GENDER AND DEVELOPMENT

12.1 Introduction

Gender equality is a basic human right: women and men should have equal rights, resources, and voice. It also has an instrumental value in nurturing sustainable and inclusive economic development by enhancing productivity and improving development outcomes. Development can foster women’s empowerment; at the same time, empowering women can benefit development.¹

Gender equality is considered central to development and an objective in its own right internationally. Indeed, the Sustainable Development Goals (SDGs) recognize the importance of gender equality through a stand-alone goal (SDG 5) aiming to “achieve gender equality and empower all women and girls.”

The gender equality agenda has achieved several important milestones since the United Nations (UN) set up the Commission on the Status of Women in 1946. The Women in Development (WID) paradigm emerged in the mid-1970s around the First World Conference on Women in Mexico City in 1975, aiming to ensure that women can benefit from economic development. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)

was adopted at the UN General Assembly in 1979. CEDAW was followed by the 1995 Fourth World Conference on Women. The outcome document, the Beijing Declaration and Platform for Action, reaffirmed state parties’ commitment to pursuing gender equality across 12 areas, establishing gender mainstreaming as a strategy across all policy areas at all levels of governance for achieving gender equality. Growing recognition among development practitioners, academics, and advocates of the limitations of a WID approach led to a shift toward the Gender and Development (GAD) paradigm. GAD stresses that the benefits of economic development accrue differently between women and men, and even among women depending on their class, age, marital status, religion, ethnicity, and race.

In Asia and the Pacific, the past 5 decades have seen unprecedented gains in terms of narrowing of gender gaps. For example, female education levels in developing Asia improved considerably: school enrollment rates of girls rose faster than those of boys, leading to gender parity in primary and secondary school enrollment. In terms of health, life expectancy of women improved significantly with a consistent decline in maternal mortality, narrowing the health gender gap.

There are three key drivers of gender equality trends in Asia and the Pacific. First, rapid economic growth broadened employment and economic opportunities for women. Second, policy measures on health and education—such as scholarships and, more recently, conditional cash transfer (CCT) programs for disadvantaged women—helped boost their human capital development, improving their chances for upward income mobility. Third, legal and regulatory reforms by governments created an enabling institutional environment for narrowing gender gaps on basic rights, voice, and decision-making power within households, firms, markets, and societies.

However, gender biases in favor of men across a variety of social, institutional, and economic aspects remain in the region. These are reflected in the persistently low literacy rates among women in some countries; women's high unpaid care and domestic work burden, resulting in their lower labor force participation rates; women's disproportionate engagement as informal workers; a systematic difference in male–female wage ratios; sex segregation
in markets (such as access to credit and finance, and certain occupations, among others); and low levels of political representation, importantly in the share of seats women hold in national legislatures. Behind these biases are overarching societal norms that define women’s position in households, firms, labor markets, and politics.

This chapter discusses developing Asia’s achievements and challenges in gender and development. Section 12.2 examines improvements in women’s education. Section 12.3 looks at achievements in women’s health. Section 12.4 investigates changing women’s labor force participation. Section 12.5 reviews women’s status within the household and in public life. And section 12.6 outlines the challenges and priority areas in correcting persistent gender gaps.

12.2 Improvements in women’s education

In education, girls’ participation in school improved considerably over the past 50 years, leading to gender parity in primary and secondary school enrollment rates. In some countries, the previous bias toward boys in the tertiary level was reversed. In the past 5 decades, the number of girls enrolled in primary schools in developing Asia rose 10 times, 65 times in secondary schools, and 400 times at the tertiary level.\(^2\) In contrast, school participation for boys multiplied 7 times in primary schools, 40 times in secondary schools, and 100 times at the tertiary level.

In all 31 Asian economies with available data, women obtained fewer years of schooling in 1960.\(^3\) Pro-female bias appeared in 2010, when women completed more years in school than men in 19 of those economies (Table 12.1). Women in the Republic of Korea (ROK) were the most spectacular performers. Average years of schooling completed by ROK women aged 25–29 years rose from 4.2 years in 1960 to 14.9 years in 2010. Women in Malaysia; the ROK; Singapore; and Taipei, China on average obtained more than 10 years of additional schooling between 1960 and 2010.

As a result, female literacy rates improved considerably in regions that started with low levels of female literacy although the improvement took time to cover the entire population (Figure 12.1).

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Table 12.1: Mean Years of Completed Schooling, Population Aged 25–29, by Gender

<table>
<thead>
<tr>
<th>Region</th>
<th>1960 Male</th>
<th>1960 Female</th>
<th>Male–Female Ratio</th>
<th>2010 Male</th>
<th>2010 Female</th>
<th>Male–Female Ratio</th>
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<td>1.5</td>
<td>8.8</td>
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<td>0.9</td>
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<td>0.6</td>
<td>10.5</td>
<td>10.5</td>
<td>(0.0)</td>
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<td>Kazakhstan</td>
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<td>11.6</td>
<td>(0.4)</td>
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<td>5.0</td>
<td>1.1</td>
<td>11.4</td>
<td>11.6</td>
<td>(0.3)</td>
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<td>10.7</td>
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<td><strong>1.7</strong></td>
<td><strong>9.1</strong></td>
<td><strong>9.0</strong></td>
<td><strong>0.1</strong></td>
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<td><strong>6.6</strong></td>
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<td>12.3</td>
<td>(0.6)</td>
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<td><strong>1.3</strong></td>
<td><strong>8.9</strong></td>
<td><strong>9.1</strong></td>
<td><strong>(0.2)</strong></td>
</tr>
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<td>9.7</td>
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<td>4.5</td>
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continued on next page
Table 12.1 continued

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<td>0.7</td>
<td>9.0</td>
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<td>10.1</td>
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<td>1.7</td>
<td>8.5</td>
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<td>The Pacific</td>
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<tr>
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<td>1.5</td>
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<td>0.5</td>
<td>11.9</td>
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</tr>
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<td>1.1</td>
<td>6.7</td>
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<tr>
<td>OECD</td>
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<td>7.1</td>
<td>0.6</td>
<td>12.3</td>
</tr>
<tr>
<td>World</td>
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<td>3.4</td>
<td>1.0</td>
<td>9.3</td>
</tr>
</tbody>
</table>

( ) = negative, 0.0 = magnitude is less than half of unit employed, Lao PDR = Lao People’s Democratic Republic, OECD = Organisation for Economic Co-operation and Development.

Note: Barro–Lee dataset version 2.2, updated June 2018, was used in preparing this table.


In the 2010s, as literacy rates reached more than 90% for females, gender parity was nearly achieved in East Asia and Southeast Asia. Central Asia reached nearly 100% literacy for both females and males in the 1980s. Data in the Pacific, while scant, show significant variations in literacy rates. In South Asia, in the 1980s, one in four women could read and write; in 2010, the number rose to one in two women. Despite substantial progress, female literacy and enrollment rates in primary school remain low in South Asia.
What are the underlying reasons for women’s rising school enrollment and improving literacy rates? First, along with the structural transformation from the agriculture to nonagriculture sectors, emerging labor-intensive manufacturing tended to offer higher returns to female education, absorbing many female workers. That stimulated girls’ schooling. For example, the explosive growth in Bangladeshi ready-made garments generated large employment for the female labor force, which created large demand for education as well as delays in girls’ marriage and childbirth.4

4 Heath, R., and A. M. Mobarak. 2015. Manufacturing Growth and the Lives of Bangladeshi Women. *Journal of Development Economics.* 115 (July), pp. 1–15. They also found that the impact on women’s schooling has been larger from this growth in ready-made garments than what has been achieved by the government’s scholarship program.
More recently, work opportunities brought by new technologies and globalization, such as business process outsourcing (BPO), created new job options for women, and made investments in their education more rewarding, creating another incentive for parents and guardians to invest in girls’ schooling. For example, in Indian villages where there are work opportunities in the BPO industry, women are significantly less likely to get married or have children early, choosing instead to obtain more schooling and/or enter the labor market.\(^5\) Higher household income from rapid growth and lower fertility rates have allowed parents to send both girls and boys to school.

Second, public policy, such as mandatory free primary education and cash or in-kind transfer (especially food) programs conditional on schooling, decreased the effective schooling costs shouldered by parents. These policies reduced the need for households to discriminate on school investment between boys and girls. For example, a CCT or in-kind transfer program—in which cash or food is given to households only if their children attend school for a minimum number of days a month—has proven an effective way to send children to school and keep them there for longer periods.

In Bangladesh, the government’s Food for Education (FFE) Program, launched in 1993, was one of the first conditional transfer programs. The FFE, which provided a monthly ration of food grains to poor families if their children attend primary school, increased enrollment by 44% for girls and by 28% for boys.\(^6\) The Philippines’ “4Ps,” *Pantawid Familyang Pilipino Program* (Bridging Program for the Filipino Family), supported by the World Bank and the Asian Development Bank (ADB), promotes women’s use of health-care services. It improved school attendance and men’s participation in family sessions on reproductive rights and gender-based violence. Another example is a program in Cambodia supported by the Japan Fund for Poverty Reduction (JFPR), an ADB trust fund. The program awarded scholarships to girls from poor families in their last grade of primary school. It increased enrollment and attendance at program...

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schools by about 30 percentage points, with the largest impact for girls with the lowest socioeconomic status.\footnote{Filmer, D., and N. Schady. 2008. Getting Girls into School: Evidence from a Scholarship Program in Cambodia. \textit{Economic Development and Cultural Change}. 56 (3). pp. 581–617. The program is considered a CCT because each family received cash transfers given their daughter attended school with a good grade.}

### 12.3 Achievements in women’s health

In 1960, female life expectancy in developing Asia was 46 years, shorter than the world average of 54 years (Table 12.2). In 2018, female life expectancy rose to 74 years, almost on par with the world average. The largest increase was in East Asia (33 years), higher than the rise in female life expectancy globally (21 years). In 2018, women in developing Asia lived 3.8 years longer than men on average, more than the gap of 1.8 years in 1960. Healthy life expectancy\footnote{Health-adjusted life expectancy (HALE) is a form of health expectancy that applies disability weights to health states to compute the equivalent number of years of good health that a newborn can expect.} for females rose by 5 years from 2000 to 2016.

The rise in female life expectancy can be attributed to the decline in female mortality at two critical stages of a woman’s life: during early childhood (0–5 years old) and reproductive years (aged 15–49 years). Female under-five mortality rate declined by 85% from 207 deaths per 1,000 live births in 1960 to 31 in 2018, or 177 children saved for every 1,000 born.

The maternal mortality ratio, defined by maternal deaths per 100,000 live births, declined by 67% from 369 in 1990 to 121 in 2015; the corresponding decline worldwide was 44%. Countries with high levels of maternal mortality—Bhutan, Cambodia, the Lao People’s Democratic Republic, and Nepal—saw the greatest declines.

What drives the improvement in women’s health? Better living standards overall included better nutrition and increased access to health services. These played a critical role. Large public health investment, especially clean water and sanitation, effectively reduced the spread of infectious diseases. The improved delivery of health services to pregnant women (antenatal care and skilled birth attendants) along with expectations to deliver in hospitals rather than at home, as well as the drop in fertility, were keys to the decline in maternal deaths (Chapter 6).
Table 12.2: Life Expectancy at Birth
(years)

<table>
<thead>
<tr>
<th>Subregion/Economy</th>
<th>Life Expectancy at Birth</th>
<th>Health-Adjusted Life Expectancy at Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1960</td>
<td>Female</td>
</tr>
<tr>
<td>Developing Asia</td>
<td>44.1</td>
<td>45.9</td>
</tr>
<tr>
<td>Central Asia</td>
<td>54.8</td>
<td>62.6</td>
</tr>
<tr>
<td>East Asia</td>
<td>43.2</td>
<td>46.2</td>
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<tr>
<td>People’s Republic of China</td>
<td>42.4</td>
<td>45.2</td>
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<td>South Asia</td>
<td>42.8</td>
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<td>India</td>
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<td>41.8</td>
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<td>Developed Asia</td>
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<td>Australia</td>
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<td>Japan</td>
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<tr>
<td>Latin America and the Caribbean</td>
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<td>Sub-Saharan Africa</td>
<td>43.0</td>
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<td>OECD</td>
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<td>72.8</td>
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<tr>
<td>World</td>
<td>50.8</td>
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</table>

( ) = negative, OECD = Organisation for Economic Co-operation and Development.
In Indonesia, the Bidan di Desa (village midwife) program, which has trained more than 50,000 midwives since 1989, led to the significant rise in the proportion of births attended by skilled personnel, especially in rural areas. Over the past decade, Cambodia had one of the most dramatic declines in maternal mortality globally. The success was due to a national campaign to increase health visits during pregnancy and giving special attention to childbirth care.9

Japan’s Boshi Techo (Mother and Child Health Handbook) was launched in 1947. It explains how to monitor and improve maternal and child health, and has been used in other countries such as Indonesia. It contains home-based records on pregnancy, prenatal immunization, delivery, child immunization, and child health, and helps provide continuous care needed.

Although female mortality and life expectancy improved across developing Asia, the high ratio of boys to girls at birth remains. The natural sex ratio at birth is 105–106 boys for every 100 girls. This ratio in developing Asia is higher than normal and has gone up in some economies (Figure 12.2). The availability of affordable ways to detect the sex of an unborn child, a strong preference for boys, and the desire and policy for fewer children are compounding factors. Sons are traditionally preferred over daughters in some cultures because of their perceived income-earning capacity, and roles in caring for parents and continuing the family line following a patriarchal tradition. In some cultures, dowry could be one reason for son preference due to perceived economic burden associated with girls.

In some countries, the sex ratio bias has started to decline. In the ROK, where in the 1990s the boy-to-girl ratio at birth was one of the highest in the region, the ratio declined sharply in the 2000s to normal levels. In the People’s Republic of China (PRC), the ratio increased from 1.12 in 1990–1995 to 1.21 in 2008, but declined to 1.13 in 2015. Government interventions, such as the ban on ultrasound use for sex selection, and changing social norms from rising income helped correct the bias in these countries. In the ROK, the rise of the feminist movement in the 1990s led to the 2005 amendment to the family law, which abolished the head-of-family registration system, also reducing the preference for boys.

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Figure 12.2: Sex Ratios at Birth in Asia
(male birth per female birth)

FSM = Federated States of Micronesia, Lao PDR = Lao People’s Democratic Republic.
Note: The vertical blue bar refers to the natural sex ratio at birth of 105–106 boys for every 100 girls.
12.4 Women’s labor force and market participation

**Long-term progress in female labor force participation**

Along with the enormous advances in women’s education and health across the region, women’s working-age labor force participation increased substantially over the past half century. Strong economic growth, women’s higher school attainment, and lower fertility explain the positive long-term trend in female labor force participation rates. As many economies developed rapidly, the transformation from agriculture to manufacturing and services created many jobs for women, especially in urban areas.

Greater trade openness and economic integration contributed to the significant growth of export production, with some industries such as garments and electronics employing large numbers of women in the last few decades. For instance, in the PRC, women employment in export-oriented manufacturing increased markedly after World Trade Organization (WTO) accession in 2001. In Bangladesh, job creation in the export-oriented garment industry has seen large growth in labor demand since the early 1980s, more than 75% filled by women as of 2015—mostly first-time workers from poor families. Recently, the services sector has been the main driver of increased economic participation of women across all subregions, absorbing 50.6% of the female workforce in 2017 (up from 26.9% in 2000). In the Philippines, the majority of the 1.3 million BPO employees in 2016 were women.

Women’s labor force participation is an important driver and outcome of economic development. First, with women comprising about half of Asia’s working-age population, it is important for economies to tap the full potential of their female labor force. With the pace of demographic transition and aging in many economies accelerating, creating a “gender dividend” (by promoting gender equality and increasing female labor force participation) will be increasingly important.

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Second, greater female labor force participation can also enhance overall economic productivity. At the firm level, evidence shows gender-diverse working environments are more productive.\textsuperscript{13}

Third, women's earning potential advances social development for women and girls. For instance, a study in rural PRC shows that increasing prices for tea in the early 1980s, which women produced with comparative advantage, both increased women's incomes and enhanced girls' health—it also improved the sex ratio in tea-producing regions.\textsuperscript{14}

Fourth, where women have the opportunity for paid work and financial decision-making, their spending, saving, and investment patterns (different from men) can lead to higher human and physical capital accumulation and intergenerational spillovers.\textsuperscript{15}

**Persistent gender inequality in labor force participation**

Nonetheless, women's labor force participation rate remains stubbornly, and considerably, lower than men's globally—at around 50% of the economically active female population in 2017 (Figure 12.3). Asia is no exception. Currently, women in developing Asia are, on average, 30% less likely than men to be in the workforce, with considerable cross-country variations. This gap persists despite economic growth, decreasing fertility rates, and increasing education.

While the female labor force participation rate (FLFPR) has increased in most countries since the late 1960s, more recent data show it is declining in Asia and the Pacific, visibly dropping in some subregions, where the male participation rate is declining as well.\textsuperscript{16} On average, the FLFPR in Asia fell from 57.2% in 1990 to 50.3% in 2017, with marked variations across countries and subregions. Between 1990 and 2017, the FLFPR fell sharply in East Asia and the Pacific, and the gap between the labor force participation rate of women and men in East Asia widened.


\textsuperscript{16} The recent declining trend in female labor participation is not necessarily driven by the rising female enrollment in secondary and tertiary schools, because there is a similar qualitative pattern using working-age (aged 25–54 years) population data.
Does economic development affect women’s participation in the labor market? The relationship between the FLFPR and national income per capita follows a U-shape (Figure 12.4).\textsuperscript{17} The FLFPR is high at earlier stages of development when income is low and agriculture is important. It then falls somewhat as greater household income allows some women to exit the labor market and specialize in household work. It rises again as societies become wealthier.

\textsuperscript{17} Several cross-country or time-series studies have shown that the relationship between the FLFPR and economic development is not necessarily monotonic but rather represents a U-shaped curve in the process of economic development (Durand, J. D. 1975. \textit{The Labor Force in Economic Development: A Comparison of International Census Data, 1946–1966}. Princeton: Princeton University Press).
As more girls attain higher education, their desire to pursue a career may also increase. In more developed economies, women’s career aspirations, as well as their desire for greater economic freedom and independence, can raise female labor force participation. Yet women’s labor participation is determined by a variety of factors such as household income, marital status, childcare and other domestic responsibilities.

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19 In India, the increased quota for female representation in elected positions led to more education for girls, presumably by raising girls’ own aspirations and their parents’ aspirations for them (Beaman, L., et al. 2012. Female Leadership Raises Aspirations and Educational Attainment for Girls: A Policy Experiment in India. Science. 335 (6068). pp. 582–586).
responsibilities, labor market conditions, the availability of time-saving devices at home, institutional support, along with social and cultural norms.

The U-shaped relationship may help explain the drop in the average FLFPR across Asia since 1990, even compared with a similar global trend (Figure 12.4). As most economies in the region have reached middle-income stage, women drop out of low-paid employment in favor of home production and childcare, leading to a fall in their labor force participation. For example, average per capita income grew nearly eightfold from $1,327 to $10,414 in purchasing power parity terms, creating a strong income effect that enabled women to spend more time at home.

A disruption in a woman’s labor market participation and career progression around the time of marriage, childbearing, and/or child-rearing leads to a steep decline in the FLFPR in the life cycle’s middle stage, creating an M-shaped labor supply curve. Social norms and cultural influences that place a disproportionately large burden on childcare and domestic work on women reinforce the M-shaped relationship in some economies and subregions at a particular development stage (Figure 12.5).

Over the years, some economies witnessed a smoothing out of the M-shape. Governments and companies can help reduce women’s labor market intermittency by increasing affordable and quality childcare options; flexible work arrangements both for women and men; maternity, paternity, and parental leaves; incentives for women’s reentry into the workforce; and overall emphasis on gender equality in the workplace. The change in social norms that encourages men to share care and family responsibilities more equally can also help.

**Gender gap in quality of work and lingering wage gaps**

While female labor force participation is one important dimension of tracking progress in women’s economic participation, perhaps even more important is to look at the quality of employment and labor conditions. In 1991–2017, the share of female workers in developing Asia was highest in medium-skill occupations in services, particularly in clerical support (47.7%) and service and sales workers (41.4%). It was lowest in high-skill occupations (20.4% in managerial occupations).20

While services helped increase women’s economic participation as part of a longer-term structural shift, it also reflected the participation of women in lower-paying jobs with limited capital and skill accumulation potential. Even in modern services, such as finance, information technology (IT), and business services, international evidence shows persistent occupational differences by gender. For example, in the IT sector, women are mostly in data

![Figure 12.5: Female Labor Force Participation Rate over the Life Cycle by Pseudo-Cohort—Selected Asian Economies](image-url)

Note: Figures prior to 1990 are based on national survey data, while figures for 1990 onward are based on International Labour Organization modeled estimates.

processing, while men dominate the better paid, high-skilled positions such as programming.²¹

In most Asian economies, women are mostly employed in the informal sector, often in micro and small enterprises, frequently in rural areas. The lack of decent labor standards and regulations in informal settings leaves them open to poor working conditions.

Also, even when in formal employment, women tend to work in jobs classified as vulnerable—short-term or part-time contracts without adequate social security and a voice at work.²² Despite the significant progress made, more than half of women in developing Asia remain in vulnerable jobs such as informal street vendors (Figure 12.6). The pattern of vulnerable employment also shows pronounced subregional variations in tandem with the slow pace of structural transformation. In South Asia, women make up a disproportionately large share of workers in the informal sector, as they remain mostly employed in agriculture, particularly subsistence agriculture. In the Pacific, most jobs in services—which drove the increase in women’s economic participation—are informal and often associated with low value-added activities.

Even when women find opportunities for non-vulnerable employment, they earn less than men for doing comparable work. Globally, women tend to receive lower wages (Figure 12.7) and fewer benefits for work than do men. The gender wage gap is largest in high-skill occupations (managerial and professional occupations). The gender wage gap can be explained more by cultural and social norms as well as institutional settings rather than income per capita of economies.

The pay gap has important consequences for closing other gender gaps. Lower pay may discourage working-age women from entering the workforce, disrupting the positive feedback loop by which paid work strengthens women’s position in the household and society. It may also deter young women from investing in education and training, limiting their future options.


²² Under the ILO’s definition, workers in vulnerable employment include own-account workers (self-employed persons without engaging employees) and contributing family workers (self-employed persons working in an establishment operated by a relative of the same household).
Figure 12.6: Share of Vulnerable Employment of Women (% of total female employment)

Notes: East Asia excludes the Republic of Korea. Workers in vulnerable employment include own-account workers (self-employed persons without engaging employees) and contributing family workers (self-employed persons working in an establishment operated by a relative of the same household).

In developing Asia, women earned, on average, about 75% of men’s wages during 1995–2015, slightly less than the 79% global average (Figure 12.7). The wage gap is surprisingly persistent across countries and over time, such that rising aggregate incomes do not necessarily result in more equality for women. The chronic gender wage gap remains a key development challenge.

Trends in the gender wage gap differ widely across the region. Women have made considerable progress closing the wage gap in India and Taipei, China, and moderate gains in Indonesia. In India, women earned about half of the male average even in 2004, but the ratio rose to 61% by 2011. In the Philippines, women made more in 2001 than men on average (105%), the earliest available wage data, but dipped slightly below parity by 2013 (98%).

One important determinant of the earnings gap is differences in educational attainment, work experience, type of employment, and occupation or industry type. Rising incomes and globalization provided opportunities for girls to pursue education, and for women to pursue careers (previously blocked by traditional institutions). While education gaps narrowed significantly in most economies as they developed, working-age women as a whole in most countries are less educated than working-age men on average because of the gap among older workers.

Furthermore, men’s human capital accumulated from work may have a role to play in the disparities between male and female wages. Different responsibilities in the household—particularly when it comes to children—may cause women to accrue less work experience than men or devote less time to paid work. Women may be inclined to accept lower wages in return for physical security or job flexibility.

Equal pay for work of equal value is widely recognized as a right to which men and women are both entitled. Yet not all countries have laws ensuring the equal pay principle in practice. Among economies reporting on gender discrimination in the World Bank’s database, 24 36 economies in developing Asia do not have laws guarding against wage difference based on gender. Beyond this high-level principle, policies should promote science, technology, engineering, and mathematics (STEM) education for girls; strengthen skills development for women in the workplace; and support the provision of child and elderly care.

**Significant gender gaps in firm ownership and management**

Women generally remain underrepresented in firm ownership and management. Enterprises owned or managed by women are often characterized as small firms with a low capital base and low productivity, and often simply try to survive. As of 2011, more than 90% of female-owned micro, small, and medium-sized enterprises in Asia and the Pacific were in the informal sector. By nature, these female-owned firms are constrained by access to finance and other disadvantages associated with the informal sector. 25

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Microcredit and microfinance programs supported by nongovernment organizations, governments, ADB, and other multilateral development banks have made important inroads in improving women’s financial inclusion and access to finance. Women are regarded as being more credit-constrained but more reliable than men in repaying loans. Thus, rural women have been targeted by microfinance institutions. Grameen Bank in Bangladesh, founded by Nobel laureate Professor Muhammad Yunus, was an early example of closing gender gaps in financial inclusion through the rapid expansion of microcredit programs in rural areas. These programs enabled women to work on income-generating, market-based activities and enhanced their bargaining power within households.26

Emerging evidence indicates that the rapid digitalization of trade and growth of e-commerce offers opportunities for women entrepreneurs.27 Applying a gender lens to information and communication technology initiatives can promote women’s entrepreneurship, allowing them to take advantage of online networking and outsourcing opportunities even in geographically challenged economies of the Pacific.

12.5 Women’s status in the household and in public life

Over the past 50 years, while notable improvements were made in women’s legal and citizenship rights, participation in public and political life remains restricted. An important factor explaining this mixed progress on women’s status is social norms and attitudes that restrict women’s roles in the household, with limited access to “nontraditional” roles in society and the economy.

Progress and challenges of women’s status within the household

A woman’s status within the household has traditionally been defined by their reproductive and family roles: as mothers, daughters, or sisters, their roles and responsibilities primarily confined to unpaid care activities—such as caring for family members, cooking, cleaning, and fetching water and firewood, among others. While this varies

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among subregions in Asia and the Pacific, the unequal share of unpaid work performed by women and girls is common across countries at different income levels. The increased use of household appliances such as refrigerators, washing machines, microwaves, and dryers (Figure 12.8) has helped reduce the time for domestic chores, but the burden of unpaid care and domestic work still falls disproportionately on women (Figure 12.9).
While women’s disproportionate unpaid care work responsibilities persist, reforms to laws covering land and property, inheritance, and marriage and the family have strengthened their legal rights and status within the family. The Asia and Pacific region has made progress in eliminating sex-based discrimination in legal frameworks, particularly laws covering access to jobs and prevention
Figure 12.9: Women’s Time Spent on Unpaid Care and Domestic Work, 2010–2017
(ratio of men’s time)

Lao PDR = Lao People’s Democratic Republic, OECD = Organisation for Economic Co-operation and Development.

Note: Data are based on national time use surveys, covering yearly range of 2010–2017.
of violence against women. Greater equality in rights within the family, such as equal property and asset ownership, is linked to stronger bargaining power within the household.

Examples of legal reform includes constitutional and/or legal recognition of women’s equal land rights (for example, constitutions of the Central Asian republics during the 1990s, and Cambodia’s Land Law of 2001), equal rights to inheritance (India’s Hindu Succession Act Amendment of 2005), joint titling for married couples (Philippine Presidential Decree of 1978), and the right for married women to open individual bank accounts (Indonesia’s Law on Marriage of 1974).

There are also legal reforms that raise the minimum legal age of marriage to protect child rights and secure opportunities for girls’ education. By 2016, almost all countries in Asia and the Pacific had raised the minimum legal age of marriage to 18 (with exceptions for customary or religious laws). Legal reforms, combined with socioeconomic changes, led to an increase in the median age of marriage for women across many countries.

Women’s decision-making within the household appears to have increased over the period, mirroring broader trends in human capital development, the ability to earn independent income, and stronger legal rights on productive assets. Although varying across the region, married women are increasingly able to participate in decision-making on major household purchases such as houses and automobiles (Figure 12.10). However, the “cost” of the combination of paid and unpaid work often leads to women’s increased “time poverty”—less time available for leisure, education, and joining public and political life. Achieving work–family balance is one of the biggest challenges identified by women in developing Asia.

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Figure 12.10: Decisions on Major Household Purchases, Selected Developing Asian Economies
(% of women who make decisions on major household purchases by themselves or jointly with their husband/partner)

AFG = Afghanistan, ARM = Armenia, AZE = Azerbaijan, BAN = Bangladesh, CAM = Cambodia, IND = India, INO = Indonesia, KGZ = Kyrgyz Republic, MLD = Maldives, MYA = Myanmar, NEP = Nepal, PAK = Pakistan, PHI = Philippines, TAJ = Tajikistan, TIM = Timor-Leste, TKM = Turkmenistan.

Gains and remaining gaps in women’s public and political status

The past half century has seen some leaps forward in women’s public and political participation in the Asia and Pacific region (including Australia, Japan, and New Zealand). Two countries were among the first globally to grant female suffrage (New Zealand in 1893; Australia in 1902—earlier than either the United States or the United Kingdom). By 1970, just seven countries in the region had yet to grant women the right to vote or run for office. Today, all countries in the region have female suffrage. The region was also the first globally to have a female head of government, with the election of Prime Minister Sirimavo Bandaranaike in Sri Lanka in 1960. There has also been a positive trend in the share of women sitting as members of Parliament (MPs) (Figure 12.11). In 2000, 13.3% of MPs were women, increasing to 19.8%

![Figure 12.11: Proportion of Seats Held by Women in National Parliaments (%)](http://archive.ipu.org/wmn-e/classif.htm) (accessed 7 June 2019).
in 2019. However, the regional average remains below the global average (24.3%), with the Pacific having the lowest share of women MPs worldwide.

Different factors can explain the region’s rise in female political participation, albeit still lower than the world average. Quotas or temporary special measures have helped increase women’s political participation. In Mongolia, for example, the percentage of women MPs increased from 7% in 2005 to 15% in 2015 after the introduction of quotas. On the other hand, widespread voter bias favoring male leaders persists, suggesting public attitudes must shift for women political leaders to continue making progress (Figure 12.12).

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Violence against women

Violence against women is a violation of their basic human rights, and an obstacle to socioeconomic and political empowerment. The cost of violence against women goes beyond individual survivors; it also has huge economic costs. Viet Nam recently estimated the cost at 1.4% of GDP. These estimates look at direct costs (such as medical services, justice-related services such as police and judiciary, and counseling) as well as indirect costs (for example, psychological trauma, workdays lost, and impact on the well-being of survivors).³⁶ National legal reforms continue to prioritize the elimination of violence against women, spurred by the momentum of the UN General Assembly adoption of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1979, and in particular since the 1995 UN Fourth World Conference on Women was held in Beijing. Domestic or intimate partner violence legislation has been adopted among most countries in Asia and the Pacific. Countries that accede and ratify CEDAW are obliged to recognize intimate partner violence as a human rights violation and introduce domestic laws against it.³⁷ Other legislation, such as addressing sexual harassment, remains patchy across the region.

Social norms as a catalyst for gender equality

Social norms are the underlying factors explaining the mixed progress and “glass ceilings” that remain across the region—in the labor market, education, family, community, and public leadership.

Social norms may be “sticky” but far from static. Legal reforms, community awareness campaigns and social movements, and other factors have proven to lead to positive changes in social norms in favor of gender equality.³⁸ For example, in India, a 1993 law on reserved leadership positions for women in village councils significantly

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enhanced aspirations and education for girls, and also altered perceptions of women in leadership.\textsuperscript{39}

Community awareness-raising programs and media campaigns are also associated with the transmission and adoption of more positive gender norms. Cable and satellite television, which have spread rapidly throughout Asia and the Pacific, expose viewers to new values and other ways of life, affecting attitudes, behavior, and broader social norms.\textsuperscript{40} In Mongolia, a multimedia campaign produced with the help of ADB raised awareness to challenge gender stereotypes and gender-based violence (Box 12.1).\textsuperscript{41}

12.6 Looking ahead

Despite remarkable economic growth and poverty reduction across the region, gender equality is an unfinished agenda. Remaining gender gaps in the labor market, access to economic resources, and broader social and public life must continue to narrow. There are several ways this can be done.

First, while there has been dramatic progress in women’s education and health, continued work is needed in areas such as STEM, technical and vocational education, and training in higher value-added sectors targeting women, along with improved access to reproductive health.

Second, providing basic infrastructure remains essential. Electricity, transport, safe drinking water, and sanitation all help mitigate women’s time poverty, providing greater opportunities for education and paid jobs. Infrastructure can be designed and implemented to better meet the needs of women.

Third, countries should increase support to bolster women’s labor market participation. Governments and the private sector can work together to promote affordable childcare services, family-friendly work practices, and legal and regulatory reforms to eliminate gender-based discrimination in recruitment and promotion.


The Asian Development Bank (ADB) has a long history of working toward gender equality. In 1985, it adopted a policy on the role of women in development. This has been strengthened over time. In 2018, ADB adopted Strategy 2030, where accelerating progress in gender equality is one of seven operational priorities. Under the strategy, by 2030, 75% of ADB’s operations at entry will promote gender equality.

ADB continues to support women’s economic empowerment through technical and vocational education and skills training programs, finance and training of women-led enterprises, and agriculture and agribusiness projects. In 2018–2019, ADB received grants from the Women Entrepreneurs Finance Initiative which are enabling commercial banks in Fiji, Sri Lanka, and Viet Nam to target their financial services to women-led enterprises in urban and rural areas.

ADB’s support to social protection, health, and education remains crucial. In Pakistan, ADB financial support to the national Benazir Income Support Programme substantially increased the issuance of computerized national identity cards and cash cards for poor women, enabling them access to financial services for the first time.

ADB is helping build basic infrastructure—such as energy, transport, and water—which reduce women’s heavy burdens of household maintenance and support their participation in work, education, and health. In its infrastructure projects, ADB promotes gender-responsive designs such as improving sanitary facilities in communities, having more lights on roads and stations, and having a separate space for women in public transportation. In some electrification and road connection projects, ADB is also providing facilities (such as marketplaces) and training programs (such as for technical and managerial skills) to improve income opportunities for women. In the energy sector in South Asia, ADB promotes professional networks to help women access nontraditional occupations such as frontline engineers.

ADB continues to provide technical assistance for removing gender-based discrimination within legal frameworks and justice systems. It has supported enacting gender equality laws in Maldives, Mongolia, and Viet Nam; training judges in Pakistan; and combating gender-based violence through shelters in Bangladesh and Nepal.

Fourth, to nurture female entrepreneurship and corporate leadership, more investment is needed to increase women’s access to finance and other resources. Training in business management skills and corporate leadership is essential.

Fifth, legal and regulatory reforms that promote change in social norms to eliminate gender gaps in social, economic, and overall political rights must continue, as enshrined in SDG 5 targets (SDG 5.1). These will lead to women’s greater decision-making power in the public and private spheres.

Sixth, it is becoming more important to address the new gender challenges arising from rapid aging in some countries in the region. As aging may enhance the unpaid care burden shouldered predominantly by women, governments must alleviate the burden by developing affordable, adequate, and sustainable pension, health insurance, and elderly care systems for both women and men.

Finally, more resources can be generated and partnerships fostered for gender equality among governments, the private sector, development agencies, and civil society organizations. Gender-responsive budgets, gender-focused domestic resource mobilization, and innovative products (such as gender bonds) are promising avenues to finance projects that promote gender equality. Multilateral organizations, including ADB, can play an important role.