CHAPTER

Promoting women's agency Freedom for sured by the pandom physical assets are narrowed, differences in gender outcomes could emerge because girls and boys, and later women and men, have unequal capacity to exercise agency. By agency we mean an individual (or group's) ability to make effective choices and to transform those choices into desired outcomes. Agency can be understood as the process through which women and men use their endowmenta and take advantage of economic opportunities to achieve desired outcomes. Thus, agency is key to understanding how gender outcomes emerge and why they are equal or unequal. Tross all countries women and men differ in their ability to make effective choices in a range

Across all countries women and men differ in their ability to make effective choices in a range of spheres, with women typically at a disadvantage. This chapter focuses on a selection of outcomes closely associated with women's ability (or inability) to make choices. These outcomes are related and often compound each other; as a result, a women's ability to choose and act at any point in time partly reflects foundations laid earlier in her life, often starting in childhood. These outcomes, or expressions of agency, are

- Control over resources—measured by women's ability to earn and control income and to own, use, and dispose of material assets.
- Ability to move freely—measured by women's freedom to decide their movements and their ability to move outside their homes.
- Decision making over family formation measured by women's and girls' ability to decide when and whom to marry, when and how many children to have, and when to leave a marriage.

- Freedom from the risk of violence—measured by the prevalence of domestic violence and other forms of sexual, physical, or emotional violence.
- Ability to have a voice in society and influence policy—measured by participation and representation in formal politics and engagement in collective action and associations.

In analyzing how economic growth, formal institutions, informal institutions, and markets interact to enable or constrain women's agency, four core findings emerge.¹ First, economic growth can improve the material conditions for exercising agency—through higher incomes, greater access to services, and expanded infrastructure. But the impact of higher aggregate incomes on women's agency partly hinges on women's ability to earn their *own* incomes; that ability increases their bargaining power within the household and their ability to accumulate autonomous assets. Economic growth alone will not eliminate gender differences in agency.

Second, expanding women's rights can foster agency in some realms. But the expansion of rights for family formation and control over household resources has been limited. And the effectiveness of expanding rights in bringing about change depends on their applicability often linked to multiple legal systems—and their enforcement.

Third, social norms shape women's agency. Along with markets and institutions, they determine the endowments and opportunities that women have and whether they can exercise the choices to use them. Norms can constrain women's agency when they prevent laws, services, and incomes from benefiting women and men equally. Social norms are particularly binding when increases in women's agency would directly shift power balances in the household and in society. Reforms in markets and institutions, such as service delivery improvements, information provision, and creation of networks, can reduce the bind of social norms by affecting the costs and benefits of compliance.

Fourth, women's collective agency can transform society. Women's collective agency both depends on and determines their individual agency. Women's ability to influence their environment goes beyond formal political channels, which can be limited by social norms and beliefs regarding gender roles and institutional structures. Women can influence their environments through their participation in informal associations and through collective action, but their success depends in part on their individual ability to make effective choices.

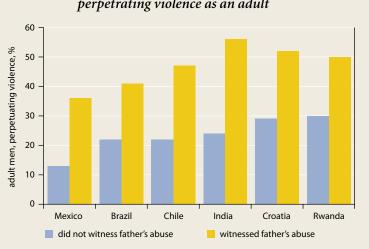
WOMEN'S AGENCY MATTERS

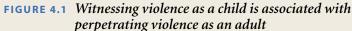
Women's agency matters at three levels. It has intrinsic relevance for women's individual wellbeing and quality of life. It has instrumental relevance for actions that improve the well-being of women and their families. And it is required if women are to play an active role in shaping institutions, social norms, and the well-being of their communities.²

- Women's ability to influence their lives matters in and of itself. A person's ability to make effective choices and exercise control over one's life is a key dimension of well-being. Women and men can contest and alter their conditions only if they are able to aspire to better outcomes, make effective choices, and take action to improve their lives.
- Women's ability to influence their own lives also matters for other aspects of well-being. Agency determines women's ability to build their human capital and access economic opportunities. Family formation decisions, especially about the timing of marriage and childbearing and the number of children, are critical for women's investments in education. Indeed, delays in marriage are strongly associated with greater education, earnings, and health-seeking behavior.³ In Bangladesh, women with greater control over health care,

household purchases, and visits to relatives and friends were found to have systematically higher nutritional status (even within income groups).⁴ Physical mobility is also critical for girls' and women's access to services-including education, health, water, and justice-and for the development of social networks. In Zambia, women who live fewer than two hours from health institutions are twice as likely to have an institutional delivery as those who live farther away.⁵ In Pakistan, greater physical mobility is associated with greater use of contraceptives and access to care.⁶ In the United States, access to contraception increased the age at marriage and earnings, while in Europe birth control rights increased women's labor force participation and income.7

- Women's exercise of agency improves their children's welfare. Gender differences in preferences are reflected in different patterns of expenditure and consumption within the household, with women more strongly favoring investments in children's human capital. Women's control of income and assets is important as an instrument for child welfare. In Brazil, Côte d'Ivoire, and the United Kingdom, women's greater control over income increases spending on goods that benefit children.8 In Ghana, the share of assets and the share of land owned by women are positively associated with higher food expenditures among rural households.9 In Nepal, where mothers have greater ownership of land, fewer children are severely underweight.¹⁰ And in Mexico, the daughters (but not the sons) of women with greater control over decisions within their households work fewer hours in household tasks.¹¹
- Women's agency also shapes their children's future behavior. What children see and experience in the home can influence lifelong beliefs and behaviors. Childhood witnesses to or victims of domestic violence are more likely to later perpetrate or experience domestic violence as adults—men who had witnessed domestic violence in childhood were two to three times more likely than other men to perpetrate violence (figure 4.1).¹² The perceptions of children—both girls and boys—of what activities or behaviors are acceptable for men and women are also often shaped in the home. In Japan men raised by full-time work-





Source: Barker and others 2011.

ing mothers are less likely to support the division of gender roles, and in the United States both women whose mothers worked and the wives of men whose mothers worked are significantly more likely to work.¹³ Thus, women's ability to remain safe from violence and to exercise greater economic agency can limit the intergenerational transmission of violence and promote positive norms on gender roles.

Women's collective agency is transformative, promoting changes in society and policy. While individual women might have limited voice, groups of women and girls can exert much more pressure. Acting together they can at times overcome constraints facing individuals. And while an individual woman's greater ability to exercise agency might help her reach better outcomes for herself within her environment and constraints, it rarely is sufficient to promote structural changes that will reform the environment for other women. By contrast, women's collective voice can contribute to changes in laws, policies, services, institutions, and social norms that eventually will increase women's individual agency. In higher-income countries greater female representation has increased the prominence of issues more relevant to women's lives, including child mortality, maternity leave, child care, and violence against women.¹⁴ An analysis of changes in gender policies in 70 countries highlights the significant role of women's collective movements since 1975 in promoting more egalitarian family laws and addressing violence against women.¹⁵ Greater representation in local political bodies, such as the *panchayats* in India, has also resulted (in some contexts) in greater allocations to some infrastructure and other services serving women's and their children's needs—as well as in greater women's participation in village meetings, increased reporting of crimes against women, and more arrests for such crimes.¹⁶

Overall, progress in outcomes associated with women's agency has been limited. Women still control fewer assets, have less autonomous income, and have less control over household decisions than men. Levels of domestic violence remain high across nations, and women have limited voice in governments and parliaments. The next three sections, following the analytical framework, systematically analyze the roles of economic growth and markets, formal institutions (laws and services), and social norms in influencing women's capacity for agency (figure 4.2). They show how these determinants play a role in defining women's agency-and how constraints in each of them can be mutually reinforcing.

ECONOMIC GROWTH CAN PROMOTE WOMEN'S AGENCY BUT HAS LIMITED IMPACT

Economic growth can promote the exercise of women's agency by removing financial constraints, by increasing women's economic opportunities and autonomous income, and by expanding services and infrastructure. But its overall impact hinges on women's greater access to their own incomes and economic opportunities.

Higher household incomes remove some financial constraints to women's agency

Higher household incomes and assets can reduce the need to ration goods or services between men and women (or boys and girls). For example, programs in Colombia, Kenya, and Malawi that provided cash transfers or subsidies for school expenses increased the age at marriage

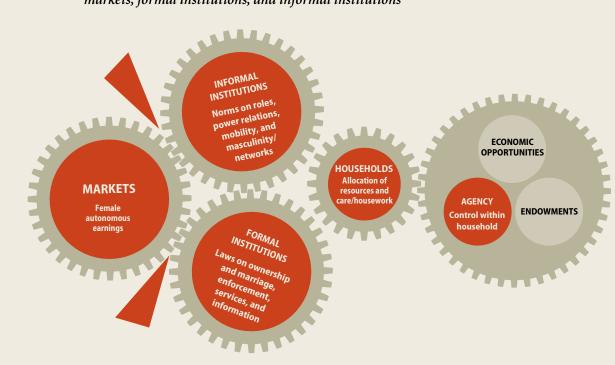


FIGURE 4.2 Limited progress in women's agency is explained by mutually reinforcing constraints in markets, formal institutions, and informal institutions

Source: WDR 2012 team.

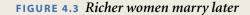
for girls and reduced early pregnancy.¹⁷ Greater household wealth can also reduce the need for girls to marry early to reduce the financial strain on the household. Throughout the world girls and women in richer households marry later on average (although there are exceptions for some regions or communities) (figure 4.3).

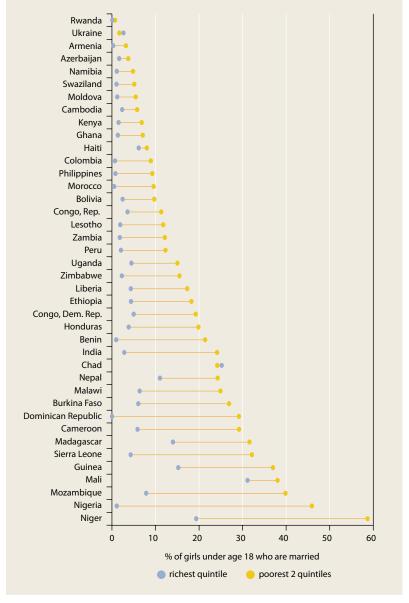
Higher household incomes and wealth can also release financial constraints on physical mobility. The cost of transportation can be a barrier to accessing services and information or employment opportunities and markets (chapter 5 discusses the latter in greater depth). In Brazil and Burkina Faso about a fourth of the cost of receiving health services in a hospital relates to transport.¹⁸ And data from 36 countries show that greater wealth is associated with weaker mobility constraints related to infrastructure.¹⁹

Women in wealthier households report having greater control over decision making, as households enjoy greater discretionary income beyond levels required to cover basic expenditure. In South Asia the percentage of women who have some role in deciding on visits to relatives increases from 57 percent for the poorest quintile to 71 percent for the richest quintile, and the share increases from 80 percent to 92 percent for decisions over their own earnings (figure 4.4). Similar patterns hold for other regions.

Women's earnings opportunities and own assets promote their bargaining power

Another channel for economic growth (and higher national incomes) to affect women's agency is through the expansion of earning opportunities. Economic growth changes employment structures in ways that typically open new opportunities for women and create new incentives for them to join the labor force. When higher incomes come mainly through men's greater earnings, the impact on women's agency might be muted or even negative. But higher incomes that come through women's own earn-





Source: WDR 2012 team estimates based on Demographic and Health Surveys 2003–09. *Note*: Sample of girls ages 15–17; wealth measured by guintiles.

ings increase their voice and bargaining power in multiple ways.

There is also evidence of a relationship between women's assets, earnings, and shares of household income and the incidence of domestic violence. In Colombia, India, South Africa, and Uganda, women's asset ownership is associated with lower risk of domestic violence, at least in the medium term.²⁰ And in the United States, a reduction in the gap between men and women's wages explains about a tenth of the observed reduction in domestic violence.²¹ But improvements in women's economic position can also challenge social norms on women's role in the household and in society and lead to an increase in some forms of domestic violence or threats of such violence in the short term, a factor that needs to be taken into account when designing interventions.²²



Women's income affects their accumulation of physical, human, and financial assets, including pensions and insurance. Together with inheritance or programs of land redistribution, a woman's own income is one of the key mechanisms for the accumulation of personal assets. And personal assets matter greatly for a woman's ability to exit a marriage, to cope with shocks, and to invest and expand her earnings and economic opportunities.

Two important assets are land and pensions. Evidence from six countries in Latin America suggests that markets were the second most important channel for land acquisition for women, but a much less frequent channel of acquisition of land than for men (figure 4.5). And in countries where transfers from the state or community are sizable, men more frequently are beneficiaries. An analysis of the factors behind these differences points to discrimination in land markets and to differences in incomes and access to credit.²³

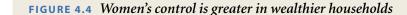
For pensions the patterns of wealth accumulation mirror those observed for labor market earnings, with women around the world having on average both lower participation in pension systems and lower savings. Evidence from the United Kingdom and the United States suggests that men's total pension assets are substantially larger than women's, even when the percentages of men and women enrolled in a pension system are similar. The well-being of many elderly women thus depends on their husband's access to savings and pensions and on the rules for benefits provided to survivors once the pension holder dies. In most regimes, some mechanisms are in place to ensure that survivors receive part of the pension held by their deceased spouse, but the rules can vary greatly in ways that affect women's agency (box 4.1).

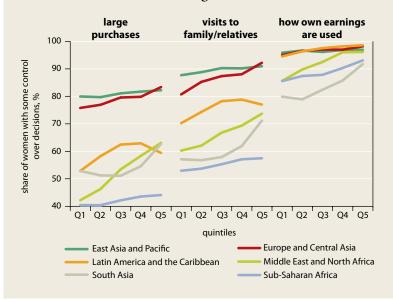
Access to formal savings instruments helps protect assets. And women have more limited access to financial services than men do—in Latin America and the Caribbean, 22 percent of women have savings accounts compared with 28 percent of men (16 percent and 23 percent, respectively, for debit/ATM cards) and in Sub-Saharan Africa, 13 percent of women and 18 percent of men have bank accounts.²⁴

Greater economic opportunities for women and girls can also promote women's exercise of agency by broadening their networks-from mostly kin-related networks-and thus expanding their sources of information and support. The increased physical mobility that often comes with employment puts women in contact with a new set of individuals at work and in other places. When women work full time, they are actively engaged in unions or professional associations at almost the same rate as men (figure 4.6). Women make up 44 percent of union members (about 50 million workers) in 30 European countries.²⁵ In many countries, adolescent girls tend to dedicate a significant amount of time to unpaid domestic work, while boys focus more on paid work or recreational time. As a result, girls' social networks can be thinner than those of boys (and can weaken around adolescence).26

Economic growth also promotes agency through expanded infrastructure and service provision

Part of the association between country incomes and women's agency is related to the expansion of infrastructure. Indeed, because of their role as caregivers, women and girls tend to face important constraints on their time and physical mobility that investments in electricity, water, roads, and transportation services can mitigate. Investments in electricity networks in rural South Africa raised women's employment by almost 10 percentage points in five years. Electricity freed up time from home production for women and expanded the types of market activities available to them (service jobs requiring power, for example) but had no significant effect on male employment.27 The expansion of rural road networks and the provision of urban pub-





Source: WDR 2012 team estimates based on Demographic and Health Surveys 2003–09, 40 countries.

Note: Sample of married women for control over large purchases and visits to relatives and married women working for cash for control over own earnings.

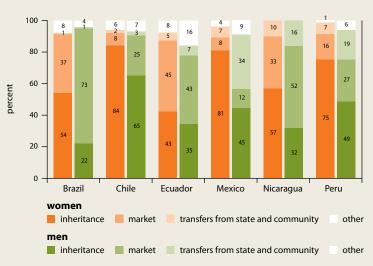


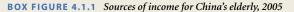
FIGURE 4.5 Form of acquisition of land by gender in six Latin American countries

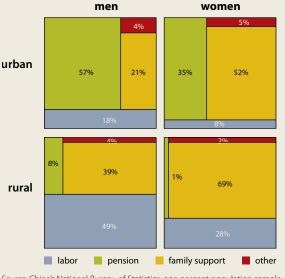
Source: Deere and León 2003.

lic transport services can also improve outcomes for women and girls. In rural Guatemala and Pakistan, the expansion of rural road networks had a strong impact on female mobility and

BOX 4.1 Pensions—Coverage, amounts, and survivor benefits are important for women's autonomy

Women have fewer assets in formal pension systems than men do. Even when they work, they are less covered because they have lower earnings, work fewer hours, and participate less in the formal sector. Data from 25 European countries show that only in 6 countries is the share of elderly women receiving a pension (as a share of total women over retirement age) larger than the equivalent share for men. In other countries the share is as low as 40 percent (Luxembourg) or 60 percent (Austria, Greece, and Malta). In the United States currently, women and men have similar coverage rates (around 65 percent), but the amounts women have accumulated in their individual accounts are on average half that of men. In China, pensions are the primary source of income for 57 percent of retired men in urban areas, but for only 35 percent of women, who tend to rely more on family support (box figure 4.1.1).





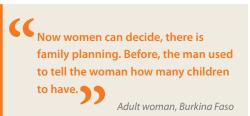
Source: China's National Bureau of Statistics, one percent population sample data.

On the inheritance of pension rights for spouses, data from 24 countries from all regions show that, in most countries, the wife is among the first recipients, together with her children. In Bolivia, the Philippines, and Togo, the wife's entitlement stops when she remarries, and the daughter's entitlement similarly stops upon her marriage (while sons are usually entitled up to a certain fixed age). The conditional rules suggest that pensions for widows are conceived not as entitlements that women have for having provided nonmonetary contributions to their households, but as mechanisms to replace the main breadwinner until they marry another one.

In recent years, many pension systems have adopted individual accounts, reduced the redistributional element of the system, and adopted different annuity tables for men and women to reflect women's longer life expectancy. These reforms leave women with less financial autonomy in their older years.

Sources: ILO 2010; International Social Security Association. Social Security Country Profiles, http://www.issa .int/Observatory/Country-Profiles; Johnson 1999.

schooling.²⁸ In urban settings, particularly at the periphery, the availability, cost, and efficiency of public transport services make a difference. Long commutes limit women's ability to take formal or higher paying jobs because they are not compatible with their care duties. In Durban, South Africa, women in peripheral areas suffer poor access to central jobs and to local amenities because of deficient transport systems.²⁹



Higher country incomes are also typically associated with an increase in the provision and quality of public services. Such services can expand women's exercise of agency. For example, reproductive health services can help women (and men) make decisions about their own fertility.30 Indeed, many young men and women surveyed for the qualitative study on gender and economic choice prepared for this Report said family planning services were instrumental in shifting decision making about having children from the male to the couple.³¹ Although the availability of modern contraceptives has increased significantly over the past decades in most countries, in line with rising incomes, and these services are widely available, constraints remain. The main ones, cited by two-thirds of women, were health concerns or opposition to contraceptives (figure 4.7). However, in line with increased access, only 8 percent of the women surveyed said lack of access and issues of cost were the main reasons they did not use contraceptives. The role of intrahousehold bargaining over fertility con-

If they know about family planning, they both decide [how many children to have]; knowing about family planning helps. trol is illustrated in Zambia, where women used contraceptives more frequently when they could hide the use from their spouse.³²

But in a few countries and for some population groups, supply remains a significant issue-in Burkina Faso, Mozambique, and the Philippines, around 20 percent of women in need lacked access. And poverty also constrains access. For instance, almost 18 percent of the poorest fifth of women in need lacked access to contraception in Benin and Indonesia, compared to only 3 percent of the richest fifth. Also, the transition to sexual maturity can be difficult to navigate for adolescent girls, who tend to have limited knowledge of reproductive health and contraception. They also tend to have limited bargaining power, and many experience unwanted sexual encounters.33 Social norms that disapprove or condemn their sexual activity may discourage these girls from seeking reproductive health services; in some countries, young girls must have parental consent before they can receive such services.³⁴ As a result, about 60 percent of unsafe abortions in Sub-Saharan Africa are performed on girls and women ages 15-24; worldwide, an estimated 25 percent of unsafe abortions are performed on girls ages 15–19.35

Even when country incomes and women's agency are associated, the association varies greatly across countries and outcomes, suggesting that many aspects of agency are driven by other factors. Formal institutions—laws and services—can impose or ease constraints on the exercise of agency. And prevailing social norms and their associated beliefs can promote or restrict its expression.

RIGHTS AND THEIR EFFECTIVE IMPLEMENTATION SHAPE WOMEN'S CHOICES AND VOICES

Among formal institutions, laws formalize women's rights and provide the framework that defines the environment in which women exercise agency. Many laws reflect different treatment of men and women in the past or are the formal recognition of unequal social norms and practices. So, ensuring that laws treat the two sexes equitably can be instrumental in reversing the status quo. Acknowledging rights has been a critical force behind women's ability to express



FIGURE 4.6 Working outside the home broadens men's and women's networks (almost) equally

Source: WDR 2012 team estimates based on Demographic and Health Surveys 2004–09, 38 countries. Note: Sample of men and women working full time.

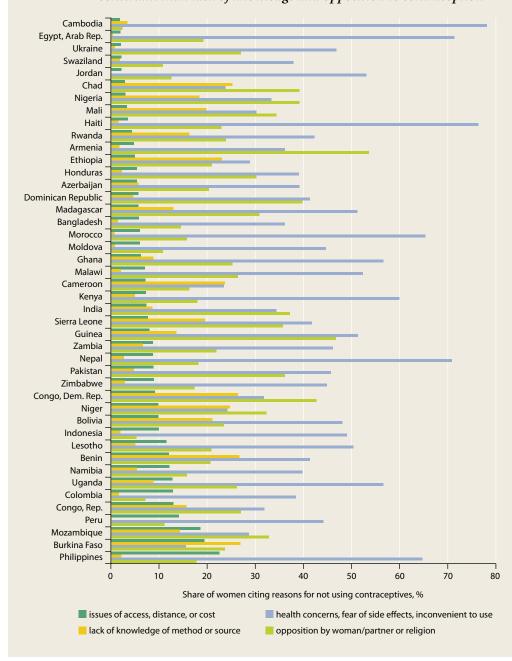
their voices, make choices, and accumulate assets in many countries.

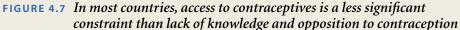
But the power of laws in increasing women's agency can be limited by four factors. First, discrimination persists in many formal statutory legal systems, particularly around marriage and control over resources. Second, customary laws in many countries have large spheres of influence, especially in relation to family law. Third, the enforcement of rights—and the ability of women to seek redress or to demand that their rights be enforced—is critical if rights are to have an impact on women's ability to exercise agency. Fourth, markets and social norms interact with laws, either limiting or enhancing their impacts.

Rights matter for women's agency

Voting rights for women are now near universal. Head of household rules in Napoleonic codes, the doctrine of *couverture* in common law statutes, and religious or customary law that restricted married women's legal capacity and their right to work have been reformed in many countries, although a few exceptions persist.

Changes in other laws can promote women's agency. Indeed, many laws can increase women's





Source: WDR 2012 team estimates based on Demographic and Health Surveys 2003–09.

Note: Sample of women who do not want children in next two years, are fecund, and do not use contraception.

autonomy even if that was not their intended objective. For example, laws requiring compulsory education have delayed marriages and childbearing, increasing women's agency. In Turkey, where out-of-wedlock birth is not socially accepted, the legal extension of compulsory schooling by three years in 1997 (to age 14) reduced the proportion of 16-year-old girls who were married by 45 percent and the percentage of those giving birth by age 17 by 36 percent.³⁶ While the share of women who eventually marry or the number of children they eventually have was not affected, the timing matters because early marriage and childbearing reduce educational achievements and thus earnings and agency in adult life.

Laws that increase control over income and assets may improve women's position within their own households by strengthening their ability to leave marriages ("exit options") and increasing their bargaining power. The improvement in the legal status of girls can also, by increasing their value, induce other changes: investments in girls' education may increase, ages at marriage may increase, or childbearing may be delayed. For example, reforms to inheritance laws in India resulted in delays in marriage for girls, more education (increasing the number of years of schooling by an average of 11–25 percent), and lower dowry payments.³⁷

Laws that allow or facilitate divorce can also increase women's capacity to choose. For example, laws that enable women to seek divorce and that provide for equitable financial provisions affect the spouses' work and income transfers within households. In countries where women receive half the household's wealth upon divorce, women may work fewer hours because they feel more sheltered by the prospect of an equitable division of marital property.38 In the United States, these laws also reduced investments in marriage-specific capital, such as investments in the education of a spouse (although home ownership was not affected) because of the increased risk of losing the asset upon divorce; domestic violence also fell by around 30 percent.39

Progress in areas that regulate relations within households has been limited

Progress in improving laws has been slowest in areas that regulate relations within households. Many programs and policies seem to stop at the household's doorstep and avoid interfering with relations within households. This resistance is also reflected in the reservations that countries make when signing up for the Convention to Eliminate All Forms of Discrimination against Women. Of the 187 countries that have ratified the convention, 29 have not fully endorsed article 16, which calls for the elimination of discrimination in all matters relating to marriage and family relations, including the right to enter marriage; the right to freely choose a spouse; equal rights in marriage and its dissolution; equal parental rights and rights over children; equal personal rights as spouses; and equal rights in ownership, acquisition, management, and disposition of property.⁴⁰

Women now have the legal ability to own assets in most countries, but men and women still have different ownership rights in at least nine countries.41 Women may be restricted in acquiring, selling, transferring, or bequeathing property, and the consent of a male guardian or husband is needed before a woman can make any purchase, sale or, transfer of assets. In some cases, a woman may control only a portion of her personal property. Any breach of these limits could trigger a husband's right to administer a wife's personal property. In some cases, even property registration may require the consent of a male guardian. Citizenship laws may prevent women from passing on their nationality to foreign husbands or their children. This matters because lack of citizenship can limit access to state benefits such as free education and curtail the extent to which national laws apply.

Inheritance is one of the main mechanisms for the accumulation of assets. In many countries, women and girls still have fewer inheritance rights than men and boys. In 21 of the 63 countries that have data for more than 40 years, women have unequal inheritance rights (in the absence of wills) (figure 4.8). This is particularly relevant in Sub-Saharan Africa, where fewer than half of widows (or their children) report having received any of their late husband's assets (data from 16 countries, see box 4.6). All countries in the Organisation for Economic Co-operation and Development (OECD), the former Soviet Union, and Latin America reformed their inheritance laws more than 50 years ago. Non-OECD countries that have a common law legacy or that recognize customary or religious law are more likely to exhibit unequal rights for sons and daughters. Among majority Muslim countries, there are important doctrinal differences, with some granting greater inheritance shares for girls. In Turkey, inheritance rights for boys and girls have long been equal in practice as well as in law. And in the Islamic Republic of Iran, girls' share of inheritance is generally equal to boys. In other countries, such as Bangladesh, the law provides for unequal inheritance rights, but mechanisms exist for families to agree on more equitable distributions if they so desire. Finally, in a few countries, such as Bhutan, girls inherit

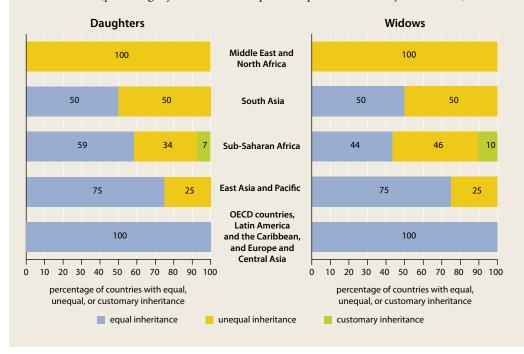


FIGURE 4.8 Progress on inheritance is faster for daughters than for widows (percentage of countries with equal, unequal, or customary inheritance)

Source: WDR 2012 team estimates based on Htun and Weldon 2011b, Women Africa database, and World Bank's Gender Law Library. *Note*: Countries are given equal weight in the calculation of regional percentages.

most of their parents' property, and property titles are mostly in women's names.⁴²

Even when countries reform their laws toward more equal treatment of men and women, important differences can persist. In India, amendments to inheritance legislation that granted sons and daughters equal rights in joint family property in a few states significantly increased daughters' likelihood to inherit land, but the legal change alone was insufficient to fully compensate for females' underlying disadvantage.43 Laws are sometimes ignored or weakly enforced or may be circumvented through the making of wills (for example, when families explicitly choose to give more to sons than to daughters). Some countries with systems based on religious laws limit the discretion individuals have in designating their heirs (or provide venues for challenging a will), helping to ensure that women's share of the inheritance is protected. The same approach is sometimes found in nonreligious codes. In Brazil, wills have to give at least half the estate to children and widows, and boys and girls must inherit equally. This requirement leaves discretion in the allocation of the other half of the estate, which individuals can choose to pass on only to their sons, but it does offer some protection for girls and widows.⁴⁴

Rights in marriage and its dissolution are critical for women's agency

In many countries, legal systems do not uphold equal rights for women at all stages of the life cycle. Marriage is a milestone that sometimes weakens women's legal and property rights. In some cases the legal capacities and responsibilities women have before marriage are transferred to their husbands upon marriage. In some countries marriage reduces women's civil capacity by preventing them from applying for a passport, entering a contract, or appearing in court without their husbands' permission.

The impact of marriage is also felt in property regimes that stipulate the amount of assets women can control, both during the marriage and in case of divorce. The type of property regime can thus shape the bargaining power a woman has within her household. A property regime that allows a woman to leave a marriage with a significant share of household assets lowering the cost of leaving the household and hence making the threat of leaving more credible—might increase her bargaining power, even if she never exercises that right. Conversely, a regime that limits women's control to the assets she brings to the marriage—which are often fewer than those brought by men⁴⁵—or to assets she acquires herself, limits her bargaining power.

Countries in Latin America and Africa previously colonized by France, Belgium, Germany, the Netherlands, Portugal, or Spain were largely shaped by old codes that they inherited and typically have community of property as a default (box 4.2). Countries from the former Soviet bloc also usually have default community of property regimes. Countries shaped by common or by Islamic law, and countries where polygamy is formally allowed, typically have separate ownership of property as a default (Turkey, with community of property as the default, is an exception among Muslim-majority countries).

Sixty percent of the adults in the WDR 2012 qualitative study on gender and economic choice reported that divorce is difficult, and younger adults have only a slightly more positive view.⁴⁶ Lack of fairness (for women) in the division of assets and custody of children was one of multiple obstacles to divorce mentioned by both men and women surveyed. Opposition by families and communities, social isolation, and stigma were also identified as key impediments to divorce.

For many women across the world, widowhood is associated with a critical loss in the use and control of assets, because their husband's assets revert to his family, and the widows lose control and at times the use of the land and house (box 4.3). While widows are protected in countries with community of property regimes, their situation under separate ownership regimes is weaker. Indeed, default inheritance rights usually award less than half of the estate to the widow; the usual share in Sub-Saharan African ranges from 0 to 30 percent, and customary land is at times excluded from the property widows can inherit (with exceptions in matrilineal societies).

In many countries, reforms to strengthen the rights of widows are less advanced than reforms to strengthen the rights of daughters (see figure 4.8). While major reforms affecting women have occurred in other areas of family law and land laws in Kenya, Morocco, Tanzania, and Tunisia, They [divorced women] come to their parental home after divorce, but they get no alimony or share of the property from the husband's side, nor do they get any share of the parental property.... In some cases, they are forced to remarry an elderly man so that they can earn a living by working in their master's or husband's field.

Adult woman, India

When you die, your property is distributed by your relatives, and does not go to your wife or daughter. If you have a son, all property will belong to the son.

Young woman, Afghanistan

[Family law] has assisted us. When you leave the man's home, you divide the property and go with something to begin your new life.

Adult woman, Tanzania

inequalities affecting widows persist. This shortcoming is partly linked to the underlying premise that male relatives are obliged to look after dependent female relatives. But this obligation is not always fulfilled. Lessons from reforming inheritance rights for daughters could be extended to widows' rights. Community of property regimes may also help widows where inheritance and intestacy laws do not allow for a 50 percent share. Citizenship laws should also be a focus for reform, because they can also confer rights that affect women's access to benefits and property for themselves and their families and may be more easily changed than personal laws.

Arrangements for the custody of children after divorce can deter a woman from leaving a

It can get very litigious because now that there are laws stipulating individuals' rights, compensations are bigger and people are aware of the law.

Adult man, Bhutan

BOX 4.2 Property in marriage (and divorce)

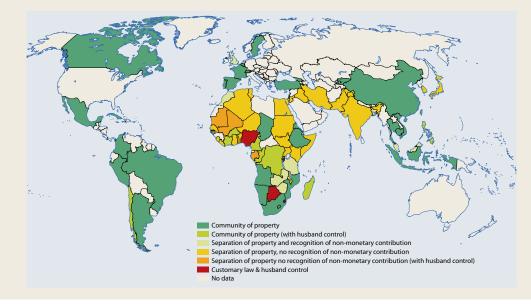
Community of property. This regime typically gives protection to the wife in case of divorce, usually splitting marital property equally between the spouses. All property acquired during the marriage is owned equally between spouses (personal property owned before the marriage and property inherited or received as a gift to a spouse may remain the property of that spouse). In a universal community of property regime, property acquired by the spouses before the marriage also becomes joint marital property. This regime implicitly recognizes nonmonetized contributions to the household (including care, childrearing, household chores, or subsistence agriculture), and there is no requirement of proof of contribution. Under this regime some countries still give husbands the power to administer joint marital property during the marriage, depriving women of control (a leftover from the colonial codes). That is the case in 10 of the 43 countries surveyed that have had community of property as the default regime over the past 50 years-including 8 Sub-Saharan countries, Chile (the only country of Latin America to retain this provision), and the Philippines (which reformed its family laws but retained this provision) (box map). France removed its provision in 1985.

Separate ownership of property. Spouses have ownership of any property they acquire during the course of a marriage. This regime protects women entrepreneurs, who can keep control of their productive assets on divorce. But it tends to penalize most women, because, unless legislated for, nonmonetized contributions are not recognized upon divorce (and women typically have fewer monetized contributions than men and thus fewer assets of their own during marriage). A few countries have added provisions to marriage laws that recognize women's nonmonetized contributions (although in many countries these contributions are assumed to be less than men's). Of the 35 countries whose laws on separate ownership of property were surveyed, only 7 recognized nonmonetary contributions (including Bangladesh, Malaysia, Morocco, and Tanzania). Nonmonetary contributions have not traditionally been recognized by customary or religious law in Sub-Saharan Africa. In Muslim-majority countries, the practice of *Mehr* (dowry given to the bride on marriage) does provide for women who divorce, but the value in some cases can be too low to put women on an equal footing. Some countries have tried to increase its value, as in Bangladesh, or index it to inflation, as in the Islamic Republic of Iran, where women are also classified as priority creditors and their right to Mehr is superior to the claims of all other creditors. Some Muslim countries such as Morocco and Tunisia allow optional marital regimes of community of property, and the latter is the default regime in Turkey.

Customary regimes. These regimes are the default in only four countries in Africa—Botswana, Burundi, Nigeria, and Swaziland. They are generally disadvantageous to women, with men traditionally administering marital property and with no recognition of nonmonetized contributions. Husbands usually have control over the assets during marriage. In some cases women even lose the property they brought into the marriage upon divorce.

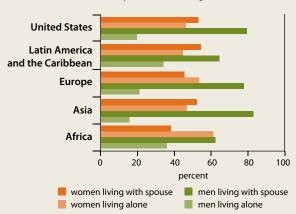
Multiple regimes. In some countries, multiple regimes are available, and each couple can select from among them. While women theoretically could choose the regime that offered them the most protection, most couples opt for the default regime. For instance, family law reforms in both Morocco and Tunisia have meant that couples can opt out of the separate ownership regime and chose the community of property regime, but in practice use of that option has been limited. Choosing the default marital regime is thus an important policy decision.

BOX MAP 4.2.1 Women in different parts of the world have different control over assets—Which matters in case of divorce or the husband's death



BOX 4.3 Widows risk losing their assets but might gain some freedom

Risks of reversals in autonomy appear after the death of a spouse a threat that disproportionately affects older women, who are nearly three times as likely as old men to lose a spouse. Given longer female life expectancy and the age differences between husbands and wives, far more women than men experience the death of a spouse at some point in their lives. In Mali many young women find themselves widows with few rights, and their children are more likely to be undernourished and out of school, suggesting an intergenerational transmission of poverty stemming from widowhood. Moreover, across the world among the elderly who do not live in an extended household, more women live alone, and more men live with their spouses (box figure 4.3.1). Men are also more likely than women to remarry.

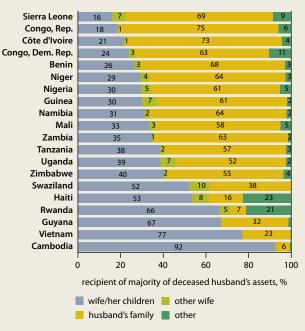


BOX FIGURE 4.3.1 Elderly women are more likely to live alone and elderly men with their spouses

Note: Sample excludes elderly living in extended households.

Becoming a widow is often associated with significant changes in a woman's life, and participants in the WDR 2012 qualitative study on gender and economic choice systematically rank widows very low on the scale of power and rights—something that does not apply to widowers.

The process for women to accumulate assets is affected by prevailing inheritance laws and practices, which in many regions are significantly weaker for women.^a Evidence from Cambodia, Guyana, Haiti, and Vietnam suggests that wives (or their children) inherit the majority of assets from their deceased husbands. In contrast, in 16 Sub-Saharan countries, more than half the widows do not inherit any assets from their spouses' estate, and only a third reported inheriting the majority of assets. In 14 of these countries, the majority of assets was inherited by the husband's children and family (box figure 4.3.2)—the two exceptions are Rwanda and Swaziland. Greater inheritance is generally associated with higher education and wealth, indicating that women with higher socioeconomic status may be more able to negotiate a favorable asset inheritance. This pattern is also found for widow's ownership of land and livestock. In 70 percent of the countries with available data, households



BOX FIGURE 4.3.2 Husband's family receives the majority of his assets in most countries

 $\mathit{Source:}$ WDR 2012 team estimates based on Peterman (2010) and Demographic and Health Surveys (2005–08).

Note: Sample of ever-widowed women whose husbands had assets.

headed by a widow (with no working-age men present) are less likely to own land than male-headed households.

Where women lose access to the marital home or land in the husband's village, they have to return to their parental community or find another man to marry. But older widows' options to remarry are limited because men are more likely to marry younger women. Indeed, in Mali widows were found to be more likely to enter a polygamous union as lower-rank wives, further reducing their agency and well-being.

On a more positive note, widowhood can be associated with important gains and growing freedoms. The WDR 2012 qualitative study on gender and economic choice suggests this is particularly true where the institution of marriage is typically associated with social, economic, and physical restrictions. In Afghanistan, widows were ranked high on the scale of power and rights because "they have power within the house because there is no man. All decisions are made by them. They are not rich but they have power and freedom within their household." The discussion suggested that widows were the only women able to have independent economic activities, such as raising sheep. In Indonesia, women noted that widows enjoyed the advantage of no longer having to request their husband's permission for their activities. In the Republic of Yemen, widows who needed to work to provide for their families had greater freedom of mobility than married women and were not frowned on for taking jobs.

Sources: Catell 1997; van de Walle 2011; Velkoff and Kinsella 1993; World Bank 2011.

Source: WDR 2012 team estimates based on Table II.7 in United Nations Department of Economic and Social Affairs (2005).

a. WDR 2012 team estimates based on RIGA Survey, data for rural areas. Differences were noted in Albania, Bangladesh, Bulgaria, Ghana, Guatemala, Indonesia, Nigeria, Pakistan, Panama, Tajikistan, and Vietnam, but were absent in Bolivia, Kenya, Malawi, Nepal, and Nicaragua.

marriage, diminishing her agency in the household. In many countries, mothers usually have custody until a certain age, and then custody reverts to the father (or the child is allowed to choose). But when the mother is not a citizen, her entitlement to custody is usually weaker. And in some countries, fathers may obtain custody if women remarry or may keep guardianship even when mothers have custody. Guardianship laws are often conceived to protect women and aim to ensure that fathers provide financially for their children even where they do not retain custody (as in Morocco), but in practice these laws may diminish mothers' ability to make decisions about their children. In other contexts where some fathers would neglect their roles and responsibilities, countries have laws to force men to support their children, even those born outside wedlock. In Brazil and Costa Rica, legislation establishes rights and obligations for parents independent of legal marriage, as well as mechanisms to determine paternity and ensure that fathers support their children born out of wedlock. Such legislation increased women's bargaining power in Brazil.47

Some women fear that the husband will take the children away.

On domestic violence, many countries have passed strong regulations, and many women in the WDR 2012 qualitative study on gender and economic choice study are aware of laws against it.48 But many penal and civil law codes still fail to criminalize certain kinds of physical, sexual, or emotional violence-just over half the countries have specific legislation on sexual harassment⁴⁹—or still include provisions that make convictions unlikely. Nor does the legislation always cover violence against girls and women perpetrated by family members other than their spouses-parents, step-parents, siblings, uncles or aunts, grandparents. In some countries, the law lessens the penalty for perpetrators if female infidelity can be established and allows rapists to escape criminal sanction by agreeing to marry their victims. In many parts of the world, rape within marriage remains highly controversial; it has been made illegal in only a third of all countries. Progress in legislating against violence against women has been uneven across regions, with greater advances in Latin America and the Caribbean, Europe and Central Asia, and the OECD countries, and more limited advances in the Middle East and North Africa, Sub-Saharan Africa, East Asia and Pacific, and South Asia.⁵⁰

Many countries restrict women's ability to work outside the home either by requiring consent of the husband or by allowing the husband to contest the wife's working if it conflicts with family interests-the case in 23 of the 117 countries with information for the past 50 years. Most restrictions are in countries with codes based on colonial-era civil codes and customary or religious laws (and usually are not found in countries with common law traditions). Germany, Greece, Spain, and Switzerland finally removed the last elements of such provisions in the late 1970s or early 1980s. In practice, however, these laws do not seem to be binding in many countries and are not strongly associated with lower female labor force participation, except in the Middle East and North Africa, where both restrictions and low participation rates prevail. In the Islamic Republic of Iran, where female labor force participation is high, women have circumvented the restriction by using a template marriage contract that gives them the right to work outside of the home.

Where marital relations are influenced by "patrilocal" customs-when the wife moves to the husband's family home-laws may reflect the prevailing social norm. In Nigeria, women's work is not specifically restricted under statutory law, but customary law and religious law prevail for the majority of the population. In rural Ethiopia (Amhara and Hadiya), where the family code was reformed in 2000 and where fewer women are living with their husband's family, 48 percent of women felt they needed their husband's permission to work-far fewer than the 90 percent of women in Northern India (Uttar Pradesh) and Nigeria (Maguzawa and Hausa) and 75 percent in Southern India (Tamil Nadu). In the Ethiopian capital, the percentage dropped to 28 percent, suggesting that urbanization and changing family structures can influence norms.⁵¹

Plural legal systems can affect women's autonomy and equality

In most countries of the world, different legal systems coexist, a situation we call *legal plural*-

ism. Defined simply, legal pluralism arises when the population (or a part of it) recognizes more than one source of law (box 4.4). Within these countries (and sometimes outside of them) there are different venues where individuals can bring a case, and different types of laws that may be applied by judges or other decision makers.

Legal pluralism matters for women's exercise of agency, because the interaction between the multiple systems and norms usually influences critical areas such as family formation, divorce, assets and land ownership, and inheritance, among others.

Legal pluralism is neither intrinsically good nor bad for women's agency and gender equality more generally. Indeed, multiple systems can coexist without hindering women's agency when all systems are nondiscriminatory and gender-responsive. And all systems may prove to be equally ill-suited to serve women's interest when they reflect underlying unequal social norms and power dynamics.⁵²

Nevertheless, coexisting systems may afford different entitlements. Many statutory regimes give women more rights than customary laws do. In such cases, customary law can dilute statutory rights and result in a situation that is very different from what the statutory regime prescribes. For example, some countries that recognize customary law in their constitutions also exempt such customary law from the principle of nondiscrimination (especially in Sub-Saharan Africa) (map 4.1). That does not mean that customary laws are necessarily discriminatory, but it can open the door for statesanctioned discrimination. And it does limit the mechanisms available to challenge the laws when they are discriminatory (by removing the option of declaring them unconstitutional).

But customary practices can also in some instances be more beneficial to women than statutory laws. For example, the process of formally titling land (statutory law) has in some countries removed the access to land or use of land that women had under customary law.⁵³ In Kenya, access to land was regulated through communal systems of use that included women, and the introduction of statutory laws on land ownership vested communal land rights in men, marginalizing women in land transactions, because women's rights of usage were not integrated into the formal system. Similar examples can be found in Mozambique and the Solomon

BOX 4.4 Legal pluralism and its prevalence

What is legal pluralism? Legal pluralism emerges when there is plurality of laws and venues for resolving disputes—national, supranational and international laws and bodies, alternative dispute resolution mechanisms, religious and customary authorities. Legal institutions may be formal and embedded in the state system. Or they can be informal—independent from the state system as is the case of street committees in Brazil, Animist or Christian authorities in Chinese villages, or tribal *jirgas* in Afghanistan and Pakistan. Finally, some hybrid institutions can share elements of both state and nonstate systems they may be created or recognized by the state and integrated in the formal judicial system—as in the case of India's *lok adalats*— but be able to apply different strands of law.

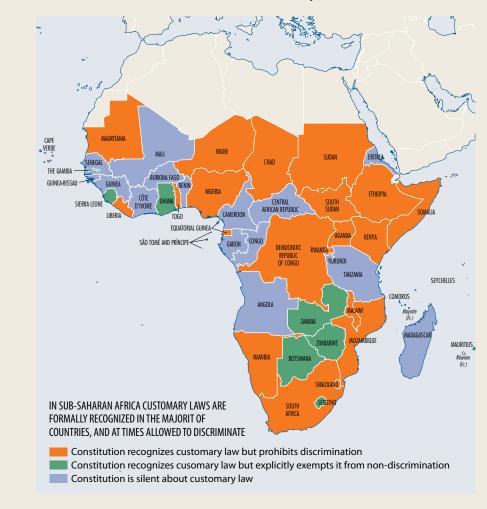
How prevalent is pluralism? All legal systems are plural. In the United Kingdom, for instance, *Shari'ah* courts function in parallel to and under the ambit of state courts, and in Kenya, formal courts can interpret and apply customary law as well as statutory law. But while legal pluralism exists in most societies, it is particularly influential in low-income settings, rural areas, and postconflict and fragile states. In situations of legal pluralism, customary and religious laws are sometimes officially recognized in constitutions or legislation and integrated into formal legal systems. An in-depth review of laws prevailing in 63 countries over the past 50 years revealed that more than half officially recognize customary or religious laws. Official recognition is most prevalent in Sub-Saharan Africa (in 27 of the 47 countries analyzed). Some of the countries reviewed have only recently officially acknowledged customary law in their constitutions the Philippines in 1987 and Mozambique in 2004.

In many contexts of legal pluralism, customary and religious laws play a role in the lives of large population groups, independently of their official recognition. For example, despite the existence of alternatives, approximately 80 percent of women in Ghana celebrate their marriage under customary law. Also, about 72 percent of all land is held under customary law in Malawi, 80 percent in Mozambique, 60 percent in Swaziland, and 80 percent in Zambia. So, even where formal laws exist to protect women's rights, they do not necessarily apply universally. More broadly, where the state system is weak or inaccessible, local traditional or religious dispute resolution bodies can play a more pronounced role.

Sources: Chiongson and others 2011; Fenrich 2001; Hallward-Driemeier 2011.

Islands.⁵⁴ Customary practices can also be more beneficial for women in some traditionally matrilineal societies.

So two areas must be considered by those promoting women's rights in the context of legal pluralism. First, discrimination must be addressed in both formal laws and informal laws. Statutory laws can strengthen women's bargaining power over customary law representatives, and serve as a magnet to pull customary laws toward greater equality.⁵⁵ Second, possible beneficial elements that enhance women's rights must be identified within the different systems and mechanisms designed so as to mediate conflicts between formal and informal systems and to help women navigate both.



MAP 4.1 In Sub-Saharan Africa, customary laws are formally recognized in most countries, and at times are discriminatory

Source: Hallward-Driemeier 2011.

Making rights effective is critical for women's agency

One of the major limitations in translating stated rights for women into greater exercise of agency resides in women's lack of access to justice. Many factors may limit this access both on the supply side—when legal institutions and other state actors do not perform their functions adequately—and on the demand side—when individuals or groups do not seek redress. Some factors limiting access to justice, such as the affordability of justice and the lack of awareness of rights, are common to both men and women. Others are by nature more gender specific.

Low capacity of or biases in state institutions can constrain the implementation of laws

On the supply side, there is a wide range of decision making and administrative institutions whose role is to ensure that laws are implemented and enforced. They range from judicial institutions such as state courts of justice, police, state legal aid centers, bailiffs, and collection agencies, to quasi-judicial bodies such as land boards and immigration tribunals, to administrative bodies such as land registries and birth and marriage registries. There also are alternative private dispute resolution mechanisms and customary religious and community systems, such as traditional elders, religious leaders, and customary councils in communities.

The capacity of these actors to ensure the enforcement of rights is limited in many countries. Institutions can have limited knowledge of the law and limited administrative capacity to implement it, and procedures can be poorly designed. For example, procedures for land titling might not be conducive to including women on titles, even when the law promotes equal ownership by spouses. After a law is adopted, the justice institutions have a role in defining the rights granted, the responsibilities of different institutions in their implementation, and the enforcement processes. Establishing gender-sensitive procedures can ensure stronger implementation of rights. In the context of domestic violence, such procedures would include rules allowing for private testimony for survivors of violence and nonadversarial processes for resolving conflicts.

More generally, a lack of accountability and oversight often hinders enforcement. The attitudes of police officers or judges all too often mirror the social norms prevailing in the society, thus limiting the ability of the system to enforce some laws. For instance, a survey reveals that almost all police officers interviewed in India agreed that a husband is allowed to rape his wife, half the judges felt that women who were abused by their spouses were partly to blame for their situation, and 68 percent of them said provocative attire was an invitation to rape.⁵⁶

Indeed, in many contexts social attitudes result in hesitant enforcement. In the United States, judges and juries are more reluctant to convict for date or marital rape than for rape by a stranger.⁵⁷ More generally, justice institutions have in some contexts been reluctant to promote women's rights, especially around property ownership, marital matters, and do-

mestic violence.58 This reluctance could be related in part to men's domination of many justice institutions. In more than two-thirds of the countries studied, women represent less than a quarter of supreme court benches, and their presence remains limited even in lower courts (except in some Eastern European countries).59 In some courts, female judges may not have the same rights or responsibilities as their male counterparts. In Vanuatu island courts, for example, social norms mean that women justices cannot take part in walking the boundaries of the land.⁶⁰ Similarly, in 11 of 13 countries with data-including India, Romania, Sierra Leone, Sweden, and the United States-women make up less than 20 percent of the police force.61

Doctors' reports are always late; the woman cannot call the police because the husband will kill her. The police tell you to call if somebody winds up dead. The court will not believe me if I say that I am savagely beaten every day.

Woman, rural Serbia

Low capacity, reluctance, and lack of sensitivity likely are compounded by the difficulty in monitoring and assessing the implementation of rights, especially for rights that play out in the privacy of homes. The status of many women's rights is not easily observable within households and thus not easy to assess and address.

Lack of awareness, social norms, and biased services limit women's demand for justice

In many situations, women are not able to demand enforcement, either because they are not



After widowhood, the [husband's] family collects everything. We don't manage to make sure the laws are applied within families.

Woman, Burkina Faso

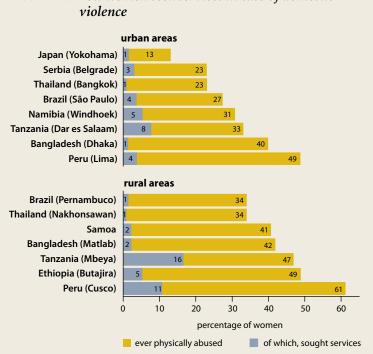


FIGURE 4.9 Few women seek services in case of domestic

Source: World Health Organization 2010.

aware of their rights or because of the direct costs of pursuing claims. While this lack of access concerns both men and women, it is likely to affect women more because of their lower literacy, lower incomes, lower mobility, and less extended social networks. Some countries have deployed paralegals to disseminate legal information and provide assistance to women in rural areas. In Indonesia, after women identified court fees as a barrier to obtain divorce certificates (required to access social assistance programs), an increase in the Supreme Court's budget for court fee waiver schemes increased access for women, the poor, and other marginalized groups.62

We don't have any kind of access to information, so far we don't know anything about the rules. Woman, Afghanistan

> We don't know our rights. We don't know laws very well. Not beating your wife—is that in the laws?

> > Woman, Burkina Faso

Many women also lack mobility and the time to engage with the legal system. Social norms for gender roles that often make women responsible for care and housework do not allow them the time to pursue legal services, especially when they must travel long distances to access them. Norms for acceptable behavior and safety can also constrain women's mobility and their ability to access justice services.

Another gender-specific factor is the social stigma and psychological trauma often involved in bringing claims. Women are often reluctant to pursue justice where outcomes are not predictable, where legal institutions are gender biased, and where legal actors themselves victimize complainants, resulting in a double victimization. A study of selected regions and cities in nine countries found that only about 10 percent of women who had been physically abused sought services (figure 4.9). The main reasons given for not seeking services were strong social norms unsympathetic to the women's claims and a lack of trust in the services (low quality, institutional condoning of violence, and lack of confidentiality).63 Indeed, where goodquality services are available, more women turn to them, as illustrated by the success of specialized units providing legal aid, health services, and counseling in urban Namibia and femalerun police stations and specialized services in Brazil and Peru.64

Other restrictions may also affect women disproportionately. In the Democratic Republic of Congo, women need the permission of a husband or guardian to initiate court proceedings. They can face similar restrictions in customary tribunals where they may not be able to voice their grievances directly, and it is up to the male head of the family to bring the grievance to the attention of elders.65

SOCIAL NORMS PREVENT—OR **PROMOTE—GAINS IN WOMEN'S** AGENCY

Social norms influence expectations, values, and behaviors. As such they can prevent laws, better services, and higher incomes from removing constraints to agency. In such cases, policy makers need to consider whether norms themselves can be shifted to improve gender outcomes. Trying to change social norms is particularly relevant where they are inefficient, or injurious,

or when the forces that gave rise to them are no longer in place. But sometimes social norms can change to promote women's agency in ways that counter limitations in laws and services—for instance, norms around women's physical mobility have changed quickly in countries such as Bangladesh, when the demand for women's labor increased rapidly.

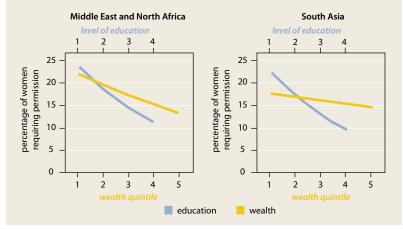
Social norms can prevent policies and services from working

Social norms define and constrain the space for women to exercise their agency-by imposing penalties both on those who deviate and on those who do not enforce the norms. For example, legal restrictions on mobility are found in only very few countries. But mobility is also driven by social norms on acceptable behavior for womennorms around their role as caregivers, codes of modesty, and codes of honor-as well as by beliefs about women's safety in public spaces. In South Asia and the Middle East and North Africa, greater household resources relieve part of the normative constraints that prevent women from seeking medical advice without having to obtain permission. But education relaxes this constraint even more (figure 4.10). In all 19 countries included in the WDR 2012 qualitative study on gender and economic choice, social norms are the most frequently reported constraint on physical mobility, followed by public safety (infrastructure is rarely mentioned).66

Norms that affect women's mobility include those governing the appropriateness of using public transportation, riding bicycles, and obtaining driving licenses. In Malawi, social norms deterred pregnant women from using a bicycle ambulance that was set up to improve emergency obstetric care.67 In urban areas, concerns about safety are more prevalent than issues related to norms per se. In Morocco and the Republic of Yemen, 25-30 percent of urban women (particularly younger women) report suffering sexual harassment in the street; the numbers are much lower in rural areas-around 5 percent. In Yemen, restrictions on school attendance for girls were related more to safety than to social norms.68 Around adolescence, when safety concerns for girls increase, their mobility can be significantly reduced, which can limit their ability to pursue economic opportunities or develop social networks. In the WDR 2012 qualitative study on gender and economic choice, both men and women in most urban communities

FIGURE 4.10 Education dampens normative constraints more than income

Probability of women who need permission to get medical care, by education and wealth levels



Source: WDR 2012 team estimates based on Demographic and Health Surveys 2003–09, 40 countries. *Note:* The blue line is the probability that women with average wealth and control characteristics require permission to get medical care. The yellow line presents the same probability for those with average education and control characteristics.

have greater safety concerns than those in rural areas. And while women have greater concerns than men in rural areas, urban men and women express similar levels of concerns, likely a reflection of violence in the streets in urban centers.⁶⁹

Social norms can also determine whether women's higher independent incomes translate into greater bargaining power within households. In India, the ability of women to use their earnings to influence household decisions depends on their social background, with women with weaker links to their ancestral communities more able to challenge social norms and reap the benefits of autonomous incomes.⁷⁰ About 20 percent of the participants in the WDR 2012 study said that husbands have complete control over their wives' autonomous earnings (the share was a little more pronounced in rural areas). Participants also reported that when women do not keep control over their earnings, the potential empowering role of autonomous earnings is limited.⁷¹

Social norms appear particularly binding in areas such as family formation. Very few boys marry at a very young age, but the prevalence of child marriages for girls is still high in many countries. Numerous countries legally allow marriages of girls at a young age (usually with a lower minimum age than for boys)—from South

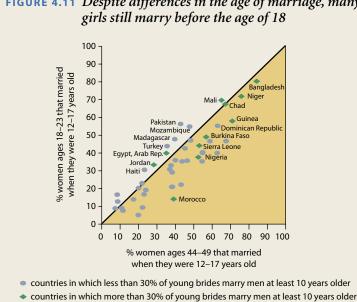


FIGURE 4.11 Despite differences in the age of marriage, many

Source: WDR 2012 team estimates based on Demographic and Health Surveys 2003-09. Note: The 45° line in each figure above shows parity in the values on the vertical and horizontal axis.

Africa and Tanzania in Sub-Saharan Africa, to Bolivia and Venezuela in Latin America, and Kuwait in the Middle East.⁷² Many child brides are married to much older men. Both younger age at marriage for women and a greater age gap between spouses are associated with women's lower bargaining power and higher risk of violence (as well as higher risk of contracting HIV in high-prevalence settings).73 In 29 of 46 countries analyzed, more than 30 percent of girls ages 18-23 had been married between the ages of 12 and 17. And in 11 of these countries, more than 30 percent of girls married early are married to men at least 10 years older (figure 4.11).

Social norms on relations within households partly explain why domestic violence remains prevalent, even when national and individual incomes grow.74 Attitudes toward domestic violence have been changing in some countries over the past decade, as evidenced by data from Armenia, Malawi, and Rwanda. But these changes are still rather limited, and many forms of physical, emotional, and sexual abuse are still condoned by many men and women alike. In countries such as Guinea, Mali, and Niger, around 60 percent of women think it is acceptable for a man to beat his wife if she refuses to have sex. And in Burkina Faso, Ethiopia, Guinea, Mali, Morocco, and Sierra Leone, over 50 percent think it is acceptable when she argues with him. Such beliefs are more prevalent in rural areas—where they are held by 10 percent more women on average-but younger women hold beliefs that are surprisingly similar to those of their elders for all the dimensions explored (with the exception of slightly lower beliefs that a man can beat his wife if she refuses to have sex).75 Social norms on the acceptability of violence also help explain why domestic violence often coincides with broader societal violence in the form of fights, robberies, or gun violence, for instance. A study of selected cities in six countries found that men who had perpetrated physical violence against their spouses were two to five times more likely to have also participated in violence outside the home.⁷⁶

Few survivors of violence seek help from public or private services. Women's accounts of the main reasons for not reporting domestic violence include a feeling of shame or guilt, a perception of violence as being normal or justified, fear of consequences, and lack of support from family members and friends (figure 4.12). These feelings are mostly driven by social norms on the acceptability of violence, by the view that survivors themselves are responsible for the violence, by the fear the families and friends will not recognize or provide support to the survivor, and by the fear of the penalties that would be imposed if one deviated from the norm.77 In many contexts women are held responsible for the violence they face outside the home-in the streets, workplaces, or schools.

In most countries, tasks associated with housework, childrearing, and caring for the sick and elderly are usually considered women's sole and primary responsibility, while men's main role is that of provider. The WDR 2012 qualitative study on gender and economic choice shows that while the definition of a "good man" has evolved a little over the past 10 years to include a few elements related to caring for their families, the definition of a "good woman" remains mostly anchored in her role in the domestic sphere (box 4.5). And this perception likely conditions girls' aspirations and parents' motivation to invest in girls' human capital.

Some social norms are also strongly binding for men and boys because they define their membership in society as men-and can contribute to reinforcing norms that affect women

and girls (box 4.6). Men are also constrained by social norms that dictate their roles and behaviors, their ability to make choices, achieve their goals, and control their lives. On gender roles, even as women have increased their involvement in productive activities outside the home, men have rarely increased their contribution in the home (see chapter 5). So, a man's identity is deeply rooted in his ability to provide for his family.78 In the 19 countries covered by the WDR qualitative assessment, a wife with a higher income was generally seen as a threat to male status rather than as a boost to the household economy, although there were isolated examples where men were receptive to women's economic roles. Participants highlighted that economic stress is often at the root of domestic violence, likely because it challenges men's ability to fulfill their role as providers. And discussions suggested that one of the ways women verbally or psychologically abuse men is by exacerbating the emasculation of joblessness. Men who experience economic stress were more likely to use violence against their intimate partners than those who did not in regions of Brazil, Chile, Croatia, and India.79 They were also more likely to suffer from depression, and in India, men who experience economic stress are two and a half times more likely than their peers to regularly abuse alcohol, which presents a health risk for them as well as a risk factor for domestic violence.80

Because social norms shape the context in which markets and institutions operate, they also condition the impact of policies and public services on women's choices. For example, the extension of reproductive health services in Zambia reduced unwanted births only when women had autonomy in their use of contraceptives, a finding that revealed binding social norms

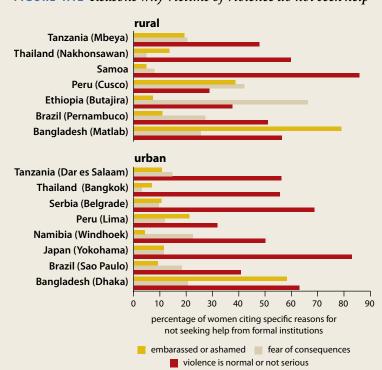


FIGURE 4.12 Reasons why victims of violence do not seek help

around fertility control within households.⁸¹ In Turkey, in an example discussed earlier, the impact of compulsory education on family formation hinged on social norms for sequencing education, marriage, and childbearing. And in some cases, laws that strongly oppose social norms have had perverse effects. That was the case in the United States where strict laws that forced the police to arrest and prosecute perpetrators of domestic violence, even when complaints were withdrawn, ended up reducing reporting rates.⁸²

Particularly when women are successful, men's vanity won't stand that. It is difficult for a woman to earn more than a man, provide him with money, and tell him what to do, and for the man to tolerate such a situation without being ashamed of himself.

Adult man, urban Serbia

[In response to job loss], men would get very frustrated, get very upset, get drunk,



Adult man, Papua New Guinea

Source: World Health Organization 2010.

BOX 4.5 What does it mean to be a "good wife" and a "good husband"?

What is a good wife? What is a good husband? In both urban and rural settings around the world, in both poor and rich communities, the social norms for what makes a good wife are remarkably similar.

Above all, the good wife adeptly handles her domestic responsibilities and is caring and understanding toward others. Good wives are "able to manage the home," said a woman in Papua New Guinea. "They have to cook well," stated another one in Poland. In Gaza, a good wife "spends most of her time in housework and also the education of children." Whether a woman works outside the home and whether she is educated are rarely mentioned.

Even where women often work outside their homes, the norms surrounding a good wife remained similar. In Orissa, India, a group explained that a good wife "wakes up early in the morning, does all household chores, takes care of children and elderly, goes for wage work inside the village if there is an opportunity, and collects forest products for sale in the market to contribute to household income." Similarly, in Bhutan, a village woman said, "Even if a woman and man work on the farm at the same time, once back in the house, the woman is expected to cook, wash the clothes, tend to animals, and look after the children."

Being a good wife also systematically involves respecting one's husband—being faithful, supportive, respectful, and submissive. In South Africa, the good wife "respects her husband and cooks for him." In Peru, wives must have a "good character, love their husband, help their husband, and be a homemaker." In communities where gender norms proscribe women from working outside the home, being a good wife includes not having other tasks outside the home. In Afghanistan, "a good wife is busy at home with tasks and looks after her children at home and does not have other tasks."

When comparing the good wife of today to those in previous generations, many women observe positive changes. They regard their mothers as selfless and hard-working homemakers, as well as more subservient and dependent on their husbands than the good wives of today. According to a woman in Poland, in her mother's time, "the perception of women was different, she was a maid. But luckily it has changed. Nowadays, a woman thinks of the others, and of her family, but she doesn't forget about her own needs." The ability to earn an income has also appeared toward the top of the list of qualities of good wives.

Men's and women's definition of what it means to be a good husband reaffirmed many stereotypes about masculinity. Across diverse contexts, what defines a good husband, over and above all, is the ability to provide. "If you are a man and you do not provide, what kind of man are you?" said a man in Tanzania. According to men in Vietnam, "a good husband should be a good income earner. His main responsibility is to bring money home." And in Poland, "a good husband works a lot, provides for his family, is a real head of the household, and respects members of his family."

Yet the men's groups also acknowledged that the times are pushing them to adopt more gender equitable norms in their roles as husbands and fathers. In that same Tanzanian village, a very powerful man would "take his children to school; he has a good relationship with his wife; he decides with the family." Most often, focus groups linked the shift in norms for a good husband to a mix of men's present-day struggles with being good providers and women's increasing role as breadwinners for their families. In Vietnam, men said that with women working and earning income, "men have limited power," and now "there should be discussions and agreements made between husband and wife." In Fiji, men said a good husband used to "teach family morals" and was "strict," and now he still maintains "family unity and morals" but will also "spend time with family" and "listen to his wife." Over the past 10 years, the need for good husbands to have authority and be the main decision maker has become less important and is now mentioned less frequently than caring characteristics-including helping in housework.

Source: World Bank 2011.

Social norms can be very persistent

Social norms are typically most resilient in areas that directly affect power or control. Those who would lose power under a change in the social norm actively resist change, and those who would gain often are too weak to impose change. The resilience of dysfunctional social norms may also stem from the difficulty of the potential gainers to credibly commit to compensate the losers after the change is made.

Some gender norms can be very persistent from practices that no longer exist such as *sati* (the Hindu tradition of a widow's immolation on her husband's funeral pyre) and foot binding, to the current practice of female genital cutting and restrictions on women's physical mobility or more ordinary but still detrimental examples of gender norms for occupations and the allocation of domestic tasks. Box 4.7 explores some of the reasons for persistence and explains how norms can persist even when most or all individuals who uphold the norm would be better off without it or have preferences that go against it. It also explains how women themselves may propagate and enforce social norms that injure them. Because many norms are learned at an early age, obsolete or disliked norms can be transmitted across generations. Recent studies have emphasized the intergenerational transmission of attitudes and views, as in the United States, where studies show evidence that women pass on their beliefs about the importance of nurturing to their children.83

The persistence of social norms is further accentuated by self-confidence or self-efficacy. Indeed, scientific evidence shows that individuals' perceptions of their abilities and their likelihood of success are important to their actual performance. So, a social norm suggesting that women are less able than men to perform a particular function (be a leader in politics or business, or be successful in scientific careers) will likely be internalized by girls and women, who will then not perform as well as men because they lack a sense of self-efficacy or who will be less likely to develop aspirations for these roles. Thus, the social norm will be further confirmed and sustained. Self-confidence and the tendency for people to misread evidence as additional support for their initial beliefs explain how norms can persist even without any foundation.84

In many countries, experimental evidence shows that women are more averse to competition than men, even when they are equally competent. This difference is linked to men's greater confidence, a gap that can narrow as women acquire experience. It is also influenced by nurture and socialization. Indeed, such differences are not present between young boys and girls but appear when social norms on gender become more relevant, often around puberty. In female-dominated societies, this pattern is reversed. Groups of men and women in a femaledominated society (the Khasi in Northeast India) and a male-dominated society at a similar level of development (the Maasai in Tanzania) were asked to choose between a game where the payoffs depended only on their performance and a game where the payoffs depended on the outcome of a competition with others. In the patrilineal society (Maasai), twice as many men as women chose to compete. But in the matrilineal society (Khasi), more women chose to compete than men. And these patterns persisted even when differences in education, income, and age were taken into account. This study suggests that nurture and socialization shape preferences toward competitiveness and that nature by itself cannot explain the findings of gender differences in competitiveness.85

Market incentives, information, and networks can shift social norms

Markets forces can sometimes help weaken social norms by compensating for the sanctions

BOX 4.6 Masculinity and its impact on roles, preferences, and behaviors

Prevailing concepts of masculinity are specific to sociocultural contexts, but some characteristics tend to cut across most cultures. Norms of masculinity influence men's and boys' relationships with women, children, and other men. Ideals about men—including ideas that men should be strong and tough, take risks, and endure pain to assert their manhood—appear to be nearly universal. These beliefs have consequences for risky behavior and health.

A critical characteristic of masculinity is the ability to provide for one's family. And the social norms on men as providers result, in some contexts, in very high levels of stress and mental health issues, when men do not have enough work or income and thus fail to comply with the social norms (higher incidence of depression, arrest, violence, alcohol abuse). Beyond providing for their households, another prerequisite of masculinity is becoming a husband and father and having control over one's family. This expectation puts a lot of pressure on men in regions where single men are considered with suspicion or treated differently.

Domestic roles are closely associated with women, and a significant proportion of men view changing diapers or washing clothes as strictly feminine. As a result, even as women work more outside the home, men do not take on more housework and unpaid care and thus miss out on the positive psychological and health benefits provided by greater engagement with their families. Surveys suggest that better educated men are more likely to put more time into domestic roles and care giving, perhaps because education changes norms and weakens stereotypes and because more educated men have higher incomes, which may affect their ability or inclination to challenge norms.

In some countries, such as Jamaica, underperformance in schooling and education often defines masculinity even as it reduces men's future employment and earnings opportunities. Pressures to publicly define themselves as "real" men can lead boys to exaggerate their masculinity through risky behavior as well as sexual experiences that focus on achievement or sexual competence, rather than on intimacy, and which can be associated with sexual abuse. In conflict settings, norms for masculinity heighten sexual and physical violence toward women (young men are also often victims of sexual violence during conflicts). Conflicts also challenge men's ability to fulfill their role as providers and protectors of their families while in the battlefield.

Men remain mostly invisible in discussions of gender equality. Programs and policies for gender equality are generally designed for women, and if they involve men it is often to limit or constrain their behavior. Much less often, policy is framed as providing an opportunity to change constructions of masculinity in a positive way—one notable example is paternal leave in Scandinavian countries, where changing men's roles is an explicit goal of social welfare policy. But the formation of gender identities for men, as with women, is a dynamic process malleable over time.

imposed for departing from them. For example, if women's earnings in labor markets or social transfers conditional on girls' attending school are large enough, they can provide strong incentives for women to enter the labor force and for parents to educate their daughters even in places

Sources: Alesina, Giuliano, and Nunn 2011; Bannon and Correia 2006; Barker and others 2011; Barker and Ricardo 2005; Barker, Ricardo, and Nascimento 2007; Connell 2003; Connell and Messerschmidt 2005; Emslie and others 2005; Greene and Levack 2010; Kimmel 2010; Möller-Leimkühler 2003; Ousgane and Morrell 2005; Pollack 1995; WHO 2000.

BOX 4.7 Why do social norms persist?

Cultural beliefs shape views. Evidence from psychology and other social sciences shows that the beliefs of individuals shape what they pay attention to and how they interpret it. People have a cognitive bias that leads them to misinterpret new information in ways that can reinforce their initial beliefs. As a result of this bias, a belief can be difficult to dislodge even when it is not supported by evidence. Indeed, if two groups have different initial beliefs, the same new information may lead both groups to strengthen their confidence that their original beliefs are correct.

Because many presuppositions held by individuals are shaped by the society in which their parents or grandparents lived, a given set of beliefs may serve widely in a society as an unconsciously applied filter of how behavior is perceived and how it is interpreted. Culture shapes cognition. Cognition in turn shapes behavior. For example, beliefs that men have innately greater ability than women in some domains may shape individuals' self-conceptions and perceptions and, in turn, their behavior in ways that create differences in ability that confirm the beliefs in a context in which neither abilities and nor opportunities differ between genders.

Widespread practices shape views. When (nearly) all households adhere to a social norm, and when the consequences from departing from the norm are significant, voluntary compliance with the practice can become almost universal. For instance, in China, foot binding was practiced in all classes (except the poorest) within intramarrying groups—so the penalty for departing from the practice for a particular person or family was the loss of opportunities to marry within the group and a loss of honor or status. The practice was abandoned only when community members collectively decided to end it, by pledging not to bind their daughters or not to let their sons marry bound women. When practices are nearly universal, individuals might simply be unable to imagine alternative practices. With female genital cutting, for instance, the universality itself shapes beliefs by preventing a comparison of the sexual morality of cut and uncut women (ensuring sexual morality is one of the common justifications for cutting).

Power shapes views. When a social norm benefits a particular group, that group will deploy various mechanisms to suppress dissent and maintain the status quo—including presenting the norm as god given or the natural order of things, and withholding information to prevent the disadvantaged group from understanding that alternatives exist. Indeed, cultures are constructed and at times deliberately shaped to ensure that men have greater control.

Pluralistic ignorance shapes views. The benefit of following a social norm often depends on how many others follow it. Pluralistic ignorance describes a situation in which most members of a group privately reject a norm, but assume (incorrectly) that most others accept it: "no one believes but everyone thinks that everyone else believes." Departing from the social norm in this case is thus difficult. In addition, departing from a norm can be difficult if individuals believe that they must ostracize norm violators or themselves risk ostracism. Then it can happen that, to avoid ostracism, all individuals adhere to a norm that no one benefits from and that no one personally endorses.

Sources: Akerlof 1976; Benhabib 2002; Bruner and Potter 1964; Douglas 1986; Hoff and Stiglitz 2010, 2011; North 2005; Powell and DiMaggio 1991; Rabin and Schrag 1999.

where social norms dictate otherwise. In some cases, social norms have evolved very quickly in response to strong incentives from markets. In Bangladesh, social norms for women's physical mobility evolved rapidly, largely in response to growing economic opportunities for women in the garment industry.⁸⁶

Two kinds of interventions can be deployed to influence social norms—those promoting greater knowledge about alternatives (to lower the cost of learning about options), and those promoting the coordination of individuals to challenge social norms or collective action (which is addressed later in this chapter). Some interventions, such as girls' clubs, encompass both of these elements by providing girls with increased access to peers, social support, information, and ways to learn the value of and mechanisms for collective action.

In other contexts, information can shift social norms. A lack of knowledge on women's ability as political leaders, resulting from women's lack of exposure to such political roles, can shape perceptions about their worthiness and reduce the likelihood that women aspire to the political sphere, and policies such as quota systems can alleviate these constraints. In India, villagers who had never had a female leader preferred male leaders and perceived hypothetical female leaders to be less effective than their male counterparts, even when stated performance was identical. Exposure to a female leader did not alter villagers' preference for male leaders, but it did weaken stereotypes about gender roles in the public and domestic spheres, and it eliminated the negative perception among male villagers about female leaders' effectiveness. These changes in attitudes

were electorally meaningful: after 10 years of the quota policy, women were more likely to stand for and win free seats in villages that had been continuously required to have a female chief councilor.⁸⁷

In many new democracies, fewer women than men vote initially, partly because the cost of participation may be too high. Social norms may discourage the expression of preferences. Norms on women's physical mobility (including security concerns) might constrain participation, and women might lack information about the significance of their vote, their rights, and electoral processes. In such cases, information can increase political participation. In Pakistan, the lack of information reinforced social norms and further disengaged women from public life. But campaigns to promote participation increased turnout (by 12 percent) and increased women's independence in choosing candidates.88

Role models can also convey information. When women discover that other womenelected officials, successful entrepreneurs, public figures-do not submit to prevailing norms, they feel more comfortable questioning those norms. Indeed, experiments suggest that exposure to information on how abilities can grow can remove gender differences in performance.89 Role models can also affect an individual's selfconcept. Gender stereotypes impair women's intellectual performance. Media exposure or education that increases knowledge of options and reduces the cost of discovering new information can thus influence choices that girls and women make in their lives (box 4.8). With globalization, greater dissemination of role models from one culture to another can contribute to this pattern, as chapter 6 explores.

At times, individuals' exposure to different models and information can change social norms. In Brazil, exposure to TV soap opera programs where characters have small families contributed to a reduction in both desired and actual fertility, equivalent to the impact of an additional two years of education.⁹⁰ In rural India, cable television affected gender attitudes, resulting in decreased fertility (primarily through increased birth spacing) and bringing gender attitudes in rural areas much closer to those in urban areas.⁹¹ The expansion of information and communication technologies can accelerate

BOX 4.8 How stereotypes influence performance

Histories of social differences can create stereotypes—widely held beliefs that members of one group are inherently different from those in another group. And stereotypes affect performance in ways that perpetuate such differences.

Experiments show that when people are reminded that one of their characteristics is associated with negative stereotypes, they underperform. For example, when people were asked to state their race before taking a test, those whose race is associated with a negative stereotype performed worse than when they were asked to state their race after taking the test.

Another experiment addressed the stereotype that Asian students perform better than other ethnic groups and the stereotype that women perform worse than men. Asian-American women took a test after completing a questionnaire that contained many questions about Asians, a questionnaire that contained a variety of questions related to gender, or a neutral questionnaire with no references to Asia or gender. The first group did best, the second worst. This study showed a clear pattern of activation of self-doubt and group identity that reduced performance. Similarly, invoking the feeling that a person has little power has been found to impair his or her performance in complex tasks, while invoking feelings of greater power improves performance.

Both negative stereotypes and feelings of powerlessness depress performance, a finding that helps to explain why historical inequalities often persist despite progressive reforms. It also suggests a way to try to reverse the patterns. Indeed, recent experiments show that changing beliefs about innate gender differences in intelligence, and teaching individuals that they have the power to raise their performance, can reduce or eliminate the effects described here.

Sources: Ambady and others 2001; Hoff and Pandey 2011a; Hoff and Pandey 2011b; Krendl and others 2008; Shih, Pittinsky, and Ambady 1999; Smith and others 2008; Steele 2010; Steele and Aronson 1995.

the speed of information sharing, especially as younger generations gain access to them. Population movements—and in particular the return of migrants to their original communities—can also provide mechanisms for information to travel and norms to evolve. In China, migrants returning to rural areas have weakened son preference and promoted greater acceptance of family planning use in their communities of origin.⁹²

A broadening of women's networks, which can be enhanced by greater participation in labor markets and by greater physical mobility, can also reduce the cost of discovery—the cost of acquiring new information—for women. By broadening women's sources of information beyond their immediate family (often the family of their husbands) and peers, these networks expand the range of known alternatives and options. Labor force participation is an important mechanism to broaden and deepen networks (see figure 4.6).

Adolescence can be a particularly critical period where social networks thin and the world contracts, both because safety concerns and social norms on acceptable behavior reduce girls' physical mobility and because their role as care providers within the home becomes more pronounced. That is particularly true for poor, rural girls. In Guatemala, adolescent girls and boys both report lack of money and lack of interest as important reasons for not being enrolled in school. But among 13- to 24-year-olds, 33 percent of girls said household chores was the main reason and 56 percent of boys listed work outside the home as the core reason (also mentioned by another 18 percent of girls). So, many of these girls lose their school networks and do not replace them with new ones in the workplace.93 In Ethiopia, adolescent girls have weaker networks than boys-fewer friends, fewer places to stay overnight if needed, fewer places where they can safely meet their samesex peers.94 Evidence from Bangladesh, Burkina Faso, Ghana, India, Malawi, South Africa, and Uganda also suggests that young women's friendship networks are less robust than those of their male peers.95

A weakening of the social fabric—the ties that link individuals or families with their communities—can also mute social norms. For example, migration from rural to urban areas or between rural areas can weaken family and group ties and diminish the ability of groups to enforce social norms. Similarly, greater female labor force participation can provide women with mechanisms to reduce the control of their peers and families. Some social norms related to a husband's control over other members of his household in urban areas are less binding than in rural areas, likely a reflection of greater labor force participation and different patterns of time use. The share of women who report needing

Now, it is an obligation to have women among candidates on the ballot. Women can be part of the local council, not like before when they couldn't. We even have a female judge and that gives me more trust in justice, and she also provides better advice.

Adult woman, urban Peru

permission to go for health care is significantly lower in urban areas than in rural areas in all countries where permission is a constraint.⁹⁶

But in some cases, migration to cities can result in the loss of social networks and in greater isolation for migrants. And in other cases, migrant communities apply stronger social norms than they did in their location of origin.97 Similarly, increased globalization and information flows can pressure groups to adopt international social norms, and these can be met with resistance, leading to more conservative social norms, at least in the short term. In some countries in the Middle East, younger men hold more conservative attitudes than their elders about women working outside of the home. Despite progress in female education, around 40 percent of men in Amman ages 15-44 think women should not work outside the home, many more than the 29 percent for men over the age of 45.98

WOMEN'S COLLECTIVE AGENCY CAN SHAPE INSTITUTIONS, MARKETS, AND SOCIAL NORMS

The ability to challenge the status quo and increase individual agency of women also depends on women's ability to speak collectively. Challenging existing institutions and social norms requires voices that speak in favor of greater gender equality, including the voices of women. Women are not the only ones who can promote equality-enhancing policies (and not all women promote them); in many contexts, men have been a driving force behind such policies and are critical allies for further reforms (chapter 8). But women's participation in decision-making processes is important in moving toward more gender-equal societies.

For women to push for reforms, and for their voices to be transformative, they need to be heard where decisions are made—in parliaments, legal institutions, formal professional associations, governments, legally recognized labor movements, land boards, zoning and planning committees, and the like. This voice can be achieved either by their participating in these decision-making institutions—as say, parliamentarians, judges, board members, or police officers—or by their shaping the context for (men's) decisions.

FIGURE 4.13 Even in 2010, women ministers were twice as likely to hold a social portfolio than an economic one



Source: Data from Inter-Parliamentary Union 2010, as presented in UNIFEM 2010.

Women have limited influence in political decision making

Women do vote, but they do not enter or progress in formal political institutions as much as men. Despite increases in representation at national and, more markedly, subnational levels and in designated positions, progress generally has been slow and remains below the level typically considered sufficient to ensure voice (often thought to be around 30 percent).99 Indeed, European (excluding the Nordic countries) and North American countries have not made more progress than countries in Asia, Latin America, or Sub-Saharan Africa. Despite recent improvements, the situation is particularly striking in the Middle East and North Africa, where only about 1 parliamentarian in 10 is a woman (up from 1 in 25 in 2000).100

When women enter the political arena, they tend to remain in the lower ranks and to cluster into sectors perceived as "female." Even where women's representation increases, it can make a difference only when women have access to key decision-making bodies. For example, many women were in the legislature in the former Soviet Union, but they were almost totally excluded from the central committees and state council of ministers, where the real power resided. Women are also more likely to lead ministries of health, education, or social welfare, rather than hold portfolios in economy or finance (figure 4.13).¹⁰¹ Constitutional restrictions on women becoming heads of state still exist in some countries, guaranteeing that women are excluded from the highest rung of leadership.

Women's participation in the judiciary repeats this pattern. There generally are more female judges in the lower courts than in the higher courts. Men typically dominate other quasi-judicial bodies as well.

Gender gaps in women's role in unions often mirror the gaps in political bodies. The proportion of women who work full time and belong to a labor union is almost the same as that of men (around 30 percent in developed countries, 20 percent in Sub-Saharan Africa, South Asia, and Europe and Central Asia, and 10 percent in East Asia and Pacific), and their overall lower participation simply reflects their lower labor force participation. Accordingly, the number of women leaders at the local level is fairly high but falls dramatically for high-level leadership. Women represent 44 percent of members of a group of European unions with 50 million members, but less than 10 percent of their presidents, 20 percent of their secretaries general, and a third of their vice presidents.¹⁰²

As a result, many issues that affect women are left off the agenda. For example, labor movements have effectively advocated for equal work for equal pay within the same job classification but have not devoted the same attention to advocating for higher pay for female-dominated jobs.¹⁰³ Unions can even work against women. After World War I, for example, the largest civil service unions in the United Kingdom favored retention of the marriage bar (whereby women had to resign when they married). And the Trades Union Congress waited until 1963 to ask for legislative intervention on equal pay. In other cases, unions can defend women's interest even when their leadership structure is male-dominated, as in the case of the central role played by teachers' unions in the United States after World War II when they successfully fought the law that forced women to leave the workforce when they married.¹⁰⁴ In Canada, Japan, Mexico, and Malaysia (but not the United States), the impact of unions on women's wages was often greater than on men's wages.¹⁰⁵ Be-

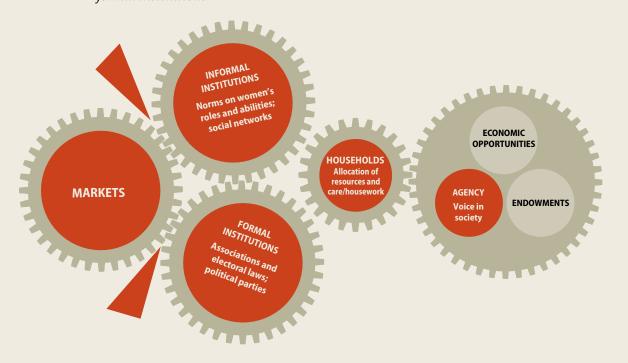


FIGURE 4.14 Women's voice in society is limited by social norms on women's roles and abilities and by formal institutions

Source: WDR 2012 team.

yond unions' roles in promoting greater equality, they can broaden women's social networks, increasing their ability to exercise agency.

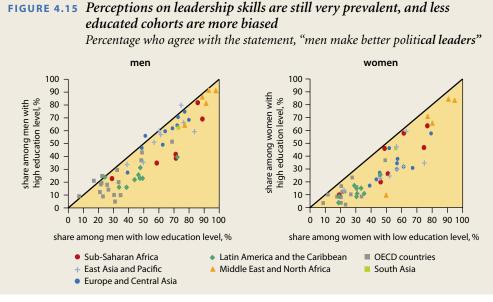
Women also have low representation on the boards of large firms (around 12 percent in Europe, 10 percent in the Americas, 7 percent in Asia and Pacific, and 3 percent in the Middle East and North Africa).¹⁰⁶ That pattern is repeated in universities. In 2000, only 12 of the 70 leadership positions on Princeton University's undergraduate campus were filled by women (up from 6 in the 1970s, but down from 18 in the 1980s and 22 in the 1990s). Women are disproportionately represented at lower, less visible, posts behind the scenes.¹⁰⁷

Women's limited voice in society reflects a series of compounding constraints, as reflected in our conceptual framework (figure 4.14). In particular, social norms about women's roles and abilities, their limited networks, and their low representation in formal institutions play an important role.

Social norms and beliefs regarding women's abilities and gender roles limit women's voice in formal politics

In many countries men (and women) still view men as better political leaders than women. Among younger and more educated groups, and in such regions as Latin America, perceptions have weakened over recent years.¹⁰⁸ But in 2005-08, more than 50 percent of men still held this perception in half the countries with data (figure 4.15). Part of the persistence of these perceptions results from a lack of exposure to women leaders, and thus most men and women do not know how effective they can be (an information failure). Indeed, when parties (or unions) have adopted quotas on their lists of candidates, or when countries have reserved seats for women for some elections, perceptions have shifted and the effect of quotas has lasted beyond their implementation period.¹⁰⁹

Women also tend to be less engaged in politics than men, with party affiliation rates on

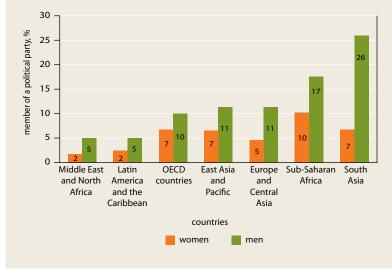


Source: WDR 2012 team estimates based on World Value Survey 2005–08. *Note:* The 45° line in each figure above shows parity in the values on the vertical and horizontal axis.

average about half those of men (figure 4.16). Strong social norms on women's roles can also lead women to prefer men in leadership positions and discriminate against other women because they overestimate men's skills and have low perceptions of their own skills. In Spain, women tend to overestimate the qualifications of male candidates during the selection process for the judiciary. Being interviewed by a panel with a majority of women reduces female candidates' chance of success by 17 percent (compared with their chance when interviewed only by men) and increases men's likelihood of being selected by 34 percent.¹¹⁰

Time constraints, largely stemming from social norms on the role of women as the main providers of child care and household work, also prevent women from accessing many formal institutions. Finally, women's lack of political participation in office can be partly attributed to a lack of professional networks. In more advanced economies, women are less likely to be employed in jobs that generate the political networks and social capital for entry into the political sphere, while in developing countries women's role in the home prevents the building of strong and broad networks. Time constraints and social norms relating to perceptions of women as leaders are the key fac-

FIGURE 4.16 Women are much less likely to belong to a political party than men



Source: WDR 2012 team estimates based on World Values Surveys, 1994–99 and 2005–07 waves.

tors in women's low participation in politics in middle- and low-income countries in Asia.¹¹¹

These constraints often result in women concentrating in activities that are more "women friendly" and accommodating of time constraints—such as children's schools or religious associations' activities. In these subgroups, women can progress, but these groups do not usually provide the networks that allow women to advance into higher decision-making positions.¹¹² In many countries, from South Africa to the United Kingdom, female representatives report struggling with established practices within parliaments—from sessions being scheduled late in the day at a time that is not compatible with family responsibilities to inappropriate language and attitudes.¹¹³

Electoral laws, political parties, and public campaign funding perpetuate women's marginal role in formal politics

The political and electoral system and process determine women's representation and the impact of policies designed to change it. Proportional representation systems are more effective at getting women in parliament, and quotas work best in closed-list proportional representation systems. But women in such systems are also under greater pressure to vote along party lines.¹¹⁴

Voters can elect more women representatives only if they are listed on the ballot. Because political parties are the gatekeepers to the political system, many efforts at increasing women's representation in elected bodies have called on political parties to ensure greater gender balance in their lists of candidates. But many incumbents resist sharing power.

- In Spain, which follows the voluntary party quota system, parties have at times adhered to the guidelines for putting more women at the top of lists but only in constituencies where ballot order was not relevant for the outcome. Where the ballot order mattered, parties have tended at times to nominate female candidates to poorer positions on the ballot.¹¹⁵
- In France, parties have at times circumvented quotas by placing women in the most challenging districts, paying fines for failing to comply, or even setting ad hoc separate electoral lists for male candidates who otherwise would be displaced by women.¹¹⁶
- In Norway, the Labor Party introduced a quota but eased its rules during the 2009 parliamentary elections—replacing the ballot requirement that the same number of men and women had to be first and second candidates) with a requirement on the total num-

ber of men and women candidates irrespective of their order of appearance on ballots. In other cases, parties have been suspected of proposing weak female candidates who act as surrogates for men or who are unable to challenge traditional patterns.¹¹⁷

Practices like these help explain why some countries put additional conditions on the position of women on lists, such as stipulating that the first two individuals on a list must be of the opposite sex. In line with this discussion, the analysis of reforms toward greater gender equality highlights the importance of the electoral system, the internal democracy of parties, women's voting patterns, the penalties associated with noncompliance, and state capacity for implementation of the quota laws.¹¹⁸

In parties and unions, women at times form segregated, alternative groupings to circumvent the glass ceiling in the mainstream part of the institution. Tired of a lack of representation in national executive committees, female union members in Canada formed women-only committees to influence the overall agenda and promote women to leadership positions. In the early 1980s, women successfully campaigned for affirmative action positions on the executive committees of central labor bodies.¹¹⁹ In Iceland, around the same time, women formed a political party, the Women's Alliance, to increase their presence in politics and to focus on issues important to them—increasing female representation.

The institutional context can also limit the translation of women's presence in decisionmaking bodies into actual changes on the ground. Parties might exert strong control over their members, preventing elected women from challenging the status quo and promoting different priorities—once elected, women may be obliged to follow party lines rather than gender lines. In South Africa, women in the African National Congress (ANC) sided with the party line and approved the Communal Land Rights Act, despite its failure to extend full rights of land ownership and control to women, because of the political threat to the ANC by a constituency hostile to women's interests.¹²⁰

Party allegiances are likely to be particularly important at the national level, where parties have more influence over their representatives, and are perhaps more limited at the local level, where elected officials might be more accountable to their constituencies. The ability of elected officials or voters to influence policies of course depends on the overall strength of the institutions they sit in or vote for.¹²¹ In Uganda, 30 percent of land board members have to be women, but the land legislation does not bestow unequivocal land rights on women and does not provide clear women-friendly administrative procedures, limiting the impact of female board members.¹²²

Large and sudden gains in political representation for women are unlikely to take place unless the political systems themselves experience broader shifts—after a conflict, a political rupture, or another shock. These shifts offer unique opportunities for women to enter the political process without displacing male incumbents or without challenging the status quo when a single party dominates the political scene.¹²³ Without such shifts, progress is slower. More generally, democratic transitions can create windows of opportunity for reform, as in Brazil, Chile, Greece, South Africa, Spain, and Turkey (but reform is not automatic).¹²⁴

Women play a larger role in informal groups

Women often resort to more informal groups women's collectives organized around economic activity, informal labor unions, and so on.¹²⁵ The success of informal groups is related to their ability to remove the barriers preventing women from exerting decision-making power in the formal arena, or to gain benefits denied to them in the formal sector and to influence the overall policy agenda. Informal associations allow women to gather in a more flexible environment that accommodates time constraints, provide a less threatening space in line with their sense of self-efficacy, and offer a more practical

CHAPTER SUMMARY Women continue to have less capacity than men to exercise agency

WHAT WE SEE

Entrenched differences exist between women's and men's capacity to exercise agency—defined as the ability to make effective choices both in the household and in society more broadly. Where women's agency has increased, it has led to improvements in women's welfare and that of their children; yet shifts in agency have generally proven difficult to achieve. In some aspects of agency, such as political voice and representation, differences persist even in rich countries and despite a century of women's activism and change in other domains.

WHY WE SEE THIS

Economic development can promote women's agency by improving the conditions that allow agency to be exercised, such as higher incomes, greater access to services, and expanded infrastructure. However, this potential impact relies in part on women's increased bargaining power within the household resulting from the ability to earn their own income. Moreover, the effects of economic development vary across countries and are limited for some outcomes associated with agency.

THE IMPORTANCE OF EFFECTIVE APPLICATION OF LAWS

Although expansion of women's rights has fostered agency in some realms, the effect of laws has been weakest in areas regulating relations within households, especially as they pertain to control over resources and family matters. Nor does progress in the form of legal change necessarily result in improvements in agency, because the effectiveness of these laws depends crucially on the ability and willingness of governments to ensure they are fully applied and enforced.

THE POWER OF NORMS

Social norms can limit the effect of laws, services, or incomes, to the detriment of gender equality. And they are particularly binding where an increase in women's agency would threaten the balance of power in the household. Social norms can also inhibit women's collective agency—for instance, by limiting the political roles they can hold or their access to positions of power in business. In some instances, changes in norms can promote women's agency.

WHAT THIS MEANS FOR POLICY

When laws, services, social norms, and markets interact, they can result in mutually reinforcing constraints—and these need to inform the selection and sequencing of policies. Shifting social norms around gender roles and women's abilities is particularly critical to promote women's agency. This process can be complex and slow, but policies can change the costs or benefits of complying with prevailing norms by providing the incentives or information needed for individuals or groups to challenge them. Although these norms—as well as institutional structures—at times limit women from influencing policies through formal political channels, women's collective agency can work effectively through less formal channels. This in turn can influence policy debates, choices, and the factors that themselves shape women's individual agency.

focus on solutions to specific issues that are less likely to cut along party or ethnic lines.¹²⁶ For example, in Bangladesh, women garment workers set up their own informal unions rather than joining male-dominated unions, so as to better represent their interests.¹²⁷ The spread of information and communication technologies and social media can also play a role in facilitating women's participation in informal groupings, despite the constraints of time and physical mobility. More generally, women's involvement in associations in the social sphere is seldom a direct threat to men, because these groups tend to focus more on practical gender interests than on strategic ones and because they are confined to areas such as education or health, which are often considered female sectors.128

Whether formal or informal channels are more effective facilitators for change depends on the political context. In some countries, such as France and the United States, with large numbers of women's movements and gender-sensitive societies, gender issues are high on the agenda despite low representation of women in politics. In others, including many countries of the former Soviet Union, women's movements have limited influence despite the large numbers of women in politics.¹²⁹ And, at times, the interests of civil movements and formal groups align. In Latin America, the interests of women's movements that promote greater formal representation have coalesced with those of political parties seeking international legitimacy or the extension of their demographic voting constituency to women, resulting in efforts to set quotas for women.¹³⁰

Which channels will be most effective also depends on the issue and the extent to which it challenges norms, beliefs, and social institutions. As chapter 8 discusses, some issues may concern the status of all women, while others concern specific subgroups of women. Similarly, some issues may challenge beliefs and norms of particular religious or traditional groups, while others are perceived as less controversial. The role of women's movements is found to be stronger for issues that concern all women, while political parties and leaders play a greater role on issues relevant for a subgroup of women. The great heterogeneity among women is reflected in the different types of movements, as well as their positions and platforms (at times at odds or reflecting the interests of specific subgroups).

In sum, women's collective voice—either through direct participation in decision-making institutions or through shaping the context for decisions—can result in policies, programs, and laws that are quite different from those that would have emerged without it. Providing an environment where women's voice can coalesce into a collective voice can thus promote women's agency and greater gender equality.

NOTES

- Some of the evidence presented in this chapter establishes an association between agency and its determinants, but does not establish causality. In such cases, the direction of the causal relationship may go in either or both ways or could be determined by a third factor.
- Alkire 2009; Drèze, Sen, and Hussain 1995; Kabeer 1999; Sen 1985.
- 3. Field and Ambrus 2008; Goldin and Katz 2002; Pezzini 2005.
- 4. Begum and Sen 2005.
- 5. Stekelenburg and others 2004.
- 6. Mumtaz and Salway 2005.
- 7. Goldin and Katz 2002; Pezzini 2005.
- Attanasio and Lechene 2002; Doss 2006; Duflo 2003; Haddad, Hoddinott, and Alderman 1997; Hoddinott and Haddad 1995; Katz and Chamorro 2003; Lundberg, Pollak, and Wales 1997; Quisumbing and Maluccio 2000; Rubalcava, Teruel, and Thomas 2009; Schady and Rosero 2008; Thomas 1990.
- 9. Doss 2006.
- 10. Allendorf 2007.
- 11. Akinbami, Schoendorf, and Kiely 2000; Reggio 2010; Smith and Pell 2001.
- 12. Likelihood calculated after taking into account the influence of age, education, economic stress, gender attitudes, and alcohol abuse; Contreras and others 2011. See also Barker and others (2011); Hindin, Kishor, and Ansara (2008); Johnson and Cares (2004); and Kishor and Johnson (2004).
- 13. Farré and Vella 2007; Fernández, Fogli, and Olivetti 2004; Kawaguchi and Miyazaki 2005.
- 14. Caiazza 2002; Kittilson 2008; Miller 2008.
- 15. Htun and Weldon 2008; Htun and Weldon 2011a.
- Ban and Rao 2008; Beaman and others, forthcoming; Chattopadhyay and Duflo 2004; Iyer and others 2010; Rajaraman and Gupta 2011.
- 17. Baird and others 2009; DNP and others 2008; Duflo and others 2006.
- 18. Babinard and Roberts 2006.
- 19. WDR 2012 team estimates based on Demographic and Health Surveys.

- Pronyk and others 2006; Panda and Agarwal 2005; International Center for the Research on Women ICRW 2006; Swaminathan, Walker, and Rugadya 2008.
- 21. Aizer 2010.
- 22. Hjort and Villanger 2011; Panda and Agarwal 2005.
- 23. Deere and León 2001.
- 24. WDR 2012 team estimates based on Gallup data, for years 2008, 2009, and 2010, for Burkina Faso, Burundi, Cameroon, Central African Republic, Chad, Democratic Republic of Congo, Côte d'Ivoire, Ghana, Kenya, Liberia, Malawi, Mali, Niger, Nigeria, Rwanda, Senegal, Sierra Leone, South Africa, Tanzania, Uganda, Zambia, and Zimbabwe for Sub-Saharan Africa; and Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Haiti, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Trinidad and Tobago, Uruguay, and República Bolivariana de Venezuela for Latin America and the Caribbean.
- 25. ETUC 2010.
- 26. Erulkar and others 2004.
- 27. Dinkelman 2010.
- 28. Babinard and Scott 2011.
- 29. Venter, Vokolkova, and Michalek 2007.
- Joshi and Schultz 2007; Gertler and Molyneaux 1994.
- 31. World Bank 2011.
- 32. Ashraf, Field, and Lee 2010.
- 33. Jejeebhoy, Shah, and Thapa 2005.
- 34. Singh and others (2009) report that such parental consent is required for abortion in 32 countries—including many rich countries such as Denmark, Greece, Italy, the Slovak Republic, and the United States.
- Lule, Singh, and Chowdhury 2007; World Bank 2007.
- 36. Kirdar, Dayioglu Tayfur, and Koç 2010.
- 37. Roy 2011.
- 38. Chiappori, Fortin, and Lacroix 2002.
- 39. Stevenson 2007; Stevenson and Wolfers 2006. See also Bargain and others (2010) and González and Özcan (2008) for evidence on Ireland.
- 40. Byrnes and Freeman 2011.
- 41. Gender Business Law Library, World Bank.
- 42. World Bank 2011.
- 43. Deininger, Goyal, and Nagarajan 2010.
- 44. Deere and Doss 2006a; Deere and Doss 2006b.
- 45. Quisumbing and Hallman 2005.
- 46. World Bank 2011.
- 47. Rangel 2006.
- 48. World Bank 2011.
- 49. UNIFEM 2003.
- 50. UNIFEM 2010.

- 51. Tarazona and Munro 2011.
- 52. Harrington and Chopra 2010.
- 53. Lastarria-Cornhiel 1997.
- 54. Ayuko and Chopra 2008; Monson 2010.
- 55. Aldashev and others, forthcoming.
- 56. Kapur 1996; Khan, Bhuiya, and Bhattacharya 2010.
- 57. Kahan 2010; UNIFEM 2009.
- 58. UNIFEM 2010.
- 59. Figure 5.4 in UNIFEM 2008.
- 60. World Bank 2011a.
- 61. Denham 2008.
- 62. Sumner, Zurstrassen, and Lister 2011.
- 63. Contreras and others 2010; WHO 2010.
- 64. Jubb and Pasinato Izumino 2003.
- 65. Ayuko and Chopra 2008.
- 66. World Bank 2011b.
- 67. Lungu and others 2001.
- 68. World Bank 2010.
- 69. World Bank 2011b.
- 70. Luke and Munshi 2011.
- 71. World Bank 2011b.
- 72. The minimum age is 14 for girls and 16 for boys in Bolivia and República Bolivariana de Venezuela, 15 and 18 in Kuwait, South Africa, and Tanzania. Parental consent is required in Bolivia, Kuwait, South Africa, and República Bolivariana de Venezuela for the marriage of girls at these ages.
- 73. Jensen and Thornton 2003.
- 74. See Iversen and Rao (2011) for a discussion of trends in the incidence of domestic violence and attitudes toward it in India.
- 75. WDR 2012 team estimates based on Demographic and Health Surveys.
- 76. Contreras and others 2011.
- 77. WHO (2010) and references within.
- 78. Osawa (2011) shows that for the case of Japan, this norm permeated the market and created a male-breadwinner-centric model for career progression and for social security and social benefits.
- 79. World Bank 2011b. The International Men and Gender Equality Survey took place in Brazil (metropolitan area of Rio de Janeiro); Chile (metropolitan areas of Valparaiso, Concepcion, and Santiago); Croatia (metropolitan area of Zagreb and rural areas in the East); India (metropolitan areas of Delhi and Vijayawada); Mexico (metropolitan areas of Monterrey, Queretaro, and Jalapa); and Rwanda (national coverage).
- Abramsky and others 2011; Contreras and others 2011.
- 81. Ashraf, Field, and Lee 2010.
- 82. Iyengar 2009.
- 83. Fogli and Veldkamp, forthcoming.
- 84. Hoff and Mansuri 2011.

- 85. Croson and Gneezy 2009; Gneezy, Leonard, and List 2009; Gneezy, Niederle, and Rustichini 2003.
- 86. Hossain 2011.
- 87. Beaman and others, forthcoming; Bhavnani 2009.
- 88. Giné and Mansuri 2011.
- 89. Good, Aronson, and Inzlicht 2003.
- 90. La Ferrara, Chong, and Duryea 2008.
- 91. Jensen and Oster 2007.
- 92. Chen, Liu, and Xie 2010
- 93. Hallman and others 2007.
- 94. Erulkar and others 2004.
- 95. References in Bruce and Hallman 2008.
- 96. WDR 2012 team estimates based on Demographic and Health Surveys 2003–09, 40 countries.
- 97. Fernández 2007; Fernández and Fogli 2006; Fernández and Fogli 2009.
- 98. World Bank Survey of Home-based Work and Entrepreneurship in Cairo, Sana'a, and Amman 2008. See Chamlou 2011.
- 99. Evidence from Minnesota suggests that policies shift once women represent more than 20 percent of the state legislature and chair committees (Minnesota Women's Campaign Fund 2002 cited in Tinker 2004). In the context of forest management in India, the likelihood of women attending village meetings, speaking up, and holding office was found to increase when women represent 25–33 percent of a group. Agarwal 2010a; Agarwal 2010b.
- 100. Inter Parliamentary Union http://www.ipu.org.
- 101. Zetterberg 2008.
- 102. ETUC 2010.
- 103. Kaminski and Yakura 2008.
- 104. Donahue 2002.
- 105. Tzannatos 1986; Tzannatos 2008.
- 106. CWDI and IFC 2010.
- 107. Steering Committee on Undergraduate Women's Leadership 2011.
- 108. Buvinic and Roza 2004.
- Krook 2006; Inter Parliamentary Union http:// www.ipu.org; Bhavnani 2009.
- 110. Bagués and Esteve-Volart 2010.
- 111. UNDP 2010.
- 112. Burns, Schlozman, and Verba 2001; Jayaweera 1997.
- 113. See Tinker (2004) and references therein. In the United Kingdom, the issue has been identified as critical and the parliamentary procedure committee is undertaking a review of working conditions.
- 114. Krook 2006.
- 115. Bagués and Esteve-Volart 2010.
- 116. Dahlerup and Freidenvall 2005; Murray, Krook, and Opello 2009.
- 117. See, for instance, Ballington and Karam (2005), Dahlerup (2002), and Vyasulu and Vyasulu (1999).

- 118. Goetz 2009.
- 119. Foley and Baker 2009.
- 120. Hassim 2006.
- 121. Goetz 2009.
- 122. Kane, Oloka-Onyango, and Tejan-Cole 2005.
- 123. Hassim 2010.
- 124. Htun and Weldon 2010.
- 125. Baltiwala 1994; Sen and Grown 1988.
- 126. Tripp 2003; Tripp 2010.
- 127. Dannecker 2000.
- 128. Molyneux 1985a; Molyneux 1985b.
- 129. Molyneux 1985a.
- 130. Htun and Jones 2002.

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