household Budget Survey; 2012 Iraq Household Socio-Economic Survey; 2016 Jordan Labor Market Panel Survey.
Note: adjusted participation rates is the ratio of women/men in the labor force over the total population excluding those in full time education.

NOTES

4. The decline in male participation since 2009 is concentrated among people in central ages (Winkler and Gonzalez 2019).
5. Recent released estimates show that, according to the 2018–19 Labor Force and Household Living Conditions Survey FLFP is 29.3 percent for women aged 15 and above (CAS 2020). This rate is similar to the one observed in the 2011–12 Household Budget Survey, although these two surveys are not strictly comparable because of differences in the questionnaires, fieldwork designs, and nonresponse rates.
6. Based on the World Development Indicators and International Labour Organization modeled estimates.
7. Calculations based on the 2011 Household Budget Survey.
8. Using Do et al. (2011), World Bank (2013, 57) shows that oil-rich countries (with high per capita oil reserves) "have relatively low export driven supplies of female-friend jobs" compared to oil-poor MENA countries. Still, the authors argue, oil-rich MENA countries have labor participation rates well below what would be predicted by their oil reserves or potential demand for female labor, suggesting that other factors may be behind this.
9. We use the terms "falls" and "increase" only figuratively, because we are not observing the same individuals as they go through these different life events.

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CHAPT

TER 2

Why is economic participation of women in the Mashreq so low?

This second chapter describes the evidence on the different barriers that women may face in the Mashreq countries toward participating in the labor market. Constraints are related to legal aspects, informal institutions, and markets. These barriers function differently as women go through four critical turning points at which they may decide (or not) to withdraw from the labor market or never enter. The evidence on barriers is structured around these critical turning points: getting ready, entering and remaining in the labor market, getting married, and having a child.

ECONOMIC PARTICIPATION IS AFFECTED BY BARRIERS RELATED TO INFORMAL INSTITUTIONS, LEGAL RESTRICTIONS, AND MARKETS, EACH OF WHICH INTERVENE AT CRITICAL LIFE TURNING POINTS

There seem to be four critical turning points at which some women decide to withdraw from the labor market or never enter, the effect of which may vary across backgrounds. We refer to these turning points or life transitions as "getting ready," "entering and remaining," "getting married," and "having a child" (Figure 2.1). Women and girls require the right skills and the ability to exercise their agency in order to get ready for their successful transition from school to work (getting ready). In the second stage, women encounter a number of barriers that may either prevent them from entering altogether or may lead them to withdraw if those barriers turn out to pose constant

constraints (entering and remaining). Marriage often comes with another set of constraints to women's participation in the labor market given related social and legal constraints linked to their role as wives (getting married). Finally, having a child implies additional barriers related to issues around care (including acceptability, affordability, availability, and access), which may lead women to withdraw from the labor market (having a child).

Barriers that women encounter at each of these critical turning points can be grouped along three drivers of gender equality: legal aspects, informal institutions, and markets. The present report builds on the 2012 World Development Report (WDR) on Gender Equality and Development, which defines three drivers of gender equality as being formal institutions (referred to as "legal aspects" from here onward), informal institutions (also referred to as "norms and beliefs"), and issues related to markets, all of which can pose specific barriers to women's economic participation—the focus of this report.

Countries' legal frameworks, as part of formal institutions, shape women's engagement in paid work by prohibiting (or not) discriminatory practices and by promoting (or not) the balancing of family and work. Laws and regulations can either promote, protect, or prohibit the economic participation of women and ensure their right to work in similar conditions with men and to make an equal contribution to the economy (Tzannatos 2016). The World Bank's Women, Business and the Law Report 2020 cites evidence showcasing that legal improvements in the dimensions measured by the Women, Business and the Law index—covering 50 years, 190 economies, and 35 aspects of the law (and used throughout this report)—is associated with greater labor force participation of women, a result that holds when studied on a global scale (Hyland, Djankov, and Goldberg 2019). Beyond instrumental value (on increasing participation in the labor market), woman's right to work is important in itself for equity considerations, including the right to equal pay for equal work; the right to social security, paid leave, and maternity leave; and the right to bank loans, debts, and other forms of financial credit as put forward in The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), one of the most significant women's rights references in the world (World Bank 2020). CEDAW was signed in 1979 and approved by 180 countries. It was ratified by Iraq in 1986, Jordan in 1992, and Lebanon in 1997; however, the three countries differ in the extent to which they adhere to these principles, as will be discussed in this chapter.

Informal institutions, particularly social norms, also may constrain women's economic participation. Informal social institutions are here understood as "the mechanisms, rules, and procedures that shape social interactions but do not pertain to the functioning of the state" (World Bank 2012). Social norms frame gender roles that women and men in specific societies deem acceptable, implying specific shared beliefs about the appropriateness of certain characteristics and behaviors. Specific broadly shared perceptions, attitudes, and customs may define the most acceptable ways of how young women and men transition to adulthood, whether or not and at which age they get married, and the role of women and men after marriage, including the sharing (or not) of domestic chores, their potential interactions with others (and specifically with men), and the expectations toward care arrange-

FIGURE 2.1

Critical turning points of women's participation in the labor market

Source: Original figure for this report.

ments. These social norms become effective and shared among the members of a certain society through the enforcement that materializes through social sanctions.

Finally, markets define the availability of opportunities and enablers of participation in the labor market. The existence of job opportunities, and the quality of these jobs, as well as the availability and characteristics of care infrastructure and transport will influence women's ability to access employment opportunities.

At this stage, it is important to acknowledge that aggregate outcomes—such as getting an education, entering the labor market or remaining in the home, or working and studying in certain fields—are most often a product of women's individual choices, which partly reflect their own preferences. This emphasizes that individual preferences for economic participation across the different stages in women's life partially explain differences in participation rates across and within countries. At the same time, however, it is important to recognize that decisions are based on individual preferences, incentives, and constraints of different family members, and in relation to their relative voice and bargaining power. In turn, preferences are shaped by gender roles, social norms, and social networks (which we group under the label informal institutions). Incentives are largely influenced by markets (including the markets for labor, credit, land, and goods), which determine the returns to household decisions and investments. Constraints arise from the interplay of formal institutions (comprising all that pertain to the functioning of the state) and markets but also reflect the influence of informal institutions (World Bank 2012).

This does not mean that there is no room for individual specific behavior and that individual decisions are determined solely by external factors. The report focuses on outcomes and opportunities available to women, and on those aspects that may influence those choices that lie outside ones' unique and individual preferences.[10] Table 2.1 summarizes some of the potential barriers women encounter at each of the critical stages of engagement in economic participation, which will be reviewed in this section.

GETTING READY: BARRIERS WOMEN FACE WHEN PREPARING FOR PARTICIPATION IN THE LABOR MARKET

The getting ready stage is the one in which the foundations are set for girls' successful school-to-work transition. This period requires investments in the early years, particularly in health and education, followed by girls' entering and continuing formal education. Crucially, they also need to gain the right skills and to have the support available in order to be fully prepared once they transition into the labor market. As an essential prerequisite throughout all stages, women and girls need to be able to fully exercise agency, the ability to make relevant decisions for their presents and their futures. This is a crucial element throughout all stages and will therefore be treated at the very beginning of this section.

BUILDING AGENCY AND FORMING ASPIRATIONS

Agency is a prerequisite for women's ability to take advantage of opportunities available and, hence, is crucial in the getting ready stage (World Bank 2012). Agency is defined as the capacity to make decisions and transform those decisions into desired outcomes. Expressions of agency include control over resources, the ability to move freely, decision making over family formation, freedom from risk of violence, and the ability to have a voice in society and to influence policy.

Increased agency also enables girls and young women to form aspirations for their lives and futures in relation to their households, communities, and society and to pursue those aspirations. Aspirations are shaped, however, in context and through social interactions; therefore, they often reflect social norms and internalized expectations (Appadurai 2014). Norms relative to family formation, work, and education are particularly powerful and may translate into preferences from both men and women that perpetuate inequalities or create barriers for others whose aspirations contradict societal norms (World Bank 2012).

TABLE 2.1

Constraints facing women at critical turning points, potentially limiting their economic engagement

Critical turning points	Barriers related to		
	Informal institutions	Legal aspects	Markets
1. Getting ready	• Agency and self-confidence to make decisions for oneself • Family formation (early marriage and teenage pregnancy) • Expectations about getting an education and the right skills	• Regulation regarding child marriage	• Access to health and education services—investing in the early years
2. Entering and remaining in the labor market	• Societal expectations toward the role of women in work • Employer discrimination (hiring and pay) • Violence against women in the workplace, including sexual harassment	• Legal restrictions on getting a job, equal pay, sector of work, starting a business, and mobility • Regulation on violence and harassment in public • De jure versus de facto law	• Availability of jobs • Access to assets and firm ownership • Availability and accessibility of transport • Adequate infrastructure—water and electricity
3. Getting married	• Expectations about women's role once married • Intrahousehold bargaining • Intimate partner violence	• Legal restrictions for married women	
4. Having a child	• Acceptability of childcare • Distribution of household chores and time use	• Legal provisions related to having a child: maternal and paternal leave policies, flex work, and mandatory childcare regulations	• Availability and affordability of childcare

Source: Original table for this report.

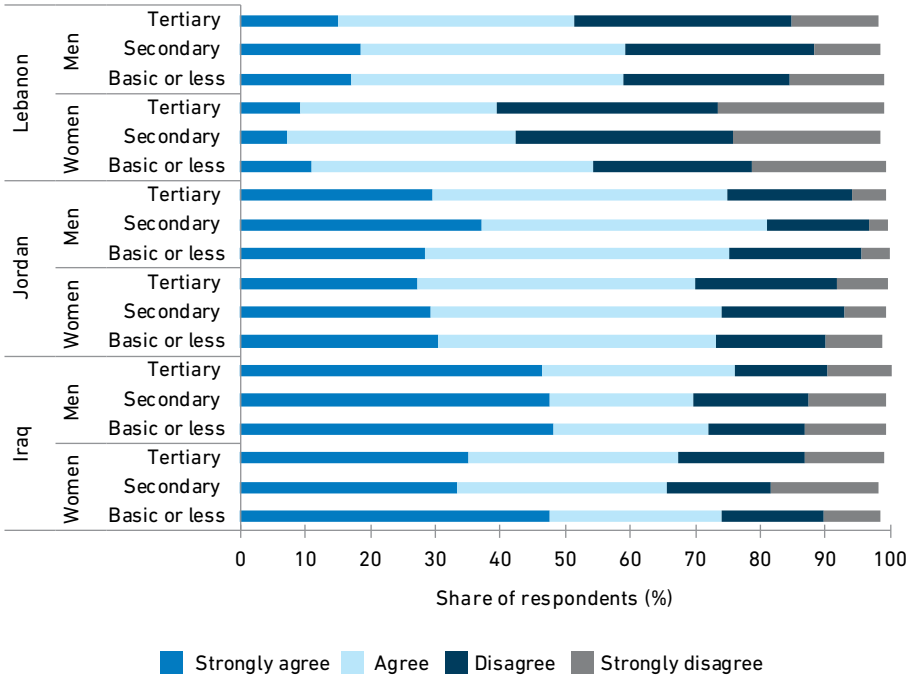
Societal views on the role of women—whether they should have jobs or be in leadership positions—can influence women's interest in investing in their own education, leadership skills, and getting jobs. Across countries in the Middle East and North Africa (MENA) region, Iraq and Jordan specifically are among the top six in terms of respondents agreeing with the statement "men make better political leaders than women" on the World Values Survey (2014). Most citizens in Iraq and Jordan consider men to be more capable political leaders than women. Lebanon has the smallest share of people strongly agreeing with the statement among the three countries.

Women largely support views that men make better political leaders. Interestingly, the gaps in agreement between men and women are largest in Lebanon (11 percentage points), smaller in Jordan (7 percentage points), and even smaller in Iraq (2 percentage points)—with women in all observed countries agreeing less with the statement than men do (table 2.2). Consistent with other values and attitudes statements, women and men in Lebanon agree least with such statement (compared to Iraq and Jordan).

Among Lebanese men and women, a clear correlation exists between level of education and disagreement with the notion that men make better political leaders. In Iraq, men and women with tertiary and those with basic or less education tend to agree slightly more (compared to those with secondary education) whereas, in Jordan, the opposite is true: women and men with secondary

FIGURE 2.2

Views regarding male vs. female leadership, by level of education, Iraq, Jordan, and Lebanon



Source: Arab Barometer Wave V.

Note: Figure shows level of agreement or disagreement with the statement "In general, men are better at political leadership than women."

TABLE 2.2

Views regarding male vs. female leadership, Iraq, Jordan, and Lebanon

	Male (%)	Female (%)	Difference (percentage points)
Jordan	78	71	7
Lebanon	55	44	11
Iraq	73	71	2

Source: Arab Barometer, Wave V.

Note: Figure shows level of agreement or disagreement with the statement "In general, men are better at political leadership than women."

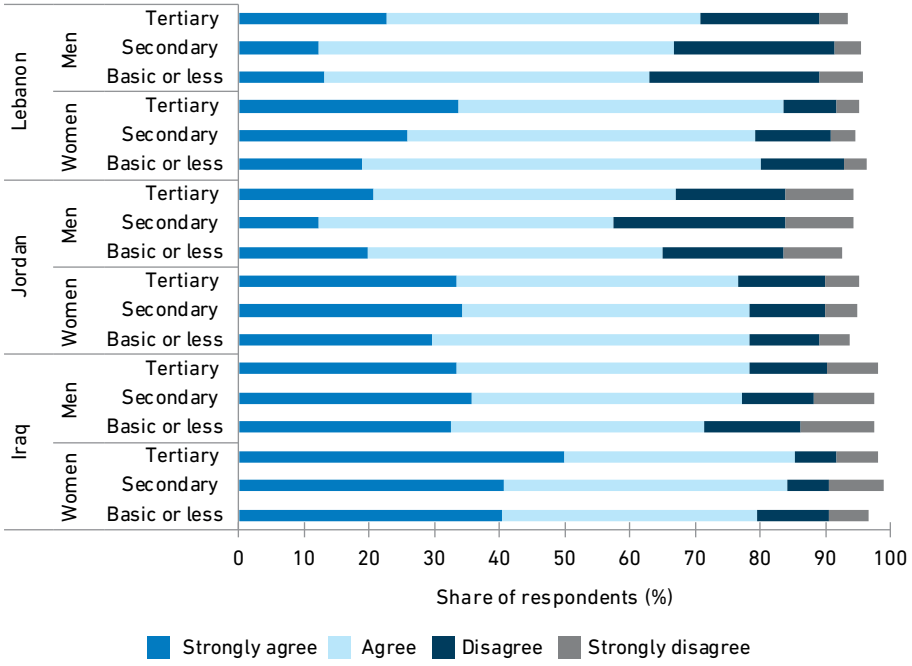
education agree slightly more than their peers with either tertiary or basic/less education (figure 2.2).

Regarding women's leadership roles, agreement with the question supporting a quota for women's political participation is correlated with the level of education in Iraq and Lebanon: women and men with higher education tend to be more in favor with a quota compared to those with less education. In Jordan, agreement with a women's quota decreases as education decreases among women. Jordanian men with tertiary or basic education tend to agree more than those with secondary education (figure 2.3).

Interestingly, UN Women (the United Nations Entity for Gender Equality and the Empowerment of Women) and Promundo (2017) also report differences in opinion between men and women in Lebanon on the subject of women's leadership. Although the report observes certain openness to women's increased representation in such roles, men were much more likely than women to express resistance to women in public leadership.

FIGURE 2.3

Views regarding a quota for women's political participation, by level of education, Iraq, Jordan, and Lebanon

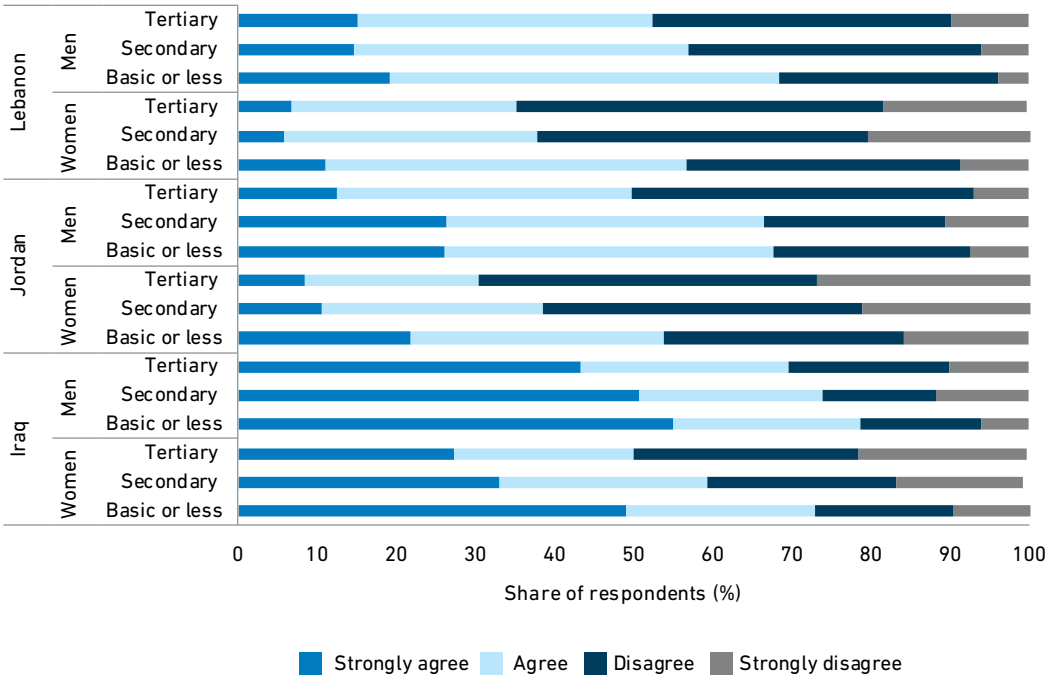


Source: Arab Barometer Wave V.

Note: Figure shows level of agreement or disagreement with the statement, "In order to achieve fairer representation a certain percentage of elected positions should be set aside for women."

FIGURE 2.4

Views regarding jobs and women's independence, by level of education, Iraq, Jordan, and Lebanon



Source: World Values Survey Wave 6 2010–16.

Note: Figure shows agreement or disagreement with the statement, "A job is the best way for a woman to be independent."

Related to societal views of the role of women, the share of those respondents who believe that getting a job is the best way for a woman to be independent increases with level of education in all countries observed here (figure 2.4).

Besides overall societal views—which can limit young women's aspirations and capacity to translate those aspirations into real outcomes—parental support is very important when young people form their aspirations and attempt to realize them. A qualitative study in Jordan sheds light on differences in parental expectations and aspirations related to boys and to girls: families more often reserve their *wasta* (special connections) to help their educated sons, rather than their educated daughters, to secure good jobs (World Bank 2013a). Similarly, data for Lebanon show that, whereas most women and men would allow their daughter to work outside the home if she chose to do so, women are more likely than men to support it (97 percent versus 88 percent) (SWMENA 2010). Among those who would not allow their daughters to work outside the home, 46 percent of women cite household and childcare responsibilities and 29 percent mention safety reasons. Conversely, most men (71 percent) cite childcare responsibilities (SWMENA 2010).

Parents and extended families also have an influence on girls' capacity to move around freely—which can pose significant constraints to young women's ability to translate their aspirations into outcomes. Mobility is an essential factor in enabling girls' participation in institutions, communities, and societies more broadly — including the labor market. Data for Lebanon suggest that girls face more restrictions on their mobility during childhood than boys do: 64 percent of male respondents agreed with the statement, "It was easier for my brothers and me to go outside the home," and 55 percent of female respondents agreed that "my sisters and I had less freedom to go outside the home when I was growing up" (UN Women and Promundo 2017).

In the absence of direct measures (and applicable data) of women's agency, this report considers child marriage and teenage pregnancy, manifestations of the lack of women's agency, to better understand barriers to women's agency in Mashreq countries.[11]

INVESTING IN THE EARLY YEARS

Early access to health and education is central to the formation of one's human capital. The World Bank's Human Capital Index (HCI) measures the amount of human capital that a child born today can expect to attain by age 18, given the risks of poor health and poor education that prevail in the country where he or she lives. The HCI is specifically designed to highlight how improvements in current health and education outcomes shape the productivity of the next generation of workers. The HCI includes measures of survival from birth to school age (measured using under-five mortality rates), measures of quality and quantity of schooling,[12] and health measures (adult survival rates, the rate of stunting for children under age five). Significant gender gaps with regard to one's opportunity to accumulate and form one's human capital during the early years can have a significant impact later on in life for girls and boys.

It is striking that in the Mashreq countries health and education investments reflect largely equal treatment of daughters and sons and a slight advantage, if at all, for girls (see table 2.3). In Iraq, the HCI for girls is actually higher than for boys, and girls fare better than boys in every single component of the HCI. Although the probability of survival to age five is the same for both girls and boys (97 out of 100 children born in Iraq survive to age five), there are more significant gaps in terms of schooling: girls who start school at age four can expect to complete 0.3 years more of school by their 18th birthday compared to boys the same age. And girls fare better than boys on harmonized test scores (377 versus 353 on a scale in which 625 represents advanced attainment and 300 represents minimum attainment). Factoring in what children actually learn in school, girls are still advanced compared to boys (with 4.2 expected years of school versus 3.8). Finally, girls are also slightly favored when it comes to stunting: 79 girls versus 77 boys out of 100 children are not stunted, which means, however, that 23 boys

TABLE 2.3

Human Capital Index and respective components

	Iraq			Jordan			Lebanon		
Component	Boys	Girls	Overall	Boys	Girls	Overall	Boys	Girls	Overall
HCI	0.39	0.41	0.4	0.54	0.59	0.56	0.54	0.54	0.54
Survival to age five	0.97	0.97	0.97	0.98	0.98	0.98	0.99	0.99	0.99
Expected years of schooling	6.7	7	6.9	11.4	11.8	11.6	10.7	10.4	10.5
Harmonized test scores	353	377	363	391	428	409	405	405	40.5
Learning-adjusted years of schooling	3.8	4.2	4	7.2	8.1	7.6	7	6.7	6.8
Adult survival rate	0.81	0.87	0.84	0.87	0.91	0.89	0.98	0.95	0.94
Not stunted rate	0.77	0.79	0.78	0.91	0.94	0.92	—	—	—

Source: World Bank 2020.

and 21 girls out of 100 are stunted and therefore at risk of cognitive and physical limitations that can last a lifetime.

In Jordan, the HCI is also higher for girls than for boys—and this result holds true in each of the individual components. As in the case of Iraq, the rate of survival to age five is the same for girls and boys. Girls can expect more years of schooling (11.8 versus 11.4). Girls also fare better than boys on harmonized test scores (428 versus 391). The adjusted years of schooling also show an advantage for girls, who can expect almost one additional year of learning. Finally, girls are also slightly favored when it comes to stunting: only 6 girls out of 100 are stunted, compared to 9 boys out of 100.

Of the three countries, Lebanon is the only one in which the overall HCI score is the same for girls and boys, with similar scores across the different dimensions. Girls and boys show the same outcomes in survival rates to age five. Although girls have slightly fewer expected years of schooling, they have the same test scores as boys and slightly lower adjusted years of learning.

To summarize, it is noteworthy that in the three countries girls generally fare better than boys in terms of human capital formation in the early years.

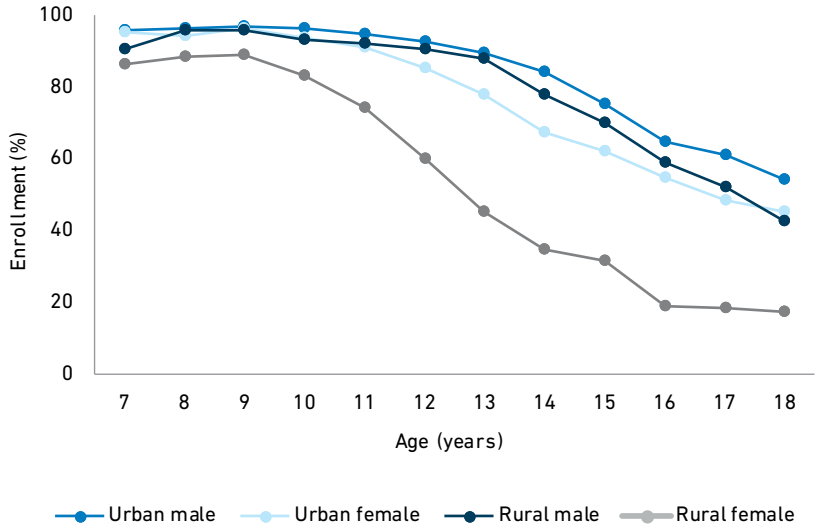
IMPORTANCE OF GETTING AN EDUCATION AND THE RIGHT SKILLS

Success in the labor market depends highly on whether or not women (and girls) invest in education and skill development prior to entering the labor market.[13] Women's education translates into significant benefits in other dimensions of women's lives. Klugman et al. (2014) demonstrate that enhanced education correlates with better labor market outcomes and lower levels of agency deprivations (such as child marriage, lack of control over resources, and condonation of wife beating).

Gender gaps in education present distinct patterns across Mashreq countries: girls are more likely than boys to reach higher levels of education in Jordan, whereas girls in Iraq lag boys in primary and secondary enrollment and attainment. The rate of enrollment of Jordanian girls remains higher than that of males for both secondary and tertiary levels. These findings are similar to the average of the Arab World and MENA.[14] Not only do girls achieve similar levels of education in Jordan, but they also outperform boys in standardized testing. Although results in mathematics and science test scores are low in MENA (Mullis et al. 2016), 8th-grade girls in

FIGURE 2.5

Education enrollment rates in rural and urban Iraq, male vs. female, 2011–12



Source: Iraq Household Socioeconomic Survey 2011–12.

all participating MENA countries, including Jordan, demonstrate statistically significantly higher scores than boys in science (World Bank 2017).[15]

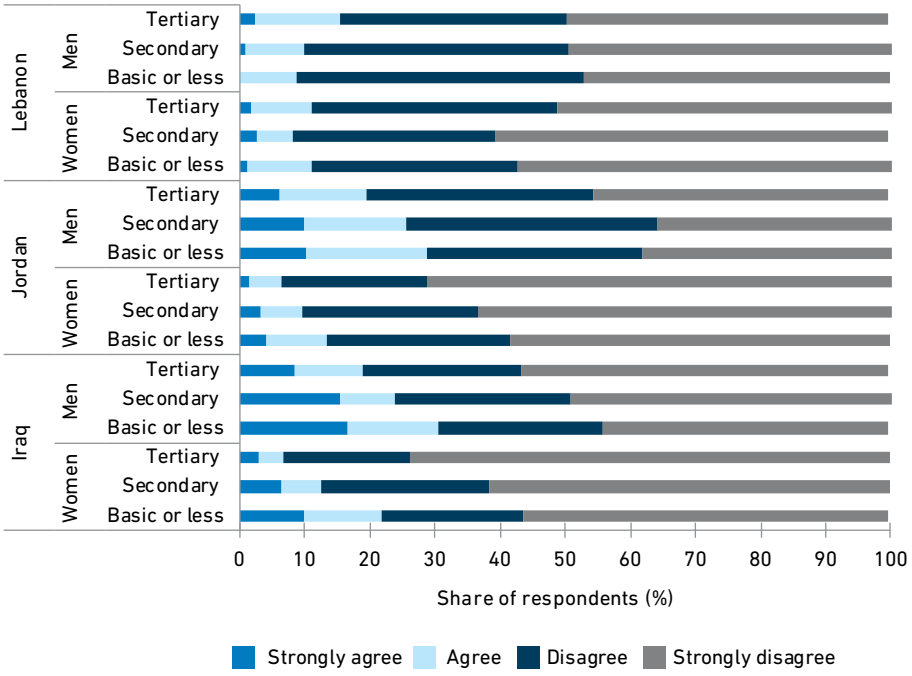
In Iraq, gender gaps in education are more pronounced in rural areas (figure 2.5). Overall, only slightly more than half of Iraqi girls complete primary schooling—compared to three quarters of boys—and 40 percent continue into secondary level. Girls, particularly those living in rural areas, begin to drop out after they reach nine years of age. The enrollment gap grows as children age, with the largest gap observed at age 13: whereas 80 percent of boys still attend school, only 40 percent of girls do so. A combination of institutional, structural, and normative barriers contributes to these gender gaps (World Bank 2017). These barriers may include concerns related to girls' safety traveling to school and parental preferences not to send daughters to schools with only male teachers. Lack of access to hygiene products, family and household responsibilities, and early marriage are also factors affecting low enrollment or early dropout for girls in rural communities. In addition, as a result of years of conflict, Iraq faces additional challenges related to the creation of human capital (UNESCO 2015).

In the three countries, however, differences in educational outcomes do not seem to stem from society's views: most people in all three countries believe that higher education is important for women. According to data from the recent Arab Barometer, only 21 percent of interviewees in Iraq, 17 percent in Jordan, and 10 percent in Lebanon agree with the statement that "university education is more important for men than for women." In all three countries men tend to agree with the statement more than women do, but the level of agreement is relatively low in all countries. There is a correlation between level of education and disagreement with this question in Iraq and Jordan, whereas in Lebanon agreement varies little among different educational groups (with a slight tendency to greater agreement among women with tertiary education) (figure 2.6).

Importantly, however, data from the World Values Survey show that individuals with higher levels of education tend to disagree more with the statement that a university education is more important for a boy than a girl. This finding is true

FIGURE 2.6

Views regarding importance of university education for women and men, Iraq, Jordan, and Lebanon



Source: Arab Barometer Wave V.

Note: Figure shows level of agreement or disagreement with the statement, "University education for males is more important than university education for females."

for Iraq and Jordan (except that individuals with no formal education tend to disagree more than those with primary education). In Lebanon, that trend also largely holds, but those with primary education disagree more strongly compared to those with secondary education. It may therefore be a valid assumption that parental support for higher education for girls may be stronger in households with parents with higher levels of education.

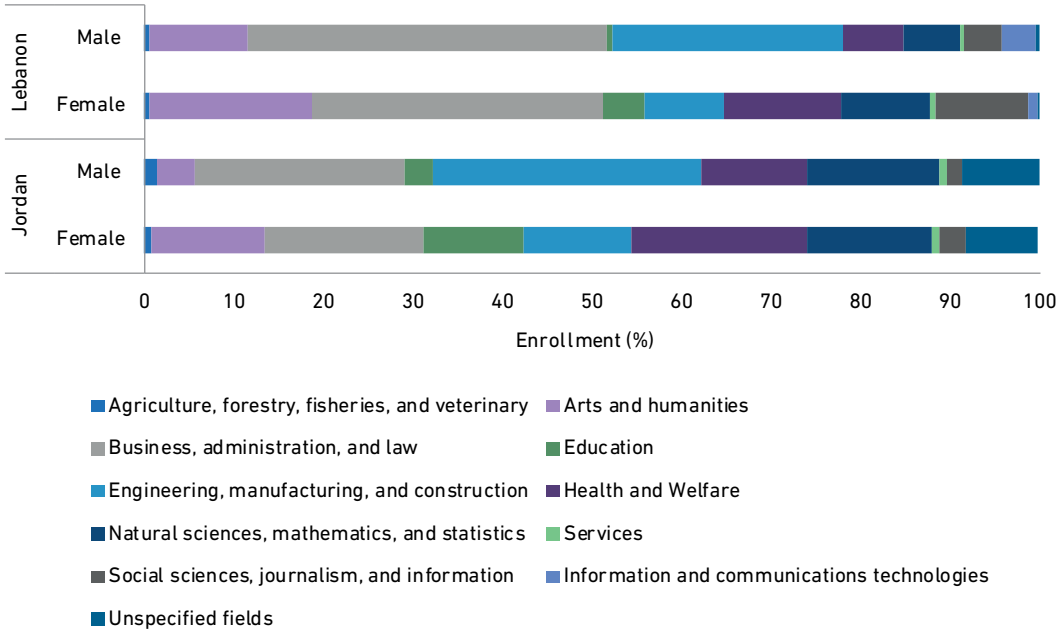
Society's preferences might influence the fields of study in which gender differences at the tertiary level are evident across countries. In Jordan and Lebanon, male students are much more likely to study technical and classical degrees (such as business, administration, engineering, manufacturing, and law), whereas female students tend to concentrate in arts and humanities, health, and social sciences (Figure 2.7).

Qualitative research in Jordan reveals that women's aspirations for the next generation often center around gaining a good education; however, the motivating factor, particularly among older women, for improved education is for women to have virtuous qualities. Younger women stress their wish for their daughters to achieve their goals and dreams and gain the skills needed to do so. Men (and, specifically, nonworking men) perceive education as instrumental for improving men's employment opportunities, financial independence, and confidence; but they seem to value women's education for its positive impact on child rearing and improving the family status (Felicio and Gauri 2019). When resources are scarce, however, almost one in three men in Lebanon believes that it is more important to educate sons than daughters.[16] Women tend to agree to a much lesser degree (slightly more than 1 in 10) with such a statement (UN Women and Promundo 2017).

Data from the Lebanon Household Living Conditions Survey 2012 show that girls seem to be involved in house-

FIGURE 2.7

Enrollment in tertiary education, by gender and field of study, Jordan and Lebanon



Source: World Bank Education statistics.

hold chores to a much larger extent than boys are. Such use of their time may already indicate girls' restrictions to the private space and to domestic tasks from early ages onward—even before marriage. The share of girls involved in household chores (48 percent) is much higher than that of boys (39 percent), with about 43.5 percent of all children surveyed involved in household chores. While across age groups girls are uniformly more involved than boys in household chores, boys, however, make up the majority of children who only work (and do not study); of the 72.0 percent of children aged 15–17 years in that category, 86.9 percent are boys. The same trend appears for children both working and attending school: of the 50.4 percent of 15- to 17-year-olds in that category, 71.5 percent are boys.

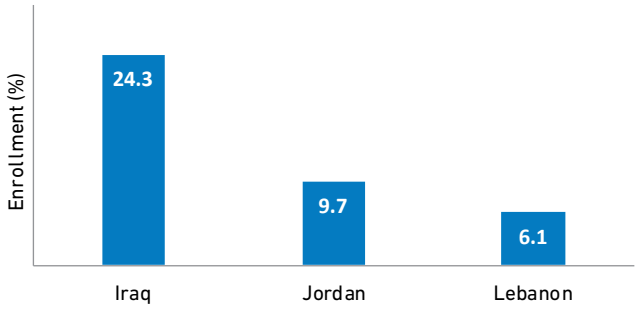
EARLY FAMILY FORMATION – CHILD MARRIAGE AND TEENAGE PREGNANCY

Child marriage is associated with lower economic outcomes for women, is likely to affect girls' ability to continue investing in their education, and overall is a form of violence against women. Research indicates that girls married before the age of 18 are more likely to experience poor health outcomes, drop out of school, earn less over their lifetimes, experience intimate partner violence, and live in poverty compared to their peers who marry at later ages. Importantly, prevalence of child marriage also reveals societal norms centered around women's role in the family instead of in some form of economic activity (Klugman et al. 2014; Wodon et al. 2017).

Child marriage is prevalent in Iraq and, although lower in Jordan and Lebanon, is still present in those countries (figure 2.8). In Iraq 25 percent of girls are married by the age of 18. The share of women married by the age of 18 is 9.7 percent in Jordan and considerably lower in Lebanon (6 percent). In Jordan, early marriage accounts for 32 percent of Syrian marriages, twice the rate observed in Syria before 2011 (UNICEF 2017). The share is even higher for younger women (20–24 years of age) at 41 percent (UNFPA 2017).

FIGURE 2.8

Women first married by age 18, Iraq, Jordan, and Lebanon



Source: World Development Indicators, 2019 data, http://databank.worldbank.org.

Legislation regarding child marriage varies between countries in the Mashreq, but none prohibits child marriage without exceptions. In Iraq, the legal minimum age of marriage is 18, but the law allows a judge to permit children as young as 15 to marry if fitness and physical capacity are established and the guardian does not present a reasonable objection (Personal Status Law, Articles 7 and 8). Iraqi law criminalizes forced marriage but does not automatically void forced marriages that have been consummated. Within Iraq's Kurdish region, the legal minimum age of marriage is also 18, but law permits children as young as 16 to marry under the same conditions applied under Iraqi law (U.S. Department of State 2018b). Jordanian law also establishes 18 as the minimum age for marriage; however, with consent of both a judge and a guardian, approval can be granted for children as young as 15 (Personal Status Law, Article 10). Judges have the authority to decide if marriage of girls between 15 and 18 years of age is in "their best interest" and to adjudicate the marriage contract (U.S. Department of State 2018a). Lebanon is the only country that has no legal minimum age for marriage, and the government does not perform civil marriages. Instead, religious courts set the marriage age on the basis of the personal status law, and the minimum age for marriage varies accordingly (U.S. Department of State 2018c).

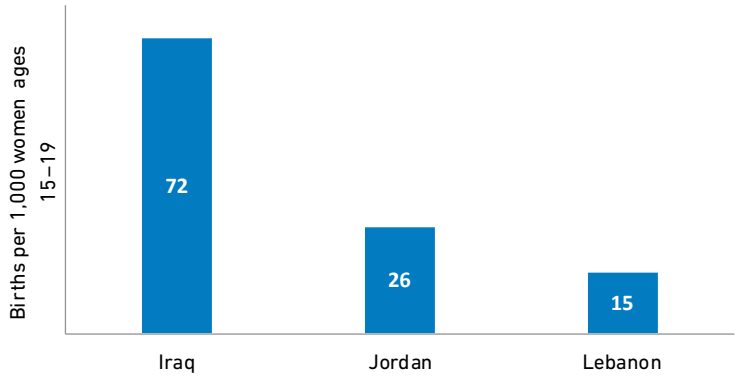
In line with child marriage results, the adolescent fertility rate in Iraq is much higher than in the other two countries. Iraqi women ages 15–19 experience 72 births per 1,000 compared to 26 per 1,000 among Jordanian adolescents and 15 per 1,000 among their Lebanese counterparts (figure 2.9). Adolescent fertility rates for Jordan and Lebanon are, in fact, well below the MENA average of 40 per 1,000.

The incidence of teenage pregnancy in Jordan, although not as high as previously seen, is significantly higher among women of lower education levels.[17] The adolescent fertility rate for girls who have finished only primary education is 139 births per 1,000 women ages 15–19. This rate is on par with countries that have the highest incidence worldwide. Among girls who have completed secondary education, the rate decreases to 32 and then to just 1 among those with higher education.

In sum, during the getting ready stage, young women and girls may encounter several barriers that will prevent them from pursuing a job. Attending school and completing their education is a challenge for Iraqi girls, particularly those in rural areas. Some issues that are specific to this context relate to aspects of safe mobility and child marriage. Jordanian and Lebanese girls achieve similar levels of education and may even perform better than boys. In these countries, gender gaps are associated with fields of study, which, in turn, may be shaped by expectations (their own aspirations, as well as those of parents and society at large) and the perceived purpose of education: to be good family members versus engaging in the labor market. Aspirations for future generations might be evolving, however, consistent with the generational shift that was observed in participation rates among the youngest cohorts.

FIGURE 2.9

Adolescent fertility rates, Iraq, Jordan, and Lebanon, in 2017



Source: World Development Indicators.

BARRIERS WOMEN ENCOUNTER WHEN ENTERING AND REMAINING IN THE LABOR MARKET

When women consider entering the labor market, their decisions are shaped by several constraints and barriers—and exposure to these barriers may lead them to withdraw from work once in. Informal institutions in the form of societal expectations regarding women's roles at home and in the economy, as well as discriminatory hiring and pay practices, and the prevalence of violence or harassment in the workplace and in the streets, all potentially affect women's willingness to enter and remain in the labor market. The absence of safe transportation may inhibit women's mobility in ways that cause even willing women to refrain from participating in the labor market. Additionally, low access to physical and financial assets restricts women's ability to become entrepreneurs. In some countries, the absence of a legal framework that protects women against discrimination, harassment, and sexual abuse, or that allows women to own assets, represents a first-order barrier; in other countries, regulations might be in place but are not enforced.

SOCIETAL EXPECTATIONS REGARDING THE ROLE OF WOMEN, INCLUSIVE OF ECONOMIC ACTIVITY

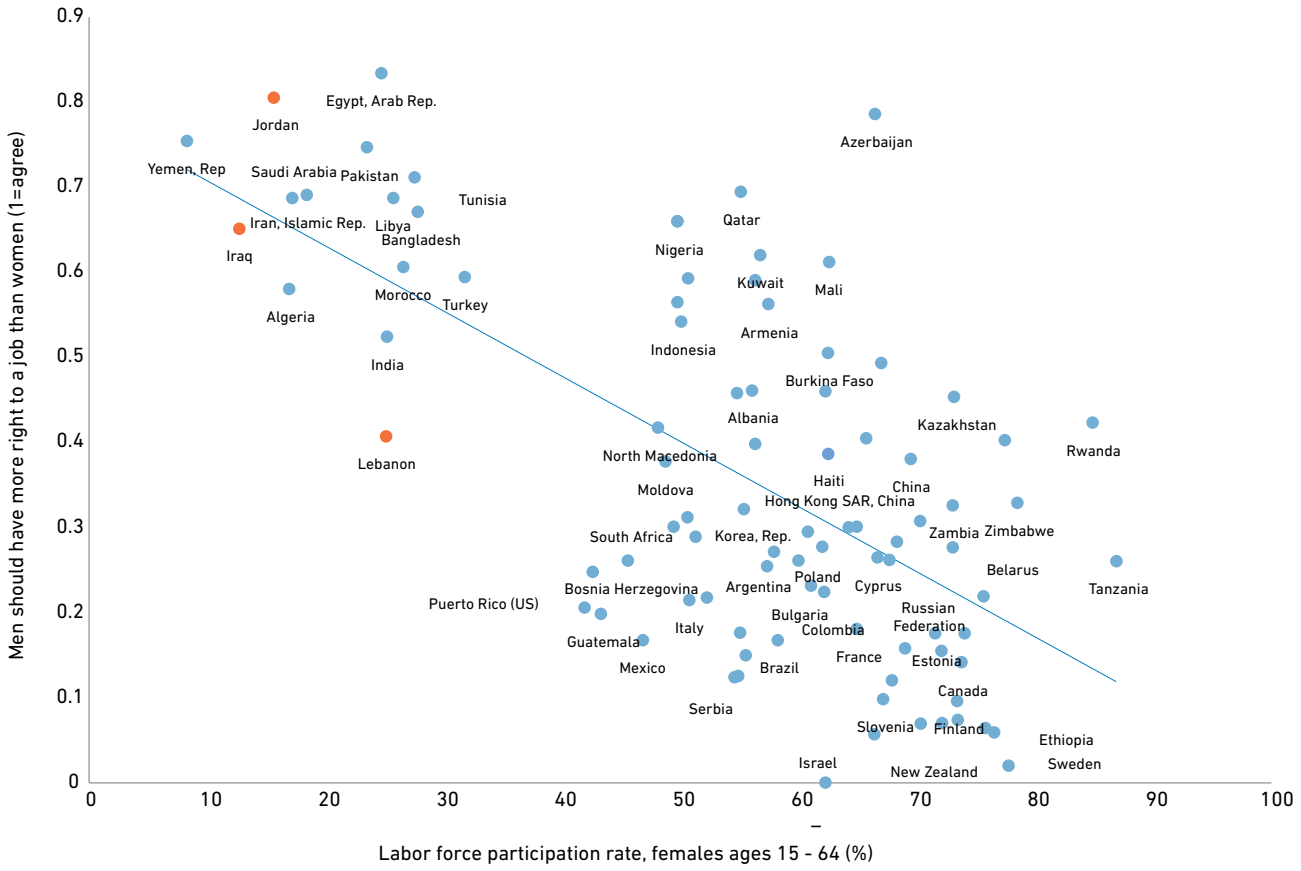
Economic participation of women is often limited because of a set of social norms and beliefs (informal institutions) associated with expected gender roles (UN Women and Promundo 2017). Societal perceptions about the work of women, and about their positioning inside firms and sectors, may shape the de facto participation of women in the world of (paid) work.[18] Women may not feel entitled or willing to pursue a job, they may lack the support system to do so, and they may face resistance (from employers, family, partners, friends, or even legal restrictions) when trying to do so.

The prevalence of traditional gender norms is associated with low female labor force participation. Middle Eastern countries, including Jordan and Lebanon, are among those with low female labor force participation and more restrictive gender norms with respect to work (figure 2.10). In a context of limited overall economic opportunity and weak labor demand, social norms preferring men over women for the few available jobs are likely to severely limit women's ability to obtain gainful employment.

But these views vary widely across gender. In Lebanon, men generally consider their employment and opportunity to be more important than women's in times of scarcity (Singh, Parvez Butt, and Canepa 2018). A recent World Values Survey (Wave 6 2010-2014) shows that women have significantly different and more egalitarian views than men in five of eight statements relative to women's rights.[19] Significantly lower shares of female respondents agree that men are better political leaders, are better business executives, and should have priority over women for jobs; and significantly lower shares of female respondents agree that a child suffers if mother works. Similarly, significantly higher shares of female respondents in the three countries agree that having a job is the best way for a woman to be independent (see figure 2.4).

FIGURE 2.10

Gender norms and labor force participation, selected countries



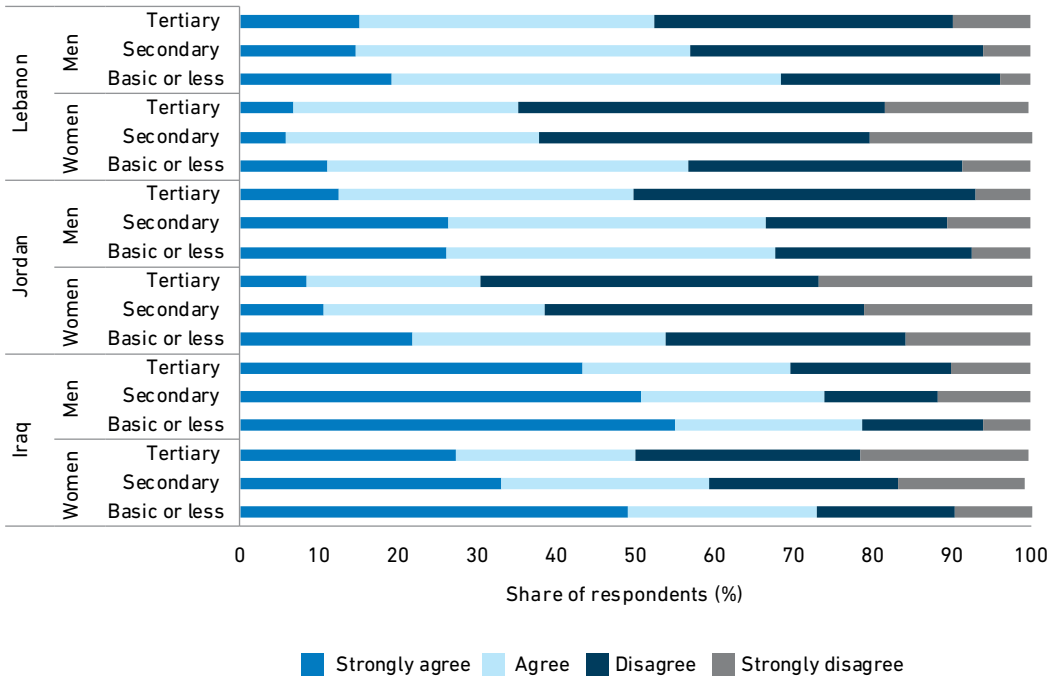
Source: World Bank calculations based on World Values Survey rounds 1999–2004, 2005–09, 2010–14 and World Development Indicators for International Labour Organization–modeled estimates for female labor force participation.
Note: Figure shows response to the statement, "Men should have priority access to jobs in case of scarcity."

Gender differences in views also vary by socioeconomic status. Respondents who are more educated, wealthier, and younger have more equitable views—as do those whose mothers have higher levels of education or whose fathers participate in domestic work (UN Women and Promundo 2017). Generally, a larger share of better-educated men and women appear to support gender equality. This relationship between level of education and more gender-equitable attitudes can be seen in figure 2.11. Across all three countries, the level of agreement with the statement "men make better business executives than women" decreases with increased level of education.

Family constraints reduce the choices young women have in terms of the type, load, and location of work. These restrictions include the expectations about women's role within the family and define what is appropriate for girls to do in terms of choice of study and places of work. Social norms shared by the wider public regarding women's role in the economy are often reinforced by family. Some families put great pressure on young working women, asking them not to work specific (long) hours, not to work at night, and so on. Such pressure may have an impact on women's growth potential within their jobs (Felicio and Gauri 2018). In some cases, "suitable" occupations may also not be in the most productive and growth sectors or in higher-level positions with decision-making capacity.[20]

FIGURE 2.11

Views regarding male vs. female business leadership, by highest educational attainment, Iraq, Jordan, and Lebanon



Source: World Values Survey, Wave 6, 2010–12.
Note: Figure shows level of agreement or disagreement with the statement, "Men make better business executives than women do."

Along with concerns that women neglect their domestic roles when working outside the house, an additional concern may be related to their being around men while at work. The degree of "publicness" of the job and the working environment (that is, whether it has a lot of men) seem to influence women's decisions according to research conducted in Jordan (Felicio and Gauri 2018). Issues of prevalence of sexual harassment and violence—which might directly affect women's willingness to engage in economic activities outside the home—are reviewed later in this section.

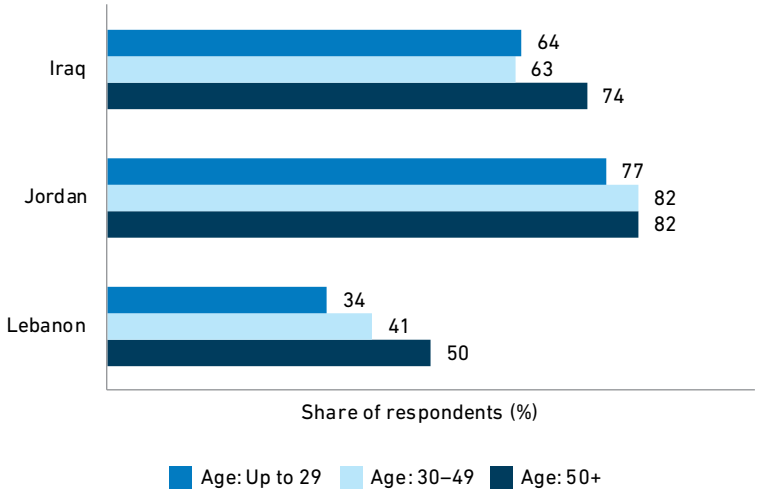
Within Mashreq countries, however, younger generations may be evolving to favor a more active role of women in the labor market, particularly in Lebanon. Although only 40 percent of respondents in Lebanon agreed that men should have a priority over women if jobs are scarce, in Jordan on average 81 percent do so. Similarly, more gender-balanced attitudes are found in Lebanon with regard to the statements "men are better business executives," "men are better political leaders," and "being housewife is as fulfilling as working for pay."[21] As seen in other dimensions, younger cohorts across the three countries, though more strongly in Lebanon, seem to embrace a more gender-equal idea of women's role in economic activities. Even more remarkable, though, are the differences between countries, with respondents in Iraq and Jordan being much more in agreement compared to Lebanese respondents (figure 2.12).

EMPLOYER DISCRIMINATION (IN HIRING AND PAY)

Besides limiting women's potential to enter the world of work, social norms may also play a role in the quality of jobs available for women, lead to occupational segregation, and prescribe what are acceptable jobs for women. Certain attitudes and norms around women's place in society—such as whether or

FIGURE 2.12

Views regarding employment priorities, by age group, Iraq, Jordan, and Lebanon



Source: World Values Survey, Wave 6 2010–12.
Note: Figure shows agreement with the statement, "When jobs are scarce, men should have more right to a job than women."

not it's acceptable for them to work—can also be reinforced by employers. In that sense, employers that resist hiring women or paying them the same wages as their male counterparts may add to women's constraints to enter and remain in the labor market. Such preference to employ men despite the growing skilled profile of women amplifies the paradox for women of having a high level of education but a low level of employment (Karam and Afiouni 2018).

Survey data from Iraq show that 49.2 percent of interviewed women perceive gender inequality in favor of men in the private sector. With respect to the public sector, the share of women perceiving gender inequality in favor of men is lower at 32.4 percent (Vilardo and Bittar 2018). Similarly, a World Bank (2009) study shows that 40 percent of Lebanese entrepreneurs mention family commitments as the major drawback in hiring women. Male entrepreneurs consider women less committed to their work because of, for example, higher absence rates and unavailability for working overtime. In the view of employers, women's reproductive, household, and caregiving roles and responsibilities seem to have a significant negative impact on their expected performance.

Employer discrimination becomes particularly evident when wage discrimination can be observed. In Lebanon, the unconditional gender gap in (log) monthly wages favors men (table 2.4). If we consider the number of hours worked, however, the gender gap changes and actually favors women. The reason is that men spend on average 53 hours working per week whereas women work 42 hours per week—that is, men work on average 10 hours more than women in a week, which has an equalizing effect on earnings per hour (table 2.4). This difference in hours can be associated with preferences but also with a lower number of hours of work observed in education, health, and public administration sectors in general, which are sectors that employ a large share of women (Atamanov, Constant, and Lundvall 2016).

Differences in wages between men and women can also be partly explained by differences in the observable characteristics of the workers, such as skills and the sectors where they are employed, as well as by discrimination in the returns to those characteristics or in other unobserved factors. The Oaxaca-Blinder method allows for decomposition of the wage gap into two parts: the "explained" and the "unexplained," with the latter often being associated with discrimination (Jann 2008; Oaxaca 1973). Because men and women participating in wage employment are often a selected, nonrandom population, one must correct for this selection bias when using the Oaxaca-Blinder method to understand the drivers of the gender wage gap (Badel and Pena 2010; Stanley and Jarrell 1998). This may be of a particular relevance in countries such as those in the Mashreq where a low share of women is engaged in wage employment.

In Lebanon, a wage gap in monthly wages favors men, and the gap is driven by the "unexplained" part, which may indicate gender discrimination in the wage labor market. The "explained"

TABLE 2.4

Logarithm of labor earnings per month, per hour and hours worked across women and men, Lebanon

	Log wage, monthly***	Log wage per hour**	Hours usually worked per week***
Male	6.8	1.46	53
Female	6.7	1.60	42

Source: Atamanov, Constant, and Lundvall 2016 , calculated based on HBS 2011
Note: Individuals reporting zero wage income are excluded from calculations. Hourly earnings are calculated using variable showing usual hours worked per week. *** Significant difference at 1% level, **at 5% level, and * at 10% level.

TABLE 2.5

Logarithm of labor earnings per month, per hour and hours worked across women and men, Iraq

	Log daily earnings	Log hourly earnings***	Log total days worked***	Hours usually worked per week***
Male	2.98	1.18	17.52	46
Female	2.97	1.52	28.64	31

Source: World Bank calculations based on Iraq Household Socioeconomic Survey 2012.
Note: *** Statistically significant at the 1 percent level.

part actually favors women, because the education and the economic sectors where they are employed contribute to higher wages for women. Table A.4 in the appendix shows results of the Oaxaca-Blinder decomposition of log wages in Lebanon. Controlling for selection into wage employment, observed differences in education and sector of employment favor women and reduce the wage gap, but the lower number of hours worked by women increase it. Conversely, each additional year of experience (proxied by age) favors men's wages more than it favors women's, suggesting discrimination in the compensation for extra experience. Moreover, a large share of the gap cannot be explained by the returns to education, experience, sector of employment, or hours worked and suggests a fixed gender penalty in women's wages.

In Iraq, average hourly wages also present a gap that favors women but again, as in Lebanon, women work significantly fewer hours than men per week (31 versus 46). Interestingly, women work more days than men on average. These differences in hours worked might be due to the sectors where women work or to other specific characteristics of the type of jobs that women do. In terms of daily earnings, the gap is inverted and favors men (table 2.5).

ABSENCE OF LEGAL RESTRICTIONS: GETTING A JOB, RECEIVING EQUAL PAY, WORKING CERTAIN SECTORS

In addition to social norms dictating whether employment is a desirable outcome for women, or what type of jobs are acceptable, laws and regulations (which themselves are a reflection of society's views) can pose unsurmountable barriers to women's entering the labor force.[22] Pro-equality legislation, however, can promote women's economic participation and even be a force for change in people's perceptions of what is acceptable.

Table 2.6 provides an overview of labor laws and regulations for Iraq, Jordan, and Lebanon that matter for women's employment and pay. Some countries, such as Jordan, are currently in the process of promoting legal changes[23] to enable women's participation in economic activities. These changes include, for instance, legislation to provide greater flexibility for the provision of childcare in the workplace, to remove restrictions on types of jobs and hours for women, and to address gender wage gaps (World Bank 2019d).[24]

At present, all three countries restrict in some way the types of jobs women can participate in. In Lebanon and Iraq women can legally get a job or pursue a profession in the same way as a man. Jorda-

TABLE 2.6

Legislation related to employment and payment conditions in selected Mashreq countries

Legislation	Lebanon	Jordan	Iraq
Workplace			
Women can legally get a job or pursue a trade or profession in the same way as a man.	Yes	No	Yes
Law mandates non-discrimination in employment based on gender.	Yes	No	Yes
There is legislation on sexual harassment in the workplace.	No	No	Yes
There are criminal penalties or civil remedies for sexual harassment in employment.	No	No	Yes
Pay			
Law mandates equal remuneration for females and males for work of equal value.	No	Yes	Yes
Women can work the same night hours as men.	Yes	Yes	No
Women can work in jobs deemed dangerous in the same way as men.	Yes	Yes	No
Women can work in the same industries as men.	No	No	Yes

Source: World Bank Data - Women, Business and the Law (2020).

nian women are not allowed to work the same night hours as men (although they can in Lebanon and Iraq), and Jordanian and Lebanese women cannot work in the same industries as men (although they can in Iraq). Women in Jordan and Lebanon (but not Iraq) can work in jobs deemed dangerous just as men can.

With regard to legal protections for women at work, although Jordan and Lebanon (but not Iraq) have legislation on sexual harassment in the workplace, they do not foresee penalties or civil remedies for such harassment. In both Iraq and Jordan, the law prohibits discrimination in employment based on gender. In Jordan and Iraq, the law mandates equal remuneration for work of equal value.

Despite the provisions on paper, Mashreq women's rights to economic opportunities may be limited because of an absence of enforcement and monitoring of these laws. Enforcement and compliance may vary—and such variation (or deviation from de jure law) will determine the extent to which legal frameworks will affect (or not) women's economic opportunities and outcomes. The limited availability of data on the de jure–de facto differences is an area that will be highlighted later in this report as one with need for future data and evidence. According to Kiwan et al. (2016), laws related to equal remuneration and wages and the equivalent chance for employment are neglected or unenforced in the three countries, especially in the private sector, because of a lack of monitoring. Another report mentions that, despite having laws related to equal ownership, the state or its legal apparatus does not monitor them in order to ensure their enforcement; thus, most family bank accounts are registered with men's names instead of women (UNDP 2018b). Some laws have vague determinations or interpretations that allow a biased implementation in favor of men, and other laws are habitually contradicted by the social code that is usually practiced putting them in dysfunction. Importantly, the applicability of these laws is restricted to the public sector, with little to no enforcement in the private sector or in the informal part of the economy (ILO 2018a).[25]

Because these laws do not apply to the informal sector—which constitutes a vast part of the labor market in the three Mashreq countries—they leave a significant number of women unprotected. For example, the Jordan Labor Watch (2018) suggests that most women working in the informal economy, and in small businesses, are routinely subject to violations of the rights stated in Jordanian law and international standards. Many women work over eight hours a day and are deprived of the right to social secu-

rity and vacation days. Many of these women earn low wages, have no access to contractual and stable jobs, and are significantly exposed to different forms of verbal, physical, and emotional abuse.

VIOLENCE AGAINST WOMEN IN THE WORKPLACE – SEXUAL HARASSMENT

Despite the existence of regulations protecting women, violence against them in the workplace is prevalent in the Mashreq countries, which prevents them from participating in paid work (UNFPA 2018a, 2018b, 2018c). The most common form of violence against women in the workplace in Iraq, Jordan, and Lebanon is sexual harassment (Avis 2017; Community of Democracies 2017; Latif 2017b; UNDP 2015). Although Jordan and Iraq recently passed laws and penalties in this regard (in 2015 and 2017, respectively), there is still considerable reluctance in enforcing them. Consequently, women are still at risk of being exposed to such violence at work and therefore refrain from starting work or quit many positions.

According to the Arab Renaissance for Democracy and Development (ARDD), Jordanian women are more likely to quit their jobs than to report sexual harassment (ARDD 2018). The same report reveals that violent incidents at work are more likely to occur with women refugees—who are socially and economically more fragile (73 percent of Syrian refugees compared to 50 percent of Jordanian women). In general, awareness on reporting mechanisms remains very minimal in these situations, exposing women to more violence or resulting in job exit.

TABLE 2.7

Legislation related to women's mobility in selected Mashreq countries

Legislation			
Mobility	Lebanon	Jordan	Iraq
A woman can apply for a passport in the same way as a man.	Yes	No	No
A woman can travel outside the country in the same way as a man.	Yes	No	No
A woman can travel outside her home in the same way as a man.	Yes	No	Yes
A woman can choose where to live in the same way as a man.	Yes	No	No

Source: World Bank Data - Women, Business and the Law (2020).

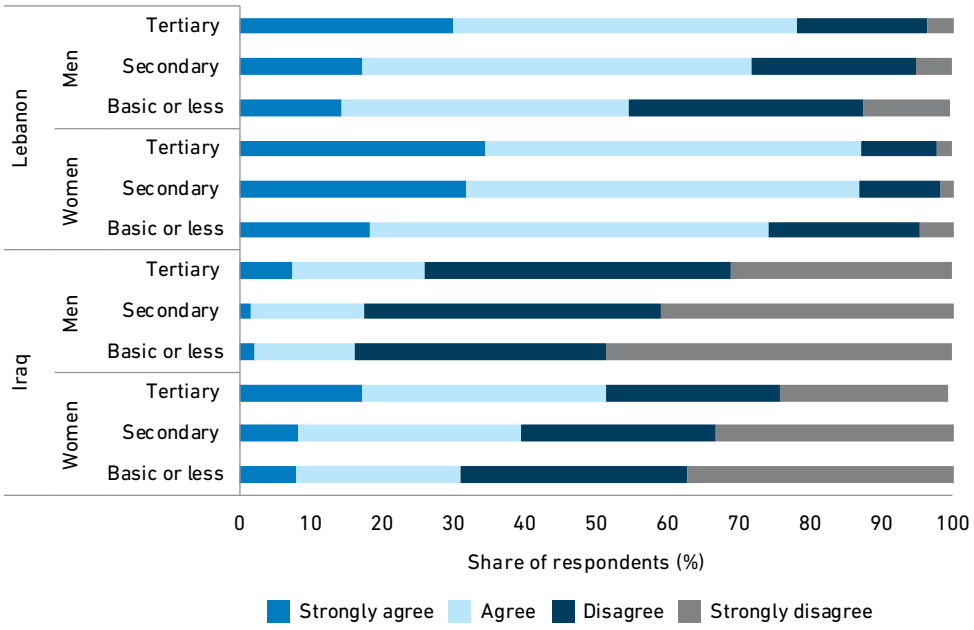
AVAILABILITY AND ACCESSIBILITY OF TRANSPORT

Infrastructure[26] can play a social role in defining restrictions on people's mobility and accessibility. Although both women and men endure the burden of poor infrastructure, such deficiencies affect women more because of gendered responsibilities that depend on a heavy use of infrastructure services. Aside from availability, acceptability, and accessibility of a public transport system, some legal restrictions apply to women's mobility in a broader sense. In the Mashreq countries, women are exposed to legal restrictions that limit their mobility—a key prerequisite for economic activity (table 2.7). In both Jordan and Iraq legal restrictions exist with regards to women's right to travel outside the country and with a woman's right to choose where to live in the same way as a man. Restrictions also exist with regards to travel outside her home in Jordan (only). On top of that, women in Jordan and Iraq face legal restrictions applying for a passport in the same way as men.

According to a large body of research, women have different mobility patterns and hence transport needs than men, relying more on public transport and walking (Peters 2002; Rosenbloom 2006; Srinivasan 2008; Vance and Iovanna 2007). Even within the same socioeconomic status, women and men use transportation differently because women tend to face additional constraints in accessing public transportation systems

FIGURE 2.13

Views regarding women's travel, by highest level of education, Iraq and Lebanon



Source: Arab Barometer Wave V.

Note: Figure shows level of agreement or disagreement with the statement, "It is permissible for a woman to travel abroad by herself."

and lower transport accessibility to job locations than men. Differences become greater among women and men of lower socioeconomic status (Lecompte and Bocarejo 2017). Women's economic involvement is directly proportional to their level of mobility (Aloul at al. 2018).

Restrictions on women's mobility may also reflect perceptions that women's mobility is inappropriate. Despite a lack of data on attitudes related to local mobility of women (which may be very different from traveling abroad), it is still worthwhile to look at levels of agreement with allowing women's travel abroad. Figure 2.13 shows that such agreement is significantly lower in Jordan than in Lebanon (no data are available for Iraq). Within each sex and country group, agreement with the question of whether travel is permissible for a woman alone is correlated with higher levels of education.

Public transportation becomes easier within the cities; however, Lebanese women remain at risk of exposure to gender-based violence (GBV) and sexual harassment once in public transportation. In addition, public transportation is limited in Lebanon compared to private transportation because it does not connect all Lebanese areas, leaving women in remote and rural areas disconnected from urban centers and the capital. The poor transportation systems, especially in rural areas, also impose an obstacle for women accessing their jobs in remote areas (Latif 2017b).

Women's and men's experiences with transport differ, particularly when related to safety and personal security. A lack of adequate, safe, and affordable transportation is thought to represent a significant barrier to women's participation in the workforce (World Bank 2019d). Girls may stop going to school, and women may not look for jobs away from home or may give up their jobs if they cannot travel to work or childcare services in reasonable time and safety. Of women interviewed in Lebanon, 57 percent reported having experienced some form of sexual harassment in the street (UN Women and Promundo 2017). Con-

versely, 33 percent of men reported having ever carried out this harassment. Research for Jordan shows that women tend to avoid public transportation because of safety concerns, and about 40 percent of public transport users report having been subjected to harassment. Safety on buses and taxis is also a significant issue, particularly for women. For those without the option of owning a car, access to work is constrained (World Bank 2014).

Poorer women—who face more difficulty in opting out of public services and switching to private ones—are more affected by unsafe and inadequate transport systems. According to data from the Jordanian Labor Market Panel Survey (2010–16), women with less than a high school degree mainly use public transportation to go to work (47 percent) compared to only 29 percent among university degree holders. Only 15.2 percent of those with less than a high school degree commute in a private car, compared to 36.4 percent among university degree holders (Kasoolu et. al 2019).

Similarly, in Iraq, infrastructural challenges impact women's access to job markets or to daily care, work, and household activities (UNDP 2017a). The lack of safe transportation is among the most prominent infrastructural issues faced by Iraqi women, affecting their access to jobs and their physical security. When assessed outside the home, GBV occurs mainly when women are using public transportation (United Nations 2013).

Affordability puts another set of constraints on women's use of public transport. Given women's gender roles and associated travel patterns that often require them to make shorter, more frequent journeys with multiple stops and often with accompanying dependents, they are likely to be disadvantaged and face higher costs by using public transport with ticketing systems that charge flat rates per line or per journey. Implementing integrated fare collection systems including flexible ticketing systems would encourage greater use of public transport by women.

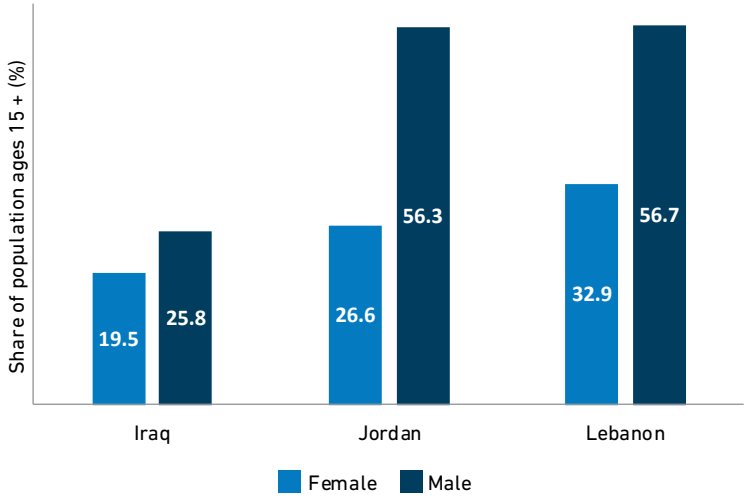
In Jordan, 80.5 percent of surveyed women (in a study covering different cities and rural areas) consider that the economic participation of women can improve through a better and safer public transportation system (Aloul et al. 2018). The study shows that the main challenge women face with regard to transport is having to use more than one means of public transportation to reach a workplace, followed by the lack of nearby public transportation and its high cost. The same study shows that 47 percent of surveyed women have refused to take a job because of the deficiency and lack of safety in public transportation.

Recognizing the importance of adequate public transportation, the government of Jordan has been making significant strides toward developing quality standards for the sector, including most recently the development of a Code of Conduct (CoC). This CoC is the first ever of its nature for the sector in Jordan, and it will regulate passenger, driver, and operator conduct in public transport, including ride hailing. The CoC makes explicit references to sexual harassment and gender-based discrimination as infringements of the CoC, includes enforcement measures, details a public feedback mechanism with various reporting lines, and sets indicators to monitor the progress. The CoC will be introduced in the service agreements between the Land Transport Regulatory Commission and public transport and ride-sharing operators.

In Jordan, women constitute only about 2.7 percent of all employed in transportation and storage as compared to 97.3 percent for their male counterparts. Because the transport sector remains male-dominated (in Jordan as in most other countries in the world), women's voices and needs as transport users are often not heard. It also means that women are left out of an important potential sector for employment. As part of transport reforms, the government has a great opportunity to encourage women's employment in the sector by tackling the barriers that impede women's participation, such as gender stereotypes that see transport positions as a male occupation, and addressing health and safety issues and sexual harassment in the workplace. Employing more women in the public transport and ride-hailing industries can lead to more gender-sensitive transport service development and contribute to closing gender gaps in female labor force participation.

FIGURE 2.14

Account ownership at a financial institution or with a mobile money service, Iraq, Jordan, and Lebanon



Source: World Bank Gender Stats, 2017.

ACCESS TO ASSETS AND OWNING A FIRM

Women in the Mashreq countries have less access and face additional barriers to key productive assets, limiting their ability to participate equally in economic opportunities. Such significant disparities in access to inputs, including access to land, credit, and asset ownership, can lead to productivity gaps for women (World Bank 2012). Throughout the Mashreq, women are less likely to have an account at a formal financial institution or mobile money service provider (figure 2.14). Women also have low rates of property ownership or of joint land titling.

Legally, women and men benefit from the same ownership rights to immovable property in all three countries and both women and men have equal administrative authority over assets during marriage. Other restrictions, however, are in place with regard to women's management of assets. In none of the three countries do sons and daughters have equal inheritance rights from their parents. Similarly, females and males do not have the same inheritance rights from a spouse. With regard to entrepreneurship, women in all three countries can legally register a business in the same way as a man; they can also open a bank account in the same way (legally) and sign a contract in same way as a man. The law does not, however, prohibit discrimination by creditors based on sex or gender when accessing credit (table 2.8).

Attitudes and norms also play a role with respect to land ownership and overall inheritance. According to data collected in Arab Barometer's Wave V survey, 65 percent of respondents in Lebanon claim that women's share of inheritance should be equal to that of men; but support for these rights falls to 29 percent in Iraq and 17 percent in Jordan. Inequitable attitudes regarding inheritance rights can undermine legal guarantees even where those guarantees exist. in Jordan, 93 percent of women do not own land, only 4 percent own jointly with their husbands, and only 3 percent own land alone (figure 2.15).

Asset ownership is critical not only for women's economic security but also for their ability to take advantage of entrepreneurship opportunities. Enterprise Survey data from Iraq, Jordan, and Lebanon show significant differences in women's participation in ownership, management, and full-time work in firms across the Mashreq (figure 2.16). Female participation in ownership of firms ranges from 6.8 percent in Iraq to 43.5 percent in Lebanon. Both Jordan and Lebanon exceed MENA regional averages for women's majority participation in ownership of firms; but all countries lag behind regional averages in firms with a top female manager.

Interestingly, women's participation in firms does not seem to be concentrated in small and medium firms in the Mashreq. In Jordan, women's participation in ownership increases by firm size, whereas women's participation in ownership in Lebanon is concentrated in small (5–19 employees) and medium (20–99 employees) firms (figure 2.17, panel a). Women are majority owners of

TABLE 2.8

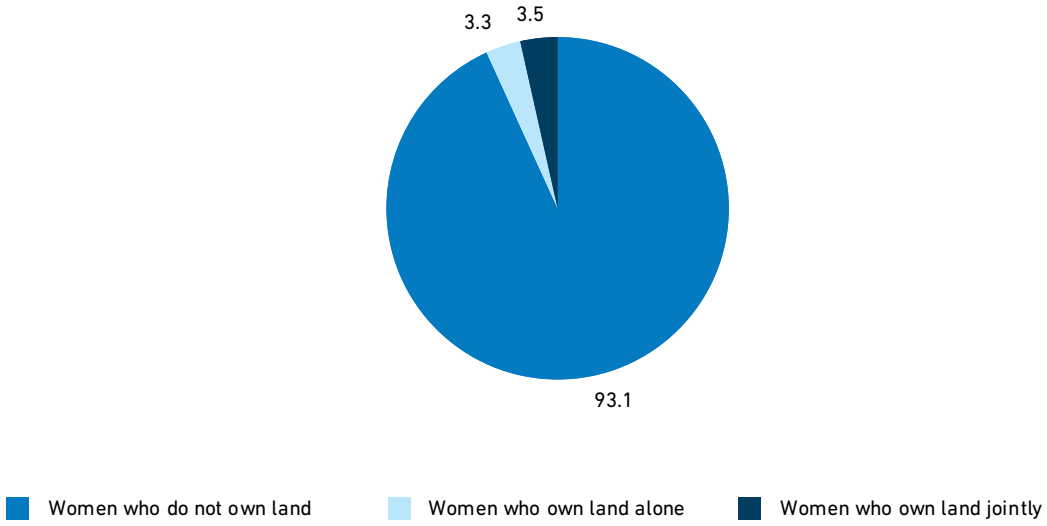
Legislation related to assets and entrepreneurship in selected Mashreq countries

Legislation	Lebanon	Jordan	Iraq
Assets			
Men and women have equal ownerships rights to immovable property.	Yes	Yes	Yes
Sons and daughters have equal rights to inherit assets from their parents.	No	No	No
Female and male surviving spouses have equal rights to inherit assets.	No	No	No
Law grants spouses equal administrative authority over assets during marriage .	Yes	Yes	Yes
The law provides for the valuation of nonmonetary contributions.	No	No	No
Entrepreneurship			
The law prohibits discrimination by creditors based on sex or gender in access to credit.	No	No	No
Women can legally register a business in the same way as a man.	Yes	Yes	Yes
Women can legally open a bank account in the same way as a man.	Yes	Yes	Yes
Women can legally sign a contract in the same way as a man.	Yes	Yes	Yes

Source: World Bank Data - Women, Business and the Law 2020.

FIGURE 2.15

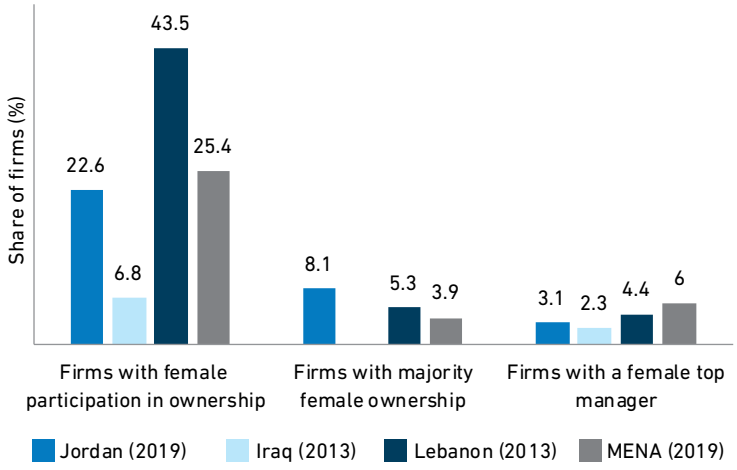
Female land ownership in Jordan, (% women ages 15-49)



Source: World Bank Gender Stats, Data 2012.

FIGURE 2.16

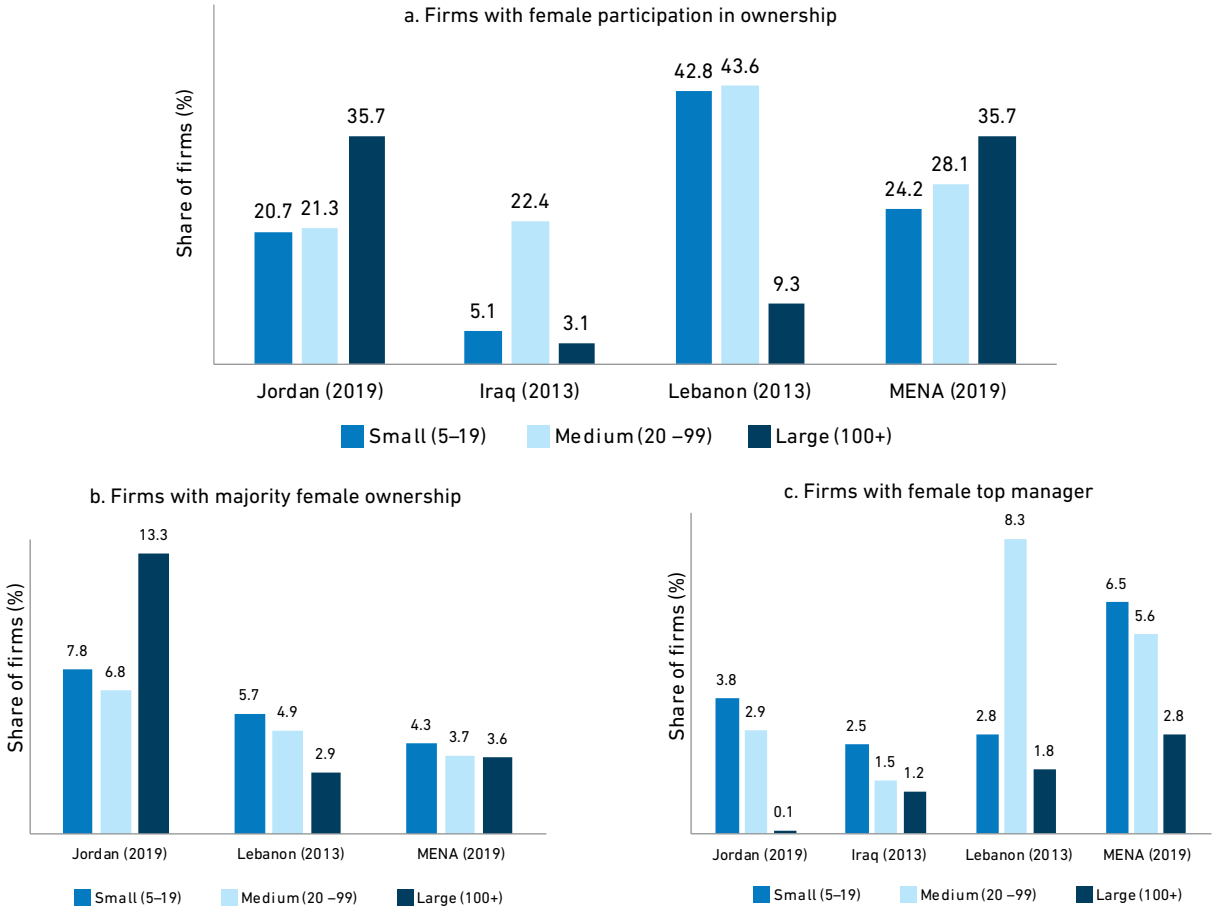
Women's participation in firms, selected Mashreq countries vs. MENA average



Source: World Bank Enterprise Surveys, latest available.
Note: MENA = Middle East and North Africa.

FIGURE 2.17

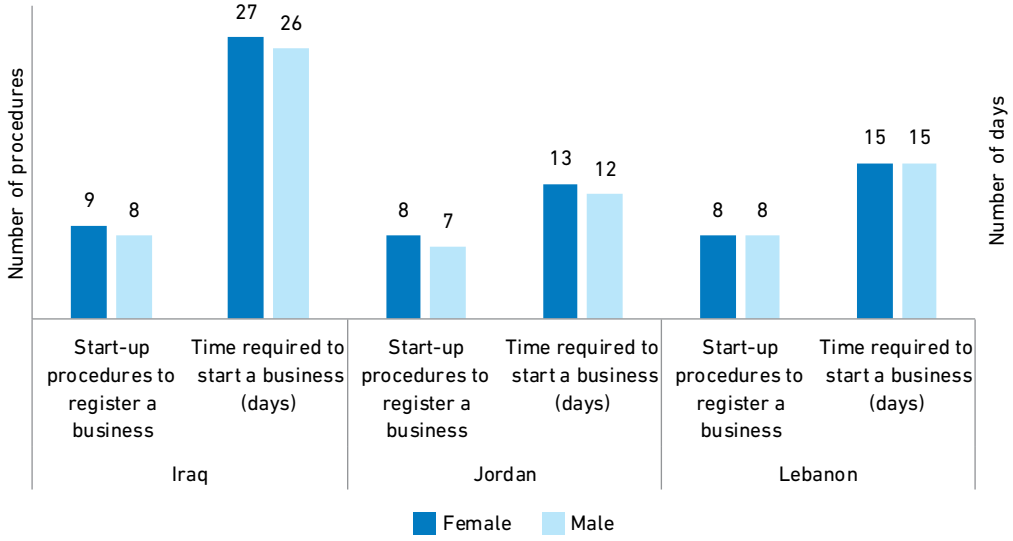
Female participation in firm ownership, by firm size, selected Mashreq countries vs. MENA average



Source: World Bank Enterprise Surveys, latest year available.
Note: MENA = Middle East and North Africa.

FIGURE 2.18

Procedures and time required to set up a business, by gender, Iraq, Jordan, and Lebanon



Source: World Bank Enterprise Surveys, latest year available.

13.3 percent of large (100+ employees) firms in Jordan, significantly higher than in Lebanon (2.9 percent) and the MENA average (3.6 percent) (figure 2.17, panel b). For rates of female management of firms, Jordan and Iraq lag behind MENA averages in firms of every size; however, in Lebanon, female management of medium-sized firms greatly exceeds MENA averages (figure 2.17, panel c). Women in Iraq and Jordan have slightly higher requirements than men for starting a business, in terms of both procedures and time required; but these gaps do not exist in Lebanon (figure 2.18).

Women in the Mashreq countries face a number of specific barriers when trying to enter the labor market—and some of those barriers may pose constraints to their remaining in the labor market. Importantly, societal expectations regarding the role of women may impede women from pursuing a job in the first place. As data from the World Values Survey and the Arab Barometer suggest, significant shares of the population in the countries observed share attitudes with regard to women's roles in society, families, and the economy that do not favor women's economic participation or leadership. Similarly, employers may resist employing women, given the various assumptions or beliefs about, for example, the quality of women's performance at work. In addition, women face some legal constraints to their economic participation (constraints that prohibit them from working in certain sectors or certain hours of the day, that put a special burden on their starting a business, that prevent their mobility, and so on). Once the legal barriers fall, women may still face a discrepancy between de jure and de facto law: protections guaranteed in writing may not be applied in real life because of the lack of training of relevant staff, lack of capacity of the justice system overall to protect these rights, or simply a gap between the spirit of the law and the attitudes and beliefs of those implementing the law.

With regard to market constraints, an overall precondition needed for women to access jobs is the availability of those jobs. In the Mashreq countries, the scarcity of jobs makes it difficult for women to find paid work. Furthermore, the lack of transport systems—particularly of transport systems that are safe for women to use—and legal restrictions to women's mobility may further constrain women's access to jobs. Women also face difficulties in accessing assets (with some

difficulties motivated by social norms and attitudes, and others by legal restrictions), which relates to their capacity to open a business in similar ways as men do. Once women marry, some of the barriers that emerge from informal institutions, legal aspects, and markets become more relevant, and new ones are added. The following section discusses those additional or enhanced barriers.

BARRIERS RELATED TO GETTING MARRIED

As mentioned earlier, informal institutions (attitudes, norms, and values) around women's roles and responsibilities after getting married may significantly constrain women's capacity to work for pay outside the house. Women may be expected to refrain from participating in the public space; they may also be expected to perform certain time-consuming domestic and unpaid tasks. Furthermore, certain restrictions on the type and location of work may emerge more strongly once women marry. Finally, married women may have less power to decide for themselves and may have to depend on their husbands to make decisions on their behalf.

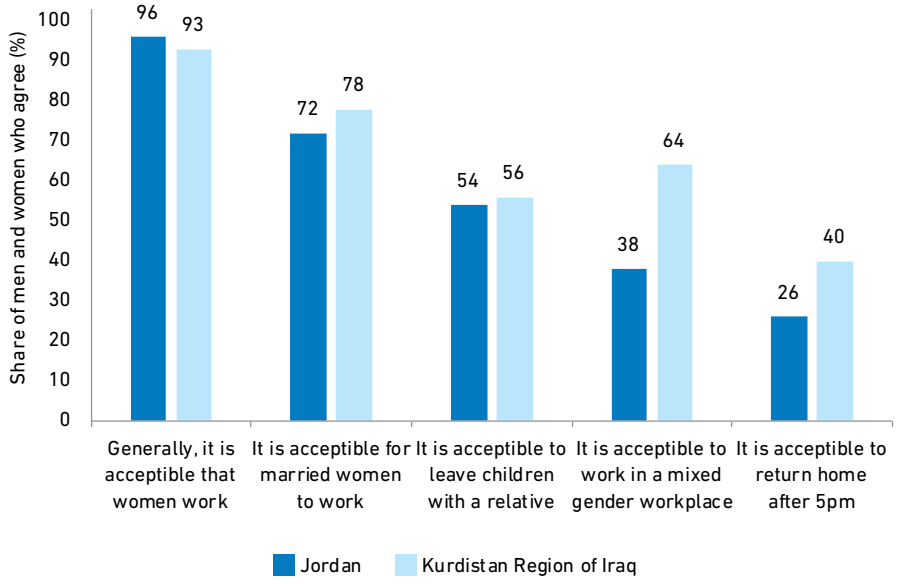
EXPECTATIONS ABOUT A WOMAN'S ROLE ONCE SHE MARRIES

Although certain social expectations around a woman's role in society may limit the choices and capacity to form aspirations of young women and girls, marriage appears to introduce an additional layer of constraints to women's access to work. A survey conducted in Jordan shows the decrease in acceptance of women's work outside the home once married. Importantly, working outside the home becomes even less acceptable if women leave children with relatives, work in a mixed gender environment, or work late hours (figure 2.19) (World Bank 2018).

Similarly, a survey in Lebanon explores the enhanced difficulties married women—as compared to single women—face in finding a job (figure 2.20) (UNDP 2018b). It finds that married women face an additional burden, at the same time, the survey does not explore the underlying reasons behind that increase.

FIGURE 2.19

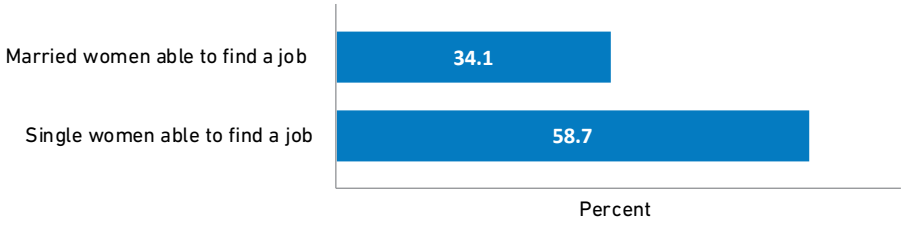
Perceptions of whether (and when) it is acceptable for women to work, Iraq and Jordan



Source: World Bank 2018b and World Bank (forthcoming).

FIGURE 2.20

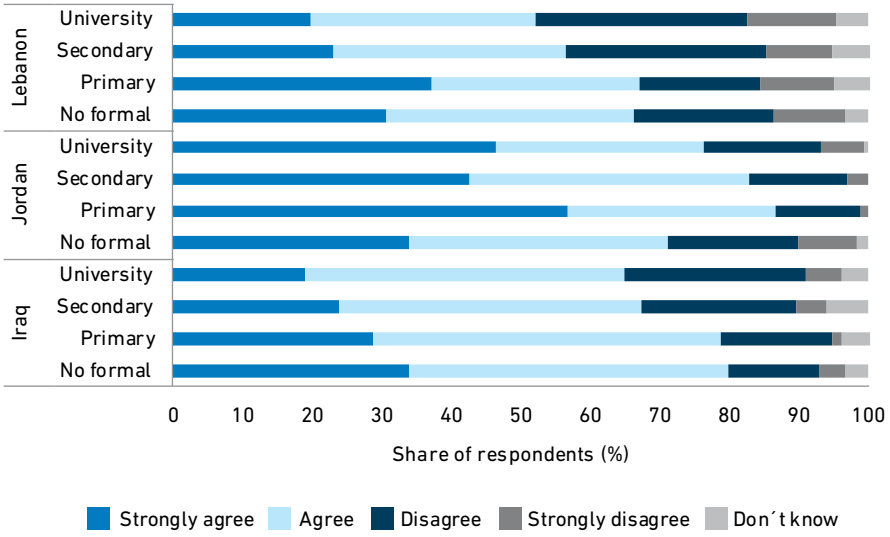
Ability of women to find or access a job in Lebanon



Source: UNDP 2018b.

FIGURE 2.21

Perceptions regarding being a housewife vs. being employed, by highest education level, Iraq, Jordan, and Lebanon



Source: World Values Survey Wave 6, 2010–14.
Note: Figure shows level of agreement or disagreement with the statement, "Being a housewife can be just as fulfilling as having a job."

A gender diagnostic in Lebanon sheds light on several challenges women face in joining and remaining in the labor force and in finding a job—highlighting the importance of fulfilling traditional female roles as a major barrier for married women.[27] One of the main takeaways is that men question female employment on the grounds that it would cause neglect of traditional tasks such as childcare and cooking. The same study shows that balancing family and work emerges as a barrier specific to women. Although both women and men cited salary, working hours, and benefits as crucial factors when job seeking, some factors were particularly important for women. Those factors included proximity to home, stability of employment, family approval, flexibility, and long-term employment prospects. Importantly, working hours were among the most important factor in determining whether a job would be suitable given the need to balance work and family, especially among married women with children.

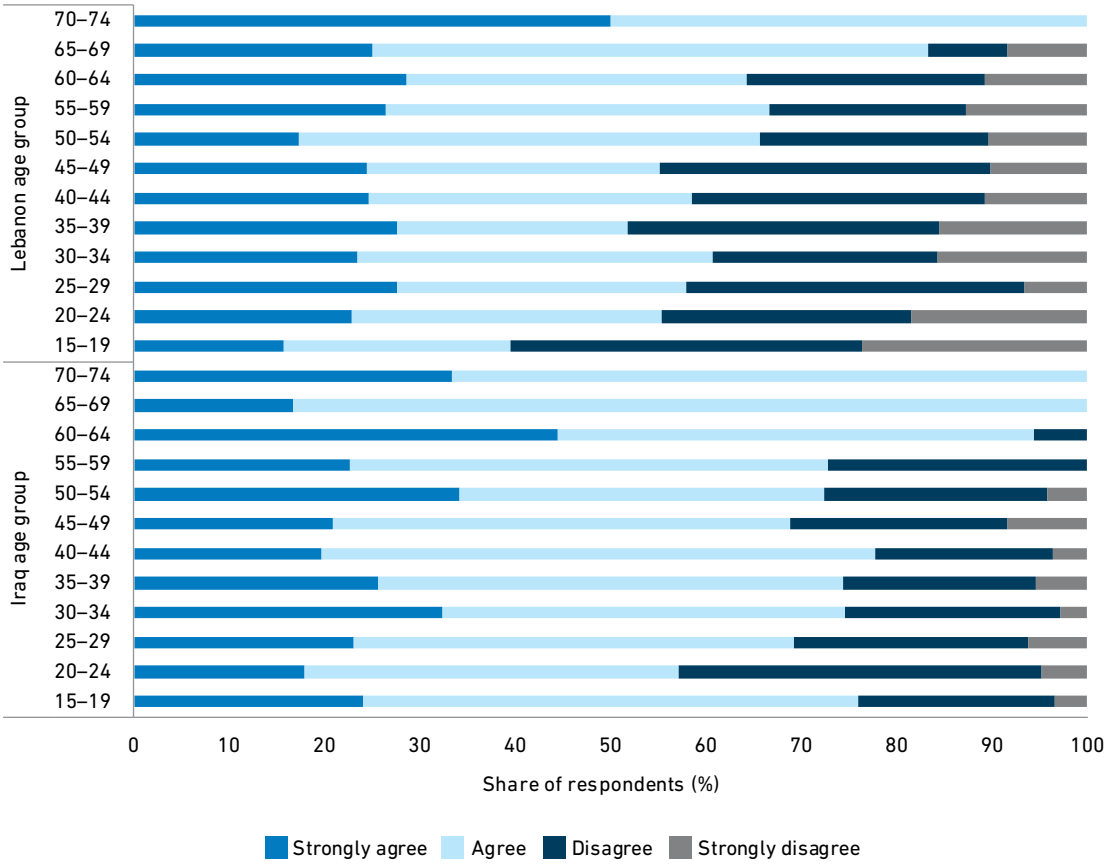
The World Values Survey (2010–14) finds that, in addition to fears that women's employment will lead to neglect in fulfilling domestic and traditionally female and unpaid tasks, a significant share of the population believes that "being a housewife is just as fulfilling as having a job." Overall the agreement with this statement is lower in Iraq and Lebanon than in Jordan. In addition, figure 2.21 clearly shows that level of education is directly correlated with levels of agreement—the survey finds higher levels of agreement among the less educated.

Data from Arab Barometer Wave V surveys show generational gaps in agreement with the statement "being a housewife is just as fulfilling as working for pay" in Lebanon and Iraq. In Lebanon, younger cohorts (15- to 19-year-olds and 20- to 24-year-old women) are nearly twice as likely as older cohorts (from ages 40 to 69) to strongly disagree with the statement (figure 2.22). Likewise, in Iraq, women in younger age cohorts are less likely to agree or strongly agree with the statement, whereas no women above age 50 strongly disagreed with the statement and all women over 65 either agreed or strongly agreed with the statement. No generational trends are evident for women in Jordan or among men in any of the Mashreq countries.

Another survey, also conducted in Lebanon, shows that 30 percent of male respondents and 23 percent of female

FIGURE 2.22

Perceptions regarding being a housewife vs. being employed, by age group, Iraq and Lebanon



Source: Arab Barometer Wave V.
Note: Figure shows level of agreement or disagreement with the statement, "Being a housewife is just as fulfilling as working for pay."

respondents agree that marriage is more important for women than having a career (UN Women and Promundo 2017). At the same time, most Lebanese women (86 percent) and slightly fewer men (79 percent) agree with the statement that married women should have the same right to work outside the home as their husbands (UN Women and Promundo 2017). Such conflicting expectations about women's role within the family reduce women's choices in terms of the type and location of work (UNESCO 2018).

In Iraq, societal expectations remain a barrier to women's engagement in employment (Vilardo and Bittar). Vilardo and Bittar (2018) refer to negative perceptions among a vast part of Iraqi society toward the frequent presence of women outside their homes, especially without their husbands.

Shteiwi (2015) argues that it is possible that gender norms are evolving toward increasing support for female economic participation. Shteiwi observes that younger cohorts exhibit more progressive attitudes toward gender equality.

BARGAINING WITHIN THE HOUSEHOLD

An additional layer of constraints to women's participation in the labor market arises from the intrahousehold bargaining effects once women marry. Women may have to negotiate with their partners a number of decisions regarding their own lives—including their participation in the labor market. Bargaining power of household members is defined by their ownership of and control over resources, their exit options, social norms, and discrepancies in individual power.

Legal restrictions specific to married women may limit their capacity to bargain with their husbands and make decisions by and for themselves (table 2.9). For instance, in Iraq and Jordan, some legal provisions require a married woman to obey her husband. In those two countries, women cannot be head of households in the same way as men. In none of the three countries can women obtain a judgement of divorce in the same way as a man, nor do women have the same rights to remarry in any of the countries. All of those restrictions may affect the way in which women are able (or unable) to make their own decisions—including those related to whether or not and how to participate in paid work.

TABLE 2.9

Legislation related to getting married, selected Mashreq countries

Legislation			
Marriage	Lebanon	Jordan	Iraq
Is there no legal provision that requires a married woman to obey her husband?	Yes	No	No
Can a woman be head of household in the same way as a man?	Yes	No	No
Is there legislation specifically addressing domestic violence?	Yes	Yes	No
Can a woman obtain a judgment of divorce in the same way as a man?	No	No	No
Does a woman have the same rights to remarry as a man?	No	No	No

Source: World Bank Data - Women, Business and the Law (2020).

In 2019, countries in the MENA region concluded 19 legal reforms, with "getting married" a significant area of change. Four economies—Algeria, Bahrain, Lebanon, and Saudi Arabia—introduced domestic violence laws captured by this indicator. Iraq had the most changes toward gender equality in the region, reflecting a reform trend in post conflict economies. Iraq's new passport law repealed the requirement that women under 40 be accompanied by a guardian when applying for a passport (World Bank 2020).

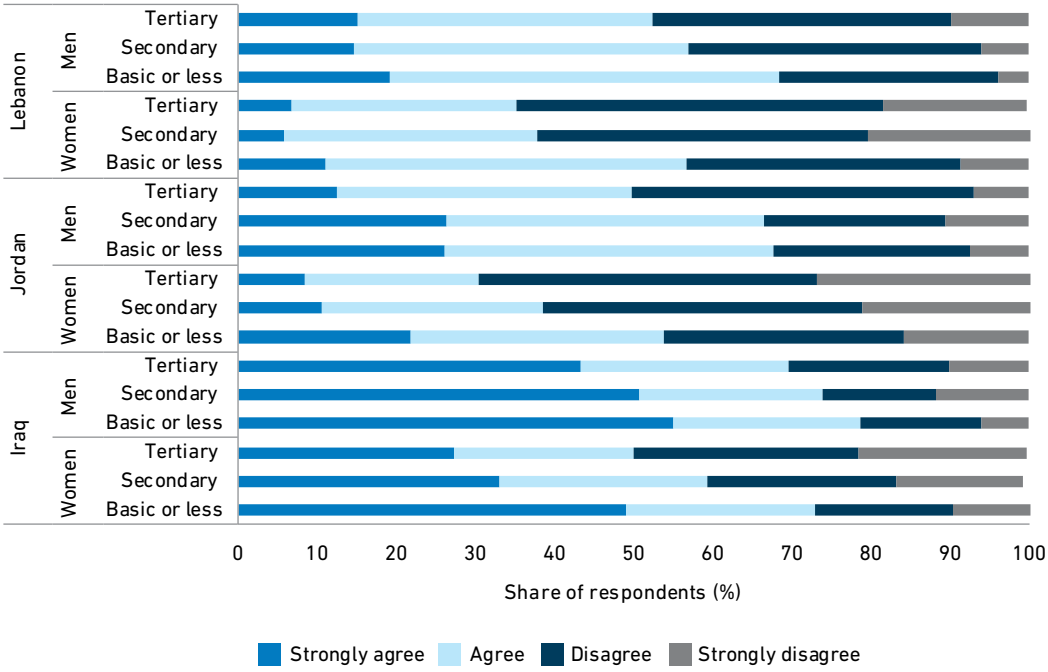
Available data suggest that men continue to have a large say on a number of intrahousehold decisions. For instance, in the 2017 IMAGES study in Lebanon completed by UN Women and Promundo, 20 percent of male respondents report having the final say on whether or not the couple uses contraception; 20 percent also report having the final say on whether or not women can leave the house. Twenty-five percent of women state that men make the decision on whether women can work or get a job outside the house. Decisions on how to spend money on large investments are also taken exclusively by men, according to 51 percent of women (UN Women and Promundo 2017).

In a mixed methods study in Jordan, both men and women agreed that men are the ultimate decision makers in the household, including deciding for women on whether to accept a job offer. More than 90 percent of women respondents said that, in the decision to work, the views of male household members (mostly husbands) are important or extremely important (Felicio and Gauri 2018). In Iraq, another survey shows that 19.2 percent of men report that the husband has the right to prevent his wife from working (Vilardo and Bittar 2018).

More generally speaking, a significant share of interviewees in all three countries believes that husbands should have the final say in all family decisions. Iraq leads this share with 70 percent of interviewees, followed by 51 percent in Jordan and 50 percent in Lebanon (Arab Barometer 2019). A clear discrepancy exists between male and female respondents in the three countries with regard to whether husbands should have the final say in family decisions. Positive response to this question is strongly and negatively correlated with education: those with higher levels of education are significantly less in favor of unequal decision-making within households (figure 2.23).

FIGURE 2.23

Views on family decision making, by level of education, Iraq, Jordan, and Lebanon



Source: Arab Barometer Wave V.
Note: Figure shows level of agreement or disagreement with the statement, "Husbands should have the final say in family decisions."

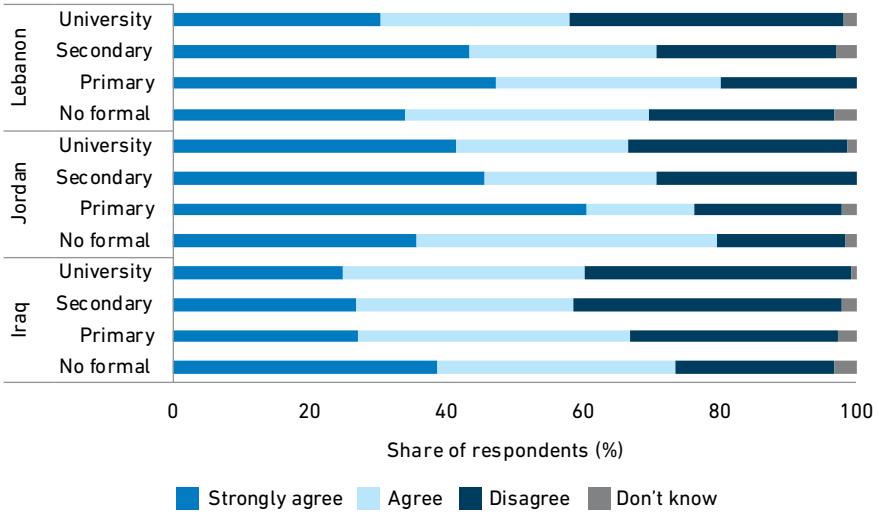
Norms around male decision making vary among MENA countries. In Jordan, the share of those agreeing with the statement in a survey two years earlier was 7 percentage points higher at 58 percent, whereas the the share of respondents in the MENA region who agreed slightly increased (2 percentage points). At the same time, there may be significant discrepancies within countries. For instance, in the Kurdistan province of Iraq, women are socially more encouraged to pursue a career and find a job compared to other parts of the country (UNDP 2015).

Most interviewees in the three countries find it problematic if women have more income than their husbands (figure 2.24). Those with less education tend to agree more with the statement, "If a woman earns more money that her husband, it's almost certain to cause problems." Having more income than a male partner would not only contradict traditional roles of providers (male) and homemakers (female) but would also raise women's bargaining capacity in nontraditional ways. In Iraq, generational trends emerge among women with respect to attitudes on women's income: younger women are much less likely to agree with the statement in Arab Barometer Wave V surveys (13 percent agreement among women ages 15–19, 12 percent among ages 20–24, and 11 percent among ages 25–29 versus 53 percent among women ages 60–64, 50 percent among ages 65–69, and 67 percent among ages 70–74). Iraqi men showed more consistent agreement among age groups (39 percent agreement among men ages 20–24, 35 percent ages 35–39, and 38 percent ages 50–54). No clear trends among men or women emerged on this question in Jordan or Lebanon.

In line with the above finding, research for Jordan shows that women with higher levels of education also seem to have more decision-making capacity relative to their husbands (Dababneh 2016). The higher the level of educational level achieved, the greater the likelihood

FIGURE 2.24

Views regarding income levels of husband vs. wife, by education level, Iraq, Jordan, and Lebanon



Source: World Values Survey Wave 6, 2010–14

Note: Figure shows agreement or disagreement with the statement, "If a woman earns more money that her husband, it's almost certain to cause problems."

that a woman will participate in deciding how to spend the money she has earned (table 2.10) (Dababneh 2016).

When it comes to the right to divorce, most respondents in all three countries agree that women should have equal rights to men. At the same time, there is a clear gender gap: women in all three countries agree more than their male counterparts do. Among women, there is also a correlation between agreement and education levels in the three countries. Among men, that correlation holds in Iraq and Lebanon, whereas in Jordan those with tertiary as well as basic or less education agree more than those with secondary education (figure 2.25).

TABLE 2.10

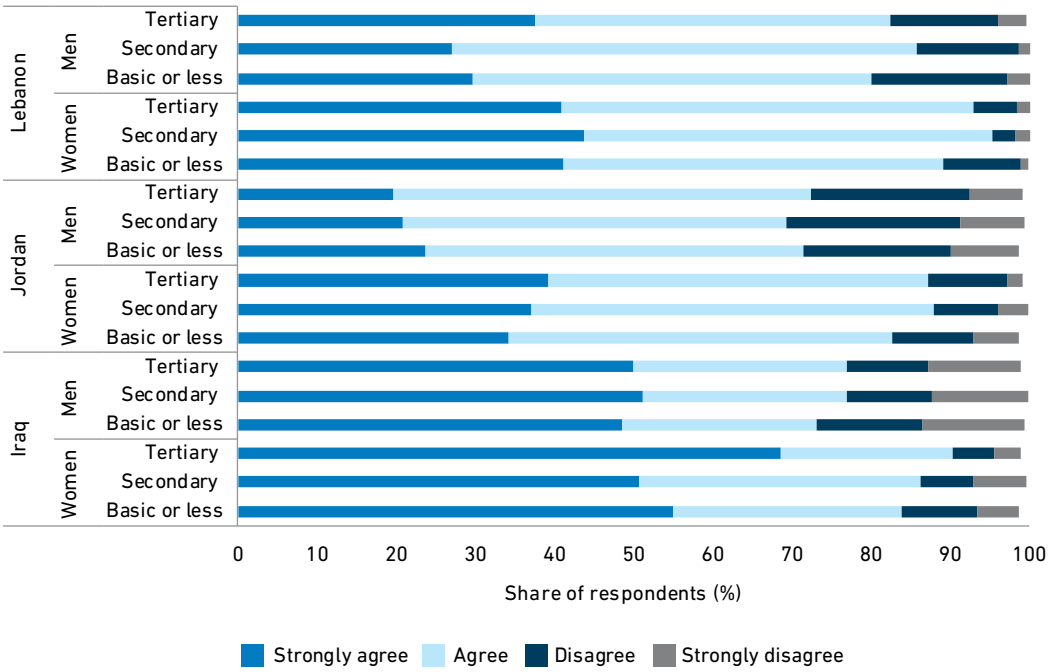
Who makes the decision on how to spend women's employment income, by education level
(Married women ages 15–49)

	Women alone (%)	Jointly with husbands (%)	Husbands alone (%)
Elementary	32.4	57.8	9.8
Preparatory	53.4	43.5	3.1
Secondary	44.2	52.6	3.2
Higher than secondary	37.0	59.7	3.3

Source: Dababneh 2016, based on a quantitative research that took place in 2015 in different Jordanian cities.

FIGURE 2.25

Views on equal rights to divorce, by education level, Iraq, Jordan, and Lebanon



Source: Arab Barometer Wave V.
Note: Figure shows level of agreement of disagreement with the statement, "Women and men should have equal rights in making the decision to divorce."

INTIMATE PARTNER VIOLENCE

Violence against women and girls negatively affects women's participation in education, civic life, and employment, and undermines poverty reduction. GBV is a major threat to women's advancement in private and public spheres and reduces their economic contribution (Anani 2013). Women may suffer isolation, inability to work, loss of wages, higher medical costs, job instability, lack of participation in regular activities, and limited ability to care for themselves and their children (IWPR 2017; WHO 2017). Research indicates the cost of violence against women could amount to nearly 2 percent of global gross domestic product, equivalent to US$ 1.5 trillion—approximately the size of the economy of Canada (UN Women 2016).

Empirical evidence linking GBV (particularly domestic violence) and women's participation in paid work is unclear. Some theories argue that labor market participation of women has a "protective" effect: as women earn income, they gain better intrahousehold bargaining power, have a credible exit option, and consequently experience lower levels of violence (Farmer and Tiefenthaler 1997; Tauchen, Witte, and Long 1991). This theory is supported by empirical studies, such as one in the United States that finds that a reduction in the gender wage gap results in fewer female hospital visits due to physical violence (Aizer 2011). For India, a study concludes that women's employment in paid work and ownership of property significantly decreases violence (Bhattacharya et al. 2009). Also in India, women's asset ownership has been significantly and negatively associated with psychological and physical violence (Panda and Agarwal 2005). Other theories argue that women's labor market participation increases domestic violence, and women experience a "backlash" from men as traditional gender roles are undermined (Macmillan and Gartner 1999). Similarly, empirical studies have found a correlation between increased economic empowerment and more violence, such

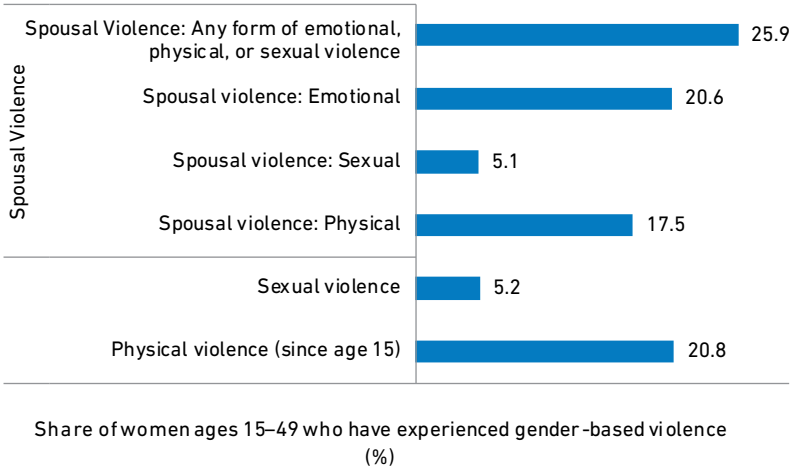
as in Ethiopia (Hjort and Villanger 2011) and Bangladesh (Heath 2012).

Few studies in Mashreq countries have been completed to clarify the relationship between GBV and female labor force participation. One study finds a positive relationship between women's participation in paid work and incidence of violence in the Middle East (Kishor and Johnson 2004). Lenze and Klasen (2013) argue, however, that existing studies ignore the endogeneity of women's work, which may confuse the links between labor force participation and violence. Using quantitative data from 2007 in Jordan, their study finds that, without controlling for endogeneity, women's participation in paid work enhances violence. Conversely, when endogeneity of female employment is considered, the results become insignificant, suggesting that women's work has no causal influence on marital violence. The authors argue that, despite a lack of proof in their research of the "protective" nature of women's labor force participation on their likelihood to experience violence, their findings suggest that women should not fear constraints when involved in paid work.

Domestic violence is an issue of concern in all three countries, with a significant share of women having experienced this form of violence at some point in their lives. Availability of good quality data on GBV is a challenge in many countries. Lebanon, for example, has no nationally representative prevalence data

FIGURE 2.26

Women's experience of gender-based violence, Jordan



Source: Jordan Demographic and Health Survey 2017–18.

on GBV; however, several smaller-scale studies suggest that GBV—including physical, sexual, and psychological violence by an intimate partner—is prevalent in Lebanon. Family members commit 65 percent of reported incidents of violence experienced by women, and 71 percent of incidents take place inside the survivor's or perpetrator's household (UNFPA 2017).

Jordan is the only country among the three that collects official GBV data through its Demographic and Health Survey (DHS). According to the 2017–18 DHS, 25.9 percent of ever-married women (ages 15–49) report having experienced any form of emotional, physical, or sexual violence. One in five women (20.8 percent) reports having ever experienced physical violence and 5.2 percent of women have experienced sexual violence (figure 2.26). DHS data also show high rates of reported controlling behaviors: 66.4 percent report that her husband or partner gets jealous if she talks to other men, 32.2 percent report a husband or partner insisting on knowing where she is at all times, and 15.2 percent report prohibition from seeing female friends (figure 2.27).

In Lebanon, 7.8 percent of ever-married men report ever having used physical violence against a female partner; 23.2 percent reported ever having perpetrated some form of emotional violence against their wives; and 8.8 percent reported sexual violence (forced sex). In all three countries, men who witnessed their fathers using violence against their mothers, and men who experienced some form of violence at home as children, are significantly more likely to report perpetrating intimate partner violence in their adult relationships. Jordan

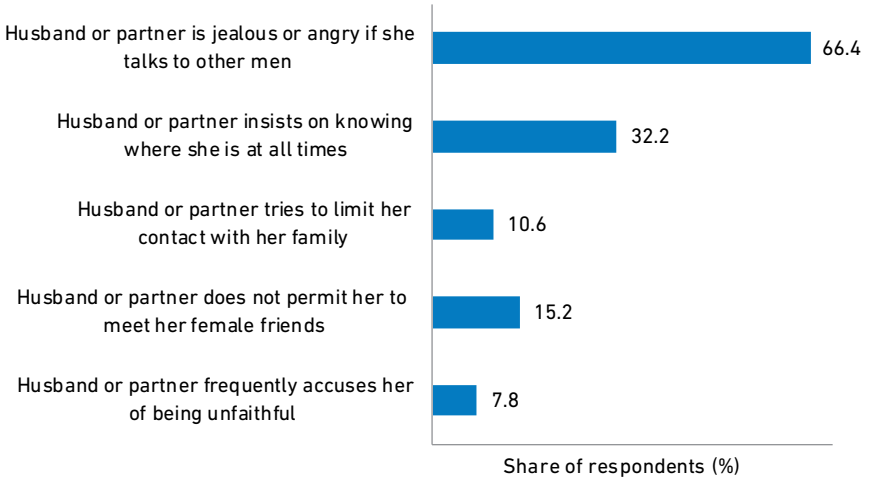
and Lebanon both have a dedicated law against domestic violence, but Iraq does not (UN Women and Promundo 2017).

In addition (and likely also a driver of the observed phenomena), there are high levels of acceptance of GBV, particularly in Iraq, where half of women believe that it is justified for husbands to beat their wives under certain circumstances (World Values Survey 2014). The share of those women is smaller in Jordan (23 percent) and Lebanon (10 percent).

This section has laid out the specific and additional barriers to women's participation in the labor market that arise when women get married. Expectations about their roles as wives and mothers, imposed by society and by their own families and often internalized, are not consistent with using time to work outside the house. In addition, working outside the house, being "public," may simply not be acceptable in certain environments. Another layer of complexity is introduced because married women often have to negotiate life decisions with their partners—in marriage, women lose the capacity to make decisions for themselves and by themselves. Women's decision-making capacity may also be affected by certain legal restrictions that may limit their capacity to decide, head households, remarry, and divorce among others. Finally, intimate partner violence, a phenomenon for which good data are not always available in the countries observed, seems to be an issue of severe concern. It affects not only the well-being, safety, and human rights of the survivors but also their capacity to generate income and participate in paid work.

FIGURE 2.27

Women's experience of controlling behaviors by husband or partner



Source: Jordan Demographic and Health Survey 2017–18.

BARRIERS RELATED TO HAVING CHILDREN

High fertility has commonly been linked to lower education and employment rates among females. Less time dedicated to childbearing and rearing enables women to spend more time in activities such as education and work for pay outside the home as well as to increase their political representation. Since the early 1990s, all MENA countries have experienced a drastic decline in fertility rates. Lebanon has one of the lowest rates in the Mashreq (lower than the MENA and Turkey averages) whereas Iraq has the highest (figure 2.28). This indicator is linked to reproductive norms, women's access to education and birth control, and women's ability to make decisions over their own reproductive behaviors.

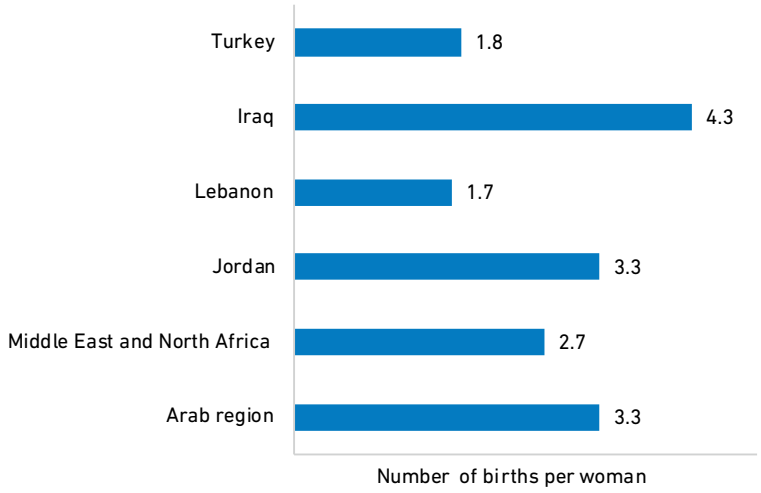
This section discusses how having children leads women to further withdraw from the labor market. It also explores, as far as data permit, some of the channels that may cause that phenomenon. Channels include the enhanced demand on women's time for household chores and care, societal views with regard to childcare, legal provisions, and availability of care options.

DISTRIBUTION OF HOUSEHOLD CHORES AND TIME USE

Globally, women's care work remains often invisible and "normalized" (Folbre 2006; Oakley 2016). Men—as the perceived breadwinners who generally work outside the home for pay—usual-

FIGURE 2.28

Fertility rates, selected Mashreq countries vs. regional averages



Source: World Bank World Development Indicators 2019.

ly do not put in the same unpaid work hours as women. Women, by contrast, will likely face a double burden when trying to manage housework and paid work outside the house. Despite changing attitudes in some countries of the world regarding female chores inside the home along with the rise of initiatives related to child and elderly support and pensions for the elderly, women still carry the major share of domestic work and national economic figures continue to exclude their care work (Folbre 2012, 2014). Worldwide—where data availability allows—a significant gap between the number of hours spent by men and women in providing care work in the house can be observed (ILO 2018d). Although this work is critical to the proper functioning of communities and households, unpaid care work remains a barrier to reaching gender equality because it limits women's participation in the public sphere and prevents them from having access to the labor market.

Time use is clearly a reflection of roles carried out by women and men (figure 2.29). In Iraq, males account for 14 percent of the hours dedicated to care work, whereas females (ages 15+) account for 86 (ILO 2018d). According to the Iraq Household Socio-Economic Survey (2012), Iraqi women carry most of the unpaid household work burden, with mothers, older unmarried daughters, and elderly women engaging most in this unpaid work. Iraqi women spend on average more than six hours a day performing unpaid activities, such as cooking and childcare (Vilardo and Bittar 2018).

Iraqi rural women share a larger burden of unpaid work if compared to their urban counterparts: According to the International Labour Organization (ILO), the difference amounts to about one hour or more on average (ILO 2018d). Furthermore, unpaid care work increases in contexts of conflict and displacement. Women consistently invest most of their time and energy, as the provision of care work has become a part of women's identity in the Iraqi social context (Dietrich and Carter 2017).

In Lebanon, women reported (almost unanimously) washing clothes and cleaning the kitchen, sitting room, bathroom, or toilet, whereas only 26 percent of ever-married men reported ever carrying out these tasks. Qualitative research accompanying the survey results finds that certain household shocks, such as shifts in livelihoods, a working wife, migration, and other factors can lead some men to take on more domestic work (UN Women and Promundo 2017).

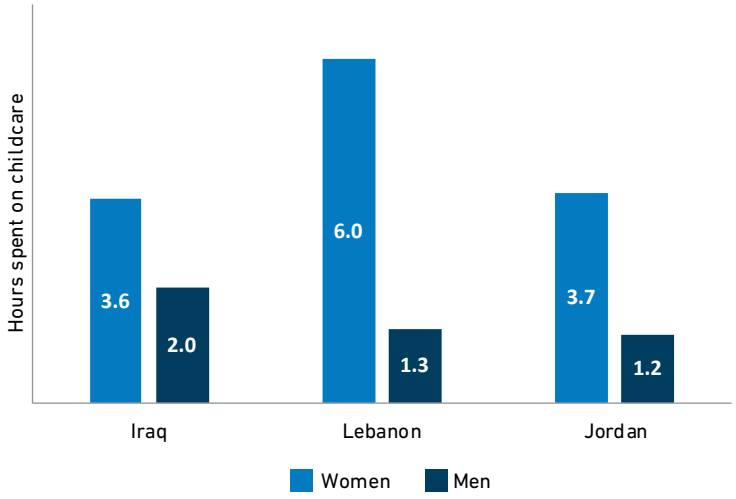
Family and care work responsibilities affect Lebanese women's decision and ability to take paid work and their decision related to the type, load, and place of work, and the number of hours (Ajluni and Kawar 2015). When Lebanese women with children enter the workforce, they often carry the burden of two jobs. Spending long hours in unpaid family work may reduce their availability for paid economic activities (Habib, El Zein, and Hojeij 2012). Additionally, Lebanon lacks proper pension plans that can contribute in supporting older individuals, which results in an increased need for the care provision usually done by female family members (Wallace 2013).

Balancing the different demands on their time is a real challenge for women—in Lebanon as well as in the other Mashreq countries—who are willing to engage in the labor market. Qualitative research conducted in Jordan finds that having children is the main reason expressed by women during focus group discussions for not working or for disengaging from the workforce. Long working hours make it difficult for some women to balance paid work with childcare and household responsibilities. Similarly, a study for Iraq relates women's inability to find a job to the absence of childcare services and to social expectations toward women in fulfilling care (UNDP 2015).

Using more recent data, we calculate an even more significant gap in terms of time use related to domestic work (including chores and childcare) for Jordan. Women spend 3.7 hours more on chores compared to men, and they spend about 1.6 hours more on childcare on average (table 2.11).

FIGURE 2.29

Average number of hours spent on childcare, by gender, selected Mashreq countries



Source: ILO 2018d.

TABLE 2.11

Hours spent on chores and childcare, by gender, Jordan (2016)
(Men and women ages 15–44)

	All	Men	Women
Time spent on chores (hours)	2.10	0.30	4.02
Time spent on childcare (hours)	1.19	0.41	2.02

Source: Jordan Labor Market Panel Survey (2016).

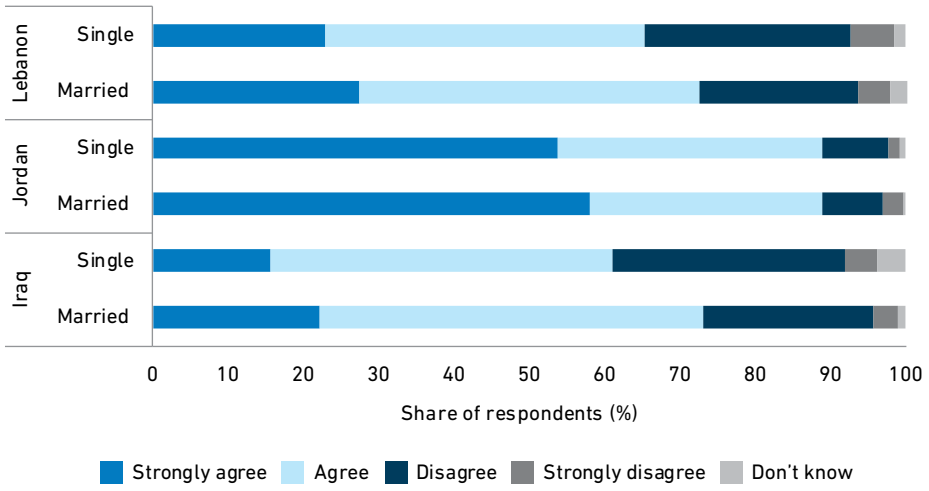
ACCEPTABILITY AND AFFORDABILITY OF CHILDCARE SERVICES

With regard to actual enrollment in childcare facilities, Jordan's national strategy for human resources development estimated 2016 enrollment rates in nurseries at 3 percent, in Kindergarten 1 at 18 percent, and in Kindergarten 2 at 60 percent (NCHRD 2016). The strategy suggests interventions to increase enrollment rates in nurseries to 20 percent, Kindergarten 1 to 35 percent, and Kindergarten 2 to 100 percent within 10 years (NCHRD 2016). Although data are not robust, the estimate of day care facilities in Jordan suggest a total of 1,340 facilities in aggregate, divided among public schools (570), nongovernmental organizations (31), private facilities (603), and workplace-based facilities (136) (Slimane and Lundvall 2017). Key informants also cite informal provision of childcare services, with an estimated 50,000 to 60,000 children in unlicensed home-based childcare facilities.[28]

As noted earlier, in the Mashreq countries, having children is significantly correlated with women's dropping out of the labor market—especially among less educated women. Beyond the additional time women may have to invest for care, they may also face barriers related to the acceptability of childcare. Families, communities, and societies may

FIGURE 2.30

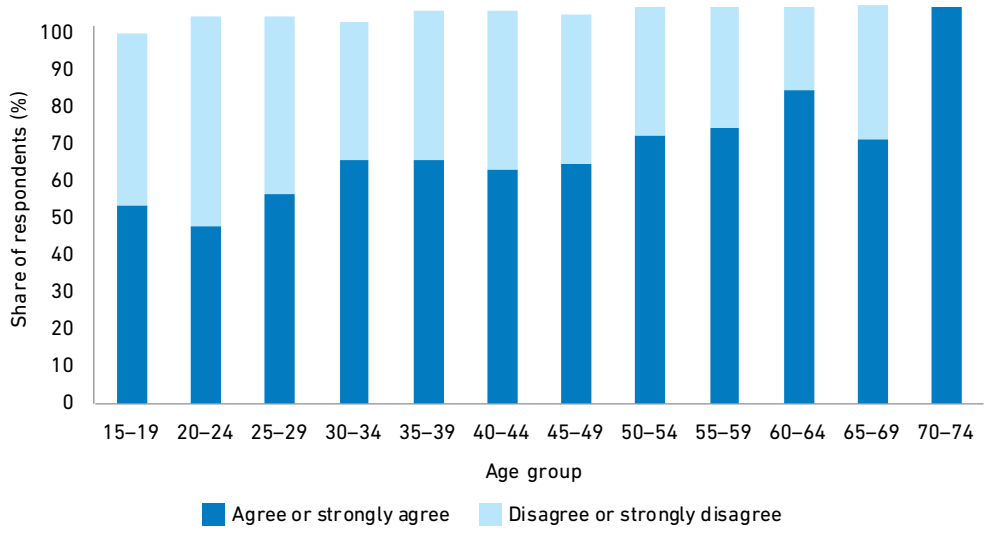
Views on acceptability of childcare, by marital status



Source: World Values Survey Wave 6, 2010–14.
Note: Figure shows level of agreement of disagreement with the statement, "A preschool child suffers with a working mother."

FIGURE 2.31

Views on acceptability of childcare, by age group, Iraq

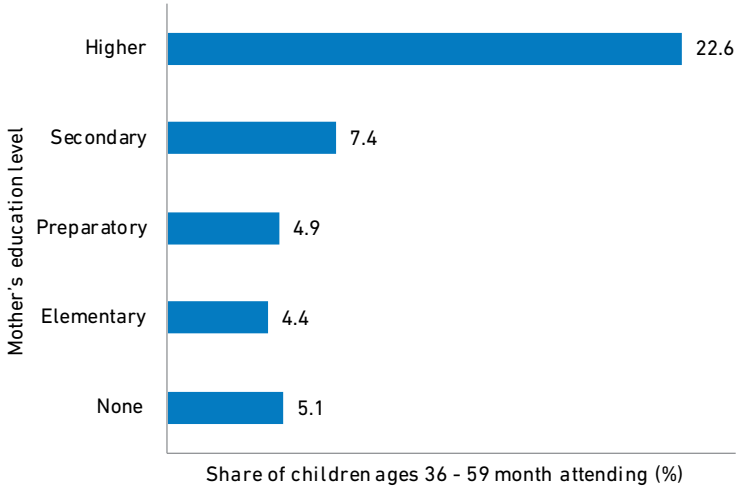


Source: Arab Barometer, Wave V.
Note: Figure shows agreement or disagreement with the statement, "When a mother works for pay, children suffer."

impose sanctions on women who leave their children to be cared for by someone else while they go to work and make an income. Large shares of the population in the three countries believe that a preschool child suffers with a working mother. Those attitudes are particularly strong among Jordanians compared to the other two countries and slightly stronger among married individuals (figure 2.30). In Iraq, Arab Barometer data reveal a generational gap in attitudes: agreement or strong agreement with the statement "when a mother works for pay, children suffer" decreases from 100 percent among 70- to 74-year-olds to 44.7 percent among 20- to 24-year olds (figure 2.31).[29]

FIGURE 2.32

Use of organized early childhood education programs, by mother's level of education, Jordan



Source: Jordan Demographic and Health Survey, 2017–18.
Note: Figure shows share of children, aged 36–59 months, living with their mother and attending an early childhood education program.

An ILO study about women's employment in Jordan reveals that Jordanian women are expected to be "normally" providing care work and domestic responsibilities, especially in rural areas (ILO 2018a, 2018b). Such expectations to prioritize their familial and social duties over their personal growth likely prevents many Jordanian women from entering the labor market, or from remaining in it after they have a child (Dababneh 2016). One can observe differences, however, in the behavior of highly educated versus non- or low-educated women. Women with higher education make more use of organized childcare as data from Jordan evidences (figure 2.32). More than 1 in 5 children of mothers with higher education attends an early childhood education program compared to about 1 in 20 children of mothers who have preparatory, elementary, or no education at all.

Other barriers that may prevent women from using existing childcare services include the lack of affordability and the quality of childcare. Qualitative research in Lebanon shows that most participants find childcare expensive and worry about quality. In that study, the perception of a lack of quality of existing services shapes a strong preference to care for children at home. Perceptions and beliefs about the importance of maternal involvement in the early years are also important in shaping participants' preferences for home-based care. Importantly, views about child rearing being a mother's duty are stronger among interviewed men, whereas women largely state that putting your child in nursey is no longer a stigmatized issue.[30]

The different evidence makes it unclear whether affordability is a major limitation preventing families from using childcare services. At the same time, available data for Jordan show that the cost for nursery equals 28 percent of the average wage of women with low educational attainment. This figure compares to 33.7 percent on average in the United States. Consequently, childcare should be similarly or even more affordable on average than in the United States (Kasoolu et. al 2019).

LEGAL PROVISIONS RELATED TO HAVING A CHILD: MATERNAL AND PATERNAL LEAVE POLICIES, FLEXIBLE WORK ARRANGEMENTS, AND MANDATORY CHILDCARE REGULATIONS

Legal provisions around childcare are fundamental in providing parents (and specifically women) with the space and time to balance work and care. Table 2.12 shows that paid maternity leave of at least 14 weeks is available only in Iraq. In Lebanon, Laws Nos. 266 and 267 of 2014 extended maternity leave for women from 49 to 70 days with 100 percent of employee wages covered during leave (Women Business and the Law 2016); however, the country still has no legislation on paternal or parental leave. Only in Jordan does the government admin-

TABLE 2.12

Legislation related to parenthood, selected Mashreq countries

Parenthood	Lebanon	Jordan	Iraq
Is paid leave of at least 14 weeks available to women?	No	No	Yes
Length of paid maternity leave (days)	70	70	98
Does the government administer 100% of maternity leave benefits?	No	Yes	No
Is paid leave available to fathers?	No	Yes, 3 days	No
Is there paid parental leave?	No	No	No
Is dismissal of pregnant workers prohibited?	Yes	No	No

Source: World Bank Data - Women, Business and the Law (2020).

ister 100 percent of maternity leave benefits. Parental leave does not exist in any of the countries, and only Lebanon forbids the dismissal of a pregnant worker.

Parental leave policies are very important ways of enhancing women's capacity to balance responsibilities at work and for her child. It is noteworthy that in Jordan, through the recent legal change (Labor Law Nr. 14, 2019), parental benefits were also added to the amended labor law, although minimally, in the form of 3-day paid parental leave.

As mentioned earlier, Jordan has recently amended its labor law, adding definitions of flexible work and amending the requirement for employers to provide childcare based on the number of children instead of the number of female employees (Article 72 B of the Labor Law Nr. 14, 2019). Lebanon's labor law does not require employers to provide childcare. In Iraq, employers are mandated to provide or support childcare services when they employ women (Labor Law of 2015, Art. 92(2)). Although childcare services at the workplace can stimulate women's participation in jobs, such provisions can also create disincentives for employers to hire women.

Jordan's bylaw[31] on flexible work was enacted in 2017 based on article 140 of the labor law in Jordan, and it is now reflected in the new labor law. This regulation applies to employees with three or more continuous years at work; employees with family responsibilities; pregnant women; employees who provide care for a child, family member, or elder person due to illness; employees who are studying at university; and employees with disabilities. The bylaw provides various forms of flexible work arrangements.

The results of this new regulation seem promising: 95 percent of the organizations that applied the flexible working model system have reported that it has positively affected the workplace. Of those companies, 70 percent report a positive impact on productivity of both male and female employees. Sixty percent of participating firms report increased employment and retention of women in their companies. Women are disproportionally represented among flex work contractors (45 percent of contracts), indicating that the regulation mainly benefits them and supports their remaining in their jobs—despite other demands on their time related to unpaid and care work (Jordan Times, Oct. 25, 2018).

Jordan has made additional changes to the legislation with the aim of supporting a better balance of work and care. Those changes include an amendment to the labor law[32] asking employers whose employees (men and women) have 15 or more children below the age of five to provide childcare services either in the workplace or by using the services of childcare providers. Prior regulations asked employers with at least 20 female employees who had 10 children under the age of four to provide childcare services—resulting in a disincentive to hire women. Furthermore, recently enacted regulatory frameworks allow the licensing of home-based businesses. The nurseries bylaw (number 77 for the year 2018) stated that regulations will be forthcoming on the operation of home-based nurseries; these regulations will likely cover, among others, number of children allowed, their ages, characteris-

tics of the home, and number of children per caregiver. This change is quite noteworthy because home-based businesses have the potential to provide childcare services to a large number of children (World Bank 2019d).

Providing early education for children between three and six years old (and making it compulsory) can also be an important measure. Lebanon and Jordan foresee 10 years of compulsory education, compared to 6 years in Iraq.[33]

This section has discussed the additional barriers to labor market participation that women face when they have a child. Roles and responsibilities may be strictly assigned within families, suggesting that women shoulder the largest burden of unpaid housework, as evidenced in available time use data. Acceptability, perceptions of available quality of childcare provision, accessibility, and affordability are all potential factors that may prevent women with (small) children from entering or remaining in the labor market. A number of legal provisions can support families in balancing work and family duties—for instance, those related to maternity, paternity, parental leave, provision of childcare by the employer, or flexible work arrangements. Despite recent progress, those provisions are missing in several dimensions in the countries observed.

HOW RELEVANT IS EACH BARRIER FOR DIFFERENT WOMEN IN THE MASHREQ COUNTRIES?

This chapter has reviewed the extant literature on different constraints to working that different women face in each country. This section attempts to quantify the relative importance of each of these constraints. As this and the previous chapter have emphasized, women face a number of different constraints at different times in their lives. In addition, women from different backgrounds (as proxied here by education) experience those constraints in different ways. We employ a regression framework to try and understand which ones are binding for which women and to quantify their relative importance. Not all constraints are amenable to such analysis; a country's legal framework, for example, cannot be examined in this manner. The remainder of this chapter summarizes the findings of the quantitative analysis (presented in table 2.13), the details of which can be found in the appendix.

For most women in all countries, getting married dramatically reduces the probability of working. In Iraq, married women with a secondary education are 36 percent less likely to engage in the labor market than an unmarried woman with the same education. Similarly, the drop is 19 percent for tertiary-educated women. For Iraqi women with less than secondary education, there is a small drop of 3 percent if the woman marries young (between 15 and 18 years old). In Lebanon, the marriage effect on chance of working is 25 percent for those with less than secondary education, 56 percent for those with secondary education, and 36 percent for those with tertiary education. In Jordan, the reduction in the likelihood of being out of the labor market when a woman is married is 12 percent for women with less than secondary education and 23 percent for those with tertiary education. No effect is found for those with secondary education in Jordan.[34] The interpretation of the marriage effect could reflect that women expect to have children shortly upon marriage and exit the labor market in anticipation, which may in turn reflect a lack of family-friendly policies or childcare options, or it could reflect a wife's preferences or a husband's beliefs, or those of the broader community. There is little evidence that the age gap between husband and wife matters, nor that marrying young does, aside from the mentioned small effect for less educated women in Iraq.

In Jordan, among ever-married women, divorced, widowed, or separated

women with secondary and tertiary education are more likely to work than those still married. For women with secondary education, those who are no longer married because they divorced, widowed, or separated are 76 percent more likely to work compared to women still married (and who have a small age gap with their husband). Those in the same categories and with tertiary education are 28 percent more likely to work than those who are married and have the same level of education. For ever-married women with less than secondary education, a large age gap between the woman and her husband lowers the likelihood of working by 10 percent.

The incremental effect of having children after getting married differs across countries and education levels, which could reflect norms or anticipatory fertility. In Lebanon, women with low or medium education are incrementally less likely to economically participate after having children. In Jordan, there is an incrementally negative effect for women with secondary or tertiary education. In Iraq, the effect appears only for women with secondary schooling. Moreover, these effects are apparent mostly for women with at least two children but not when comparing women without children to those with just one child. As already mentioned, one interpretation for these results is that women are already anticipating having children when marrying and the effect of having a child quickly is already included in their participation decision. Thus, only when the family grows further is there an additional reduction in the participation decision, possibly related to the extra constraints that more children imply.

In Iraq, household chores and childcare make women less likely to work; there may also be evidence of social norms against women working in less educated households. For every hour of household work, Iraq women are 2 percent, 4 percent, and 7 percent less likely to participate in the labor market based on their education—from less than secondary to secondary to tertiary, respectively. Ten hours a day doing housework decreases Iraqi women's chances of working by 20 percent to 70 percent, depending on their level of education.[35] A similar result holds for hours spent in childcare. In addition, for women with less than secondary education, every hour of religious activity reduces the probability of participating by 2 percent. An interpretation of this finding is that religious activity itself is not a constraint but that religiosity is correlated with a social conservatism that does not support female work (or at least, only under certain conditions that are not met in the market).

Less educated women in Iraq are more likely to work if they live in rural areas rather than urban, but more educated women are less likely to work. Women in Iraq with low (less than secondary) and medium education (secondary) are 7 percent and 13 percent more likely to work than those in urban areas with the same education. Women with higher education living in rural areas are 13 percent less likely to participate in the labor market, compared to women with the same education living in urban areas.

Disability significantly reduces the chances of working for less educated women. In Iraq, women with low education and a disability are 7 percent less likely to participate than their peers who do not have disabilities, rising to 40 percent for women at the secondary level. In Lebanon, disability at the low and secondary education levels is associated with close to 27 percent less chance of participating.

In Iraq and Lebanon, and to a lesser extent, Jordan, there is evidence that household norms on working constrain or empower women within the same household. The presence of another woman aged 15–64 years in the household and whether she is working can provide indirect evidence of the household norms on women's work. In Iraq, the presence another woman in the house who does not work means it is less likely for a woman to participate in the labor market. Conversely, if the household includes another woman who is working, a woman is more likely to work as well. This finding holds at the low and high education levels.[36] In Lebanon, and to a lesser extent in Jordan,[37] the same result holds for less educated women. These results are interpreted to mean

that it is more likely that all the women in a household work or that none of them does. An alternative reason could be that, if there are few jobs in the area, no women in the household tries to work; if there are many jobs, everyone does. Because female unemployment at the local level (district in Iraq and Jordan) is controlled for, it is unlikely that these results reflect this alternative labor demand explanation. Furthermore, less educated women in Iraq and women across all education levels in Jordan are less likely to participate if there is a male in the house who is not working (controlling for local male unemployment). This finding may suggest that women do not look for work if men are not working, which is supported by the social norms literature that says that people believe that jobs should go to men ahead of women when jobs are scarce.

Similarly, seeing other women in the local area work may encourage female participation in the labor market. In Iraq, women of all education levels who live in areas with higher rates of local (subdistrict) female employment are more likely to participate than women in areas with lower rates of female employment. A similar effect is also observed in Jordan among ever-married women.[38] This finding supports the idea that observing a collective pattern or behavior may encourage others to behave in a similar way, in this case women participating in the labor market.

For married women in Jordan,[39] measures related to empowerment within the household indicate a positive effect on working. Women who have a voice in the decisions on issues regarding their health care (for secondary and tertiary educated women), large household purchases (for secondary educated women), and their husband's earnings (for tertiary educated women) have a higher likelihood of working compared to those in the same education level but for whom the husband makes all the decisions. Moreover, those with less than secondary education who have a bank account are 16 percent more likely to work than those who do not have one, and 25 percent more likely in the case of tertiary education. Similarly, among all women in Jordan, having applied for a loan, a proxy for access to finance, is associated with greater participation in the labor market. These results indicate the positive association between economic empowerment within households and female work, although it is unclear whether women can work because they are empowered or are empowered because they work.

GBV might be used by husbands to reassert control when women work. On the one hand, some behaviors affect women's participation; we observe that, when the husband displays controlling behaviors,[40] women with less than secondary education are 5 percent less likely to work. On the other hand, although there is a typical underreporting of these events,[41] we also observe that women who suffered from sexual violence by their partners are 10 percent (in the case of women with less than secondary education) and 11 percent (for women with secondary education) more likely to be employed. Those in the lower education category and who suffered from emotional violence are also 7 percent more likely to work. A speculative hypothesis for this result is that husbands use sexual and emotional violence to reassert control when women bring in independent income.

TABLE 2.13

Female participation regression results, by country

Topic	Variable	Lebanon			Iraq			Jordan			Jordan (DHS)		
		Below secondary	Secondary	Tertiary	Below secondary	Secondary	Tertiary	Below secondary	Secondary	Tertiary	Below secondary	Secondary	Tertiary
Marriage	Marriage	↓↓	↓↓↓↓	↓↓↓		↓↓↓	↓↓	↓↓		↓↓		↓↓↓↓	↓↓
	Early marriage				↓								
	Age difference with spouse									↓	↓		
Children	1 child									↓			
	2 children	↓	↓↓			↓↓				↓↓	↓		
	3 or more children	↓↓							↓↓	↓↓	↓		
Housework and childcare	Hours chores				↓	↓↓	↓↓						
	Hours childcare				↓	↓	↓						
Disability	Disability	↓↓	↓↓		↓	↓↓↓							
Household norms about work	Another female in hh not working	↓↓			↓	↑↑	↓↓				↓↓		
	Another female in hh (working)	↑↑			↑	↓↓↓					↑↑		↑↑
	Another male in hh not working				↓			↓	↓	↓			
	Local female employment				↑	↑	↑↑		↓↓		↑	↑	↑
Conservative norms	Hours religious				↓								
Rural	Rural				↑	↑↑	↓↓				↓		
Economic empowerment	Has bank account										↑↑		↑↑
	Applied for a loan							↑↑		↑↑			
Decision making	About own healthcare											↑↑	↑↑
	About large household purchases											↑↑	
	About husband's earnings												↑
Gender-based violence	Emotional violence										↑		
	Sexual violence										↑	↑↑	
	Husband has controlling behaviours										↓		

Sources: 2012 Iraq Household Socioeconomic Survey, 2012 Lebanon Household Budget Survey, 2016 Jordan Labor Market Panel Survey, 2012 Jordan Demographic and Health Survey (DHS) and World Bank calculations.

Note: Sample is women 15–44 years old not currently in schooling except in the Jordan (DHS) column where the sample is restricted to ever-married women. The direction of the arrow indicates the direction of the association between each variable and female labor force participation (female employment in the Jordan (DHS) column).

The number of arrows indicate the magnitude of the association (↕ weak ↕↕ medium ↕↕↕ strong, very strong ↕↕↕↕).

The table shows a selected sample of variables that had a statistically significant (at least at the 10 percent level) association with female participation in any of the country specifications and that are discussed in the text.

Because of data constraints, not all the country specifications included all the variables, but within countries the specifications were the same. For the full results see the appendix.

NOTES

10. As WDR 2012 discusses at length, those who frame gender equality as equality of opportunity defend the view that differences in outcomes are the product of inequalities in contexts and differences in preferences (World Bank 2012). Conversely, those who frame gender equality as equality of outcomes suggest that preferences matter but that they are not inherent to women and men but are learned and are products of internalizing social norms and expectations. In line with WDR 2012, this report will take a pragmatic approach, focusing on both outcomes and opportunities following an understanding that both are deeply interconnected.

11. Political representation is another important indicator of women's agency because it reflects women's capacity to participate in public spheres, an important condition for accessing work opportunities (OECD 2018). According to Xu (2015), there is a direct relationship between a country's female political participation and women's economic empowerment and to the general economic growth. Women's greater voice and participation can also affect other areas of women's lives, including economic opportunities and access to services (Klugman et al. 2014), and it may also affect the legal framework with regard to women's rights to asset ownership, as in cases in Rwanda and South Africa (IDEA 2005), or lead to repealing discriminatory laws (Hallward-Driemeier, Hasan, and Rusu 2013). Women in the Mashreq are underrepresented in decision-making positions and show weak political participation in general (ESCWA 2017). Women's participation in parliament ranges from 4.7 percent (6 of 128 seats) in Lebanon to 15.4 percent (20 of 130 seats) in Jordan to 25.2 percent (83 of 329 seats) in Iraq (UN Women 2019). Female political participation in Lebanon, although lowest among the Mashreq countries, is the highest in the country's history.

12. The quantity of education is measured as the number of years of school a child can expect to attain by age 18 given the prevailing pattern of enrollment rates across grades. The quality of education reflects ongoing work at the World Bank to harmonize test scores from major international student achievement testing programs. These scores are combined into a measure of learning-adjusted school years using the "learning-adjusted years of school" conversion metric proposed in the 2018 World Development Report.

13. No recent education data for Lebanon are available through World Development Indicators, Genderstats, or Edustats.

14. World Development Indicators.

15. No data are available for Iraq and Lebanon.

16. Such data are, unfortunately, not available for the other two countries.

17. Data from Jordan's 2017–18 Demographic and Health Survey. Information by education and area of residence is not available for Iraq and Lebanon.

18. Singh, Parvez Butt, and Canepa (2018) state that social norms are "a set of rules that define what is considered normal in a group and can be rules that group members share when they interact with each other."

19. The World Values Survey investigates several social, cultural, and religious topics, including women's rights. The eight statements that are evaluated under the "women's rights" module are as follows: (1) "A woman can become President or Prime Minister of an Arab country"; (2) "In general, men are better at political leadership than women"; (3) "University education for males is more important than university education for females"; (4) "It is permissible for a woman to travel abroad by herself"; (5) "Women's share of inheritance should be equal to that of men"; (6) "women's inheritance should be equal to that of men"; (7) "Women and men should have equal rights in making the decision to divorce"; and (8) "Husbands should have final say in all decisions concerning the family."

20. A study in Jordan indicates that traditional attitudes and social inequities continue to limit the participation of women in work even in the public sector, where they are limited in executive and managerial positions (Shteiwi 2015). For Jordan, Dababneh (2016) mentions that social patriarchal traditions are continuously resilient in and continue to contribute to significant differences in perceptions around the economic roles and responsibilities of women and men.

21. From the 2014 World Values Survey.

22. This section is based on the Women, Business and the Law Database, 2020 data.

23. Labor and financial laws (Law No. 37) in Iraq were stated in the 2015 Constitution while Inheritance and family finances policies were stated in 1959 and revisited in 2008. In Jordan, laws related to Labor and finances were ratified in 1996 and revisited in 2017 while the inheritance and family finances policies were set in 1959 and slightly amended in 2011. In Lebanon, Labor laws were set in 1963 then changed gradually in 2009 and later in 2017. Inheritance and family finances belong to the Personal Status laws that are adopted in 1926 in the Lebanese constitution (UNDP 2018a, 2018b, and 2018c).

24. Article 72B of the Labor Law Number 14, Decision N. 2/2018 on amendment to Article 69, and Labor Law Number 14 for 2019, respectively.

25. An additional complication in terms of harmonizing laws and regulations related to women's empowerment and gender equality arises in the case of Lebanon where personal status laws are governed by the country's political and social system of confessionalism. Lebanon's constitution and system of governance require that religious communities have representation in public office and are included in any decisions made by the state. Religious communities apply their own family codes, and those can vary significantly depending on one's religious community (Atamanov, Constant, and Lundvall 2016).

26. This section focuses on transport; however, access to water and electricity also has significant impact on women's capacity to generate an income. For instance, water scarcity (an issue in concern particularly in Jordan and Lebanon) affects women's economic and care work (cleaning and controlling water) in addition to their agricultural activities given that they perform water-related activities and are responsible for managing water within the household. Limited access to water will therefore allocate more pressure on women as the end users of scarce water resources. According to Canpolat and Maier (2019), infrastructural impact is also assessed through the shortage of electricity in Iraq, which severely affects women's economic activity. Unreliable provision of electricity exposes women who run household businesses such as sewing and handcrafting to income loss and to work interruption and discontinuity. Additionally, women in public spaces in particular are exposed to augmented insecurity and limited mobility as a result of a defective electricity provision.

27. For more information, see the World Bank's Gender Data Portal, http://datatopics.worldbank.org/gender/indicators.

28. Employment Promotion Program implemented by the German Agency for International Cooperation.

29. Wave V data in Arab Barometer do not show clear generational trends for men or women in Jordan or Lebanon.

30. INFOPRO Research 2018.

31. Flexible Work Bylaw 22 for the year 2017.

32. Labor law number 14 for the year 2019.

33. Data from the United Nations Educational, Scientific and Cultural Organization's Institute of Statistics, http://data.uis.unesco.org/.

34. In general, the number of observations in the data for this category of women is not large, so finding no effect does not mean it does not exist.

35. The lower effect of less educated women reflects the low chance of their working to begin with.

36. The results for women with secondary education are in the opposite direction. One possibility, although less clear, is that for these women there is substitutability of women's work inside and outside the household, thus if other women in the household are working, you are more likely to have to pick-up the housework.

37. In Jordan, we observe this pattern in the DHS data of ever-married woman but not in the Jordan Labor Market Panel Survey data, which include all women.

38. We also observe the opposite-sign effect in the JLMPS data for women with secondary education.

39. Issues related to empowerment and gender-based violence are only explored in the Jordan DHS data.

40. Being jealous or angry if the woman talks to other men, frequently accusing her of being unfaithful, not permitting her to meet her female friends, trying to limit her contact with her family, or insisting on knowing where she is at all times.

41. Because of the underreporting of gender-based violence, not observing some effect in the regression for some levels of education or types of gender-based violence should not be taken as an absence of effect.

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CHAPT

TER 3

Special Focus: International Experience

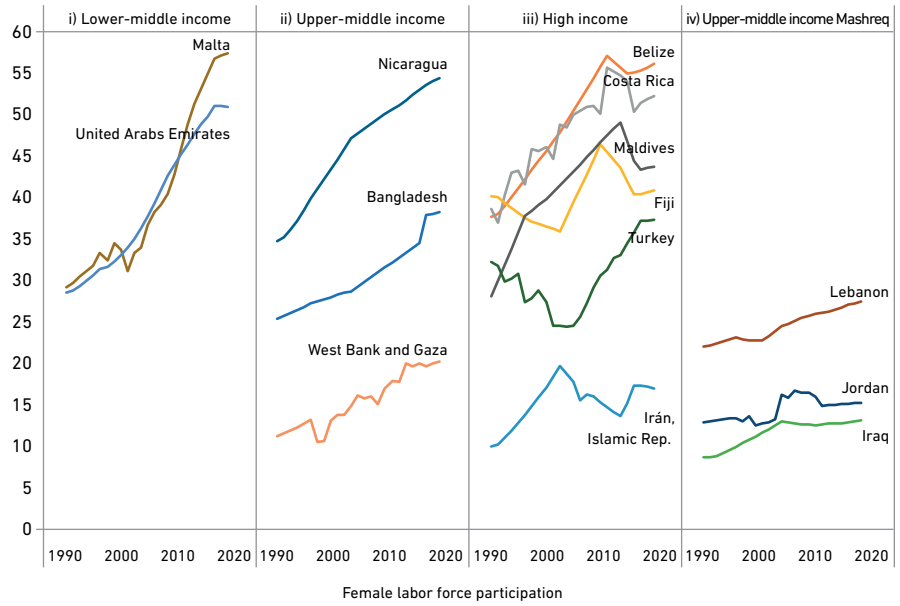
SUSTAINED INCREASES IN FEMALE PARTICIPATION FROM A LOW STARTING POINT HAVE BEEN RELATIVELY RARE BUT BEGIN WITH YOUNGER, MORE EDUCATED WOMEN JOINING THE WORK FORCE

Very few countries have managed—or sustained—the increases in female labor force participation (FLFP) targeted in the Mashreq from a similarly low base. In the cross-country data available on FLFP since 1990, 64 economies around the world experienced a five-percentage-point increase in female participation over five years, the target set by the Mashreq countries. Most of those economies, however, are high-income and already had high participation rates; as such, they are not comparable to Iraq, Jordan, and Lebanon. After restricting the initial participation rate to below 40 percent and eliminating the 5 economies with a sustained decline afterward, only the 12 economies in figure 3.1 remain (Bangladesh, Belize, Costa Rica, Fiji, Islamic Republic of Iran, Maldives, Malta, Mexico, Nicaragua, Turkey, United Arab Emirates, and West Bank and Gaza) and only 5 economies started from low initial rates (Bangladesh, Islamic Republic of Iran, Maldives, Turkey, and West Bank And Gaza).

In the economies with initially low participation that then increases rapidly, greater participation starts among younger cohorts who stay in the workforce as they age. In Turkey, the beginning of a generational change in participation can be seen in figure 3.2 starting after 2007 for the youngest four cohorts (born between 1968 and 1987), with an increase of about 10 points in under five years (World Bank 2014c). Significantly higher rates of younger women entering the work force and staying there

FIGURE 3.1

Increased female labor force participation, selected economies, 1990–2020



Source: Modeled International Labour Organization estimates using data from World Development Indicators.
Note: Figure shows economies with at least a five-percentage-point increase in female labor participation over five years, starting from an initial rate of below 40 percent.

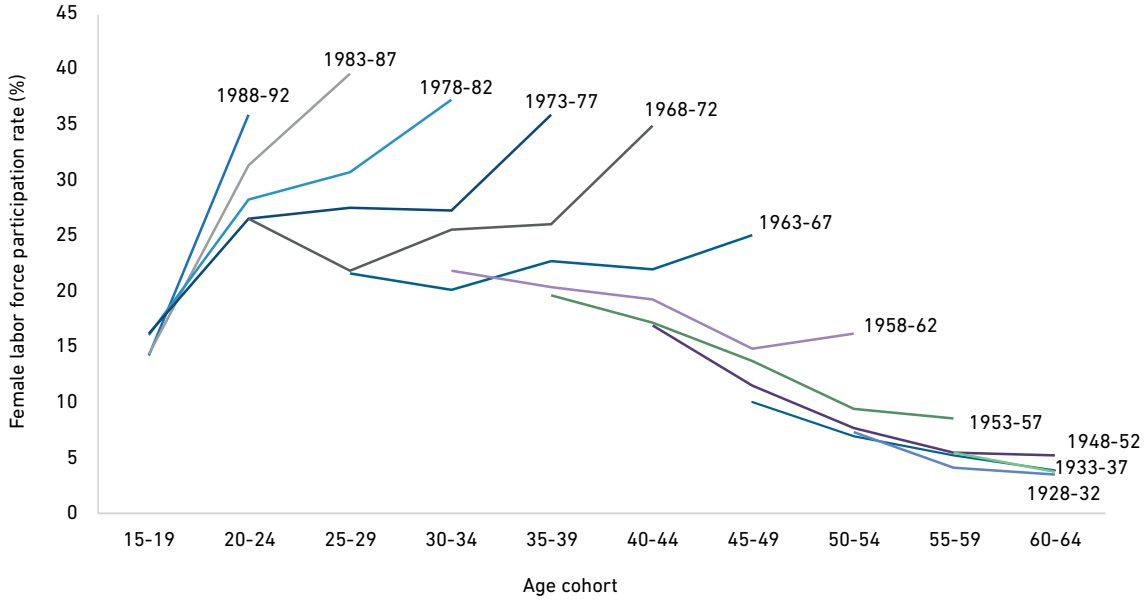
combined with older women ageing out of the working-age population mean the average FLFP rates have continued to climb since (see figure 3.1). This change occurs in all five of the economies identified earlier as FLFP rates rise significantly for older cohorts over the transition to higher participation (see figure A.3 in Appendix).

In Turkey and West Bank and Gaza, the increase in participation is also associated with significant increases in education; however, in Bangladesh, increased participation is related to an increase in less-skilled workers. In Turkey, between 2002 and 2018, the proportion of females working with an advanced education—that is, more than secondary—increased from 19 percent to 34 percent (figure 3.3). Even more dramatically, it increased from 22 percent to 64 percent over a similar period in West Bank and Gaza. Higher education does not translate into jobs, however, if no jobs exist; West Bank and Gaza's sharp increases in FLFP were associated not with sharp increases in employment but with sharp increases in female unemployment (box 3.1). Bangladesh also saw educational improvements; however, in contrast to the other countries, these improvements were more modest increases in the proportion of female workers with a basic or intermediate education, whereas the proportion with advanced education remained very low (see box 3.4 later in the section).

Fertility has fallen dramatically in all five economies; more educated women having fewer children and at an older age allows them to enter the workforce. Although at different stages of the demographic transition, all five economies saw large declines in the average number of children per woman over her lifetime between 1990 and 2017 (figure 3.4). By the end of this period, Bangladesh, the Islamic Republic of Iran, Maldives, and Turkey had (largely) completed the transition to about two children per woman. Although their childbearing rates have

FIGURE 3.2

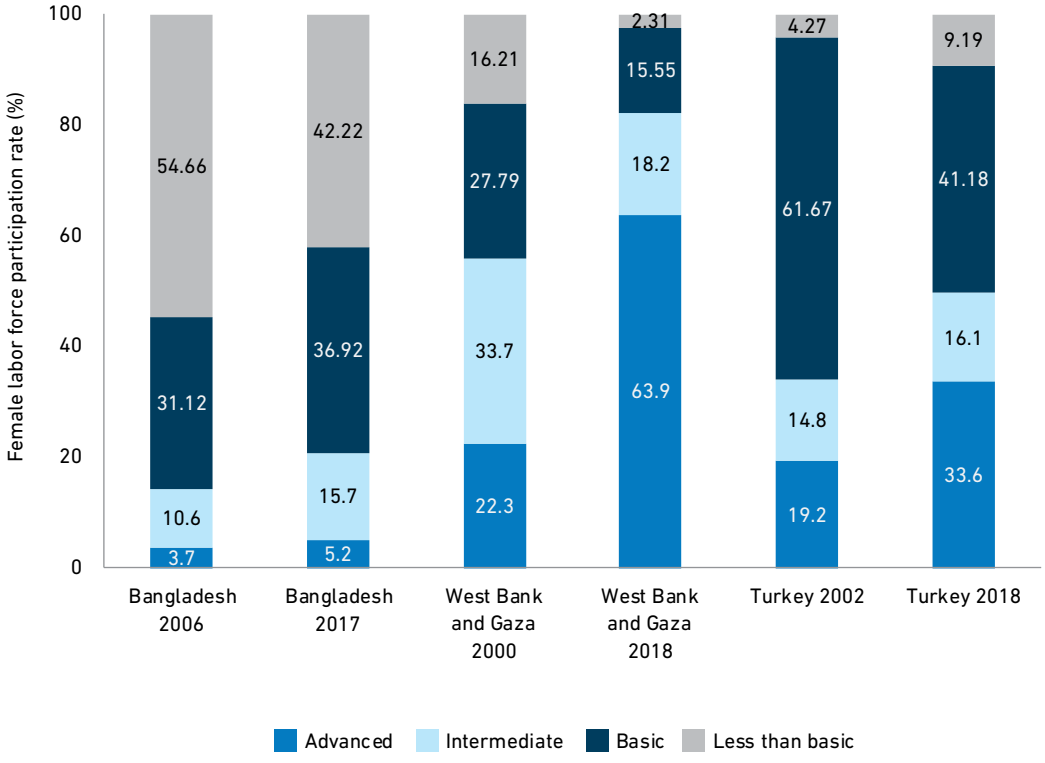
Labor force participation rates of urban women in Turkey, by age cohort



Source: World Bank 2014c based on various years of Turkish Statistical Institute (TurkStat) Labor Force Survey.

FIGURE 3.3

Female labor force participation, by level of education, women aged 25–54



Source: National Labor Force Surveys.

BOX 3.1

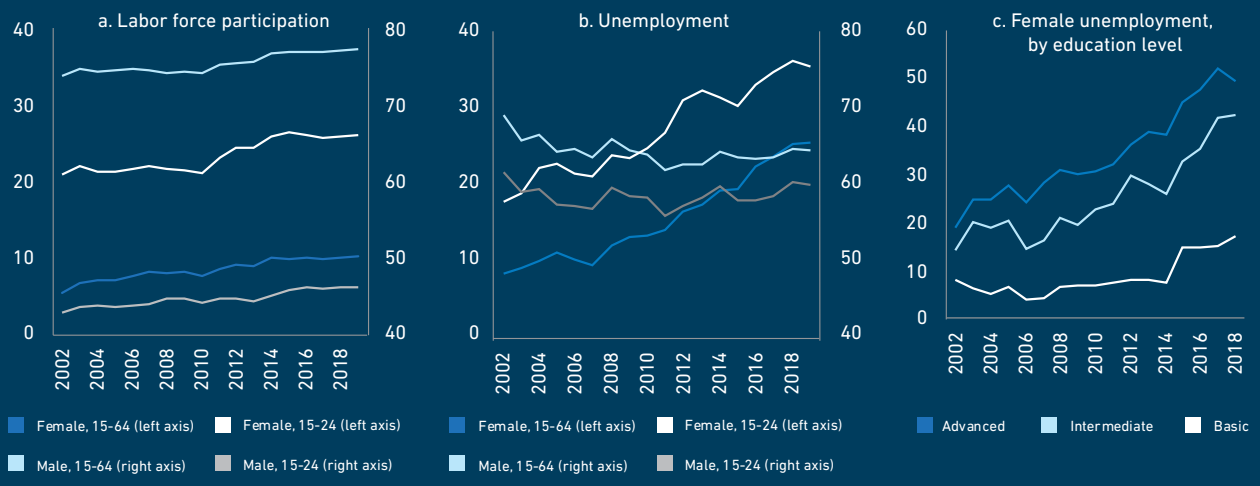
Higher female labor participation in West Bank and Gaza was not necessarily a good thing

As seen in figure 3.1 in the main text, West Bank and Gaza is one of only five economies since 1990 to achieve at least a five-percentage-point gain in female labor force participation in a five-year period. Female participation increased across the age distribution—in fact, the increase in participation among those aged 15–24 years old was less than that of the rest of the working-age female population, although this discrepancy may reflect the sharp increases in advanced female education (figure B3.1.1, panel a; see also figure 3.3 in the main text).

This headline trend masked some disturbing undercurrents that highlight the peril of focusing just on participation rates and not on employment. Athough male participation rates grew by about the same 10 points as female participation did, male unemployment fell over the same period for all age groups (figure B3.1.1, panel b). At the same time, female unemployment skyrocketed—up from 17 percent to 51 percent for all working-age women and a shocking jump from 36 percent to 71 percent for women aged 15–24. Finally, more educated women experienced greater increases in unemployment whereas women with basic education were far less affected (figure B3.1.1, panel c). This higher unemployment for educated women may reflect an increase in their numbers entering the labor market to earn additional income at a time when economic conditions were harsh, or it might reflect the degree of marginalization and segregation in agriculture and services as well as high barriers to entrepreneurship faced by Palestinian women (al-Botmeh 2015). Similarly, in the Islamic Republic of Iran, concern has arisen that expanding education provides a path to the public sector but does not give young graduates the skills desired by the private sector, thus increasing participation but doing so in the form of unemployment (Esfahani and Sharaji 2012).

FIGURE B3.1.1

West Bank and Gaza selected labor indicators, 2002–18

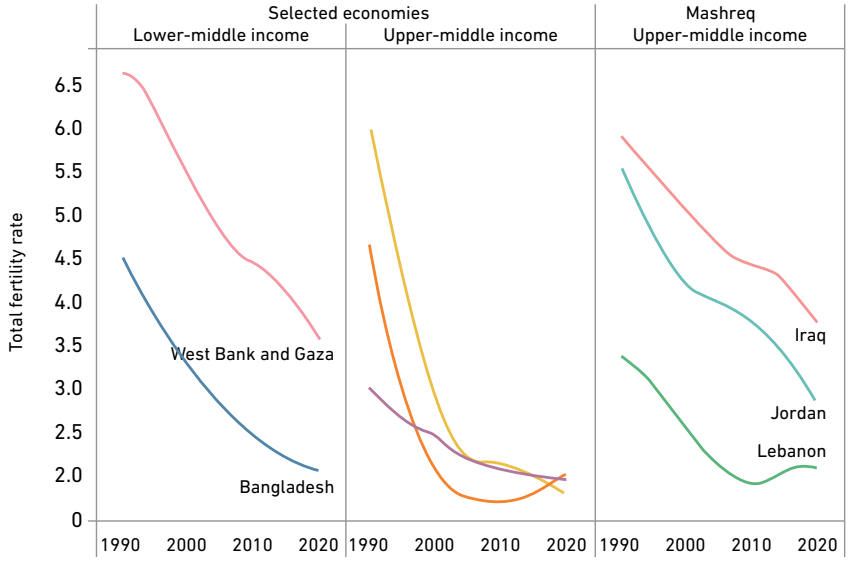


Source: World Development Indicators.

yet to finish falling, women in West Bank and Gaza went from having nearly seven children each to having fewer than four. About 60 percent of the increase in the Islamic Republic of Iran's FLFP has been attributed to the decline in fertility (box 3.2), whereas in Turkey increased participation has been attributed to the combination of increased education and delayed marriage and fertility (World Bank 2014c).

FIGURE 3.4

Fertility rates, selected economies, 1990-2017



Source: United Nations World Population Prospects.
Note: Total fertility rate represents the number of children that would be born to a woman if she were to live to the end of her childbearing years and bear children in accordance with age-specific fertility rates of the specified year. Aggregation method = weighted average.

BOX 3.2

Increasing female labor force participation in the Islamic Republic of Iran has largely been attributed to declining fertility, driven in part by increasing education

The exact connections between education, fertility, and female labor force participation (FLFP) are unclear. The following summary follows Esfahani and Sharaji (2012). Popularly held to be positive for FLFP, education can have a theoretically ambiguous effect: as education expands, its returns in the labor market may decline, thus discouraging labor market participation by women who tend to have rather elastic labor supplies. The literature provides a number of examples of stagnant or declining participation in countries with significant increases in education (Chioda 2011; World Bank 2012a). In the United States, participation of women with at least high school diploma has declined; and, in Turkey, FLFP fell from 77 percent in 1955 to 24 percent in 2007 (Tansel 2001; World Bank 2009). See box 3.3 for Turkey's subsequent reversal and possible reasons for it. The Islamic Republic of Iran had a similar experience from the 1950s to the 1980s (Esfahani and Sharaji 2012). Conversely, increasing female participation and declining fertility have long been closely related (Bloom et al. 2009; World Bank 2012a),[a] with research finding that exogenous fertility shocks have strong impacts on female labor participation. Declines in fertility, however, are themselves driven in part by increased education. Mehryar et al. (2004) and Abbasi-Shavazi et al. (2008) find that

about one-third of the fertility decline in the Islamic Republic of Iran may be attributable to the expansion in female education.

Esfahani and Sharaji (2012) study the drivers of increased female participation in the Islamic Republic of Iran up until 2006:

> We find about 60 percent of the rise in female LFP [labor force participation] rate between 1986 and 2006 can be attributed to the decline in fertility. The expansion of education, on the other hand, accounts for about 10 percent of the rise. The limited role of education is partly due to the limited range of jobs that are available for educated women, hence intensifying competition among them and reducing the returns to their education. Alleviating this jobs constraint may allow the role of education to rise two to three times. In addition, part of the fertility effect can be attributed to female education, which has played an important role in lowering the number of children ever born. Since fertility is unlikely to decline further, female education could become the main driving force in the continued rise of women's LFP. We also find that women who join the labor market as a result of tertiary education, especially at the graduate level, have a much higher chance of joining the private sector, especially as employers and self-employed, than the average person in their cohort. Contrary to the common perception, the association between education and public employment is stronger for men than for women.

Interestingly, they also find that tertiary education does not fully result in higher FLFP; the probability of participation and employment are lower for women in districts with a higher female tertiary education rate, which they attribute to "the limited range of available jobs preferred by educated women." That is, the presence in the labor force of more tertiary-educated women leads to greater competition for a small number of jobs, suppressing wages and discouraging female participation. The effect is so strong that Esfahani and Sharaji (2012) estimate it has reduced the impact of tertiary education on participation by two-thirds. Moreover, greater education increases participation more than employment, so the chances of unemployment are one percent higher for women with secondary education and two percent higher for women with tertiary education, compared to women with primary education. West Bank and Gaza has had a similar experience with greater education, more participation, and more unemployment, albeit in different economic circumstances.

a. Concerns exist about simultaneity—education, fertility and participation decisions could all be due to cultural factors that encourage greater career orientation among women (Evans 1988). The results reported here, however, control for simultaneity and other factors.

Fertility declines have also occurred in the Mashreq countries but without the associated increases in female participation. Already low in 1990, the demographic transition is complete in Lebanon. In Iraq, fertility has fallen since 1990 from about six children to three and a half; in Jordan it has fallen from five and a half to fewer than three. The slow change in FLFP in these countries over this time of sharply declining fertility suggests that, although further declines in fertility can be expected in Jordan and especially Iraq, they will not necessarily be associated with significant increases in female participation as in the other economies examined. Moreover, in addition to having far fewer children, more women in other countries live in households with extended family who could assist with childcare; such is the case in Bangladesh (36 percent), Maldives (47 percent), and to a lesser extent West Bank and Gaza (23 percent) and Turkey (20 percent), compared to Jordan (only 9 percent).[42]

BOX 3.3

Female participation in Turkey followed the classic U-curve, falling with modernization then rising

Esfahani and Sharaji (2012) discuss the most common approach to thinking about female labor force participation (LFP) over a country's development—the "U-curve," which holds that participation falls then rises over the process of modernization (Boserup 1970; Lincove 2008; Psacharopoulos and Tzannatos 1989; Rau and Wazienski 1999; Scott and Tilly 1975; World Bank 2012a). Under this theory, women in traditional societies are largely economically active as unpaid family workers who lack education but have skills for traditional tasks such as agriculture or basic weaving. In the early stages of industrialization, men learn the skills for the new economic activities whereas women lose the ability to participate and must stay at home, with men's greater earning power reinforcing this division of labor (Goldin 2006). As education and contraception expand, women can participate again in the labor market, offering firms the opportunity to lower their employment costs. Over time, social norms on women working change (Boserup 1970; Forsythe, Korzeniewicz, and Durrant 2000; Goldin 2006; Psacharopoulos and Tzannatos 1989).[a]

Thus, education increases the opportunity cost of homemaking for women because income and status from working are higher for more educated women. Esfahari and Sharaji (2012) argue that

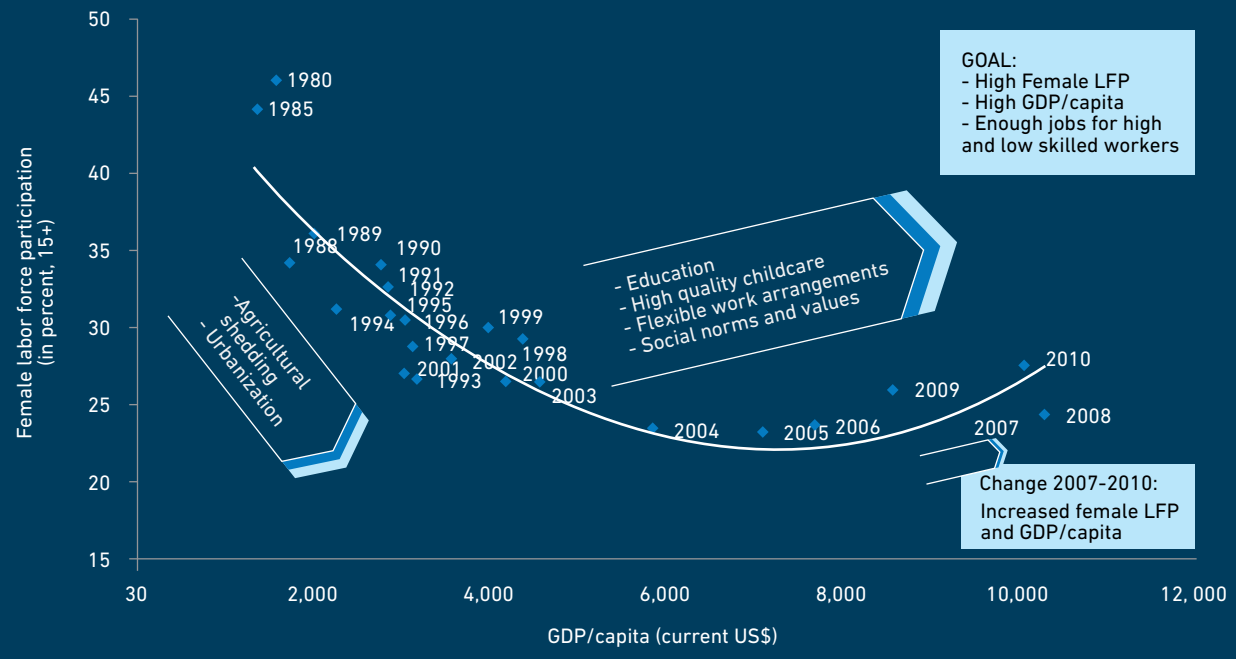
> it seems to be strong in countries that have reached the rising segment of the modernization U-curve, where attitudes have changed and technological and economic developments transform the nature of jobs, offering new positions that women can attain through higher education. At such a stage, educational opportunities also contribute to reduced fertility, which in turn has a significant positive impact on female LFP and on investment in children.

They also note that Tansel (2001) and Gündüz-Hoşgor and Smits (2008) conclude that higher education is an important factor in women's participation for Turkey. The World Bank (2014c) agrees (see figure B3.3.1), arguing that

> Turkey seems, thus, to be following the U-shape pattern for female LFP typical of past development paths in many emerging markets (Goldin 1994; Mammen and Paxson 2000). Agricultural shedding and urbanization were the main drivers of decreasing female LFP rates through the middle of the 2000s. Female workers, who were mostly unpaid family workers in agriculture, could not participate in the urban labor force after migration to cities, contrary to their husbands (World Bank 2014), primarily due to low levels of education. Lack of childcare in cities as opposed to the availability of family members in rural areas added another constraint facing rural migrants. Since then, the pace of job creation among better educated females has begun to exceed the decline in female employment as less skilled women move from rural areas to the city and employment rates are increasing. However, Turkey is still at a relatively shallow end of the ascendant part of the U.

FIGURE B3.3.1

The U-curve of female labor force participation in Turkey (1989-2010)



Source: World Bank 2014c.

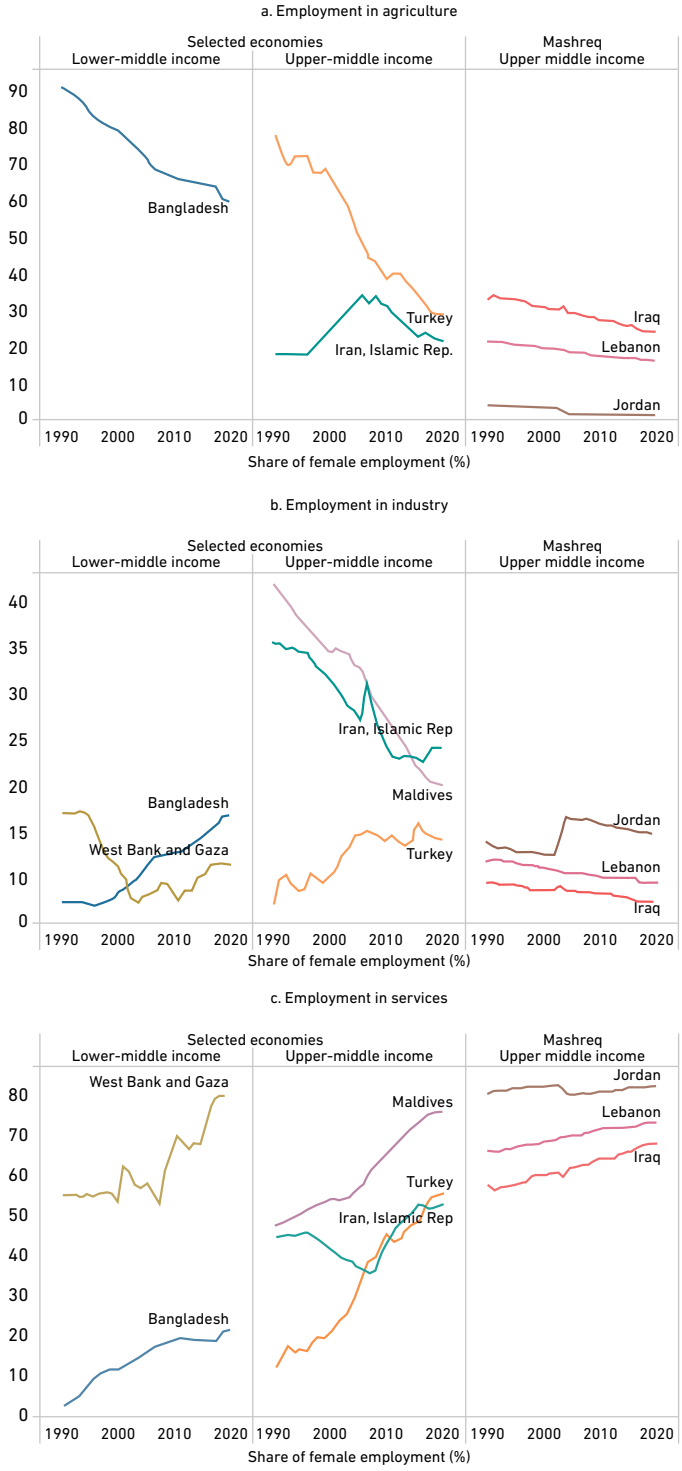
a. Although this hypothesis is broadly plausible in most countries, it does not explain the persistently low participation rates in some countries or significant variations across those of similar development (Forsythe, Korzeniewicz, and Durrant 2000; Morrison and Jütting 2005; World Bank 2012a). Common explanations are specific local conditions on demographics, socioeconomic characteristics, culture, and government policy (Chioda 2011; Gündüz-Hoşgor and Smits 2008; Hijab 2001).

Changes in female employment by sector vary by country. Even before the period of increasing FLFP, both Bangladesh and Turkey experienced sustained drops in the share of females in agriculture for many years (figure 3.5). In Turkey's case, this drop is consistent with the theorized U-curve, as discussed in box 3.3. Turkey saw a sharper decline, with the agricultural share falling by nearly 50 percentage points, most of which went to services. Bangladesh experienced a more modest decline—30 points over the nearly 30-year period; most Bangladeshi women still work in agriculture, although the trend away from agriculture is likely to continue. The shares of both industry and services increased by about the same amount, although it is Bangladesh's garment export industry contribution to increases in FLFP that is famous (box 3.4). Meanwhile, in the Mashreq countries, already at the very bottom of the global U-shaped curve (see figure I.1 in the introduction), the agricultural share of female employment has been relatively low and declining for decades, whereas the share in services is high and rising. The very high share of women working in services already in the Mashreq supports the idea that these countries are not waiting for structural transformation out of agriculture to bring women into the workforce but are struggling with labor demand.

International experience shows few large increases in FLFP from a low start, with declining fertility and increasing education being necessary but not sufficient to raise that participation. Of the economies studied, all had declines

FIGURE 3.5

Share of female employment by sector, selected economies, 1990–2018



Source: Modeled International Labour Organization estimates using data from the World Development Indicators.

BOX 3.4

In Bangladesh, the dramatic growth of the garment export industry drove young girls to gain more education, delaying marriage and fertility and underpinning the country's sharp increase in female labor participation

The explosion of the garment industry led to a high demand for labor. Heath and Mobarak (2015) show, however, that employers also valued literacy and numeracy, so girls near the factories stayed in school for one and a half years longer on average than their brothers, which is 50 percent longer than girls further from factories. This demand leads the same young girls to continue working in the factories when aged 17–23, instead of getting married. "In summary, access to factory jobs significantly lowers the risk of early marriage and childbirth for girls in Bangladesh, and this is due to both the girls postponing marriage to work in factories, and the girls staying in school at earlier ages." The demand for education generated through manufacturing growth appears to have a much larger effect on female educational attainment compared to a large-scale government conditional cash transfer program to encourage female schooling. Mahmud et al. (2018) go beyond Heath and Mobarak's geographical focus on the area around Dhaka to cover the entire country. They confirm the earlier results, finding that an extra year of schooling leads to an 18-percentage-point increase in the likelihood of working in the nonfarm sector and a 7.5 percent reduction in the number of births.

in fertility and increases in education. Economies that achieved significant increases in female participation did so by having a generational shift of younger, more educated women into the workforce as they delay childbirth and then keeping them there when they have (fewer) children. In the case of West Bank and Gaza, increased FLFP meant sharp increases in female unemployment; labor demand remains vital. Meanwhile, the sustained shift out of agriculture and into services (as in Turkey) or industry and services (as in Bangladesh) are less relevant for the heavily urbanized Jordan and Lebanon.

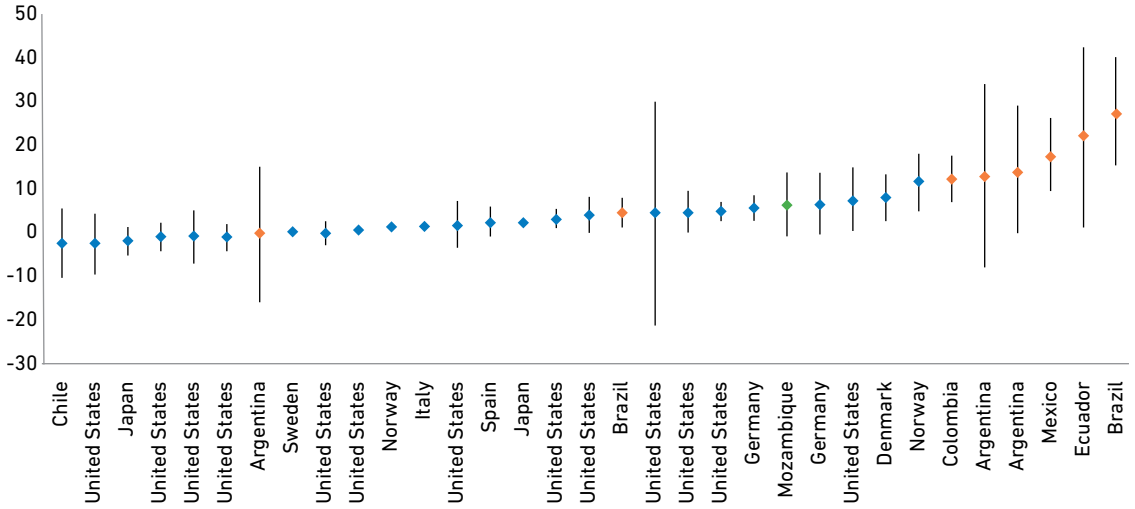
More study of international experience relevant to the context of the Mashreq countries would add value. For example, although overall participation in India is low (33 percent), the country has high variation in participation across districts, ranging from near zero to nearly 90 percent (Kotikula and Abate, forthcoming). The political structure of India and the strong policy role for state governments may offer a number of lessons from particular areas within India that have seen sharp increases in female participation. In addition, the filtering process at the start of this section could be relaxed to identify economies that may have had a less sharp increase than that targeted by the Mashreq countries but that have nonetheless enjoyed a longer, sustained but more gradual increase.

WHAT WORKS FOR WOMEN'S WORK? INSIGHTS FROM A SYSTEMATIC REVIEW OF POLICIES TO INCREASE FEMALE LABOR FORCE PARTICIPATION

Policy interventions to increase FLFP have multiplied as investments and gains from women's participation become more evident. Among these, efforts

FIGURE 3.6

Estimated effects of childcare programs on female employment (unadjusted)



Source: Reimao, Munoz Boudet and Revenga (forthcoming)

Note: Dot color indicates income level of country: blue = high income, orange = middle income, green = low income. Programs along the zero line are understood to have no significant effects or large variation of effects (identified by error lines).

ranging from skills development to labor market information or childcare access policies clearly identify a relevant gap, but less has been documented systematically in terms of their effectiveness in promoting women's labor force participation or women's employment.

Insights from research (Reimao, Munoz Boudet, Revenga, forthcoming) documenting the role that active public policies have had in increasing FLFP show a mixed picture. The authors take stock of evaluated policies that have intended directly or indirectly to affect women's labor market engagement. The research looks at maternity and parental leave policies, income tax reforms, childcare and early education interventions, credit programs, and active labor market policies such as skills training, job search support, and public works programs. It covers research from 1990 to 2019, complementing other similar efforts, such as those looking at active labor market policies and skills training programs (Azevedo et al. 2015; Card et al. 2009), microfinance and microcredit (McKenzie and Woodruff 2013; Meehra et al. 2013; Vaessen et al. 2015; van Royen et al. 2012), and early childhood education (Cho and Honorati 2014; Diaz and Rodriguez-Chamussy 2013; Leroy et al. 2012; UN Foundation 2014), among others.

Results from the analysis show a concentration of these policies in higher-income countries and fewer efforts in regions like the Middle East and North Africa compared with other regions (in fact, the database includes only one paper for Jordan). Results also show mixed outcomes of the different policies.

For example, for childcare policies it seems that the effect in promoting FLFP (getting women to enter the labor force) is more muted than the effect these programs have in promoting women's employment (finding a job when already actively looking). This finding might be related to the fact that women face additional barriers beyond childcare to make the transition from nonparticipation to participation, and a single-element policy does not resolve those barriers. For women's employment, when comparing the estimated effect of each program along with the 95 percent confidence in-

terval (figure 3.6) we can see that the effects of childcare and early education are generally positive in developing countries, but they have less impact in raising female employment in wealthier countries. Three of the programs with positive effects (Brazil, Colombia, and Mexico) share a set of similar features: they are either free or subsidized, are locally based (in the community or spread around the city, including proximity to workplaces), have a full-day schedule, target women for whom paid care is not an option, and include a strong focus on care-related elements, such as nutrition.

Of the 22 papers documenting employment or labor force participation effects of maternal and parental leave policies, all in high-income countries, the range of impacts goes from negative (decreasing the likelihood of employment after taking leave), to null, to some positive cases. Because high-income countries have had these policies in place for a long time, it has been possible to document and evaluate changes in duration of leave, who is entitled to take leave, payment amounts, and others; the findings indicate that policies for shorter leave (up to a year) that has clear in-system return dates, has declining payments, and is shared between men and women (parental) offer the strongest likelihood of women returning to formal employment.

With regard to active labor market policies, documented evidence shows that combining training with labor market insertion appears to improve young women's chances of entering and staying in the labor market, and such policies have been widely evaluated—for example, the Jovenes (youth) programs implemented across Latin America (Aedo and Nuñez 2004; Aedo and Pizarro 2004; Ñopo, Robles, and Saavedra 2007). Similarly, in Africa, vocational training programs have been found to raise the likelihood of participation in income-generating activities. These programs, however, do not always work—as shown in the case of Jordan (Groh et al. 2012)—because they don't address additional barriers, including preferences. The most effective of these programs are broader in design, covering skills (both technical and job-search or life skills), assisting with job placement (internships, on-the-job training, and intermediation services), and providing a financial incentive both to jobseekers and employers. These findings are in line with Card et al. (2015) who find gains are larger for programs that put an emphasis on a broader set of human capital–creation elements.

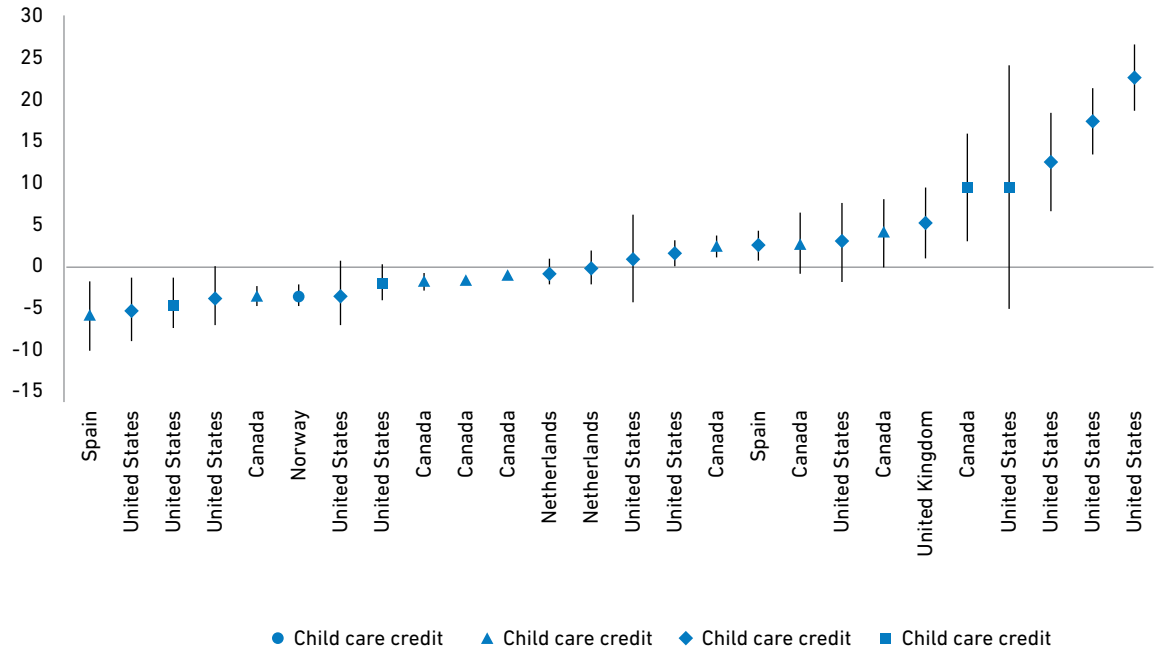
Interesting, too, are studies on the role that taxes play in female employment or labor force participation (figure 3.7). Although all the identified studies included in the meta-analysis are again based on high-income countries in Europe and North America, the different tax incentives seem to be surprisingly effective. The studies look at childcare credits given to parents who do not use public childcare; child credits paid per child, regardless of care modality; income credits; and changes in the tax structure. Although these credits are generally not deployed in the hopes of raising female employment or labor force participation, they do target parents with young children—a key demographic when considering female employment and FLFP policies.

Income credits seem to have an effect on women's labor force participation and employment. Examples of such credits include the Earned Income Tax Credit (EITC), offered at the federal level and supplemented by some states in the United States, and the Working Tax Credit in the United Kingdom, which often offers more generous benefits to parents and is designed to encourage employment for low-income households. Although income credits do not explicitly target women, it appears that such credits do encourage female employment.

Despite assumptions that policies designed to improve women's participation in the labor market do increase female participation or employment, most of these policies fall short of such impact, even if they, in many cases, document an outcome. It is clear that more evidence is needed to identify families of policies that can actually be successful in raising FLFP in absolute and relative terms.

FIGURE 3.7

Estimated effects of tax changes on labor force participation



Source: Reimao, Munoz Boudet and Revenga (forthcoming)

NOTES

42. UN Population Services. Data for the Islamic Republic of Iran, Iraq, and Lebanon are not available. Earliest period selected for Bangladesh and Palestine reflects status toward the start of increased female participation.

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CHAPT

TER 4

The Road Ahead: Lowering Barriers and Increasing Female Participation

INCREASES IN FEMALE PARTICIPATION, ALTHOUGH RELATIVELY RARE FROM A LOW BASE, OFFER THE POTENTIAL FOR A SIGNIFICANT PAYOFF IN ECONOMIC GROWTH

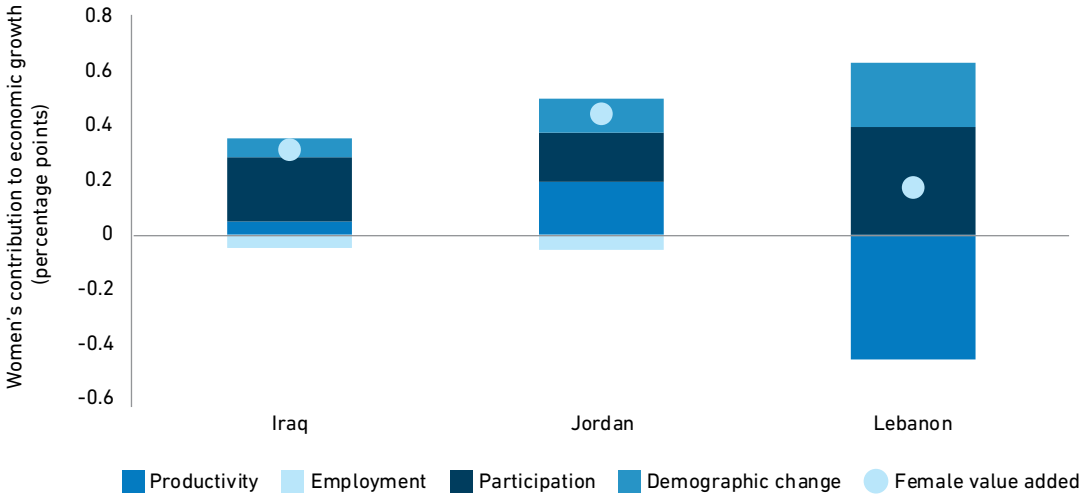
Historically, small increases in female participation have made modest contributions to overall economic growth.[43] From 2000 to 2017, the annualized economic growth rate in Iraq was 1.4 percent, with increases in the value added by female workers contributing 0.3 percentage points, or 22 percent of total growth. In Jordan, females contributed 29 percent, or 0.5 points of the 1.5 percent annual growth rate; in Lebanon, they contributed only 11 percent, or 0.2 points of the 1.5 percent growth rate. Of the total female contribution, increases in female participation were the main driver (figure 4.1).

Even if more women want to work, however, a lack of jobs or selection into less productive sectors reduces their contribution to growth. Increases in female unemployment actually reduced annual growth slightly in Iraq and Jordan (0.05 and 0.1 points, respectively; figure 4.1). For women entering the workforce who do find work, their contribution is less as well if that work is in less productive sectors. Changes in the sectoral composition of female employment reduced annual growth by 0.5 points in Lebanon (figure 4.1).

In order for women's participation to make a more significant contribution, the targeted increases in each country not only need to be met but also need to be sustained over the long term. Holding historical trends in employment and productivity constant, increasing female participation by the targeted five points over five

FIGURE 4.1

Decomposition of contribution to economic growth from females, 2000–17



Source: Value added: World Development Indicators (WDI) and World Bank calculations; population/demographics: United Nations Department of Economic and Social Affairs, World Population Prospects 2017 Update; employment and participation: modeled International Labour Organization estimates (from WDI). Calculated using the World Bank's JobsStructure Tool.

years would increase overall economic growth, but only by 0.5 points in Iraq, 0.8 points in Jordan, and 0.4 points in Lebanon.[44] Sustaining this one point per year increase for 18 years, however, would increase annual economic growth by 1.6 percentage points in Iraq, 2.5 points in Jordan, and 1.1 points in Lebanon (figure 4.2).

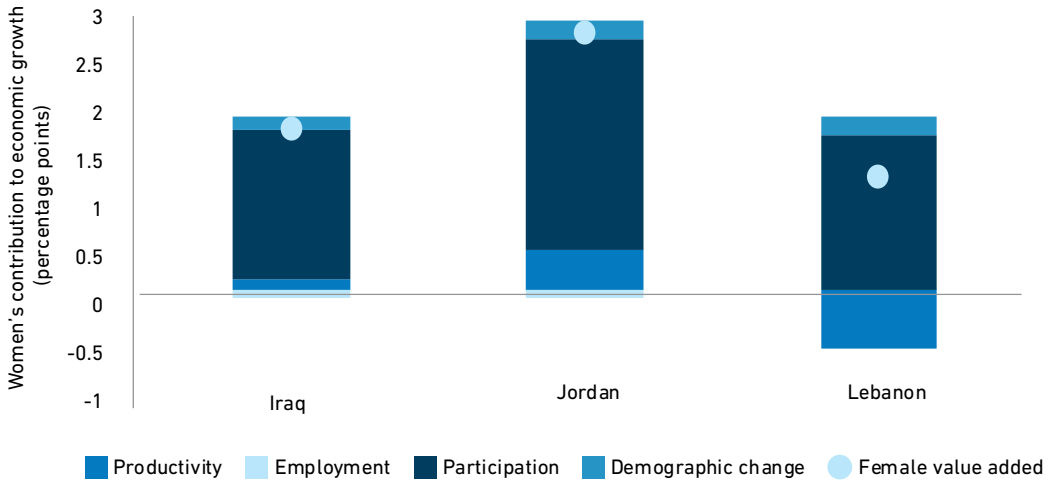
Ideally, however, increased female participation must be matched with job creation and increased productivity. The contribution of increased female participation would be partly offset if historical trends of increasing unemployment continue in Iraq and Jordan or if the selection of female workers into less productive sectors continues in Lebanon (figure 4.2). If female unemployment and productivity were to remain unchanged until 2035, an extra 0.1 point of annual growth would result in Iraq and Jordan and 0.6 point in Lebanon. Less female unemployment and females moving into more productive sectors or being made more productive in current sectors could complement increases in female participation and lead to even higher economic growth.

THE MULTIFACETED BARRIERS TO GREATER FEMALE LABOR PARTICIPATION REQUIRE A COORDINATED AND STRATEGIC RESPONSE

Creating more jobs remains the most important driver to enabling more women to work. Although this report focuses on the (serious) constraints to female labor supply, as discussed in chapter 1, the low participation of women is very much also an issue of weak labor demand in general. With the creation of more jobs and increased demand, the opportunity cost of staying at home, at least for some

FIGURE 4.2

Decomposition of contribution to economic growth from females, with female participation targets met and sustained, 2017–35



Source: Value added: World Development Indicators (WDI), World Bank calculations and World Bank, forthcoming; population/demographics: United Nations Department of Economic and Social Affairs, World Population Prospects 2017 Update and World Bank calculations from World Bank, forthcoming; employment and participation: modeled International Labour Organization estimates (from WDI).
Note: Host country population only. Contribution of Syrian refugees removed from GDP, number of Syrian refugees removed from population for per capita purposes. Methodology described in World Bank, forthcoming.

women, will increase and women will enter the labor market, as was seen in Bangladesh (see box 3.4 in chapter 3). In turn, this increased participation leads to changing of social norms and can relax other constraints.

Barriers for different women have been identified in each country along with some recommendations to address these issues. Kasoolu et al. (2019) see improving public transportation access, quality, and safety as well as increasing educational attainment as keys to getting more low-skilled women into the workforce in Jordan. At the same time, all women's employment could be increased by legislation eliminating gender-based discrimination and sexual harassment in the workplace and public spaces and fostering growth in high-paying knowledge-intensive business service sectors to expand private sector opportunities for women, especially the more educated.[45]

The key policy actions can be grouped into three categories: (i) removing legal barriers, (ii) relaxing social norms, and (iii) addressing missing markets. First, not only are continued legal reforms necessary to remove legal barriers to women working (and preparing for and getting to work), but the gap between the law on paper and the law in practice also needs to be measured and closed. Second, individual and household preferences, combined with community norms on the role of women in the house and at work, and under which conditions women might work, often reinforce legal barriers by creating strong restrictions on women working. Third, two key missing markets also inhibit women's participation. An inadequate supply of child and elderly care constrains many women from entering the work force. In addition to policies creating a more family-friendly working environment, the development of a commercialized care economy has the potential not only to relax the childcare constraint many women face but also to create new jobs, many of which may

be filled by women. At the same time, a lack of safe, reliable, and affordable public transportation means many women, especially those less educated and less wealthy, either cannot or choose not to commute to work.

Increasing female labor participation will require a coordinated policy response that addresses all three issues. A major limitation of previous efforts to increase female participation has been the fragmented and piecemeal approach of such efforts. A change in the law on female mobility achieves nothing without safe transportation. Less restrictive community preferences for women to look after their own infants at home rather than in daycare services will not change participation if such services are neither available nor affordable. And, above all, solutions to all three barriers mean nothing without jobs for women to do.

FIRST, LEGAL RESTRICTIONS MUST BE REMOVED, BOTH ON PAPER AND IN PRACTICE

GETTING THE LAW RIGHT

Significant legal reform is needed for Mashreq countries to achieve gender equality under the law. Table 4.1 lists recommended reforms in a wide range of areas currently presenting gender gaps that can limit women's ability to make economic decisions that are best for them, their families, and their communities. The areas included are mobility, starting a job, obtaining equal pay for work of equal value, remarrying or divorcing in the same way as men, starting and running businesses, accessing property and inheritance, and getting a pension at the same age as men. It goes beyond the scope of this report to detail the actual laws that need to be changed in each country. As an example, to remove the gaps related to women's ability to apply for passports in Jordan, the passport application form could be updated to equalize the requirements and documents for women and men and by removing the requirement to present the Family Book, which is granted to the husband by default. Additionally, Articles 57 and 58 of the Civil Status Law could be amended to grant women and men the status of head of household equally. In the case of Lebanon, removing the restrictions that prevent women from working in certain industries (a restriction common to the three countries) would require changing Lebanon's Labor Code of 1946, which currently prevents women from working in the mining, manufacturing, energy, agriculture, and transport sectors in the same way as men.

CLOSING THE GAP BETWEEN THE LAW AS WRITTEN AND THE LAW AS OBSERVED

A gap between de jure and de facto law renders meaningless any strong legal framework for female participation. The legal framework is so important to establishing gender equality and enabling female labor force participation (FLFP) that it is one of the three main drivers in the 2012 World Development Report (as "formal institutions"; see World Bank 2012). Changes in the legal framework to promote equal rights to employment, access to finance and assets, and freedom from discrimination at the workplace and sexual harassment in public places mean nothing if not accompanied by public awareness or compliance and enforcement.

Zhang (2016) identifies several reasons for the de jure–de facto gap in legal protection of women's labor rights. He does so in the context of China, but the reasons are applicable more broadly and are adopted as a framework here for a broader discussion. He identifies issues with (i) legislation, (ii) enforcement, and (iii) women's lack of knowledge, ability, or options to seek justice.

The first problem is that the legislation itself can be too vague. Many laws do not include clear definitions, par-

TABLE 4.1

Recommended Women, Business and the Law legal reforms by country

	Iraq	Jordan	Lebanon
Constraints on women's freedom of movement	Allow women to choose where to live in the same way as a man. Allow women to travel outside the home in the same way as a man. Allow women to travel outside the country in the same way as a man.	Allow women to choose where to live in the same way as a man. Allow women to travel outside the home in the same way as a man. Allow women to travel outside the country in the same way as a man. Equalize the procedure to apply for a passport for women and men.	
Laws affecting women's decisions to work		Allow women to get a job in the same way as a man. Introduce legislation or amendments that mandate nondiscrimination in employment based on gender. Introduce legislation or amendments that prohibit sexual harassment in employment and impose criminal penalties or civil remedies.	Introduce legislation or amendments that prohibit sexual harassment in employment and impose criminal penalties or civil remedies.
Laws and regulations affecting women's pay	Allow women to work the same night hours as men. Allow women access to employment in all jobs like men.	Allow women access to employment in all industries.	Introduce legislation mandating equal remuneration for work of equal value. Allow women access to employment in all industries.
Legal constraints related to marriage	Remove women's obligation to obey husbands. Allow women to be heads of household instead of men. Enact legislation specifically addressing domestic violence. Allow women to obtain a judgment of divorce in the same way as men Allow women to remarry in the same way as men	Remove women's obligation to obey husbands. Allow women to be heads of household instead of men. Allow women to obtain a judgment of divorce in the same way as men. Allow women to remarry in the same way as men.	Allow women to obtain a judgment of divorce in the same way as men. Allow women to remarry in the same way as men.
Laws affecting women's work after having children	Amend legislation to shift responsibility for paying maternity leave benefits to the government. Introduce legislation or amendments providing for paid paternity and parental leave. Prohibit dismissal of pregnant workers.	Introduce amendments to extend paid leave available to mothers to 14 weeks (98 days) with maternity benefits administered by the government. Introduce legislation or amendments providing for paid parental leave. Prohibit dismissal of pregnant workers.	Introduce amendments to extend paid leave available to mothers to 14 weeks (98 days) with maternity benefits administered by the government. Introduce legislation or amendments providing for paid paternity and parental leave.
Constraints to starting and running businesses	Introduce legislation or amendment prohibiting gender-based discrimination by creditors in access to credit.	Introduce legislation or amendment prohibiting gender-based discrimination by creditors in access to credit.	Introduce legislation or amendment prohibiting gender-based discrimination by creditors in access to credit.
Gender differences in property and inheritance	Grant male and female children equal inheritance rights. Grant female and male surviving spouses equal rights to inherit assets. Provide for the valuation of nonmonetary contributions.	Grant male and female children equal inheritance rights. Grant female and male surviving spouses equal rights to inherit assets. Provide for the valuation of nonmonetary contributions.	Grant male and female children equal inheritance rights. Grant female and male surviving spouses equal rights to inherit assets. Provide for the valuation of nonmonetary contributions.
Laws affecting women's pensions	Equalize age at which men and women can retire with full pension benefits. Equalize mandatory retirement age for men and women.	Equalize age at which men and women can retire with full pension benefits.	Introduce a mandatory contributory pension scheme for private sector workers. Account for periods of absence due to childcare in pensions benefits.

Source: Based on data from Women, Business and the Law database, 2020, https://datacatalog.worldbank.org/dataset/women-business-and-law.

ticularly of key behaviors that are likely to give rise to conflict. For example, discrimination and harassment are obvious candidates for behaviors banned by well-meaning laws, but exactly what constitutes discrimination or harassment may be poorly defined. Moreover, legislation may not specify punishments clearly or may include punishments that are insufficient to discourage noncompliance. Fines may not be a sufficient deterrent for many behaviors. Moreover, as Zhang (2016) observes: "[O]ften there is no clear standard for the number of fines and civil compensations in laws. Since it's hard to evaluate and define the harms caused by discrimination in employment, and the lack of specific standards causes difficulties for practices, in some degree the authority of laws has been highly cut back."

A second problem is enforcement. Is there a body to enforce the laws and regulations, and if there is, is it timely and effective? In China, Zhang (2016) observes the following, which could easily be imagined to be the case elsewhere:

> [T]here lacks specific bodies for enforcement. At present, the main departments in China promoting gender equality include the Ministry of Human Resources and Social Security, the State Council Working Committee on Women and Children, the All-China Women's Federation and related judicial departments, among which there is no specific institution in charge of discrimination or equal employment promotion. As a result, when it comes across issues of employment discrimination, the Ministry of Human Resources and Social Security is unable to solve them rapidly and efficiently, nor can it attach special attention to gender discrimination in daily work... According to the Law on the Protection of Women's Rights, when their legal interests are harmed, women can complain to the women's federations; and, the latter can ask related agencies to investigate to protect the legal interests of women. Besides, women's federations also provide legal consultations. However, since women's federations are only non-governmental organizations, and lack the coercive force, their functions in protecting women's interests and promoting gender equality could not be played to the most.

A third problem is that women do not pursue legitimate grievances through the legal system, perhaps because less educated or rural women may lack legal awareness. First, deep-rooted social norms about gender roles may mean that women do not even recognize certain behaviors as discrimination or harassment. Second, if they do understand them as wrong, they may not know the behaviors are illegal. Third, even if they know the behaviors are illegal, women may not know what recourse they have. Even if a woman has full awareness of her legal rights, the high cost of taking action—and the real or perceived limited chance of success—may deter her from doing so. Thus, as with other constraints on female participation, this one also affects different women differently, being more of a constraint for less educated and poor women than those who are well educated and more well-off.

Zhang (2016) makes three recommendations that are highly relevant in the Mashreq. He recommends strengthening the laws and regulations, as well as enhancing legal supervision, which, in the Mashreq, could mean establishing compliance processes and mechanisms in relevant government agencies, as World Bank (2019a, p27) recommends for Jordan:

> All legal reforms proposed above will require that relevant government agencies develop processes and mechanisms to ensure compliance. These include, among others, improving labor inspection processes, mechanisms to deal with complaints on harassment and processes to address wage discrimination. In this regard, the grievance and redress mechanism of the Ministry of Labor will need to be upgraded to handle this new type of complaints.

The most important recommenda-

tion is the need to set up a specialized legal body to protect women's rights. Zhang (2016) provides two examples of such bodies established in other countries, the first being the Republic of Korea's Ministry of Gender Equality. Its main responsibilities are gender policy coordination, analysis and evaluation, and it has an investigative and corrective capacity with respect to gender discrimination in employment, education, resources allocation, facilities, and services. The second example is the Equal Employment Opportunity Commission (EEOC) in the United States, which investigates discrimination complaints and can initiate lawsuits on behalf of the complainants. These two examples suggest alternative ways of reducing the financial barrier to women's grievances: the state finances the costs of legal complaints and in fact pursues them and provides the legal expertise, or the body itself has the legal power to mediate labor disputes and issue binding orders. Either approach is an effective way to make legal recourse accessible to poorer women.

An important complement to these actions is to measure the de jure–de facto gap, tracking public awareness and measure monitoring compliance and enforcement. Relatively scant data exist for the Mashreq and little evidence on the degree of compliance (and existing evidence suggests a large de jure–de facto gap, as chapter 2 discusses). Thus, the need to regularly conduct surveys that assess awareness of laws and the rights and obligations under them is essential—as is monitoring compliance and enforcement. Monitoring can also be assessed by surveys, but perhaps also by tracking and analysis of judicial or arbitration outcomes.

SECOND, UNDERSTANDING AND MEASURING SOCIAL NORMS CAN THEN ALLOW THE DESIGN OF INTERVENTIONS FOR POSITIVE CHANGE

THE IMPORTANCE OF UNDERSTANDING, MEASURING, AND MONITORING NORMS

Systematically understanding and measuring social norms and expectations regarding women's behavior makes it feasible to design appropriate interventions to increase women's economic participation and, in turn, lead to broader economic development and growth. When targeting norms that affect women's economic empowerment, it is important to investigate if a certain behavior is under the influence of social norms, and, if so, which norms. For instance, FLFP is determined by a variety of norms, including the acceptability of women working in general, working in the house, working outside the house, mixing in public, using private or public transportation, working with men, being exposed to sexual harassment, leaving children in the care of others, being married or unmarried, and supporting the family business (unpaid); the acceptability of men reporting to women; the acceptability of women managing their own financing, childcare, or elderly care responsibility; and the impact of women's behavior on family status (positive or negative). Across the wide range of norms, understanding which ones are relevant to behavior and which ones are binding within the specific context requires a set of diagnostic efforts. Qualitative research allows for the identification of these norms, which, once identified, can be measured.

When social norms are adequately diagnosed using quantitative or qualitative approaches, monitoring becomes essential to track changes to social norms that occur over time. For instance, on the basis of extensive work in Ethiopia and Sri Lanka, CARE has developed the So-

cial Norms Analysis Plot (SNAP) tool to measure shifts in social norms along five dimensions: (i) empirical expectations, (ii) normative expectations, (iii) sanctions, (iv) sensitivity to sanctions, and (v) exceptions. In doing so, the framework seeks to identify potential signs of change by asking the following key questions: Are social sanctions weakening or lessening over time? Are there changes in the type, severity, certitude, or influence of social sanctions? Are (more) nonnormative behaviors perceived to be possible? When it is okay to deviate from the norm? Is there an increase in the number of people deviating from the norm?

INTERVENTIONS TO CHANGE SOCIAL NORMS

This section details some of the examples of successful interventions. Although not an exhaustive list, it highlights interventions that hold promise for shifting social norms. Today, most of the evidence on effective interventions has centered around health and gender-based violence. The increased interest in supporting women's economic empowerment in the Middle East and North Africa region and beyond presents an opportune time to build and strengthen evidence on what works and what does not to address social norms preventing women's empowerment. Furthermore, such interventions can be more effective and sustainable when implemented in an integrated manner, such as through interventions in support of addressing legislative reforms as well as institutional transformation to ensure proper enforcement and adoption of the new policies and programs supporting women's empowerment. Additionally, providing skills training is an important intervention. Skills-building programs not only equip women with needed skills but have also been shown to have a positive impact on women's self-esteem and attitudes (ILO 2017). To be successful, however, interventions also need to address the behavior of men, whether as fathers, husbands, employers, or employees.

One intervention is to correct misperceptions in the case of pluralistic ignorance. When misperceptions exist about a certain norm—when a majority of group members privately reject a norm but go along with it because they assume, incorrectly, that most others in their group accept it (pluralistic ignorance)—an intervention that corrects the misperception and presents the actual norm could be sufficient to change the social norm. A recent study in Saudi Arabia showed that, when married men were provided with information about preferences of other married men within their social group with regard to FLFP, it significantly improved the former's willingness to let their wives work. The study revealed that 72 percent of participants underestimated other men's support for female participation. It also included a follow-up experiment in which it disclosed private information about others' actual support for female participation, correcting the misperceived social norm that prevented men from supporting their wives in finding jobs. The experiment had positive results: the wives of the men who received that information applied and interviewed for a job outside their home (Bursztyn, Gonzalez, and Yanagizawa-Drott 2018). Such interventions have been deemed successful in addressing bullying in schools, in energy consumption, and in college drinking. What is unique about such interventions is that, rather than focusing on changing individual attitudes toward the norm, they instead correct the misperception of others' behavior and highlight the actual behavior norm (IRH 2017).

Mass media have also had success in changing social norms—when used properly. Although mass media have often been used to elicit change in beliefs and behaviors, most interventions have been in the form of traditional media campaigns or awareness raising campaigns. Research shows that efficacy of such campaigns is weak (Krishnaratne et al. 2016; McCoy et al. 2010), with campaigns being often ignored or not engaging, using the wrong messengers, or sounding preachy. Some interventions, such as educational entertainment (edutainment), have proven to be effective (Singhal et al. 2004). In a randomized experiment, Rwandese communities listened to radio soap operas containing messages about social conflict and resolution (the treatment

group) or reproductive health (the control group). Results from interviews, focus groups, role-playing exercises, and unobtrusive measures of collective decision making indicated that the treatment program changed people's perceptions of social norms regarding the appropriateness of open expression and dissenting behavior (Paluck and Green 2009a). Interestingly, the intervention altered both perceptions of norms and individual behavior, even though individual attitudes were unchanged. The implication is that targeting social norms may be a more fruitful avenue for changing prejudiced behaviors than is targeting personal beliefs, although the staying power of such interventions needs further investigation. The radio soap operas are especially interesting because they changed people's perceptions of norms in conflict areas, whereas an extensive review of the literature indicates that many other policies to reduce prejudices have been ineffective (Paluck and Green 2009b).

In edutainment interventions, the audience is attracted by the entertainment function, and messages are repeated through different storylines and characters. Such intervention engages the audience at a deeper level, with characters and celebrities as trusted messengers (Alatas et al. 2020; Bandura 2002, Banerjee et al. 2019a and 2019b; Costica, Orozco, and Leight 2020; Murphy et al. 2011). These interventions would need careful design considerations, employing a contextualized approach and applying principles of behavioral science. For instance, widely circulating messages about the prevalence of a harmful behavior may produce the opposite effect as the behavior becomes normalized rather than condemned.

Other forms of media such as social media are promising. Because of short attention spans and an overflow of content competing for the attention of the audience, 360-degree campaigns (coordinated campaigns in TV, radio, and social media) could help complement home learning or violence prevention efforts. Marketers realize the importance of 360-degree communication (reaching audience members in consistent but multiple ways) to improve brand salience, increase the effectiveness of behavior change strategies, and achieve organizational objectives. The government of India with the support of Pathfinder International launched in 2007 Project Raksha ("protection" in Hindi) to reduce maternal mortality and morbidity by promoting institutionalized delivery. The project included targeted interventions at the household, community, local government, and clinical levels. Most interventions proved effective in addressing the targeted types of delay that contributed to maternal mortality in the project areas. The project also incorporated a 360-degree feedback mechanism that provided key data on its persuasion efforts (Deshpande, Bhanot, and Maknikar 2015). Application of disciplines such as behavioral science and human-centered design can ensure that campaigns target the appropriate social norms, frame messages in a way that increases their receptiveness, identify the right messenger, and ensure the content is properly contextualized to the different characteristics of the target group.

Legislative interventions remain necessary when trying to instill behavioral change where most individuals are opposed to this change and publicly express that opposition. In this context, authoritative actions, such as laws, can make the desired behavior salient to transgressors, and naming and shaming techniques can use public pressure to inflict potential reputational costs on transgressors. Legislative change can also facilitate behavioral change by removing the stigma of going against the (harmful) social norm (Bicchieri 2016). As cases of successful laws against female genital mutilation in African countries attest, however, the effectiveness of legislative interventions hinges on important preconditions such as trust in legal systems and the rule of law—without which behavioral change is unlikely to happen (Bicchieri and Marini 2016).

Demonstrating effectiveness of interventions requires more investment. Evidence around successful interventions to change and shift social norms remains weak, not because of the interventions' potential effectiveness, but because of the lack of rigorous impact evaluations and experimenting of interventions. Furthermore, the interventions that have

been evaluated tend to be small in scale and short in time. With millions of dollars being spent on awareness campaigns and interventions, investing in building evidence and running iterative yet larger-scale interventions with longer timelines could contribute significantly to the field, positively influencing interventions targeting a wide range of norms, from increasing FLFP, to reducing gender-based violence, to improving women's health. Furthermore, tackling social norms around masculinity will be important to ensure that women (and men) have the proper environment—whether at the household level, in public, or in the workplace—to realize their potential.

An example of more evidence coming from the Mashreq is the Kurdistan Region of Iraq Social Norms study, which found that normative expectations did not appear to influence FLFP, yet empirical expectations (what other women in the reference group are doing) seemed to influence women's willingness to work. Furthermore, social norms about working women were not deeply internalized and, hence, possible to change. Although the study found that it was generally acceptable for women to work, needs related to expected gender roles—such as childcare and flexible work hours—were binding constraints.

On the basis of these findings, an integrated and holistic approach was recommended with a set of interventions for different systems and target groups (institutions, community, household, and individuals). For example, interventions targeting men were prioritized for married couples. Interventions were recommended to publicize and emphasize positive norms—such as the perceived norm that women's employment improves the financial status of the family. Furthermore, messages that increase the visibility of women in the market and promote those in leadership roles are important for raising aspirations of women and changing individual perceptions about the true extent of women working, especially ones in leadership roles. These messages and use of role models could be further diffused through soap operas or other types of edutainment programming. Interventions still need to be designed to address binding gender norms around childcare, as well as removal of legal barriers that could prevent women from accessing jobs. On the latter, promoting adoption of family-friendly policies through incentives such as public recognition to companies could encourage them to increase hiring of women. These interventions and others are currently being implemented and evaluated in the next two years (World Bank 2019b).

FINALLY, IMPROVED POLICIES AND ACCESS TO CHILD AND ELDERLY CARE, AS WELL AS PUBLIC TRANSPORTATION, ARE NEEDED

ILO (2018) summarizes the range of care policies required to make working more family-friendly. They include the legal provision of both maternity and paternity leave to allow mothers and fathers to take paid time off work for immediate childcare; leave entitlements for sick or disabled relatives, whose care often falls upon women; early childhood care and education programs, which can be either regular center-based or licensed home-based, but in either case allow mothers to work while their children are looked after and developed; long-term care for the elderly or disabled, the responsibility for which also usually falls to women without public or private provision; and family-friendly working arrangements such as part-time work, flex work, and telecommuting. For women who cannot afford private services where this is the main provision, a combination of tax, cash or voucher-based incentives, and support schemes can be implemented.

The care economy can liberate women from unpaid housework and care

responsibilities while creating many new jobs, often for women. ILO (2018) highlights a range of care work, both direct (such as child- or elderly care) or indirect (such as cooking and cleaning) and paid or unpaid. Much of the unpaid work is done by women, preventing them in many cases from taking up paid work. In Iraq, for example, women spend 5 times more hours on childcare than men and 14 times more hours on household chores.[46] The commercialization of care work could both allow many women to enter the paid work force as they are released from their domestic responsibilities and create new jobs in the care economy, most of which perhaps would go to women. This section looks at the potential for increasing FLFP through formalizing childcare and elderly care.[47]

CHILDCARE

A large an unmet demand for childcare exists in the Mashreq countries. Chapter 2 discusses some constraints on the demand for childcare, such as social norms and cost. Despite these constraints, a large unmet demand exists. For example, Jordan[48] has an estimated 1,340 licensed nurseries (see "Acceptability and affordability of childcare services" in chapter 2); however, given that the population of children below the age of five years in Jordan is 1.3 million,[49] and assuming that each nursery serves an average of 30 children, then these nurseries serve only 3 percent of the children under five. The National Strategy for Human Resources Development sets a 2021 target for an enrollment rate of 10 percent of children. Achieving this target will require about 3,000 additional nurseries (with 30 children on average), or over twice as many as currently exist. By 2025, the target is 20 percent of children. In order to achieve this target, over 7,000 additional nurseries will be needed, or over five times as many as currently exist.

In Lebanon, the lack of childcare options puts restrictions on women's ability to work. A qualitative survey conducted to improve understanding of the challenges faced by Lebanese women in joining and remaining in the labor force, finding a job, and accessing self-employment combined focus group discussions with men and women and in-depth interviews with employers and firms (Elzir Assy 2019). Survey results show a consensus that women would use high-quality and affordable childcare and go back to work. One survey respondent stated, "We should not forget that children are the main reason why women leave their jobs. A woman will not be able to manage her job with young children, especially since we do not have nurseries; this will lead her to resign from her job."

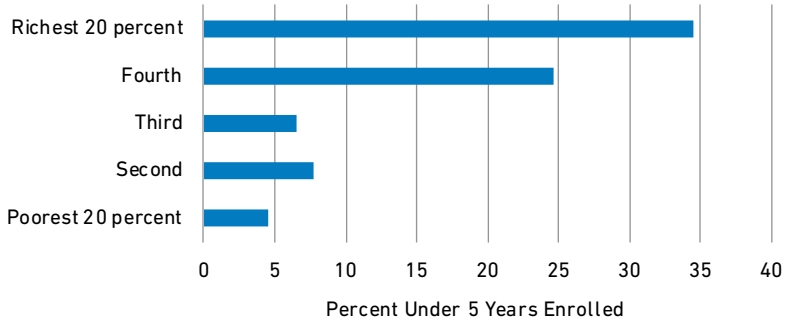
In addition to the lack of childcare options, women also must contend with a strong social preference for keeping childcare within families. In Lebanon, for example, many female participants and most male participants held the view that childcare, particularly in the early years of development, was detrimental to the bond between a mother and her child. One respondent said, "If you have to leave your kid with someone, you should leave him with a family member not a nursery. Grandparents are the preferable option." Another noted that "people, especially men, consider you a bad mother if you leave your children at a nursery."

Moreover, existing childcare benefits richer households. In Jordan, one-third of children from the richest 20 percent of households enjoy the limited supply of existing childcare facilities and a quarter of the second-richest 20 percent (figure 4.3), compared to less than 8 percent for the rest of the population. In Lebanon as well, childcare is seen as an option mostly for well-off families. In the qualitative survey, one respondent noted, "The woman works to help her husband not incur additional costs. If the family can afford a nursery, the woman would not have had to go to work in the first place. People who can afford to enroll their kids in nurseries are usually from the high classes of society."

Increasing availability and quality of childcare provides benefits through several channels (figure 4.4). Along with building human capital, increasing family welfare, and improving women's productivity, the expansion of childcare will also create new jobs within the care industry, many of which will be filled by women and also contribute to economic growth.

FIGURE 4.3

Attendance in organized early childhood education program, by mother's education level, Jordan



Source: Jordan Demographic and Health Survey, 2017–18.
Note: Figure shows share of children, aged 36–59 months, living with their mother and attending an early childhood education program.

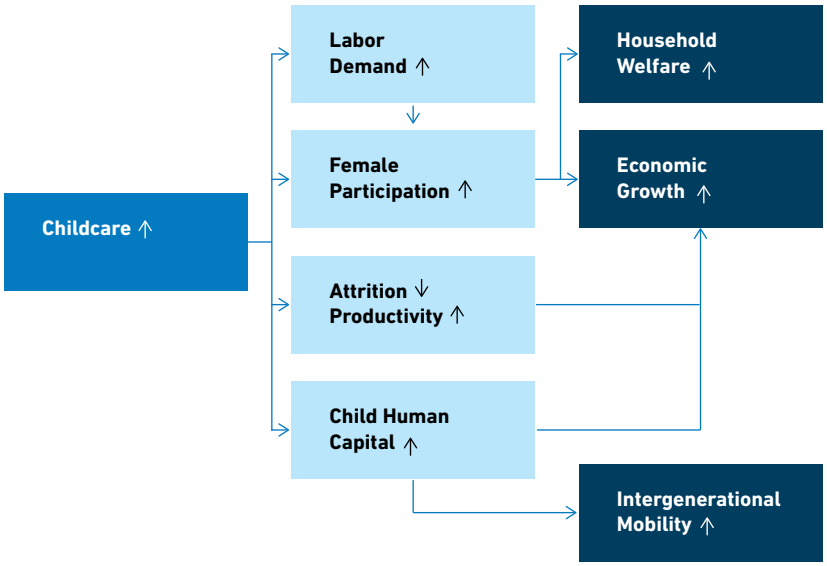
Greater access for poorer as well as wealthier households will potentially increase the human capital of poorer children. With the assumption that the first 1,000 days (and the first five years) are the most important period for a child's development, a large literature documents the impacts improved childhood development can have throughout the rest of a child's life (see, for example, Engle et al. 2011; Heckman and Masterov 2007). As Devercelli and Beaton-Day (2020, p9) observe, "[D]uring this time, children need nurturing care and stimulation, protection from stress, adequate healthcare and nutrition, and opportunities to play and learn. Children left in unsafe or unstimulating environments without appropriate adult care are at risk of developing deficits that persist through life," citing benefits of quality childcare including improved school readiness, reduced repetition and drop out, and higher achievement in school; emerging evidence of better nutrition outcomes; better cognitive and socioemotional skills leading to better employment prospects and higher earning potential.

Along with the benefits for children from increased access to childcare, families benefit as well from higher family income as women's earnings positively affect both women and their families. Increased earnings mean greater economic security for the family and increase gender equality and women's independence, bargaining power, and voice (Devercelli and Beaton-Day 2020, citing Wodon and De le Briere 2018). Moreover, a greater share of income controlled by women increases spending on education, health, nutrition, and housing, benefitting them and their children (Devercelli and Beaton-Day 2020, citing World Bank 2012). The additional income also means that older siblings can stay in school longer when they might otherwise be tasked with looking after their young brothers and sisters, which particularly benefits adolescent girls (Devercelli and Beaton-Day 2020).

Finally, women's access to childcare can increase business productivity and increase economic growth in three ways (Devercelli and Beaton-Day 2020). First, access to childcare can reduce attrition of women employees, saving the significant cost of recruitment and training of someone new and the loss in short-term productivity (Devercelli and Beaton-Day 2020, citing Boushey and Glynn 2012 and IFC 2017) and increasing productivity through reduced absenteeism and greater focus (Devercelli and Beaton-Day 2020, citing Addati, Cassirer, and Gilchrist 2014 and IFC 2017). Second, as discussed earlier in the chapter, large increases in female participation can lead to large increases in economic

FIGURE 4.4

Benefits of increased childcare



Source: Original figure for this report.

growth for the Mashreq countries, as it did in Hong Kong SAR, China; the Republic of Korea; Singapore; and Taiwan, China (Devercelli and Beaton-Day 2020, citing Young 1995).

Devercelli and Beaton-Day (2020) review the many different ways countries engage in childcare, each of which has its advantages and disadvantages, which are not mutually exclusive. They note the five most common approaches governments use to increase access to childcare: (i) providing childcare directly, (ii) providing financial support to parents for childcare, (iii) providing incentives to nonstate actors to enter the market, (iv) mandating employer-supported childcare, and (v) providing childcare to maximize participation in training and public works programs. There is considerable variation in the mix and application of these strategies; table 4.2 summarizes why a policy maker might use each one and what to consider during implementation.

Along with the approaches in table 4.2, improving access to childcare requires several other considerations and steps by policy makers. Regulations and quality assurance must ensure that child outcomes improve and that parents opt for the childcare (Devercelli and Beaton-Day 2020, citing Bouguen et al. 2013 and Richter and Samuels 2017). A prerequisite for ensuring quality is a capable, caring, and qualified workforce (see, for example, Wolf, Aber, and Behrman 2018, cited in Devercelli and Beaton-Day 2020). Public financing can have significant returns; an investment of 2 percent of GDP in childcare would increase the employment rate by an estimated 1.4 to 3.7 percentage points (World Bank 2019a implementation of De Hanau, Himmelweit, and Perrons 2017). And, in addition to meeting parents' childcare needs and expectations, policy makers can implement family-friendly policies, such as paid maternity and paternity leave, breastfeeding breaks, and child assistance grants (UNICEF 2019).

Within the Mashreq, Jordan has made recent legal revisions that are likely to increase the demand for childcare (World Bank 2019a). They require employers with employees having 15 or more children under five to provide

TABLE 4.2

Summary of considerations for different ways to increase access to childcare

Approach	Policy rationale	Implementation considerations
Government- provided childcare	One of the best ways to ensure accessible and affordable childcare for the most disadvantages families, if there is strong political commitment and government capacity for free or highly subsidized services	• Requires significant financial and human resources, implementation capacity, and political commitment. • In lower-income countries, a commitment to universal access to childcare—provided through various types of providers—might be more effective to achieve scale. It will require a clear and comprehensive implementation structure • Accompanying government policies on accreditation, quality assurance, and the ECD workforce that include the private sector are essential to support implementation.
Government financial support for parents	Important way to alleviate the costs of childcare without the implementation burden that could require higher levels of capacity	• Widespread provision needs to be already available or with accompanying strategies to encourage the expansion of provision. • The level of financing should be realistic to make the cost affordable for parents and to allow childcare providers to offer a decent quality service. • Capacity is required to administer a scheme, regulate, and ensure quality.
Incentives for nonstate provision (high- and low-cost providers, franchises, community-based, NGO-run, or home-based services)	Given the large and urgent demand for childcare, as well as the clear market opportunities indicated by private preschool provision, the nonstate sector can complement other government expansion strategies.	• Given the additional costs and complications of providing childcare, especially for younger children (ages 0–3 years), some level of grants, subsidies, or other government contributions (such as providing a teacher or land) is helpful for encouraging providers to enter the market and maintain quality. • Accompanying government policies on accreditation, quality assurance, and the ECD workforce that include the private sector are essential to support implementation.
Mandated employer-supported childcare	Given the strong business rationale for individual companies to invest in childcare, this can be an effective way to diversify provision, freeing up government resources to focus on vulnerable populations.	• Because mandated employer-supported childcare is often limited to large, formal-sector companies, this strategy should not be the only one deployed by governments, especially for countries with a large informal sector. • Despite good business rationale, companies may need support in recognizing the business case (IFC 2017). • Policies should be based on minimum number of employees, rather than on numbers of female employees, to avoid gender-based discrimination. • Policies should offer employers different options to meet the mandate (for example, provision of on-site or near-site childcare, stipends, vouchers, consortia with other employers, and so on) in order to meet employee needs. • Accompanying policies on quality assurance and the ECD workforce are essential to support implementation.
Childcare to maximize participation in training and public works programs and as a training stream in skills training programs	Many governments and development partners are investing substantial sums in skills training and public works programs and could multiply the return on investment by incorporating childcare as a training stream, as well as providing childcare to participants.	• Training programs should include both theoretical components and practical components, giving trainees time to practice the skills they acquire. • After initial training, opportunities for continuous professional development and mentoring and coaching should be supported. • A training track for both ECD practitioners and for childcare entrepreneurs may be appropriate.

Source: Devercelli and Beaton-Day 2020.
Note: ECD = early childhood development; NGO = nongovernmental organization.

childcare services (whether directly or through a provider),[50] and changes to the licensing system have made home-based nurseries more likely. Additional recommendations for improving Jordan's childcare provision include (i) expanding the public sector provision of childcare services; (ii) stimulating employer-supported childcare though more flexibility in how it is provided; (iii) streamlining regulations affecting childcare providers; (iv) providing a stimulus package to support private sector-led provision of childcare; (v) attracting international investors in childcare provision; and (vi) setting up and enforcing good industry standards (World Bank 2019a).

Elzir Assy (2019) has also identified various policy options in Lebanon. Access to childcare services could be improved by piloting the provision of vouchers, subsidies, or tax breaks to families to use for private childcare services. This approach, although fiscally expensive, could reach all women, including wage workers and those who are self-employed, employed in the formal sector, unemployed, and inactive. Another option is to bring down the age requirement of children from three years to four months in the National Social Security Fund (NSSF) benefit of family allowance. Although reaching only formally employed women, this approach works within an existing system (the NSSF family allowance) and may therefore be more politically feasible.

As an important step to designing and implanting country-specific policies, all three Mashreq countries are conducting in-depth childcare assessments with the World Bank and International Finance Corporation under the Mashreq Gender Facility. The aim of this work is to assess the status of childcare services in each country, particularly from the angle of legislation, quality, affordability, accessibility, and sufficiency of such supply, as well as to assess the demand for such services. A gap analysis could provide useful information.

ELDERLY CARE

In the next 10 years, Lebanon, Jordan, and then Iraq will begin to age as societies and an increasing number of elderly individuals will need caring for by a shrinking proportion of the working-age population. Since 1950, the elderly dependency ratio—the number of people over 65 years old per 100 working-age people aged 15–64 years old—has remained relatively steady at fewer than 1 elderly person per 10 working-age adults. Already in Lebanon, however, and beginning in 2030 in Jordan and 2035 in Iraq, the number of elderly per working-age adult will begin to climb (figure 4.5). In 30 years, Jordan will have nearly one elderly person for every five working-age adults and the ratio in Lebanon will be one to three. By 2100, Iraq, Jordan, and Lebanon will have 27, 47, and 62 elderly persons per 100 working-age adults, respectively.

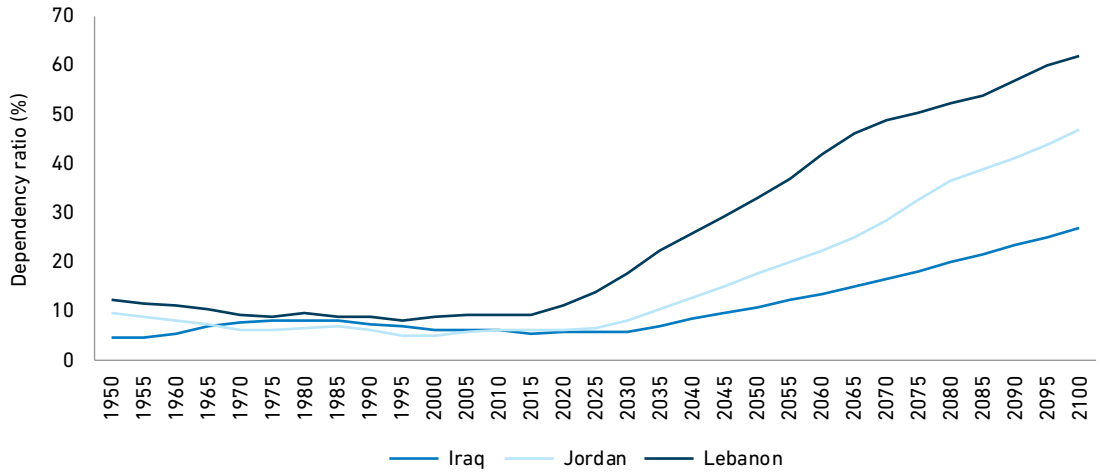
The problems facing the home health care market in Jordan are likely emblematic of the region and are illustrative of the obstacles that need to be addressed. As World Bank (2019a) summarizes, the market is highly fragmented and underregulated. A lack of home health care insurance coverage reduces demand, but most challenges occur on the supply side. There is a lack of qualified trustworthy home care services[51] and a lack of professional home care training. Challenges facing the sector include a shortage of female staff (which is in turn an opportunity if the other issues can be addressed), "lack of governance and regulation, poor management, unethical practices, lack of referral systems, and low accessibility of the poor and less privileged as home health care services are not included in health insurance schemes" (World Bank 2019a, p37, summarizing Ajlouni, Dawani, and Diab 2015).

Jordan's National Health Strategy aims to make home care services accessible to all and recognizes the coming increase in the elderly (and the associated health costs if they stay at hospitals). Making this goal a reality, however, requires a series of actions in legislation, increased private sector provision, and the inclusion of service costing in public and private health insurance schemes. Specific World Bank (2019a) recommendations included the following:

- Conduct a market study on the potential of the care economy and elderly care in particular.

FIGURE 4.5

Elderly dependency ratio in Iraq, Jordan, and Lebanon, 1950–2100



Source: Based on date from United Nations Population Division.
Note: Dependency ratio is the number of people aged 65 years or more divided by the working-age population (15–64 years old).

- Implement the National Health Strategy's recommendation for insurance-covered home healthcare.
- Improve the regulatory home health care services.
- Expand the provision of training to care givers, especially non-medical care workers.
- Set up and enforce good industry standards for all types of elderly care.
- Attract international investors in elderly care provision.

PUBLIC TRANSPORTATION

Beyond responding to and criminalizing sexual harassment, improvements to public transportation must make it available, safe, affordable, and reliable. General availability of transport options—and in particular, whether those options have adequate first- and last-mile connectivity—affect the mobility of women and girls more than that of men and boys. Public transport that does not serve internal routes in communities, is available only at certain times (such as during the daytime), or offers infrequent service results in women walking long distances or taking informal modes of transport to cover internal routes, which can be expensive and unsafe.

Studies for Jordan and Lebanon show that safety on public transportation is a major issue. A study conducted by the International Youth Foundation in 2014 in Jordan indicated that 30 percent of parents do not allow their children to use public transport (IYF 2014). In addition, women's associations indicated that very few women use buses or taxis, primarily because of safety and harassment concerns (World Bank 2014). A 2018 study by SADAQA, a local organization that promotes women's economic rights, found that 47 percent of women said they have refused a job because of public transportation issues (Aloul, Naff, and Mansour 2018). In fact, 81 percent of the women surveyed by SADAQA believe that public transportation is integral for women's economic participation, emphasizing how women view transportation's role in their labor participation. In Lebanon, consultations and surveys during the preparation of a public transportation project in Beirut showed that women lack a reliable and safe alternative to private vehicles given the safety and harassment concerns in existing public transport. Lower-income wom-

en depend on their husbands to provide their transportation needs (usually one car per household) or are forced to use existing unsafe public transportation (World Bank 2018c). Thirty-five percent of women report being verbally harassed in public spaces in Lebanon all or most of the time and a further 26 percent occasionally (IFES and IWPR 2010).

A transportation policy that takes into account gender at its core is necessary. Policy recommendations include greater connectivity between cities to open up more economic opportunities for women and a focus on shortening time spent in transit and improving cost efficiency (Ajlouni, Dawani, and Diab 2015.). For example, given their gender roles—and associated travel patterns often requiring shorter, more frequent journeys with multiple stops and often with accompanying dependents—women are likely to be disadvantaged and face higher costs by public transport ticketing systems that charge flat rates per line or per journey. Implementing integrated fare collection systems including flexible ticketing systems would encourage greater use of public transport by women.

Increasing the number of women in public transportation management as well as hiring more female conductors, bus drivers, and ticket sale officers would make public transportation a more inclusive space. In Jordan, for example, women constitute only about 2.7 percent of all employed in transportation and storage. As a male-dominated sector, transport offers little opportunity for women's voices as transport users to be heard, and transport services have few incentives to respond to particular needs of female passengers. Encouraging women's participation would involve tackling barriers such as gender stereotypes, which see transport positions as a male occupation, and addressing health and safety issues and sexual harassment in the workplace. Employing more women can lead to more gender-sensitive transport service development, and increasing the number of women in decision-making positions in public transport governing bodies can ensure that the women's agenda is addressed continuously and consistently in future policy planning, drafting, and implementation (Ajlouni, Dawani, and Diab 2015).

Appropriate gender-sensitive physical design of transport infrastructure is another critical consideration. Such design includes making bus stops and depots safer through better lighting, continuous surveillance (cameras at stations and buses), and access to security officers in case of emergency. Training of a range of stakeholders, particularly drivers, on how to address harassment in public spaces and undertaking public awareness campaigns can play an important role in condemning inappropriate behavior in the public space, creating a better travel experience for all users, and encouraging greater use of public transport. Creating reliable channels of complaint is also an important step to increase confidence in the system ((Ajlouni, Dawani, and Diab 2015; World Bank 2018c). Jordan has made positive progress with the development of a Code of Conduct (CoC), the first of its kind for the sector. The CoC will regulate passenger, driver, and operator conduct in public transport, including ride hailing. It makes explicit references to sexual harassment and gender-based discrimination as infringements of the CoC, and it includes enforcement measures, details public feedback mechanism with various reporting lines, and sets indicators to monitor the progress. The CoC will be introduced in service agreements between the Land Transport Regulatory Commission (LTRC) and public transport and ride-sharing operators.

These changes all need adequate budgets, which may require public subsidies. As an area that demands significant resources, public transportation often survives only with strong political support and substantial public funding. The integration of a proper gender policy might involve extra costs, and it needs not just funds but also clear public support, enforcement measures, and continuity in policy and decision making (Ajlouni, Dawani, and Diab 2015). The integration of different policy areas—including urban planning, land use, and transportation planning—is also crucial for making cities denser, which in turn helps cost and coverage (World Bank 2014).

IN ADDITION, DIGITAL JOBS REPRESENT BOTH A POTENTIAL OPPORTUNITY AND ADDITIONAL BARRIER FOR WOMEN

WHY DOES DIGITAL TRANSFORMATION OFFER SUCH A LARGE POTENTIAL OPPORTUNITY?

Digital technology has enormous potential to provide job opportunities for the young—and especially for women (World Bank 2018a).[52] In the information and communication technology (ICT) sector, the creation and growth of ICT-intensive jobs, such as mobile app development, offer employment opportunities for well-educated and skilled young women.[53] More important, that growth has led to the creation of ICT-dependent jobs—those that cannot be performed without technology—such as online freelancing work and customer call centers. Jobs that offer women the ability to work from home with flexible hours help overcome many of the constraints identified in the previous chapter, such as lack of safe and quality transportation, childcare availability, and restrictive social norms.

Moreover, digital jobs are likely to be particularly attractive to younger women, with whom generational shifts in FLFP began in other countries. Digital jobs offer strong promise as a "potentially catalytic opportunity," particularly for young women in many Middle East and North Africa countries with very low FLFP rates and in stark contrast to the parity in education (World Bank 2018a, p43). Young women are more likely than older women to already have the skills to participate in the digital economy or to be able to quickly learn them. Girls in school have an even better opportunity to develop these skills, when exposed daily to much of the technology. Nonetheless, digital jobs can also induce older women to return the workforce after having children; those with particular skills such as speaking English or practicing accounting can return to work online without violating norms on returning to work or the need to care for young children. And digital jobs are open not only to the highest educated—for whom economic participation is already high—but also to those with more basic educational levels, because some activities do not require significant professionalization. Table 4.3 provides an interactive assessment tool that can be used to map the degree to which digital jobs are accessible by different subgroups in the context of Iraq, Jordan, and Lebanon.

Increases in the many types of digital jobs come from various sources—with four significant drivers: the public sector, the private sector, online outsourcing, and digital platforms (World Bank 2018a).[54]

Changes in the way both local and national governments operate are creating many digital opportunities (World Bank 2016). Many governments have made significant investments incorporating ICT into their administrative functions and operations, such as setting up websites, allowing income taxes to be filed online, and adopting online business registration processes. Automated fiscal management systems are nearly universal, and most countries use online systems for customs processing and tax management. The worldwide move to digitalization of civil records requires enormous amounts of young workers to quality-check or provide manual overwriting of digital scans.

The ICT sector itself accounts for a small fraction of the workforce in developing countries and "may not become a major generator of direct employment... The greatest potential for digital technologies to improve employment opportunities is outside the ICT sector... [with] the need for workers with basic, intermediate and advanced digital skills increasing across all sectors in nearly all

TABLE 4.3

Current opportunities for digital work for different types of youth

Results	Drivers of Demand for Digital Jobs	Youth Population Characteristic							
		Gender		Location		Income Group		Education Level	
		Male (M)	Female (F)	Urban (U)	Rural (R)	Bottom-40% (B40)	Top-60% (T60)	Low (L)	High (H)
I. PUBLIC SECTOR									
●	A. Public Sector Agencies	●	●	●	●	○	●	●	●
II. PRIVATE SECTOR									
●	A. ICT Sector	●	○	●	●	●	●	●	●
●	B. Non - ICT Sector	●	○	●	●	○	●	○	●
●	C. Digital Entrepreneurship	●	○	●	●	●	●	●	●
III. ONLINE OUTSOURCING									
○	A. Business Process Outsourcing	●	●	●	○	○	●	○	●
●	B. Virtual Freelancing	●	○	●	○	●	●	●	●
○	C. Microwork	●	●	●	○	○	●	○	●
IV. DIGITAL PLATAFORMS FOR IMPROVING LIVEHOODS									
○	A. On-Demand Services Plataforms	●	○	●	●	○	●	○	●
●	B. Business Services for SMEs	●	●	●	●	●	●	●	●
○	C. Job-Matching Platforms	●	●	●	○	○	●	○	●

● Many Employment Opportunities ○ Some Employment Opportunities ● Limited Employment Opportunities

Source: World Bank 2018a.

countries," including Iraq, Jordan and Lebanon, as more firms adopt new technologies that can improve productivity (World Bank 2018a, p20). The ICT sector also offers opportunities for digital entrepreneurship, which is the process of creating an Internet-enabled or delivered business, product, or service (Van Welsum 2016). Digital entrepreneurship is particularly important in countries like Iraq, Jordan, and Lebanon where fiscal constraints limit the number of public sector jobs—a traditional source of employment for women in the Mashreq—and where slow economic growth limits the number of jobs being created by the formal private sector.

A third driver is online outsourcing, "the contracting of third-party workers and providers, often overseas, to supply services or perform tasks via internet-based marketplaces or platforms" (Kuek et al. 2015, p1). Online outsourcing includes business process outsourcing (BPO) in which a third-party provider, often based in another country, performs entire processes such as customer service functions in call centers and specialized business functions in accounting, finance, human resources, and health. Impact sourcing can focus on young women with low education or in rural areas to connect them with microwork and BPO opportunities and provide on-the-job skills training, as currently done in India, Kenya, and Uganda. Thirty percent of BPO employees in India and 55 percent in the Philippines are women, making it a particularly attractive option for increasing female participation. Although English language fluency has been an advantage, outsourcing in other languages is growing and Arabic language outsourcing could also represent a BPO opportunity

in the Mashreq countries, although the Arab Republic of Egypt currently dominates market share. Two other forms of online outsourcing—virtual freelancing and microwork—provide self-employment opportunities. Freelancers perform outsourced professional services, are well-paid, and usually possess technical or professional skills. Microworkers perform tasks that can be completed in seconds or minutes and often have only basic numeracy, literacy, and digital skills. Although pay for microwork is generally low (Kuek et al. 2015), workers—especially females—benefit from the flexibility (Berg 2016).[55]

Digital platforms are the final driver of increased jobs. The flexibility provided by some of these platforms is attractive to many women because they can balance working and childcare and household responsibilities (IFC 2016). Such platforms can reshape jobs in which women are heavily represented, such as babysitting and housecleaning; two Indian companies providing app-based domestic services are reportedly expanding by 20 percent to 60 percent per month (Kadakia 2016). Online platforms make it easier for women to start businesses and access markets. LadyJek, launched in Indonesia in 2016, features women-only drivers and passengers in response to security concerns of women riders (see box 4.1 for some examples of online platforms in Jordan and how the government can help enable them). Alibaba, the online retail platform in China, has enabled very small-scale entrepreneurs and craftspeople—40 percent of sellers on the platform are women—to reach global markets (World Bank 2016) and has indirectly created an estimated 36 million jobs in 2017 (The Economic Times 2018). Online services help farmers connect to more customers and better determine market prices for their goods. About 1 percent of online storeowners are persons with disabilities (World Bank 2016), suggesting opportunities for women, who are less likely to be working if they have disabilities. Finally, online job matching enhances equity by enabling jobseekers without Internet but with mobile phones to connect to employers and to improve social networks.

There is some evidence that ICT can improve female labor market outcomes in the Mashreq. Using Jordanian data, Viollaz and Winkler (2020) show that a 1.0-percentage-point increase in Internet access leads to a 0.7-percentage-point increase in FLFP. For those with a secondary education or higher, a 1.0-percentage-point increase in Internet access leads to a 0.5-percentage-point increase in employment. One mechanism driving this result is that women can use ICT as a tool in their job search. Another is that expanded Internet coverage can shift a country's social norms: Jordanian women got married later, had fewer children, and were more comfortable disagreeing with their male relatives.

Without improvement on other margins, however, ICT's benefits are limited. According to Viollaz and Winkler (2020), when the Internet spurs FLFP, it does not necessarily stimulate female employment: for women with a primary education or lower, a 1.0-percentage-point increase in Internet access leads to a 1.1-percentage-point increase in unemployment. Making searching easier does not mean women will always find a job. In addition, there is no evidence that increased labor force participation increases women's bargaining power within the household. Taken together, these results suggest that weak labor demand, low human-capital investment, and gender inequities mitigate ICT's effect on female empowerment.

WHAT DOES DIGITAL TRANSFORMATION REQUIRE, AND WHAT CAN POLICY MAKERS DO?

Policy makers in the Mashreq can reduce the main constraints on drivers of demand while increasing the supply of female workers who can do these jobs. Investments will be needed in the five pillars of the digital economy: (i) digital infrastructure, (ii) digital platforms, (iii) digital financial services, (iv) digital entrepreneurship, and (v) digital skills (World Bank 2018b). Figure 4.6 shows the current status on each pillar for the Mashreq countries. Jordan has a reasonable base in digital infrastructure,

BOX 4.1

Examples of digital jobs in Jordan

Jordan already has a range of new digital start-ups providing various outsourcing and online platform services. In terms of business process outsourcing (BPO), some examples include the following:

- Crystel Call is an independent, multilingual contact center providing a range of inbound and outbound contact center services, consultancy, and BPO to various customers in markets across Europe, the Middle East and North Africa, and North America (www.crystelcall.com). The company recently announced that it was able to employ 20 women through flexible or remote working.
- E3mar is a specialized customer contact center providing services in Arabic or English (www.e3mar.com).
- Estarta Solutions recently launched a plan to recruit 400 additional agents, capitalizing on the highly qualified workforce in information technology (IT) BPO. They have also implemented gender diversity management with GIZ and are working to position themselves as an employer of choice for women (https://web.facebook.com/Estarta.Solutions/videos/462350407903741/)
- Focus Training and Development provides call center training courses (headquartered in the Arab Republic of Egypt but with activities in Jordan). It provides call center certifications and diplomas to individuals and certifies call centers for quality (www.focustandd.com).
- Aspire Services is not a call center but provides IT outsourcing services to clients from the United States. Services include application engineering, mannual and automated testing, systems analysis, content management, and customer, remote network, and DBA Support. Aspire has grown from 4 employees in 2003 to 132 IT professionals (www.aspire-services.net).

Jordan also has a healthy ecosystem of online platforms, including the following examples:

- Altibbi is an online repository of medical articles for a lay audience, daily news, comprehensive list of medicines available in the Middle East and North Africa market, a free Q&A submission section, and paid telephone consultations with doctors available 24 hours. It also maintains an online system that gives doctors access to their patients' files.
- Carers is a domestic cleaning services app that has had success without conflicts with social norms; the idea of women working late night and entering other people's homes is being accepted.
- Belforon is an app-based food delivery service that matches home-based food businesses to individuals and catering to businesses, facilitating more home-based work for women.

Some barriers and uncertainties still exist for these sorts of businesses. For example, some licensing frameworks are designed for businesses only and do not accommodate individuals operating a business. The Jordan Food and Drug Association has imposed a pre-licensing process, not applied to restaurants, before a home-based food business can start. If the government takes steps to make it easier for digital entrepreneurship and online platforms, the industry and related digital jobs could thrive in Jordan.

platforms, entrepreneurship and skills, but those pillars need to be developed further to be truly competitive; and financial services lags relative to modern digital economies. Lebanon is similar but needs additional investments in digital infrastructure as well as financial services. Iraq needs investment across all five pillars.

Internet and mobile penetration have yet to reach everyone in the Mashreq countries (figure 4.7). Connectivity is uneven; for example, 78 percent of Lebanon's population has access to the Internet, but there are only 64 mobile subscriptions per 100 people, one of the lowest rates in the world (figure 4.8 and figure 4.9). Conversely, less than half of all Iraqis use the Internet (49 percent), but there are 95 mobile subscriptions per 100 people. Jordan is in the middle on both measures, with 67 percent of people using the Internet and 88 subscriptions per 100 people.

Increasing opportunities for women through technology will require closing the digital gender gap. One reason for the Mashreq countries' relatively low Internet and mobile phone usage in international context is because they have some of the largest gender gaps in such usage in the world. In Iraq, it is estimated that only 72 women use the Internet for every 100 men, or a gender gap of 28 percent (figure 4.10), and that only 89 women use mobile phones for every 100 men, or a gender gap of 11 percent (figure 4.11). In Jordan and Lebanon, the Internet gap is better at 10 percent, but the mobile phone gap is larger than in Iraq at 21 percent (Jordan) and 17 percent (Lebanon). Although additional data are not available for the Mashreq, a survey of 23 low- and middle-income countries found that women are 10 percent less likely to own mobile phones than men and, even if they do have a phone, are 18 percent less likely to use mobile Internet, social media, or SMS services (GSMA Connected Women 2018). The main barriers for women to ownership are cost, low literacy and digital skills, and safety concerns. The main reasons they do not use mobile Internet are that they do not know how or believe that it is not relevant to them.

The gender digital divide means that young women do not access or excel in digital jobs as much as young men do. In order to address this gap, countries should consider their current level of education and skills in the short run, and they can implement policies that increase such skills in young women who have left school and those still in it. Introducing training programs can be an effective way to increase digital skills for women (World Bank 2018a). For these programs to be successful, they need to take into account basic literacy levels (or lack thereof), which would influence the mode of training. In certain contexts, learning by doing and audio- and visual-aided classes could have more efficacy than text-based learning. The content of the training should also take into account the population's initial degree of digital skills. Training programs for women should consider different needs women might have to enable them to fully participate (childcare on training location, safe accommodation, travel costs if required). When the population has a deep lack of trust in modern technology, training programs can include a digital literacy module to address safety, privacy, and dependability. Other strategies include staggering the training process through time, especially if all targeted beneficiaries live in a close geographical proximity; once the first batch completes its training and starts using ICT tools (such as a digital government service), their positive experience will influence others. Alternatively, trainers can get in touch with influential people in the area (for example, teachers or local government representatives), and conduct intensive training with them. Once those individuals start using ICT tools, the demonstration effect may propel others to use them as well.

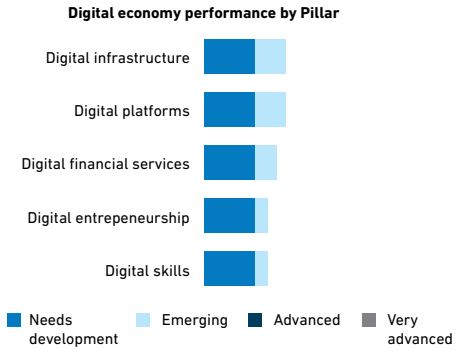
Public sector digital jobs tend to benefit more-educated, urban women. Governments can create such jobs by providing a range of accessible online services. The shortage of ICT specialists in many government agencies can offer opportunities for educated, young women with the right skills; however, as noted previously, countries have had difficulty encouraging young women into science, technology, engineering, and mathematics (STEM) careers. Policy options

FIGURE 4.6

Digital economy performance, Iraq, Jordan, and Lebanon, 2019

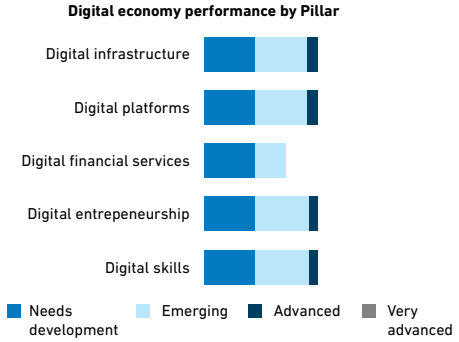
a. Iraq

Digital economy value (0-10)			
	Lebanon	MENA average	MENA average minus GCC
Pillar 1: Digital infrastructure	3.97	5.00	4.18
Pillar 2: Digital platforms	4.08	5.44	4.81
Pillar 3: Digital financial services	3.47	5.34	4.39
Pillar 4: Digital entrepeneurship	2.95	4.18	3.55
Pillar 5 : Digital skills	2.83	4.68	3.94



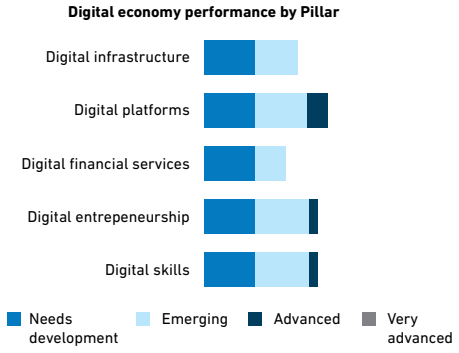
b. Jordan

Digital economy value (0-10)			
	Lebanon	MENA average	MENA average minus GCC
Pillar 1: Digital infrastructure	5.70	5.00	4.18
Pillar 2: Digital platforms	5.02	5.44	4.81
Pillar 3: Digital financial services	3.98	5.34	4.39
Pillar 4: Digital entrepeneurship	5.59	4.18	3.55
Pillar 5 : Digital skills	5.13	4.68	3.94



c. Lebanon

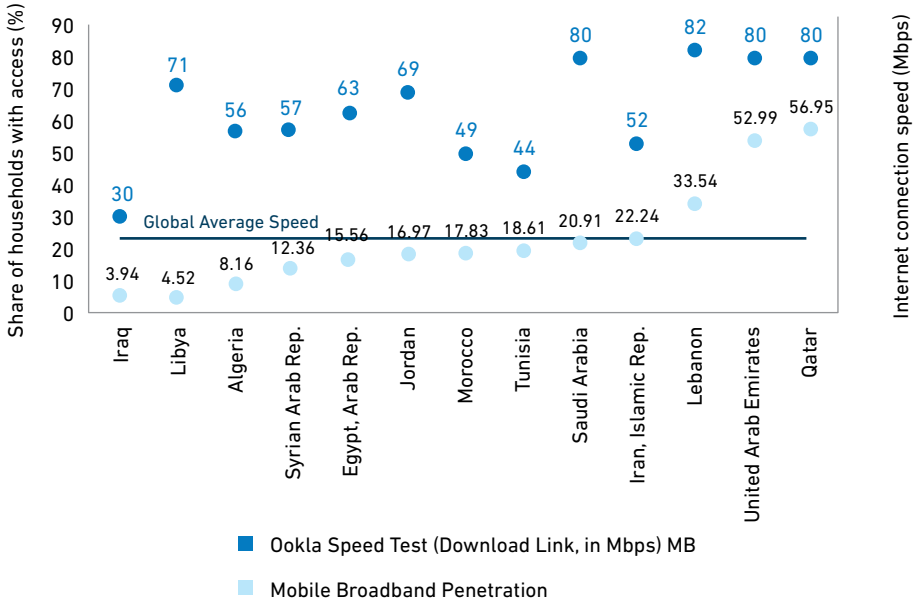
Digital economy value (0-10)			
	Lebanon	MENA average	MENA average minus GCC
Pillar 1: Digital infrastructure	4.37	5.00	4.18
Pillar 2: Digital platforms	6.01	5.44	4.81
Pillar 3: Digital financial services	4.49	5.34	4.39
Pillar 4: Digital entrepeneurship	5.10	4.18	3.55
Pillar 5 : Digital skills	5.45	4.68	3.94



Source: Based on World Bank Digital Economy Performance country summaries.

FIGURE 4.7

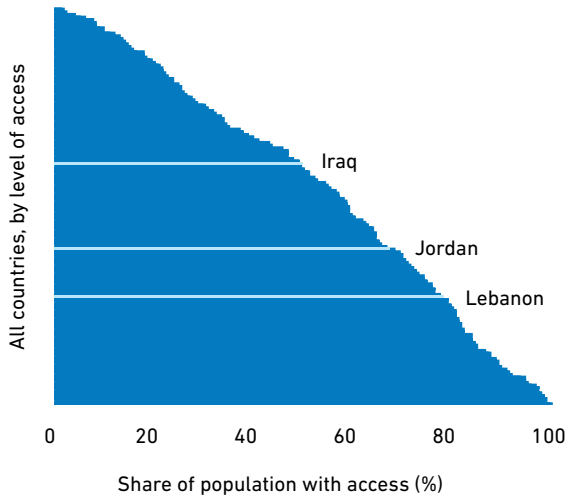
Mobile broadband in the Middle East and North Africa



Source: World Bank 2018b.
Note: Mbps = Megabits per second.

FIGURE 4.8

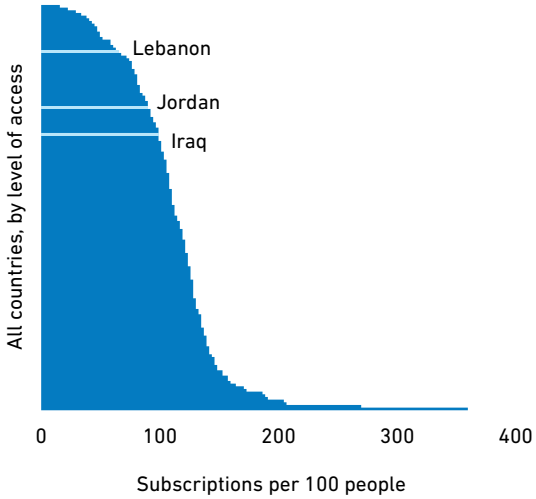
Share of population using the Internet



Source: World Development Indicators, 2018 or latest year available.

FIGURE 4.9

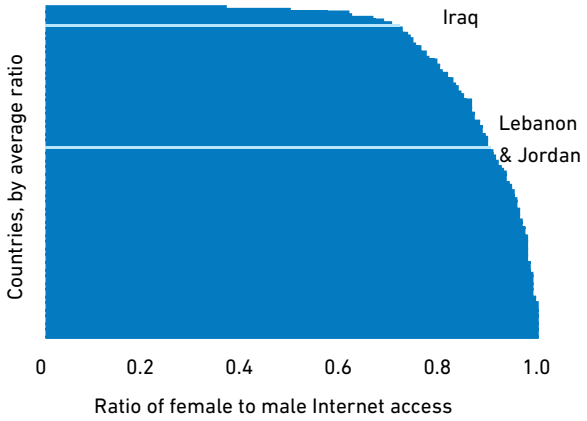
Mobile phone subscriptions per 100 people



Source: World Development Indicators, 2018 or latest year available.

FIGURE 4.10

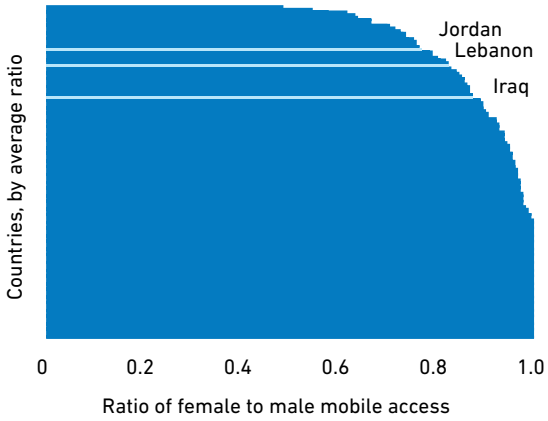
Ratio of female to male Internet access



Source: Digital Gender Gaps, www.digitalgendergaps.
Note: Figure shows results for all countries included in the database. International Telecommunication Union data used where available, otherwise average of online (using the Facebook Gender Gap Index), combined (using the Facebook Gender Gap Index combined with other offline indicators on the country's development status such as its Human Development Index), and offline (using only offline indicators on the country's development status such as its Human Development Index) estimates.

FIGURE 4.11

Ratio of female to male mobile phone access



Source: Digital Gender Gaps, www.digitalgendergaps.
Note: Figure shows results for all countries included in the database. GSM Association data used where available, otherwise average of online (using the Facebook Gender Gap Index), combined (using the Facebook Gender Gap Index combined with other offline indicators on the country's development status such as its Human Development Index), and offline (using only offline indicators on the country's development status such as its Human Development Index) estimates.

include promoting ICT careers outside the formal education system, as Mexico has done, or developing ICT training explicitly targeting young women for ICT occupations, as in Kosovo and Georgia (World Bank 2016). Policy options to encourage women into STEM careers are discussed in detail in World Bank (2018a), chapter 6.

Private sector digital jobs currently favor men over women. Online outsourcing, by contrast, offers more opportunities for women, especially those who are poorer or rural. Low numbers of young women in STEM education and jobs result in a low proportion of women ICT specialists, and, although digital entrepreneurship requires less capital than other sectors, lack of access to credit or financial assets may make it more difficult for women to enter this area. As noted earlier, however, the BPO sector has many women in customer services; the flexibility of microwork offers many opportunities for women. Investments in reliable connectivity and power can help, as can those attracting international BPO companies and stimulating domestic demand. Microworker jobs can be driven by active government outreach to potential partners; the Kenyan and Ghanaian experiences are notable.[56] Disadvantaged women, especially in rural areas, are often targeted by impact sourcing companies that provide co-working spaces, computers and training.

Digital skills will become increasingly important for young people, especially women, to obtain digital jobs. These skills range from basic to intermediate to advanced; Basic skills are generic ICT skills required for nearly all digital jobs, such as using a keyboard, searching online, and sending email. Intermediate skills are generally job-ready skills for digital work functions, such as digital marketing and social media management. Finally, advanced skills are needed to create and manage ICTs, such as software development and cloud computing (see figure 3.2 in World Bank 2018a).

For young women to obtain and excel in digital jobs, they must also develop increasingly valued nondigital

work-relevant skills such as cognitive skills, soft skills, foundational literacies, competencies, and character qualities (see World Bank 2016). Examing the sources of new jobs and the likely demand for digital and other skills can help policy makers understand the skills required and develop training programs that foster workers with the right skills for future jobs in the Mashreq. Assessments—for example, using the World Bank's Skills Towards Employment and Productivity (STEP) skill measurement program—can highlight the job-relevant skills in a labor market. In addition to the training programs discussed earlier, other possibilities to develop women's interest and skills in new technologies include working with academia or industry to link girls and women with female role models or to a mentorship program with women in STEM (World Bank 2018a). Other options include organizing networking events for women (or with a minimum quota for women)—such as meetups, hackathons, and conferences for women to engage, support, and collaborate with other women in STEM—and facilitating links between STEM graduates and tech companies.

The constraints that keep young women from gaining digital jobs exist at the individual level, because of market and government failure, and for macro reasons (see table 4.1 in World Bank 2018a). In many ways, these constraints mirror those that keep women out of the workforce in general but are magnified when it comes to digital jobs. Individual constraints that affect all youth, particularly young women, include low digital literacy, lack of complementary non-ICT skills, lack of voice and agency, limited mobility, low self-confidence, limited control of assets, and financial exclusion. Constraints affecting only young women are household and family care responsibilities, bias against pursuing ICT-related education and careers, and online safety concerns. Similarly, in terms of market and government failures, women are disproportionately impeded by a lack of access to capital, lack of information about digital jobs and about workers, low bargaining power, the gender pay gap, promotion bias, and occupational segregation. Finally, at the macro level, young women are more constrained than men by the unavailability of ICT infrastructure, constraints to business and job creation, and conflict and violence.

Women also face barriers related to laws, unequal access to education, social norms, safety and security concerns, and discrimination in the workplace. The high rates of women working in the BPO sector has already been noted, but legal restrictions on hours would need to be lifted in Iraq; Lebanon has no such restrictions, and Jordan removed them in 2019 (see World Bank 2020). In nearly every country of 31 countries surveyed, men have greater digital fluency than women (Sweet 2016), which in turn makes it more difficult for women to gain digital skills and fully use mobile phones and SMS-based services. Although they go into some STEM topics at a similar rate as men, in aggregate women lag considerably in Jordan and Lebanon.

Increasing digital jobs in the Mashreq countries will take time and work, but women will fall farther behind if active policies are not implemented to bring them into the digital economy. Not all of the digital jobs under each of the drivers may be right for Iraq, Jordan, and Lebanon; the feasibility of each will need to be studied, including understanding the digital skill base of young women. The increased economic opportunities for women offered by digital jobs will not by themselves lead to massive increases in participation. They can, however, be part of the generational shift (observed at the beginning of this chapter) in the countries that did go on to experience rapid increases in participation. Moreover, as the Mashreq economies undergo a digital transformation, like other economies around the world, they must address the gender digital divide highlighted earlier in this chapter or women will be left behind.

NOTES

43. The historical analysis in the following section was produced using the World Bank's JobsStructure tool. Details on the methodology and how it was adapted for the future projections can be found in a technical Annex.

44. Jordan's target is to increase female participation to 24 percent, but an increase of five points is used here for comparability to Iraq and Lebanon.

45. Specifically, "education and healthcare, finance and insurance, professional, scientific and technical activities; as well as information, communications and technology" (Kasoolu et al. 2019).

46. World Bank staff calculations using data from the 2012 Iraq Household Socioeconomic Survey.

47. Although domestic work such as cleaning and cooking has a similar potential to relieve women who want to work of their responsibilities as well as to create new jobs, in Jordan and Lebanon at least, most of this work is performed by relatively cheap migrant labor. World Bank (2019a) estimates that less than 1 percent of workers in domestic services in Jordan are Jordanian—most are Egyptian.

48. The following analysis is from World Bank (2019a).

49. Based on Department of Statistics population estimates for the 2018.

50. Labor Law Number 14, 2019.

51. World Bank (2019a, p37) notes the range of services that come under elderly care: Elderly care services range from medical to non-medical care: medical care and physical therapy care provided by certified nurses in gerontology and physical therapists; activities of daily living such as administration of basic medication, bathing and changing, performed by trained care providers; and domestic services such as shopping, cooking and feeding, performed by less skilled providers. All of these have a psychological support component. Ensuring the supply of trained and qualified care providers for each category will be important for the development of the elderly care sector.

52. This section summarizes key findings of World Bank (2018a). See also World Bank (2019c) for a comprehensive review of the changing nature of work.

53. "Digital jobs exist across all industries but vary in how much they rely on technology, along three types: (i) ICT-intensive jobs directly created through the ICT sector intensively using ICT, such as mobile app development; (ii) ICT-depen-

dent jobs that cannot be performed without technology, such as online freelancing work and customer call centers; and (iii) ICT-enhanced jobs that use digital technologies but could be performed without ICT, such as accounting and graphics design." World Bank (2018a, p13). See also reference to ICT potential for women's employment in World Bank (2013a).

54. See table 3.1 in World Bank (2018a) for definitions and examples of categories of each driver, type of digital work and the digital and other skills required, and the type of work arrangements it lends itself to.

55. Although outsourcing can provide opportunities for vulnerable youth who have few options, the informal nature of the work and lack of social protections can make them vulnerable to exploitation (UNGA 2017).

56. Kenya's Ajira Digital Programme has trained 40,000 young men and women to perform microwork online (World Bank 2018a, referencing ITU 2016). E-Ghana was a World Bank–funded project aimed at generating growth and employment in Ghana by leveraging ICT and public-private partnerships to develop the information technology enabled services industry and to contribute to the improved efficiency and transparency of selected government functions through e-government applications. It contributed to significantly expand employment in this sector with half the jobs created being held by women (54 percent of new jobs created). The project also contributed toward ensuring an increase in the share of women holding managerial jobs (28 percent of new managerial positions were held by women). See https://projects.worldbank.org/en/projects-operations/project-detail/P093610?lang=en#.

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CHAPT

TER 5

Conclusion

In the previous chapter, this report offers specific policy recommendations to enhance female labor force participation (FLFP) in the Mashreq countries. Beyond the need to create additional jobs, the recommendations centered around job demand include making public transportation safer, revising certain laws and regulations, providing childcare services (of good quality), addressing social norms that prevent women from earning their own income, and closing the gap between the law on paper and the law in practice. Chapter 4 also suggests that the digital economy can be an opportunity for increasing women's labor force participation because it allows women to work from home with flexible hours and to overcome many of the identified constraints (lack of safe and quality transportation, lack of childcare, personal preferences, and restrictive social norms). Aside from the specific areas for improved action, it will also be important to ensure that the institutional framework is prepared to effectively design, implement, and monitor those policies.

EFFECTIVENESS OF POLICIES WILL REQUIRE A CLEAR INSTITUTIONAL FRAMEWORK TO PROMOTE GENDER EQUALITY

Addressing the low FLFP in the Mashreq countries—and gender equality gaps more broadly—requires a consistent and clear institutional framework, which cuts across different sectors and levels of government. An important initial step would be to better understand each country's current institutional structures designed to protect women's existing rights—and why these structures have not been as effective as they could be. In some countries, a specialized legal commission has been established to promote legal change and enforce women's rights. Such bodies coordinate gender policy, conduct analysis and evaluation, and have an investigative and corrective capacity with respect to gender discrimination in employment, education, resources allocation, facilities, and services.

Gender equality concerns need to be tackled in a comprehensive and multisectoral manner; hence, roles and responsibilities across those different sectors need to be clear and complementary. Experience from the Organisation for Economic Co-operation and Development (OECD) suggests that "whole-of-government" approaches are most successful at promoting gender equality and closing gaps across a variety of sectors, including health, education, employment, finance, representation, and more (OECD

2014). Government-wide strategies that coordinate policy and programmatic efforts across sectors and that establish realistic targets for the medium and long term are essential to close gender gaps. The following principles of institutional setups to effectively close gender gaps have been identified as important:

- *Strong and gender-diverse institutions and mechanisms to ensure accountability and sustainability of gender initiatives—with clear roles and responsibilities to enhance collaboration and complementarities.* Although all OECD countries have central gender institutions and oversight mechanisms, they differ widely in type and function. Nonetheless, good practice shows that clear institutional roles, diversity among decision makers, and citizen and civil society engagement are critical for effective implementation of gender policy (OECD 2014). For example, in the Netherlands, the government monitors progress of gender equality policies through the Ministry of Education, Culture and Science, but it also partners with nongovernmental organizations and social institutions to determine the implementation and evaluation of policy plans.[57]
- *Tools for evidence-based policy making.* Within the OECD, the gender impact assessment (GIA) is one tool used to embed gender considerations into policy and program development and implementation. Eighty-four percent of OECD countries report using GIAs when drafting legislation, and 37 percent use GIAs to better understand the gender impacts of existing legislation. Another tool used by 57 percent of OECD countries is gender-responsive budgeting, which enables analysis of gender-differentiated effects of budgeting policies (OECD 2014). Spain, through its National Equal Opportunities Strategic Plan, aims to improve the evaluation of regulations and budgeting with a gender perspective. The annual state budget includes a gender impact report, with all ministerial departments required to submit to the State Secretary for Budgeting and Expenditure a report that includes a gender impact assessment of their programs. Since 2011, the reports are publicly disclosed on the Ministry of Treasury's website.[58]
- *Collection and use of reliable sex-disaggregated evidence to inform policy decisions.* National statistical systems and performance measurement and monitoring mechanisms that are able to collect data for women and men's empowerment are critical. In Spain, the Equality Law mandates data collection disaggregated by gender for both the National Statistics Institute (INE) and other public administrations that produce data. Since 2006, in collaboration with the Institute for Women and Equal Opportunities, INE has produced an extensive annual report, "Women and Men in Spain," that includes data on employment, salaries, income, social inclusion, education, work-life balance, science, technology, crime, violence, and decision making.
- *Capacity and willingness to enforce gender legislation.* Several countries worldwide have made progress in the legislative framework to promote gender equality, but implementation of such legislation often lags. One interesting example of such enforcement comes from Iceland. In 2018, Iceland became the first country in the world to legally enforce equal pay for men and women (Bjarnason and Hauser 2018). Despite 1961 legislation mandating equal pay for men and women, Icelandic women continued to earn between 14 and 20 percent less than men for equal work (Statistics Iceland 2016). In an effort to raise awareness of the gender wage gap, women organized a 2016 protest in which they left work at 2:38 pm, the time of day when they stopped being paid for equal work. This protest was followed by the Equal Pay Standard, which requires companies with at least 25 full-time employees to analyze their salary structures every three years to ensure that men and women are receiving equal pay for equal work. The companies must report to the government for certification or face penalties, including fines. Although the law does not address gaps resulting from

gendered selection into different sectors—engineering and nursing or teaching, for example—proponents argue that increased transparency and legally binding commitments to equal pay improve outcomes for women in Iceland.

- *Addressing gender equality as an important avenue toward economic growth and poverty reduction.* The Republic of Korea faces several obstacles that may challenge its long-term sustainable growth: a potential demographic crisis due to slowing fertility rates and, concurrently, the lowest economic participation of women among OECD countries. Women who participate in Korea's workforce tend to exit after having children; if they reenter the workforce, they face limited opportunities for career growth and advancement.[59] In order to improve sustained economic growth and to improve gender equality outcomes relative to equitable economic opportunities, Korea's government began implementing several policies and programs to ensure that women can successfully enter and remain a part of the work force. The Ministry of Gender Equality and Family, created in 2001, supports the creation and implementation of policies that foster women's economic opportunity as a driver of economic growth. The Ministry has outlined a life cycle–based policy for fostering female economic participation as a source of national economic growth, which includes career development support for young women, leadership and management training for midcareer professionals, and reemployment strategies (employment counseling, vocational training, internship opportunities, job placement, and follow-up mentorship) for women who have left the workforce but desire to reenter. Simultaneously, the government has taken steps to reduce disincentives that keep companies from employing women. Recent legislation amended the Equal Employment Opportunity and Work-Family Balance Act of 2007 to extend paid paternity leave (Act No. 16557 of August 27, 2019) and to enable men to share the leave period. The amended Act also extends a period of reduced working hours for recent parents. Workers with a child under eight years of age may reduce their workday by one hour without loss of pay for up to two years. The government has pledged to expand afterschool care to relieve childcare burdens of households with two working parents. Under the new policy, afterschool care was extended to cover all elementary aged children (up to age 12) and to extend services from 5 p.m. until 7 p.m. A total of 1.1 trillion won (equivalent to US$1 billion) was pledged from the national budget to accomplish this additional childcare coverage (He-Rim 2018).

In general, it is important to note that no "one size fits all" solution exists for institutionalizing gender equality, but the principles listed above are important to ensure effective cross-government collaboration and coordination to effectively design, implement, and monitor policy progress toward gender equality.

THERE IS A GREAT NEED FOR MUCH MORE FREQUENT AND RELEVANT DATA TO MONITOR PROGRESS AND FILL IN KNOWLEDGE GAPS

As mentioned in the previous examples of good institutional setups, data, knowledge and evidence are important ingredients to inform an effective gender equality policy setup. In the Mashreq countries, there is an urgent need to collect more information that can illuminate constraints to both the demand and the supply of female labor, especially among younger women.

Several indicators essential to monitor progress can be tracked with exist-

ing data and benchmarked against other countries. These indicators include the existence of legal barriers through the Women, Business and the Law database, the experience of violence against women (such as intimate partner violence and child marriage) through Demographic and Health Surveys, several economic outcomes through Labor Force Surveys, attitudes and norms through the Arab Barometer and World Values Surveys, and asset ownership and entrepreneurship outcomes through Enterprise Surveys. Finally, administrative data should be explored and analyzed more consistently (related to women's educational involvement, asset ownership, and the offer and use of care services).

At the same time, important indicators are missing and are not currently collected. Governments, the international community, and broader civil society should take efforts over the target period to modify existing instruments in order to collect additional data or to deploy new instruments. For example, the current annual Labor Force Survey conducted by the Jordan Department of Statistics could be modified to collect more information on the number of different digital jobs being created and performed by women; the gender gap in terms of Internet, mobile, and smart phone use; and the stock of digital skills young women have.

Atamanov, Constant, and Lundvall (2016) highlight three areas of data and analytical need in Lebanon. They note the lack of data on gender-based violence (GBV), other sexual and reproductive rights, and health issues. They also suggest a series of surveys or studies of informal and microenterprise sectors to understand the constraints on female microentrepreneurs, as well as to

> *Gain a better understanding of women's decision-making processes as they relate to the choosing education and entering and exiting the labor market, by using mixed methods*. To unpack the unexplained factors behind these decisions it would be useful to conduct a qualitative study on issues related to community context (gender norms, access to formal and informal support systems, violence, public safety, etc.), intra household decision making (role of family formation, care responsibilities, time use, etc.) and individual agency and assets (aspirations, exercise of power over personal decisions and life projects, role models, … personal social networks, etc.). (Atamanov, Constant, and Lundvall 2016, p35).

The need for more frequent basic data in the Mashreq countries is even more pressing, however. In this context, Atamanov, Constant, and Lundvall (2016, p35) say "Finally, on a general note, it is important to point to the lack of high-quality statistical information [in Lebanon]." However, while Lebanon might suffer from the most extreme lack of basic survey data in the region, both Jordan and Iraq face problems as well. Iraq has a comprehensive national household socioeconomic survey (IHSES) which is representative at the district level, but is only held every six years or so, and there is no regular labor force survey. Consequently, monitoring even the headline outcome of female labor participation on a regular basis is not possible.[60] Moreover, more data and analysis are needed to facilitate progress in some of the specific areas of opportunities—such as digital jobs for women. Increasing FLFP through digital jobs will require understanding young women's current stock of digital skills and how it compares to the skills required for different digital jobs (and which digital jobs are in demand in each country). This information in turn can guide government efforts to support the development of digital jobs that match the skillset of the young women in the country as well as identify which skill gaps to address through education systems and training programs.

As noted previously, the other area of potential for furthering the agenda is the care economy. Devercelli and Beaton-Day (2020) repeatedly note the lack of good data on childcare in low- and middle-income countries, especially of data on parental preferences and barriers to usage (see also Diaz and Rodriguez-Chamussy 2016). They provide an example of a mixed-methods data collection for the demand and supply of childcare (box 5.1).

BOX 5.1

Example of mixed-methods data collection for demand and supply of childcare in Eastern Europe and Central Asia

To better understand the context of childcare (and elder care) provision in Eastern Europe and Central Asia, a survey on the distribution of care was designed and implemented in seven countries across urban and rural areas. The field work was divided broadly into two components: a demand assessment and a supply assessment.

The demand assessment included data on time use, care needs, perceptions, preferences about care responsibilities, and barriers in access to childcare services. Where possible, it followed the dynamics of care demand and supply at the household level, with women and their labor force engagement at the center. This assessment included quantitative individual-level questionnaires as well as qualitative focus group discussions. Core questions included the following: What childcare arrangements are parents using? What is the demand for childcare services? What factors are the most important for parents in different contexts? What is the willingness of parents to pay, and how sensitive is the use of childcare to price (price elasticity)?

The supply assessment included data on the types of childcare services available (both public and private); their quality, cost, and accessibility; and the social perception and normative views around care and the use of the different available alternatives. Methodology included site visits, mixed-methods interviews, and, when appropriate, quantitative observational checklists. Core questions included the following: What does the supply of childcare look like? What is the number of providers, operating models, quality, and so on? What are the current fees, including as a percentage of working women's income?

Source: World Bank 2015.

Finally, there is the need to monitor the gap between de jure and de facto legal protections for women. Data are critical for guiding policy maker response on this issue. Does a gap exist between women's legal rights on paper and what is observed in practice? If so, what is the cause? Is it women's lack of awareness of the law and their rights, or of the process for redress? Is it an inability to afford to take legal action? Is it poorly written legislation? Are courts not enforcing regulations?

FINALLY, THE IMPACTS OF COVID-19 NEED TO BE ASSESSED AND ADDRESSED; THE PANDEMIC WILL MAKE THE STRUCTURAL CHANGES IDENTIFIED IN THIS REPORT EVEN MORE IMPORTANT

As this report was being finalized, the COVID-19 pandemic hit the world, with different impacts on Iraq, Jordan, and Lebanon. By late July, Iraq had about 118,000 cases and 4,600 deaths. Jordan, which instituted an early and

severe lockdown, had about 1,180 cases and 11 deaths. Lebanon had about 4,200 cases and 55 deaths. All three countries, however, suffered significant economic shocks, compounded by a preexisting political, currency, and economic crisis in the case of Lebanon and a political crisis followed by an oil price shock in Iraq (most of whose public revenue comes from oil).

In Iraq, Jordan, and Lebanon, as in other countries, the gender differential impacts of the pandemic will likely be channeled through gender differences that existed before COVID-19. COVID-19 is expected to amplify those preexisting gender gaps in endowments, agency, and economic opportunities (De Paz et al. 2020). Previous infectious disease outbreaks have shown that women and girls can be affected in particular ways and, in some areas, face more negative impacts than men. Across countries globally, gender gaps will be affected differently depending on the context and specific characteristics of different groups of women before COVID-19.

Because the pandemic is still evolving and its full effects are yet to be analyzed, understanding the specific and multiple effects of COVID-19 is outside the scope of this report. Nonetheless, the findings and policy implications highlighted here become even more important. In the Mashreq countries, women will likely be disproportionally affected across a number of dimensions. With regard to education, it will be important to consider that the disruption of services with school closures can lead to an increase in the burden of care-related tasks—likely affecting girls more than boys. After containment, it will be crucial to ensure that this disruption will not affect the ability of girls to stay engaged in education. A related problem could be the pressure boys will experience to contribute to family earnings: this pressure may lead them to drop out permanently after containment—especially in light of the anticipated scarcity of resources and earning of other family members.

The pandemic will most likely have a negative effect on FLFP, which this report shows was already very low before COVID-19. As documented, the greater responsibility of women in Iraq, Jordan, and Lebanon for care work had already resulted in a significant burden on their time before COVID-19. As a result of the outbreak, women will likely experience a significant increase in that burden. School closures and the increased number of sick people requiring care will affect how women can use their time, further constraining their opportunities to work for pay. Even families with two working adults prior to COVID-19 may be confronted with the need to prioritize the highest-paid job in the household—often belonging to the man. Among many households—and as documented in the data—the bias toward a male breadwinner persists, and priority in times of scarcity of jobs tends to be given to men. Women are more likely to stay out of the labor market as the crisis hits. In addition, women tend to be engaged in sectors that may be hit particularly hard (services) and in vulnerable forms of employment (such as domestic work).

The fact that women were to a significant extent out of the labor market before COVID-19 implies that they are also left out of formal social protection measures targeted to workers. It will be important, therefore, to consider targeting cash transfer programs to the most vulnerable groups—including women-only households (for example, single mothers with children, widows, or female farmers) both as part of the emergency response and in the longer term.

The report also suggests an association between women's exposure to GBV and their inability to work for pay. Despite limited data on GBV in the three Mashreq countries, international evidence suggests an increase in GBV (and its severity and frequency) due to confinement. Paired with difficulties of service providers to ensure attention to and protection of victims, impunity for perpetrators may be on the rise. Innovative solutions to provide reporting mechanisms for women survivors and to accommodate them and their children will be necessary. Social awareness will be key, along with engaging informal support networks and health workers.

Not only is it important to be aware in the short term of the differential roles women and men will play in the efforts

to fight the crisis, but the pandemic also makes the longer-term action identified by this report even more urgent. The gender-related challenges that are likely enhanced by the COVID-19 outbreak and subsequent crisis will need to be acknowledged and adequately addressed to safeguard recent improvements and prevent a widening of existing gaps. With regard to labor force participation, specific programs to support women´s inclusion in (or return to) economic activity will play a central role. In this context, the recommendations in chapter 4 become even more important: dedicated efforts will be needed not only to provide incentives to enter for those who were out of the labor force prior to COVID-19 but also to support the return to economic activity by those women who lost their jobs during the pandemic. When work outside the house resumes, ensuring access to care support—in conjunction with incentives on the demand side—will be particularly necessary. In addition, support will need to consider differences between different groups of women because some subgroups are expected to be particularly vulnerable to the effects from COVID-19. Overall, the response to the pandemic will likely be more effective when taking into account the gender implications of COVID-19.

NOTES

57. Information from the European Institute for Gender Equality's web page on "Gender Mainstreaming: Netherlands" (accessed March 25, 2020), https://eige.europa.eu/gender-mainstreaming/countries/netherlands.

58. Information on Spain in this section comes from the European Institute for Gender Equality's web page on "Gender Mainstreaming: Spain" (accessed March 25, 2020), https://eige.europa.eu/gender-mainstreaming/countries/spain.

59. For more information, view a March 6, 2015, discussion with Kim Hee-jung, Minister of Gender Equality and Family, titled "Q&A: How is South Korea closing the gender gap?" at https://www.weforum.org/agenda/2015/03/qa-how-is-south-korea-closing-the-gender-gap/. See also the Ministry's website at http://www.mogef.go.kr/eng/pc/eng_pc_f002.do.

60. Even though the 2018 MICS (Multiple Indicator Cluster Survey) includes information on information and communication technology assets, digital skills, and domestic violence and safety and security concerns.

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APPEN

IDIX

APPENDIX A

TABLE A.1

Selected development indicators, Mashreq countries and comparators

	Iraq	Jordan	Lebanon	MENA	LMICs	UMICs	World
Labor force participation (% of female/male ages 15-64)							
Female	13.0	15.1	26.3	21.7	37.5	61.1	53.1
Male	75.5	67.4	76.3	77.2	79.9	81.3	80.3
Ratio of female to male %	17.3	22.3	34.5	28.1	47.0	75.1	66.1
Unemployment (% of female/male labor force)							
Female	12.3	23.0	9.8	17.7	5.1	6.1	5.4
Male	7.2	13.3	5.0	7.8	3.4	6.0	4.7
Ratio of female to male %	170.6	172.5	198.8	226.3	148.0	100.4	116.7
Ratio of female to male youth unemployment rate (% ages 15-24)	197.3	164.3	134.6	177.5	128.3	112.2	119.7
Employment by sectors (% of female/male employment)							
Female							
Wage employment	61.6	96.7	83.1	70.2	31.3	58.7	52.6
Own-account workers	24.1	1.3	10.0	12.4	42.3	24.3	27.7
Employers	3.2	1.6	1.8	1.6	1.4	1.9	1.7
Contributing family workers	11.0	0.4	5.2	15.8	25.0	15.1	18.0
Agriculture	23.6	1.1	15.7	21.8	44.6	19.1	27.6
Industry	7.7	15..4	9.8	12.4	15.4	23.0	16.9
Services	68.8	83.5	74.5	65.8	40.1	57.9	55.5
Male							
Wage employment	72.3	83.4	56.8	70.5	35.7	60.0	51.7
Own-account workers	21.6	9.5	28.1	20.4	52.8	31.0	38.1
Employers	3.3	6.7	11.7	5.8	3.2	4.4	3.7
Contributing family workers	2.8	0.5	3.4	3.3	8.3	4.7	6.4
Agriculture	18.1	3.9	11.0	15.8	37.7	23.5	28.7
Industry	26.0	26.6	26.2	29.9	24.8	29.3	26.8
Services	55.9	69.5	62.8	54.2	37.4	47.2	44.5
Year of employment data (modeled ILO estimates)	*2018*	*2018*	*2018*	*2018*	*2018*	*2018*	*2018*
Firms with female top manager (% of firms)	2.3	2.4	4.4	5.4	20.5	18.4	17.9
Year of firm data	*2011*	*2013*	*2013*	*2018*	*2018*	*2018*	*2018*
Account at a financial institution female (%age 15+)	19.5	26.6	32.9	38.0	53.0	69.3	64.8
Account at a financial institution male (%age 15+)	25.8	56.3	56.7	56.8	62.7	77.0	72.3
Year for data on account at financial institution	*2017*	*2017*	*2017*	*2017*	*2017*	*2017*	*2017*

Source: World Development Indicators.
Note: ILO = International Labour Organization; LMIC = lower-middle-income country; MENA = Middle East and North Africa; UMIC = upper-middle-income country.

TABLE A.2

Selected labor indicators using household survey data, women ages 15–64 years

	Iraq				Jordan				Lebanon			
		Education level				Education level				Education level		
	Total	Less than secondary	Some secondary	Tertiary	Total	Less than secondary	Some secondary	Tertiary	Total	Less than secondary	Some secondary	Tertiary
Proportion of female by education	100.0	69.4	18.0	12.6	100.0	52.6	20.4	27.0	100.0	52.8	16.4	30.8
Female FLP	15.5	10.5	11.4	49.2	18.2	6.7	7.7	48.3	32.8	26.7	22.4	48.9
(adjusted) Female FLP	17.4	10.5	19.9	63.6	20.1	8.2	11.3	49.8	12.5	28.0	30.9	67.3
Proportion in full-time education	10.8	0.4	42.8	22.7	17.7	18.3	32.9	5.1	15.3	4.4	27.7	27.4
Proportion in rural areas	26.2	37.0	2.0	0.9	12.5	13.7	10.0	12.1				
Female LFP in rural areas	15.5	14.1	20.9	60.5	20.5	9.5	6.6	55.2				
Female LFP in urban areas	18.2	8.4	19.8	63.8	17.3	6.2	7.8	46.8				
Of women in the labor force	100.0	46.9	13.2	39.9	100.0	19.4	8.6	71.9	100.0	43.1	11.2	45.8
Proportion in rural areas	27.6	49.7	14.3	6.1	14.6	19.5	8.7	14.0				
Female Unemployment rate	36.5	33.9	50.4	34.9	36.8	39.1	27.3	37.3	12.5	10.3	18.8	13.1
Of women employed	100.0	48.8	10.3	40.9	100.0	19.0	9.9	71.1	100.0	44.1	10.4	45.5
Full time	36.8	35.5	51.2	34.6	70.4	58.1	77.2	72.8	80.0	89.9	78.2	70.9
Economic sector												
Agriculture	32.9	65.3	8.1	0.5	6.2	26.7	0.2	1.6	3.2	6.1	3.9	0.2
Manufacture	10.1	10.1	18.2	8.1	8.2	19.1	8.0	5.4	6.4	8.1	11.0	3.6
Services	57.0	24.6	73.7	91.5	85.6	54.2	91.8	93.1	90.4	85.8	85.1	96.1
Sector of employment												
public	60.2	29.4	74.8	93.3	45.8	26.0	36.9	52.4	12.2	1.2	20.9	20.9
private	39.3	70.5	23.7	6.0	52.7	73.9	62.8	45.6	87.1	98.3	79.1	78.0
othersec	0.5	0.1	1.6	0.7	1.5	0.1	0.3	2.0	0.7	0.5	0.0	1.1
Type of employment												
Wage employee	73.8	51.3	84.8	97.9	91.6	67.1	98.4	97.3	84.3	82.5	73.6	88.5
Self-employed	26.2	48.7	15.2	2.1	1.3	5.2	0	0.5	11.5	12.2	20.8	8.6
Employer					0.9	2.9	1.0	0.3	1.4	0.8	2.4	1.6
Unpaid*	3.0	5.2	1.2	0.8	6.2	24.9	0.7	1.9	2.9	4.5	3.2	1.3
Average household characteristics among all women												
Household size	8.3	9.3	6.0	6.0	5.3	5.5	5.5	4.8	4.9	4.9	4.9	4.9
Number of children	3.0	3.4	2.5	1.8	1.5	1.6	1.5	1.3	0.9	1.0	0.9	0.8
Number of elderly	0.2	0.2	0.2	0.3	0.1	0.1	0.1	0.2	0.3	0.4	0.2	0.3
Per capita household income/concume	202,657	179,995	225,710	294,858					8,300	7,262	8,239	10,115

Sources: World Bank staff calculations based on 2011/12 Lebanon Household Budget Survey, 2012 Iraq Household Socio-Economic Survey, 2016 Jordan Labor Market Panel Survey 2016.
Note: LFP = labor force participation.
* In Iraq, the category "unpaid" workers refers to all individuals who have done any unpaid work during the past 12 months. It includes people who are also categorized as wage employee or self-employed for other activities done during the past 12 months.

TABLE A.3

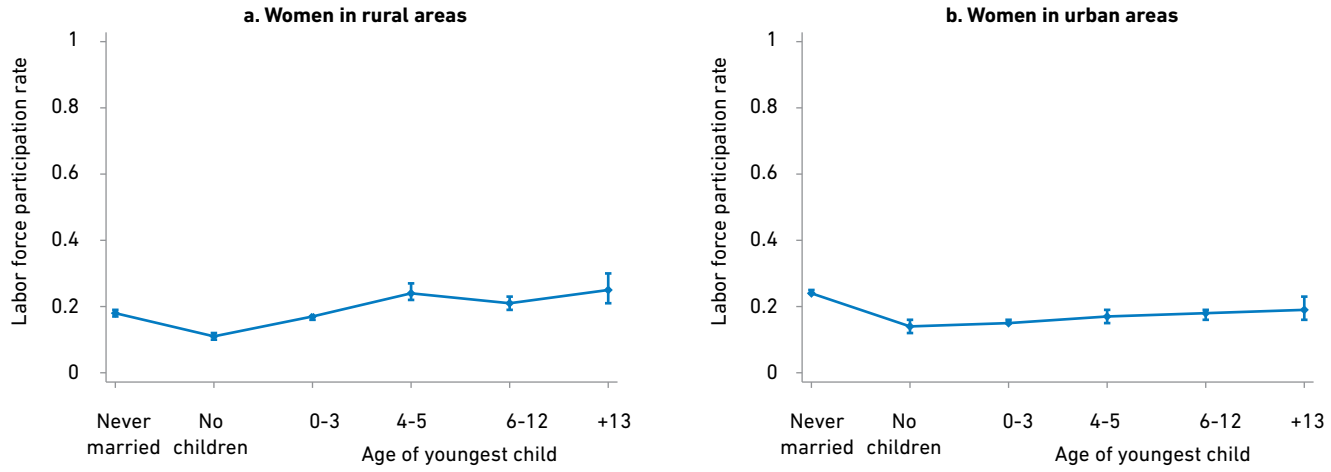
Selected labor indicators using household survey data, men ages 15–64

	Iraq				Jordan				Lebanon			
		Education level				Education level				Education level		
	Total	Less than secondary	Some secondary	Tertiary	Total	Less than secondary	Some secondary	Tertiary	Total	Less than secondary	Some secondary	Tertiary
Proportion of male by education	100,0	54,9	26,7	18,4	100,0	57,8	19,0	23,2	100,0	54,0	15,5	30,6
Male FLP	76,7	87,4	53,1	78,9	63,6	61,1	55,0	76,7	78,4	85,6	57,4	71,2
(adjusted) Male FLP	89,6	88,5	89,9	93,2	75,7	72,8	75,1	82,7	90,7	88,9	90,0	95,3
Proportion in full-time education												
Proportion in rural areas												
Male LFP in rural areas												
Male LFP in urban areas												
Of men in the labor force												
Male unemployment rate	14,1	16,7	10,3	9,2	13,8	15,6	8,4	13,3	6,5	6,4	5,4	7,4
Of men employed	100,0	60,7	19,3	20,0	100,0	54,4	17,5	28,2	100,0	59,1	13,4	27,5
Full time	0				86,1	85,1	85,8	86,4	88,2	92,9	88,5	83,6
Economic sector												
Agriculture	0				1,7	3,7	1,6	1,2	3,5	5,9	2,6	1,3
Manufacture	0				15,1	22,3	21,1	12,3	23,6	31,2	18,7	17,3
Services	0				83,2	74,0	77,3	86,5	73,0	63,0	78,7	81,4
Sector of employment												
public	0				41,3	36,9	46,2	46,7	15,1	11,9	24,4	17,3
private	0				57,2	62,0	52,8	50,6	84,3	87,3	75,3	82,2
othersec	0				1,5	1,1	1,0	2,7	0,6	0,8	0,3	0,5
Type of employment												
Wage employee	0				86,1	78,2	84,0	88,5	67,7	63,3	68,1	77,0
Self-employed	0				5,0	6,7	6,1	4,3	21,7	25,4	20,5	14,1
Employer					8,3	13,9	9,2	6,7	10,0	10,6	10,8	8,3
Unpaid*	0				0,6	1,1	0,8	0,4	0,6	0,6	0,7	0,5

Sources: World Bank staff calculations based on 2011/12 Lebanon Household Budget Survey, 2012 Iraq Household Socio-Economic Survey, and 2016 Jordan Labor Market Panel Survey 2016

FIGURE A.1

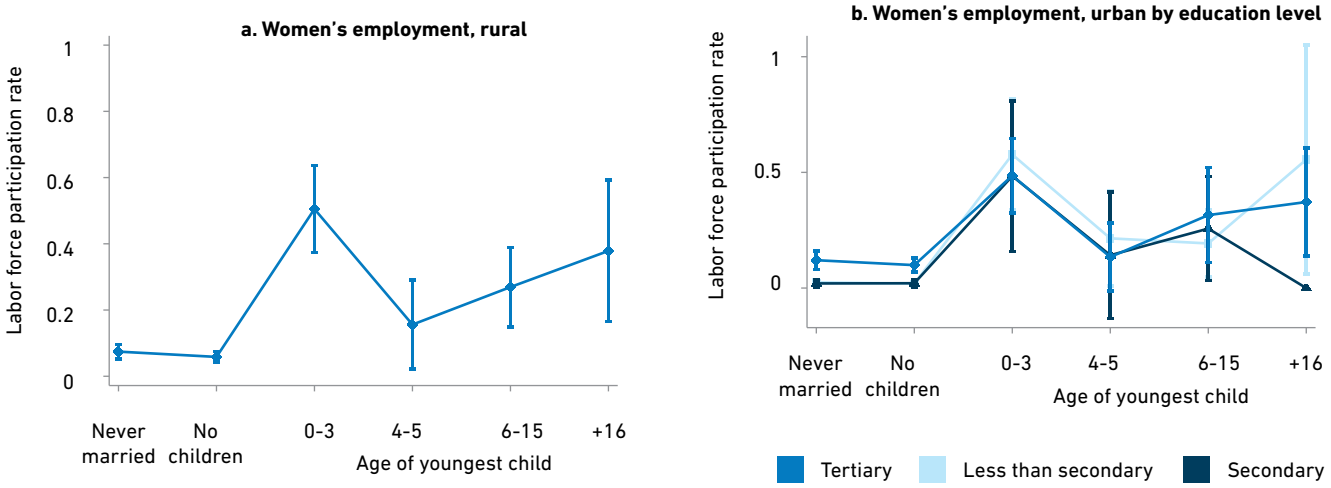
Adjusted labor force participation rates for women ages 15–44, by different life events, Iraq



Source: World Bank staff calculations base on 2012 Iraq Household Socio-Eonomic Survey.
Note: Adjusted participation rate is the ratio of women in the labor force over the total population excluding those in full-time education.

FIGURE A.2

Employment rates for women ages 15–44, by different life events, Jordan



Source: World Bank staff calculations based on 2011/12 Lebanon Household Budget Survey.
Note: Vertical lines represent 95 percent confidence interval.

TABLE A.4

Oaxaca-Blinder decomposition of gender gap in logarithm of wages per month without and with correction for selection, Lebanon 2011

1) Oaxaca-Blinder decomposition	
Men	6.75
Women	6.65
**difference	0.09
***explained	-0.17
***unexplained	0.26
Explained	
***education	-0.19
Experience	0.01
*economic sector	-0.02
***hours of work	0.04
Unexplained	
Education	-0.02
**experience	0.10
Economic sector	0.02
Hours of work	-0.07
**constant	0.23

2) Oaxaca-Blinder decomposition with correction for selection	
Men	6.75
Women	6.53
*difference	0.22
***explained	-0.17
***unexplained	0.39
***education	-0.19
Experience	0.00
*economic sector	-0.02
***hours of work	0.04
Education	-0.02
*experience	0.08
Economic sector	0.02
Hours of work	-0.08
**constant	0.38

Source: World Bank staff calculations based on 2011 Household Budget Survey.
Note: Earnings include wages and self-employment income. Individuals reporting zero income are excluded from calculations. Mills ratio is calculated on the Probit model explaining female participation in wage employment by age, marital status, and number of children below six years old.
*** p<0.01, ** p<0.05, * p<0.1

TABLE A.5

Oaxaca-Blinder decomposition of gender gap in logarithm of employment earnings per month without and with correction for selection, Iraq 2013

1) Oaxaca-Blinder decomposition	
Men	6.35
Women	6.30
**difference	0.06
***explained	-0.20
***unexplained	0.25
Explained	
***education	-0.15
***experience	-0.06
***economic sector	-0.06
***hours of work	0.08
Unexplained	
**education	-0.04
Experience	-0.01
***economic sector	0.094
Hours of work	-0.12
***constant	0.316

2) Oaxaca-Blinder decomposition with correction for selection	
Men	6.36
Women	6.18
*difference	0.18
***explained	-0.16
***unexplained	0.34
***education	-0.15
***experience	-0.05
**economic sector	-0.05
***hours of work	0.09
Education	0.00
Experience	0.00
***economic sector	0.07
***hours of work	-0.18
Constant	0.45

Source: World Bank staff calculations based on Iraq Household Socio-Economic Survey 2012/13.
Note: Earnings include wages and self-employment income and net profit. Individuals reporting zero income are excluded from calculations. Mills ratio is calculated on the Probit model explaining female participation in wage employment by age, marital status, and number of children below six years.
*** p<0.01, ** p<0.05, * p<0.1

TABLE A.6

Female labor force participation Probit regressions, Iraq

Iraq [Marginal effects]	Less than secondary Participation = 1	Secondary Participation = 1	Tertiary Participation = 1
Household head	0.012	-0.169	-0.255
	(0.034)	(0.192)	(0.234)
Age difference with husband	0.002	0.001	0.005
	(0.002)	(0.007)	(0.008)
Married	-0.029	-0.364***	-0.189*
	(0.021)	(0.105)	(0.105)
Early married	-0.034**	-0.095	0.119
	(0.015)	(0.062)	(0.169)
Rural	0.073***	0.132***	-0.132*
	(0.012)	(0.049)	(0.074)
Disability	-0.069*	-0.405***	0.108
	(0.039)	(0.141)	(0.198)
Number of children (base = no children)			
1 child	0.014	-0.119	-0.021
	(0.027)	(0.105)	(0.084)
2 children	0.032	-0.193*	-0.096
	(0.024)	(0.102)	(0.085)
3 or more children	0.015	-0.103	0.002
	(0.017)	(0.104)	(0.075)
Another female (age 15+) in the household not working	-0.094***	0.201*	-0.278***
	(0.036)	(0.109)	(0.101)
Another female (age 15+) in the household (working)	0.058**	-0.439***	0.204
	(0.025)	(0.150)	(0.153)
Another male (age 15+) in the household not working	-0.032***	0.019	0.030
	(0.012)	(0.048)	(0.060)
Another male (age 15+) in the household	-0.050	-0.108	-0.107
	(0.050)	(0.162)	(0.138)
Individual use of Internet	-0.057	0.001	-0.003
	(0.058)	(0.078)	(0.065)
Chores hours	-0.017***	-0.036***	-0.067***
	(0.004)	(0.012)	(0.017)
Children caring hours	-0.019***	-0.044***	-0.046***
	(0.003)	(0.014)	(0.014)
Religious activities hours	-0.018**	-0.001	-0.060
	(0.008)	(0.029)	(0.041)
Nahiya paying for nursery	1.021**	1.652	-2.924**
	(0.441)	(1.276)	(1.482)
Nahiya avg. time to workplace	-0.013	-0.051	-0.001
	(0.016)	(0.089)	(0.096)
Nahiya avg sh of people walking to work	-0.285	-0.158	0.038
	(0.320)	(1.750)	(1.888)
Nahiya avg sh of people taking public transport to work	-0.254	-0.331	-0.048
	(0.326)	(1.803)	(1.898)
Nahiya avg sh of people taking private transport to work	-0.227	0.099	0.542
	(0.319)	(1.783)	(1.914)
Nahiya female employment rate	0.735***	0.990**	1.316*
	(0.094)	(0.482)	(0.685)
Observations	6,325	744	633

Source: World Bank staff calculations based on Iraq Household Socio-Economic Survey 2012/13.
Note: Sample is women 15 to 44 years old currently not in school. All models control for age, age squared, governorate fixed effects, and local unemployment. Nahiya is the subdistrict level. Standard errors are in parentheses. Significance levels are denoted as follows: * p<0.10 ** p<0.05 *** p<0.01.

TABLE A.7

Female labor force participation Probit regressions, Jordan

Jordan [Marginal effects]	**Less than secondary** Participation = 1	**Secondary** Participation = 1	**Tertiary** Participation = 1
Household head	0.0155	0.0197	-0.0644
	(0.0438)	(0.0851)	(0.0959)
Age difference with husband	-0.000743	-0.00628	-0.00658**
	(0.00141)	(0.00386)	(0.00260)
Married	-0.122*	-0.176	-0.233**
	(0.0622)	(0.162)	(0.106)
Age at first marriage	6.44e-06	0.00436	3.79e-05
	(0.00202)	(0.00487)	(0.00407)
Rural	0.0228	-0.0459	0.0219
	(0.0145)	(0.0300)	(0.0280)
Disability	0.00640		0.184
	(0.0725)		(0.196)
Number of children (base = no children)			
1 child	-0.0109	-0.0563	-0.0902**
	(0.0279)	(0.0590)	(0.0449)
2 children	-0.0275	-0.0427	-0.133***
	(0.0261)	(0.0632)	(0.0452)
3 or more children	-0.0143	-0.110*	-0.135***
	(0.0238)	(0.0583)	(0.0482)
Another female (age 15+) in the household not working	0.0686	0.113	0.0791
	(0.0591)	(0.135)	(0.107)
Another female (age 15+) in the household (working)	-0.0317	-0.0279	-0.0743
	(0.0572)	(0.117)	(0.0945)
Another male (age 15+) in the household not working	0.0392*	-0.0181	0.0856
	(0.0219)	(0.0641)	(0.0676)
Another male (age 15+) in the household	-0.0369**	-0.0790***	-0.0893***
	(0.0149)	(0.0294)	(0.0284)
Household has Internet	0.0713***	0.0278	0.0847***
	(0.0159)	(0.0283)	(0.0232)
Household has car	-0.00520	0.0241	0.0622***
	(0.0125)	(0.0256)	(0.0228)
Children caring hours	0.000513	0.000511	0.000242
	(0.000434)	(0.00108)	(0.000780)
Applied for a loan	0.145***	0.0848	0.216***
	(0.0533)	(0.106)	(0.0612)
Household has savings	0.0702	0.160	0.0497
	(0.0830)	(0.127)	(0.0574)
Subdistrict female employment rate	-0.00958	-0.263*	0.0192
	(0.0792)	(0.138)	(0.179)
Observations	2,528	720	1,801

Source: World Bank Staff calculations based on Jordan Labor Market Panel Survey 2016.
Note: Sample is women 15 to 44 years old currently not in school. All models control for age, age squared, governorate fixed effects, and local unemployment. Standard errors are in parentheses. Significance levels are denoted as follows: * p<0.10 ** p<0.05 *** p<0.01.

TABLE A.8

Female labor force participation Probit regressions, Lebanon

Lebanon [Marginal effects]	Less than secondary Participation = 1	Secondary Participation = 1	Tertiary Participation = 1
Household head	0.144	0.071	-0.053
	(0.113)	(0.099)	(0.109)
Married	-0.253***	-0.555***	-0.356***
	(0.060)	(0.087)	(0.081)
Age difference with husband	0.000	0.002	0.003
	(0.004)	(0.007)	(0.006)
Disability	-0.278***	-0.263*	0.132
	(0.100)	(0.152)	(0.206)
Number of children (base = no children)			
1 child	-0.033	-0.142*	0.087
	(0.055)	(0.083)	(0.089)
2 children	-0.088*	-0.029	-0.031
	(0.053)	(0.097)	(0.082)
3 or more children	-0.127***	0.014	-0.136
	(0.044)	(0.093)	(0.093)
Another female (age 15+) in the household (working)	0.136**	-0.164	-0.067
	(0.060)	(0.102)	(0.087)
Another female (age 15+) in the household not working	-0.148***	-0.019	0.010
	(0.049)	(0.092)	(0.086)
Another male (age 15+) in the household not working	0.017	-0.059	0.037
	(0.032)	(0.068)	(0.046)
Household has Internet	0.027	0.102	0.058
	(0.056)	(0.066)	(0.044)
Household has car	0.013	-0.146***	0.096*
	(0.038)	(0.055)	(0.057)
Household has motorbike	-0.105	-0.028	-0.103
	(0.100)	(0.117)	(0.102)
Transportation (taxi, bus, minibus) is more than 10-min walk	-0.007	-0.068	0.041
	(0.035)	(0.066)	(0.049)
Household receives remittances from abroad	-0.120**	-0.061	-0.002
	(0.057)	(0.091)	(0.056)
Household receives remittances from residents	-0.061	0.049	-0.054
	(0.048)	(0.080)	(0.105)
Observations	1,085	273	537

Source: World Bank staff calculations based on Household Budget Survey 2011.

Note: Sample is women 15 to 44 years old currently not in school. All models control for age, age squared, region fixed effects, and local unemployment. Standard errors are in parentheses. Significance levels are denoted as follows: * p<0.10 ** p<0.05 *** p<0.01.

TABLE A.9

DHS participation regression results for ever-married women ages 15–44 years, Jordan

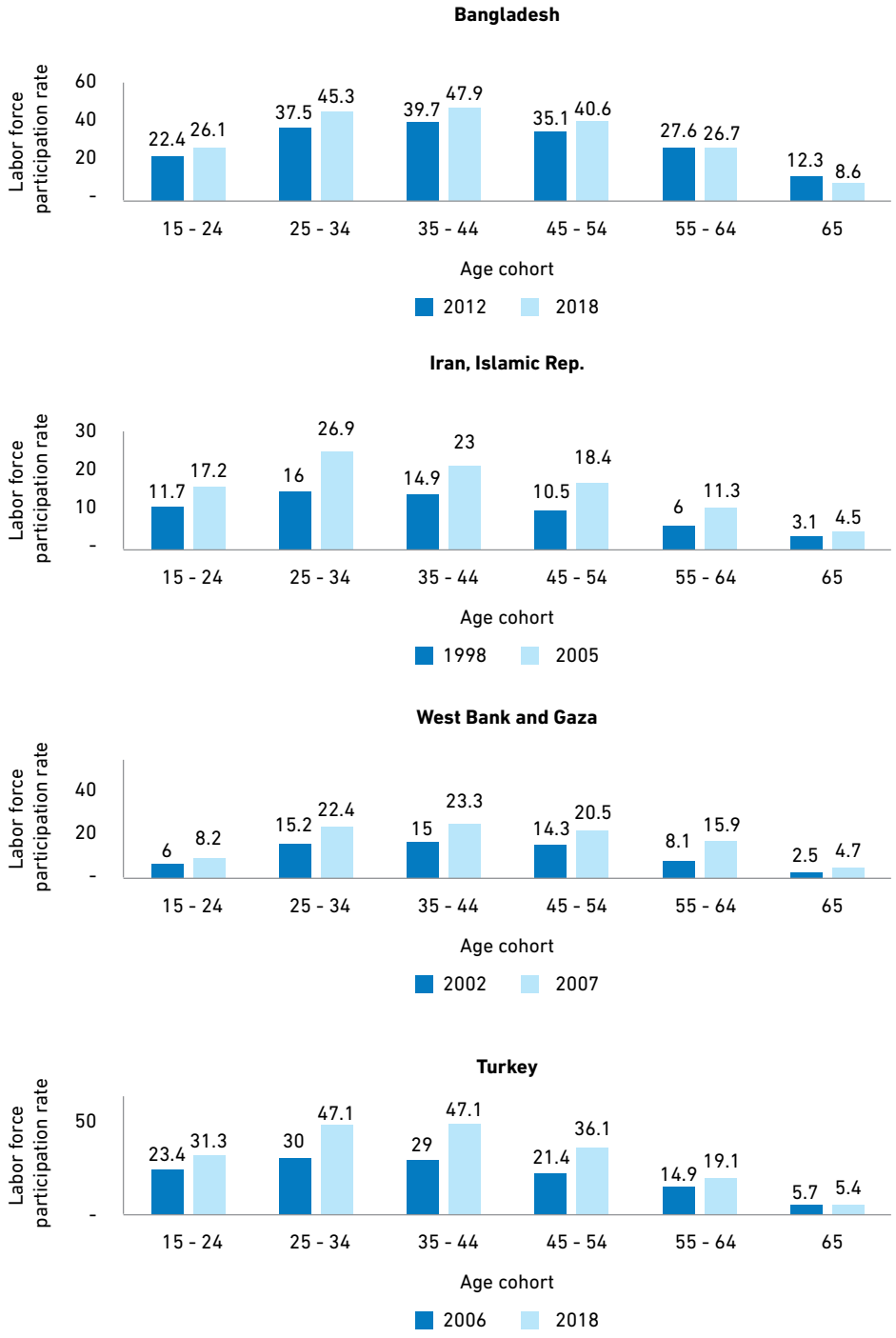
Jordan DHS [Marginal effects]	Less than secondary Employed = 1	Secondary Employed = 1	Tertiary Employed = 1
Household head	0.003	-0.014	-0.058
	(0.049)	(0.074)	(0.084)
Early marriage (before age 18)	-0.029	-0.021	-0.018
	(0.024)	(0.039)	(0.066)
Age difference with husband (base = husband older by 0 to 4 years)			
Divorced/widowed/separated	0.104	0.756***	0.283**
	(0.078)	(0.091)	(0.130)
Husband older by 20+ years	-0.098*	-0.027	-0.067
	(0.051)	(0.058)	(0.065)
Husband older by 5 to 20 years	-0.038	-0.010	0.013
	(0.024)	(0.030)	(0.022)
Older than husband	-0.046	0.015	-0.024
	(0.036)	(0.054)	(0.032)
Number of children (base = no children)			
1 child	-0.002	0.096	0.017
	(0.041)	(0.071)	(0.042)
2 children	-0.062*	0.043	-0.006
	(0.035)	(0.065)	(0.046)
3 or more children	-0.069*	0.011	-0.043
	(0.037)	(0.048)	(0.042)
Rural	-0.051**	0.009	-0.014
	(0.023)	(0.041)	(0.019)
Another female (age 15–49) in the household	0.157***	-0.013	0.197**
	(0.046)	(0.090)	(0.091)
Another female (age 15–49) in the household (not working)	-0.118**	0.048	-0.147
	(0.054)	(0.112)	(0.099)
Household has a has car/truck	0.060***	0.009	0.053**
	(0.020)	(0.031)	(0.025)
Has used Internet in the past	-0.011	0.000	-0.001
	(0.023)	(0.034)	(0.080)
Owns a mobile telephone	-0.073***	0.077	0.078
	(0.022)	(0.056)	(0.093)
Has an account in a bank or other financial institution	0.155***	0.043	0.253***
	(0.025)	(0.040)	(0.026)

Jordan DHS [Marginal effects]	Less than secondary Employed = 1	Secondary Employed = 1	Tertiary Employed = 1
Own house alone or jointly	-0.006	0.015	0.007
	(0.049)	(0.046)	(0.033)
Own land alone or jointly	-0.066	-0.029	0.042
	(0.072)	(0.043)	(0.037)
Decide alone or jointly with husband/partner			
On own health care	0.021	0.136*	0.141**
	(0.032)	(0.074)	(0.070)
Large purchases	0.008	0.177***	-0.004
	(0.043)	(0.067)	(0.047)
Visits to family/relatives	0.000	0.008	-0.025
	(0.035)	(0.059)	(0.061)
Husband's earnings	0.033	-0.034	0.057*
	(0.031)	(0.037)	(0.033)
Justified hitting/beating of wife by husband in some situations	-0.014	-0.006	0.017
	(0.020)	(0.030)	(0.021)
Husband has some control issue	-0.048**	0.006	0.016
	(0.020)	(0.036)	(0.027)
Domestic [current/last] spousal violence			
Any emotional violence	0.071**	-0.005	-0.055
	(0.030)	(0.042)	(0.034)
Any physical violence	-0.030	-0.073	0.020
	(0.032)	(0.053)	(0.044)
Any sexual violence	0.098***	0.113*	-0.005
	(0.030)	(0.060)	(0.065)
Subdistrict female employment rate (ages 15–49)	0.005**	0.007*	0.009***
	(0.002)	(0.004)	(0.003)
Observations	2,879	846	1.984

Source: World Bank staff calculations based on Jordan Demographic and Health Survey 2017.
Note: Sample is ever-married women 15 tp 44 years old selected for domestic violence module and currently not in school. All models control for age, age squared, governorate fixed effects, and local (female) unemployment. Standard errors are in parentheses. Significance levels are denoted as follows: * p<0.10 ** p<0.05 *** p<0.01.

FIGURE A.3

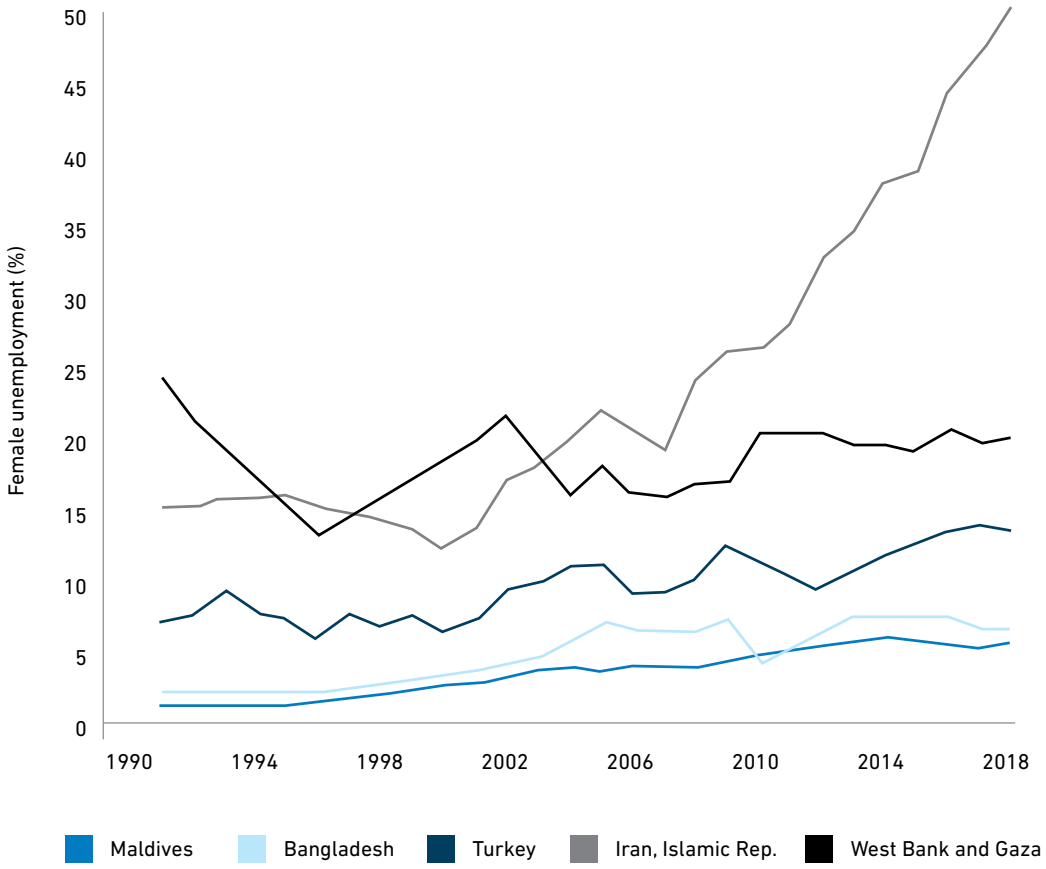
Female labor force participation rates, by age cohort, selected economies



Source: International Labour Organization modeled estimates from World Development Indicators.

FIGURE A.4

Female unemployment, selected economies, 1990–2018



Source: International Labour Organization modeled estimates from World Development Indicators.

APPENDIX B

To estimate the historic contribution of women's participation in the labor market on economic growth, analysis for this report uses the World Bank's JobStructure Tool.[61] This note describes the methodology of the tool, the data and assumptions made for this report, and the modifications made to estimate the projected contribution to growth if women's participation increased by five points in five years. The following description draws on the official documentation of the tool (World Bank 2019) highlighting the aspects modified for the purpose of the analysis in this report.

The JobStructure tool uses the Shapley decomposition method to assess the contributions to per capita output growth[62] to the growth in each of its four components: productivity, employment, economic participation, and labor force (the working-age population[63]). This approach and the tool have been used widely to produce jobs diagnostics for a range of developing countries (Merotto et al. 2018)

The decomposition can be better seen by expressing per capita value added ($Y/N = y$) as

$$\frac{Y}{N} = \frac{Y}{E} * \frac{E}{L} * \frac{L}{A} * \frac{A}{N} = y \;\; = w * e * p * a = y$$

where Y is total value added, N is total population, E is employment, L is labor force, A is working-age population, y is value added per capita, w is value added per worker, e is employment rate, p is participation rate, and a is working-age population share.

Using the Shapley decomposition equation,[64] the marginal contribution of changes in participation between times $t0$ and $t1$ would be

$$\begin{aligned}\Delta y^{p}_{t0,t1} = {} & \alpha^{p}\,(s,m) \\ & * [(w_{t0}\, e_{t0}\, p_{t1}\, a_{t0}) - (w_{t0}\, e_{t0}\, p_{t0}\, a_{t0}) + (w_{t1}\, e_{t1}\, p_{t1}\, a_{t1}) - (w_{t1}\, e_{t1}\, p_{t0}\, a_{t1}) \\ & + (w_{t1}\, e_{t0}\, p_{t1}\, a_{t0}) - (w_{t1}\, e_{t0}\, p_{t0}\, a_{t0}) + (w_{t0}\, e_{t1}\, p_{t1}\, a_{t0}) - (w_{t0}\, e_{t1}\, p_{t0}\, a_{t0}) \\ & + (w_{t0}\, e_{t0}\, p_{t1}\, a_{t1}) - (w_{t0}\, e_{t0}\, p_{t0}\, a_{t1}) + (w_{t1}\, e_{t1}\, p_{t1}\, a_{t0}) - (w_{t1}\, e_{t1}\, p_{t0}\, a_{t0}) \\ & + (w_{t1}\, e_{t0}\, p_{t1}\, a_{t1}) - (w_{t1}\, e_{t0}\, p_{t0}\, a_{t1}) + (w_{t0}\, e_{t1}\, p_{t1}\, a_{t1}) - (w_{t0}\, e_{t1}\, p_{t0}\, a_{t1})]\end{aligned}$$

where the weight for each term $\alpha^{p}\,(s,m)$ is given by the formula $\alpha^{p}\,(s,m) = \frac{s!\,(m-s-1)!}{m!}$, where s is the total number of variables other than p taken at $t1$ and m is the total number of variables (four in this case). When $s = 0$ or 3, $\alpha^{p}\,(s,m) = 1/4$. When $s = 1$ or 2, $\alpha^{p}\,(s,m) = 1/12$.

Simplifying and applying the parameters:

$$\begin{aligned}\Delta y^{p}_{t0,t1} = {} & \frac{1}{4}\,[\,\Delta p\;\alpha^{p}\,(w_{t0}\, e_{t0}\, a_{t0}) + \Delta p\,(w_{t1}\, e_{t1}\, a_{t1})] \\ & + \frac{1}{12}\,[\,\Delta p\,(w_{t1}\, e_{t0}\, a_{t0}) + \Delta p\,(w_{t0}\, e_{t1}\, a_{t0}) + \Delta p\,(w_{t0}\, e_{t0}\, a_{t1}) + \Delta p\,(w_{t1}\, e_{t1}\, a_{t0}) \\ & + \Delta p\,(w_{t1}\, e_{t0}\, a_{t1}) + \Delta p\,(w_{t0}\, e_{t0}\, a_{t1})]\end{aligned}$$

The aim of the analysis was to have a sense of the potential role of increasing female labor force participation (FLFP) for the country's overall growth. We first used this methodology to estimate the historic (2000–17) contribution of FLFP.[65] The JobStructure Tool draws on historical employment and value added data from the World Development Indicators and population data from the United Nations Department of Economic and Social Affairs.[66] The challenge for the analysis in this report is that the tool

does not contain data to produce disaggregated analysis on a gender basis. In particular, estimates of gender-disaggregated value added per worker are not routinely produced and thus not available to estimate the contribution of FLFP on growth. We address this challenge by estimating female value added by weighting national value added by the share of female employment in the economy. Implicitly, this estimation assumes that productivity is constant across genders. An alternative would have been to adjust value added using the gender wage gap instead. In a context of gender wage discrimination, however, the wage gap would not be an accurate reflection of the productivity gap; hence, we opted for the aforementioned approach.

In the context of the Mashreq countries, another issue with the aggregate data available within the tool is the inclusion of migrants in the population and value added figures. Because the analysis in this report is focused on the host country population only, it was important to net out the contribution of refugees from the estimates. We used the estimates from World Bank (forthcoming) to remove the contribution of the Syrian refugees from gross domestic product and population figures in Jordan and Lebanon. This adjustment was not deemed necessary for Iraq, given its much smaller influx of refugees.

For the projection scenarios, we used the same methodology as in the JobStructure Tool but built our own Excel-based tool to carry out the estimates. Although the JobStructure Tool has the capacity to simulate various scenarios, it did not easily allow for changing the desired parameters to simulate the scenario in this report (that is, the growth effect given by a 1-percentage-point increase per year in the FLFP rate).

For the projections, we also needed to make assumptions about the growth rate in population, productivity per worker, and employment rates. For the last two, we assumed that the growth rates remained as in the historical trends in each country.[67] For the population projections in Iraq, we used the United Nations Department of Economic and Social Affairs's medium-fertility scenario projections. For Jordan and Lebanon, we opted not to use these projections because they refer to the total population in the country, including the large numbers of refugees currently living in those countries; moreover, we assumed that a significantly large number of Syrian refugees would return to their country of origin in a short time frame. As an imperfect alternative, we used the Iraq projected population growth rates and applied them to the net-of-refugees population numbers in Jordan and Lebanon. This assumption is less problematic in Jordan where the population structure before the refugee influx was relatively similar to that in Iraq. It could be more prone to error in Lebanon, where fertility rates are lower, and the structure of the population was narrower at the bottom.

NOTES

61. For more information, see https://worldbankgroup.sharepoint.com/sites/Jobs/Pages/Jobs-Diagnostic-Tools--03182019-095113.aspx.

62. The tool also allows for calculation of the contributions of each economic sector (agriculture, industry, and services) to aggregate productivity and employment growth. For the purpose of this report, we use only the aggregate results.

63. The working-age population definition in the tool is people ages 15–64 years.

64. The idea of the Shapley value is to consider all possible sequences of variables that eliminate each of the variables that compose an index (in this case, per capita value added).

65. Growth rates are compound annual growth rates (CAGR). The results are expressed as a share of national value added growth, which we also estimated using the tool:

    CAGR: $g_{t,t+T} = \left(\frac{Y_{t+T}}{Y_t} \right)^{1/T} - 1$

    where, $g_{t,t+T}$ is the average growth rate in value added in the period between years t and $t+T$; Y_t and Y_{t+T} are value added in years t and $t+T$, respectively.

66. For more information on the United Nations Department of Economic and Social Affairs' World Population Prospects 2017 revision, https://population.un.org/wpp/.

67. We also simulated a scenario where the female employment rate and productivity per worker remained unchanged.

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