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WOMEN'S WORK AMID FRAGILITY AND CONFLICT

KEY PATTERNS + CONSTRAINTS



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EXECUTIVE SUMMARY

Investing in women's economic empowerment is at the forefront of the global agenda, as recognized by the Sustainable Development Goals (SDGs), the United Nations secretary-general's High-Level Panel (HLP) on Women's Economic Empowerment,¹ and more recently the G7 summit in Canada. SDG 8 includes specific measures on women's employment, aiming to achieve "full and productive employment and decent work for all women and men...and equal pay for work of equal value."² It also targets protection of worker's rights, specifically women migrants and those in informal employment. The importance of women's economic empowerment is increasingly accepted, but inclusive progress can only be made if attention is paid to empowering women in the most fragile and conflict-affected settings.

Globally, about 264 million women³ live in the 36 countries classified as fragile and conflict affected (FCA) by the World Bank Group's annual "Harmonized list of fragile situations."⁴ These women face cross-cutting challenges of poverty, gender-based violence, and discriminatory norms. Evidence shows that they are more likely than men to experience displacement or have their education interrupted,⁵ and that they have less access than men to employment and income opportunities.⁶

Our analysis, while limited by data constraints, suggests that women's economic opportunities in FCA settings are restricted on multiple fronts, with worse outcomes in countries in protracted conflict. Specifically, the study found the following:

- Female employment rates are low in FCA countries, and paid work is predominantly in agriculture. Only 44 percent of women are likely to be in paid work, compared to 66 percent of men in the same set of countries. Nearly 60 percent of working women and men in FCA countries are in agriculture, with similar shares in countries with protracted conflict and post-conflict countries.
- Women fare worse in countries with protracted conflict than in post-conflict countries. Fewer than one in five are employed for pay or profit,

compared to three in five in post-conflict countries. This underlines the importance of attaining sustainable peace.

- Women are more likely than men to be working either for themselves or with their families, which means that they have fewer legal protections and are often low paid and low skilled. In post-conflict countries, close to four in five women who are employed work for themselves or with family members. Interestingly, in countries with protracted conflict, fewer women are in paid work, but close to half of women who do report are in wage and salary work.

The obstacles that limit women's access to economic opportunities in FCA countries go beyond the adverse norms and legal barriers that characterize the situation for women in many other countries. Insecurity and instability, lack of access to education, weak institutional capacity, and lack of private-sector investment exacerbate the constraints to women's paid work in fragile contexts and, unsurprisingly, are worst in countries experiencing protracted conflict.

The findings of this study advance our understanding of constraints facing women in fragile contexts and should help inform the design of policies and programs to advance women's economic empowerment.

RESEARCH IN CONTEXT

This study aims to bring together what we know about the current status and patterns of women's economic opportunities in FCA countries, highlighting the barriers that limit women's opportunities in those contexts.

Evidence before this study: Previous studies have not tended to focus on FCA countries, in part due to data constraints. A recent rapid review explored the gendered effects of conflict on women's economic livelihoods and enterprise development in FCA countries.⁷ That study highlighted the challenges facing women in FCA countries, including lack of capital, low technical skills, conservative social norms that constrain women's mobility, and ongoing insecurity that restricts women's public engagement in marketplaces. The United Nations Secretary-General's HLP report,⁸ which is global in scope, pointed to several major levers for accelerating progress, including implementing policy and legal reforms, addressing gender norms in communities and business culture, and building women's assets. The United

Nations Foundation and ExxonMobil Foundation's *Roadmap for promoting women's economic empowerment* usefully reviews interventions that work to economically empower women, but it did not focus on FCA countries.

Added value of this study: First, this analysis focuses on trends in women's paid work, showing that women in FCA countries fare worse than women in non-FCA countries and calling for renewed attention to women's economic empowerment in these contexts, where the constraints are often most severe. Second, the group and country-level differences among FCA countries are highlighted through our country typology, which distinguishes fragile countries, countries with protracted conflict, and post-conflict countries. We find that women living in countries with protracted conflict face the largest challenges and experience the worst outcomes. Third, we draw attention to heightened obstacles, beyond the barriers previously identified by the HLP report, namely insecurity and stability, lack of access to education, and weak private-sector capacity and investment (including both foreign direct investment and local private and public investment). One challenge throughout the analysis is missing and incomplete data, and we draw attention to areas where data is unavailable or scarce.

Implications of all the available evidence: Given the diversity of settings, it is difficult to make broad generalizations about women and work in fragile contexts. It is nonetheless clear that women in FCA states face additional barriers to economic empowerment—such as insecurity and instability, lack of access to education, and weak institutional capacity—beyond those typically experienced by women around the world. Further analysis is needed to better understand how fragility and conflict differentially affect women in various contexts. At the same time, the emerging profile and patterns can help to inform the design of policies, programs, and private-sector investments to advance women's economic opportunities and ensure that no one is left behind.



INTRODUCTION

Women's economic empowerment is at the forefront of the global agenda, as recognized by the Sustainable Development Goals and the United Nations Secretary General's High-Level Panel on Women's Economic Empowerment.⁹ Yet little attention has been paid to the challenges faced by women living in the 36 countries currently defined as fragile and conflict affected.¹⁰ About one in three people in FCA countries lives in extreme poverty, that is, on less than US\$1.90 per day.¹¹ Women in FCA countries are more likely than men to experience displacement, have their education interrupted,¹² and have less access to employment and income opportunities.¹³

This paper seeks to address this gap by examining patterns of women's economic opportunity in FCA countries. We start with definitions of women's economic empowerment and fragility, then synthesize available data to paint a picture of women in paid work, comparing the performance of FCA and non-FCA countries and analyzing differences across FCA country groupings.¹⁴ The next section highlights additional barriers that limit women's access to economic opportunities in FCA countries, beyond the constraints already identified by the HLP report. Finally we conclude with an overview of the barriers across FCA country groupings, drawing attention to the intensified challenges women face in countries experiencing protracted conflict.

KEY DEFINITIONS AND CLASSIFICATIONS

This section introduces key definitions around women's economic empowerment and fragility, and provides a categorization and overview of FCA countries.

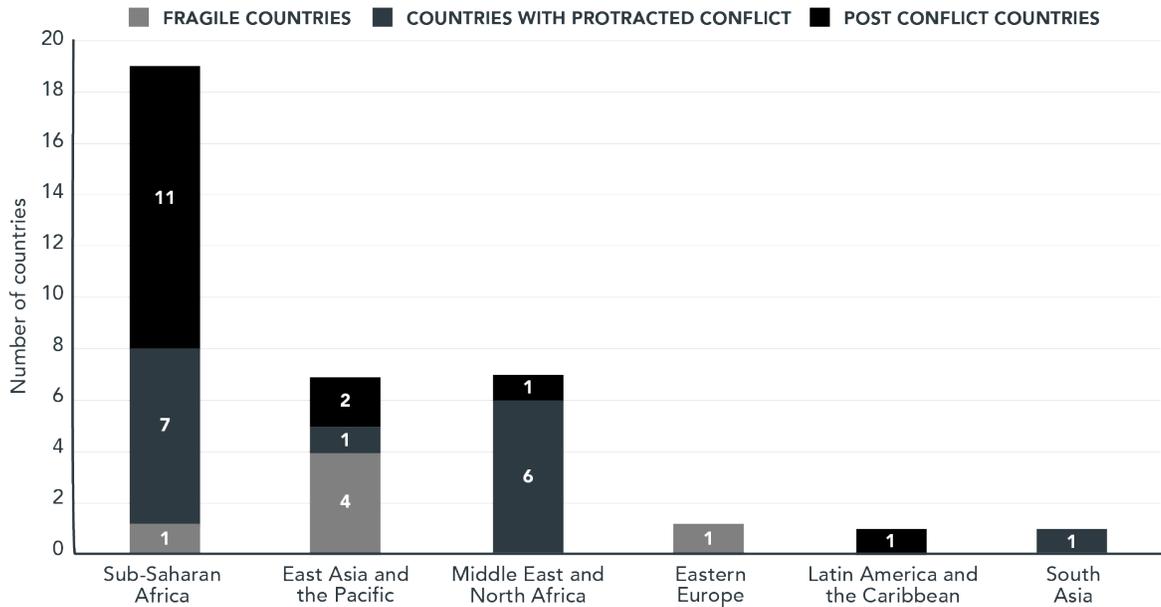
Following Naila Kabeer's widely cited definition, we see women's economic empowerment as the process of change by which women increase their ability to make and act on decisions as a result of their increased access to and control over economic resources.¹⁵ As it stands, women's access to economic opportunities is often curtailed by gender identities and relations, such as norms about what is appropriate for women and men to do and sectors of work that women can enter.¹⁶

Women's economic empowerment has multiple dimensions and can be difficult to observe and measure across countries and contexts. Definitions of women's economic empowerment are not always consistent across data collection tools, countries, or program evaluations.¹⁷ Despite these challenges, there are some commonly used indicators, including women's labor force participation, employment in paid work, earnings, and savings.¹⁸ Subjective dimensions of empowerment (for example, agency and autonomy) are often measured using proxies such as self-reported household decision-making ability, ownership and control over income and assets, and confidence levels.¹⁹ This paper uses similar types of indicators to those used in the existing literature, based on available data.

The concept of state fragility is widely used by development agencies and scholars. A fragile state is typically characterized by weak institutional capacity, poor governance, and political instability.²⁰ A conflict-affected state has experienced ongoing conflict or has been affected by conflict in the past.²¹ This paper uses the World Bank Group's annual "Harmonized list of fragile situations" to classify FCA countries.²²

Fragility affects countries across a range of income groups and regions. Half of the countries classified as FCA are low income,²³ 13 are lower middle income, and five are upper middle income. Currently, 19 countries are located in sub-Saharan Africa (SSA), seven in the Middle East and North Africa (MENA), and seven in East Asia and the Pacific (Figure 1).

FIGURE 1: CLOSE TO A THIRD OF FCA COUNTRIES ARE IN SUB-SAHARAN AFRICA.



Source: World Bank, "World Bank country and lending groups," <https://datahelpdesk.worldbank.org>.

FCA countries are diverse. They include those that have recently ended destructive wars, such as Zimbabwe and Sierra Leone. There are also those that remain mired in protracted conflict with significant forced displacement, such as Syria and the Democratic Republic of Congo (DRC). And then there are fragile countries that are otherwise politically stable, such as Tuvalu and Micronesia.

Given the variety of contexts that fall under the FCA definition, it is useful to introduce further demarcations. Out of the 36 FCA countries listed on the World Bank's list in fiscal year (FY) 2018,²⁴ we classify 30 countries as conflict affected, defined as experiencing more than 25 battle deaths annually from 1990 to 2016, as measured by the Uppsala Conflict Data Program (UCDP) (see Figure 2).²⁵ Among the conflict-affected countries, we further distinguish between those countries in protracted conflict and those that are post-conflict.

The purpose of this typology is not to oversimplify, but to enable distinctions to be drawn across fragile and conflict-affected situations that might be expected to affect women's economic opportunities. Although we present observed differences between protracted and post-conflict countries, we recognize the results captured represent a static snapshot of the current state of fragility, and we acknowledge that the conditions of fragility and conflict frequently change.²⁶ Hence, caution should be paid to further inferences based on these differences.

To identify countries in protracted conflict, we use the International Committee of the Red Cross (ICRC) designation for countries that have either a major

ongoing conflict (e.g., West Bank and Gaza) or a series of different conflicts (e.g., DRC, South Sudan, and Afghanistan).³⁴

Our definition of post-conflict follows the United Nations Development Program’s classification. This recognizes that countries progress (and sometimes regress) along a transition continuum. Important milestones along this continuum typically include ceasing hostilities and violence; signing peace agreements; implementing demobilization, disarmament and reintegration; establishing the foundations for a functioning state; initiating reconciliation and societal integration; and commencing economic recovery.³⁵ Country examples include Burundi and Mozambique.

Fragility is complex, and it is correlated with armed conflict, political instability, and, in some cases, violent extremism.²⁷ There is also heterogeneity among countries in each category. For example, we classify Burundi as post-conflict because the civil war ended in 2005, and the United Nations has transitioned its peacekeeping mission to an integrated mission focused on facilitating the peace agreement and promoting long-term stability. In 2015, however, the country saw a return of violence and instability when Burundian president Pierre Nkurunziza won a disputed third term.²⁸ Another example is Lebanon, which is classified alongside Iraq and Libya as experiencing protracted conflict, given the battle deaths exceeding the UCDP threshold, the ongoing fragility due to spillover effects from Syria’s civil war, and the influx of refugees.²⁹

This paper does not discuss the core drivers, challenges, and consequences of fragility, which are well covered in several recent reports, including the United Nations and World Bank’s flagship report *Pathways for peace*,³⁰ the LSE-Oxford commission on state fragility, growth, and development’s report *Escaping the fragility trap*,³¹ and the Organization for Economic Cooperation and Development’s (OECD) *States of fragility 2018*.³² The focus here is on how fragile contexts affect women’s economic opportunities.

FIGURE 2. CATEGORIZATION OF FCA COUNTRIES



Among the 30 conflict-affected countries, half have protracted conflicts and half can be regarded as post-conflict (Table 1). The six countries that are regarded as fragile (non-conflict) are Gambia, Kosovo, Kiribati, Marshall Islands, Micronesia, and Tuvalu.

TABLE 1: FURTHER CLASSIFICATION OF FCA COUNTRIES

FRAGILE COUNTRIES	CONFLICTED-AFFECTED COUNTRIES ³³	
	COUNTRIES WITH PROTRACTED CONFLICT	POST-CONFLICT COUNTRIES
Gambia	Central African Republic	Burundi
Kosovo	Chad	Comoros
Kiribati	Democratic Republic of Congo	Republic of the Congo
Marshall Islands	Mali	Côte d'Ivoire
Micronesia Fed. States.	Somalia	Eritrea
Tuvalu	South Sudan	Guinea-Bissau
	Sudan	Liberia
	Afghanistan	Mozambique
	Iraq	Sierra Leone
	Lebanon	Togo
	Libya	Zimbabwe
	Syrian Arab Republic	Djibouti
	West Bank and Gaza	Haiti
	Yemen	Papua New Guinea
	Myanmar	Solomon Islands

Twenty-two of the FCA countries were ranked on the 2017-2018 Women, Peace, and Security (WPS) Index, a comprehensive Index bridging women, development and security. Of those countries, all but one—Zimbabwe, in 70th place—ranked in the bottom tercile. Zimbabwe ranks higher on the WPS Index relative to its per capita income—65 places ahead of its global income ranking—and performs well on both the inclusion and justice indicators, with high levels of girls' mean years of education, employment, and cell-phone use. Only 7 percent of Zimbabwean males do not accept women working outside the home, a low rate relative to other FCA countries. In comparison, Afghanistan and Syria perform poorly across all three dimensions (inclusion, justice, and security) and are tied for last, in 152nd place.

Poverty rates are high in FCA countries. According to the World Bank's estimates, about one-third of the population lives below US\$1.90 a day.³⁶ Not surprisingly, many working women and men in FCA countries are poor. According to estimates by the International Labor Organization (ILO), about 40 percent of employed women and men in FCA countries are living in poverty, compared to 10 percent of women and men in non-FCA developing countries.³⁷ The situation is worse in Burundi, Central African Republic, and DRC, where three out of four women and men employed for pay or profit are living below US\$1.99 per day.³⁸

Alongside extensive poverty, rapid population growth and low education attainment present additional development challenges in FCA countries. The fertility rate for FCA countries averages five children—double the average for non-FCA developing countries.³⁹ In a majority of FCA countries, access to contraception—in particular among women who are poorer, rural, or less educated—is low.⁴⁰ The current median age in fragile states is 20 years, compared to 33 years in the rest of the world.⁴¹ As a result, many FCA countries face challenges with a rapidly growing labor force exceeding the demand for labor. These challenges are only expected to increase. The share of people living in fragile states currently accounts for nearly a quarter of the world's population, and that share is expected to increase to 28 percent by 2030.⁴²

Access to education is often disrupted in times of conflict. In FCA countries, children are 30 percent less likely to complete primary school and half as likely to complete lower-secondary school that those in non-FCA countries.⁴³

Fragility and conflict also disrupt livelihoods and can contribute to mass displacement of populations.⁴⁴ There are approximately 23 million internally displaced persons (IDPs) in FCA countries,⁴⁵ concentrated in the 15 countries with protracted conflict, where they average about 6 percent of the total population. The United Nations High Commissioner for Refugees tracks the number of IDPs, refugees, asylum seekers, and stateless persons—collectively referred to as persons of concern (POC) around the world.⁴⁶ In 2016, there were 68 million POC, of whom about half live in 29 FCA countries.⁴⁷ Syria has seven million POC (accounting for close to 39 percent of the population),⁴⁸ Iraq has five million, and the DRC has three million. In Syria, 89 percent of POC are IDPs. In Iraq and the DRC, that number is about two-thirds.

Compounding the barriers women in FCA countries already face, displaced women and girls are often more vulnerable to homelessness and sexual abuse and often lack basic necessities such as food, water, and health care.⁴⁹ The challenges facing displaced women and girls warrants greater attention.

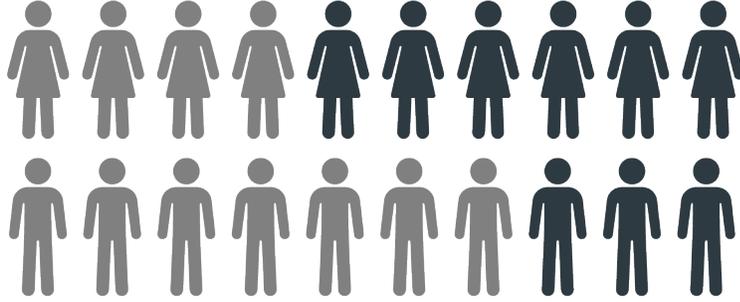
WHERE DO WOMEN STAND IN PAID WORK?

It is well known that women globally have fewer economic opportunities than men.⁵⁰ How does the situation compare in FCA contexts? We rely on publicly available data to construct a narrative of women's economic empowerment in these countries.⁵¹ The situation for women in FCA countries is typically worse along several key dimensions:

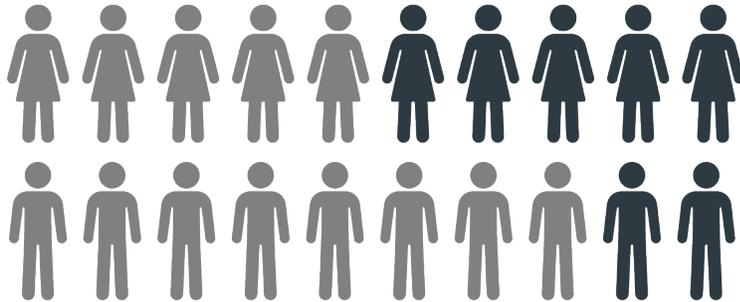
- Only four in ten women are likely to be in paid work—compared to seven in ten men—in FCA countries, which adds up to 30 million fewer women than men of working age in paid work.
- Sixty percent of working women work in agriculture, compared to 53 percent of men.
- Women tend to work in the informal sector and are more likely than men to be self-employed. These positions are typically associated with low or no pay, lack of access to social protection, and poor working conditions.

At the same time, there are substantial variations across FCA country groupings:

- In countries with protracted conflict, fewer than one-fifth (19 percent) of women are employed for pay or profit, as compared to three-fifths of women in post-conflict countries. The gender gap in employment rate is much larger in the 15 countries with protracted conflict (50 percentage points) than in post-conflict countries (five percentage points). This underlines the importance of reaching a sustainable peace.
- In post-conflict countries, only one in five women are employed in wage and salary work, and close to four in five of those women work for themselves or with family members. Interestingly, in countries with protracted conflict, fewer women are in paid work, but close to half of those women are engaged in wage and salary work.



In FCA countries, 4 in every 10 women are employed compared with 7 in every 10 men.



Globally, 5 in 10 women are employed compared with 8 in 10 men.

There are, however, major data gaps for indicators measuring economic empowerment, as shown in Table 2. Data on three of the six economic indicators—employment rates, participation in agriculture, and distribution across types of work—is mostly available in conflict-affected states, less so in fragile countries. Only four out of all 15 indicators in Table 2 have data available for at least two-thirds of fragile countries. Interestingly, gender-disaggregated data is available more often in conflict-affected countries than in fragile countries.

TABLE 2: DATA GAPS IN SELECTED INDICATORS

	FRAGILE COUNTRIES (6 COUNTRIES)	COUNTRIES WITH PROTRACTED CONFLICT (15 COUNTRIES)	POST-CONFLICT COUNTRIES (15 COUNTRIES)
ECONOMIC OPPORTUNITIES			
Paid work	1	15	15
Participation in agriculture	1	15	15
Employment distribution in types of paid work	1	15	15
Access to financial services	1	11	8
Access to mobile services	0	6	8
Cellphone use	1	10	7
DISCRIMINATORY NORMS AND LAWS			
Child marriage (percent of girls married by 18)	4	14	15
Percent of men who agree it is unacceptable for women to work	1	14	10
WPS legal discrimination score	2	15	15
Percent of female agriculture landholders	1	4	4
SECURITY			
Intentional homicide (per 100,000 persons)	6	14	15
Female homicide rate (percent)	6	15	15
Lifetime intimate partner violence rate (percent)	5	9	11
EDUCATION			
Female literacy rate (percent)	2	10	12
Female lower secondary school completion (percent)	1	12	11

Source: This table indicates the number of countries with data in each country category, for example, paid work data is available for only one out of six fragile countries. Sources and definition for each indicator can be found in Appendix 2.

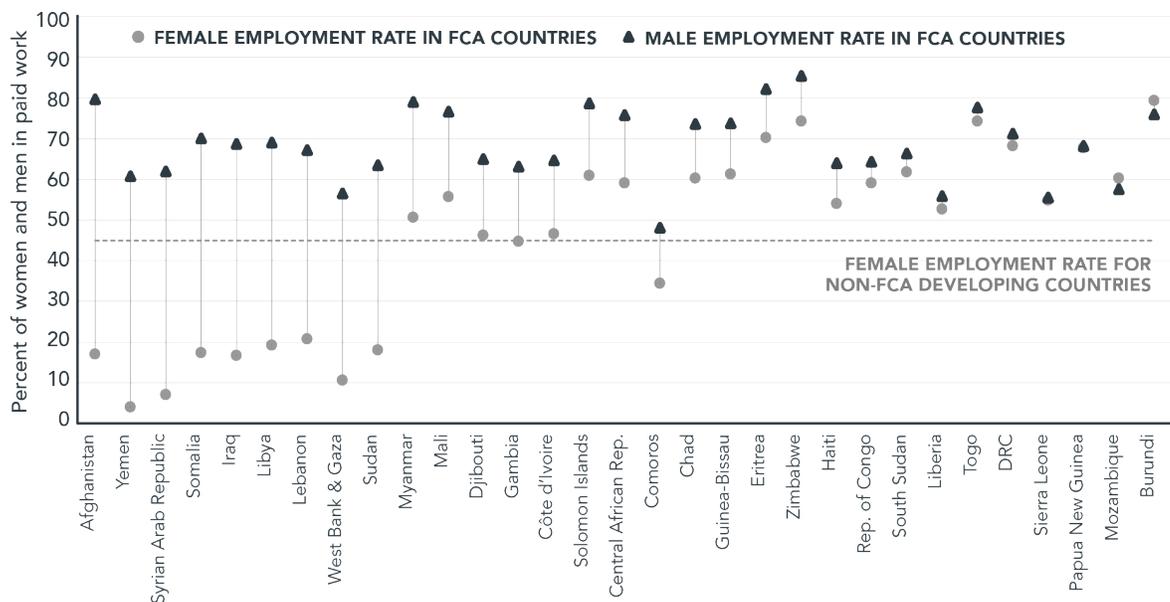
While we have done the best we can with the data available, obtaining a more complete picture of women’s economic empowerment in FCA countries clearly requires major improvements in data collection and availability. The worst data gaps in evidence are for women in fragile countries, most of them small islands concentrated in the Pacific Ocean. Improvements in data are needed to inform our understanding of economic opportunities in these contexts.

LEVELS AND TRENDS IN WOMEN’S ECONOMIC OPPORTUNITIES

Female employment rates are low globally, and even lower in FCA countries. Globally, only one in two women aged 15 or older are employed for pay or profit, as compared to three out of four men.⁵² In nine FCA countries, female employment rates are below 30 percent. Female rates of employment across FCA countries average around 44 percent, compared to 66 percent for men.⁵³ This means in 2018, about 30 million fewer women than men of working age were in paid employment in FCA countries.

Gender gaps in employment are large (Figure 3). On average, the male employment rate in FCA countries exceeds the female employment rate by 20 percentage points, ranging as high as nearly 50 percentage points in the MENA region (Box 1).

FIGURE 3: GENDER GAPS IN EMPLOYMENT VARY ACROSS FCA COUNTRIES.



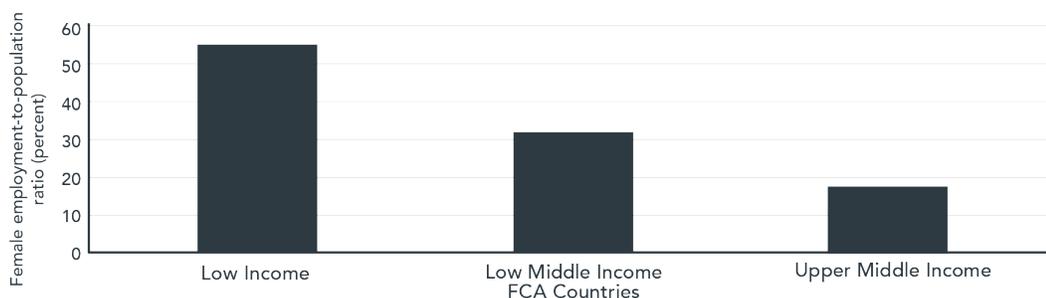
Note: Author’s calculation. Female population weighted average for 93 non-FCA developing countries for which data is available. We use employment-to-population ratio indicator instead of labor force participation rate to illustrate the female and male employment in FCA countries, as labor force participation rate includes the number of persons who are unemployed. For FCA countries, data is missing for Kosovo, Marshall Islands, Kiribati, Micronesia, and Tuvalu.

Source: ILO Modelled Estimates. Data is gathered based on latest available data in 2018 (accessed July 2018).

In countries with protracted conflict, only about 19 percent of women work for pay or profit, compared to 60 percent of women in post-conflict countries.⁵⁴ In countries experiencing protracted conflict—such as Yemen, Syria, and Iraq—discriminatory social norms and laws coupled with ongoing insecurity restrict women’s ability to participate in labor markets (see Box 1).⁵⁵ Interestingly, among men, the differences in employment rates between protracted and post-conflict settings are not as large: 69 versus 65 percent respectively (Table 3).

There appears to be an inverse relationship between national income levels and female employment rates (Figure 4). Low-income FCA countries have, on average, higher rates of female employment than middle-income FCA countries. This echoes the U-shaped pattern in female participation that Claudia Goldin drew attention to in the 1990s.⁵⁶

FIGURE 4: THERE IS AN INVERSE RELATIONSHIP BETWEEN INCOME LEVELS AND FEMALE EMPLOYMENT RATES.



Note: Population weighted averages by income group, which includes 31 out of 36 FCA countries.

Source: ILO. Female employment-to-population ratio data is gathered based on latest available data from 2018 (accessed July 2018). The income classification is based on “World Bank country and lending groups,” <https://datahelpdesk.worldbank.org>.

There is significant variation within regions. The lowest regional female employment rates are experienced in MENA, where five out of the seven FCA countries have less than one-fifth of women in employment. However, Djibouti has a higher female employment rate than neighboring countries, at approximately 50 percent. Djibouti is one of two FCA countries in MENA (the other is Libya) with laws prohibiting gender discrimination in hiring and requiring equal remuneration for work of equal value.⁵⁷

In SSA, country-level female employment rates range from a high in Burundi of 79 percent to a low in Somalia of 17 percent.⁵⁸ When comparing low-income FCA and non-FCA countries in SSA, we found that female employment rates are lower in FCA countries by eight percentage points, with a higher concentration of women working in agriculture (80 percent) than in non-FCA countries (64 percent). This shows that even within a specific region and income category, patterns of employment for women in FCA countries differ from non-FCA countries.

There is also substantial variability in country-level performance within each of our three categories (Table 3). Among post-conflict countries, female employment ranges from a high in Burundi of 79 percent to a low in Comoros of 35 percent. In countries with protracted conflict, the female employment rate averages around 19 percent with wide variability, from about seven in ten women in the DRC to fewer than one in ten in Yemen.

BOX 1

WOMEN FACE ENORMOUS CHALLENGES IN ACCESSING WORK OPPORTUNITIES: A FOCUS ON AFGHANISTAN, YEMEN, AND SYRIA

The people of Afghanistan, Yemen, and Syria face protracted crises and conflict-affected situations, which have disrupted economic opportunities for both men and women. Afghanistan has a 60 percentage point gap between male and female employment rates, followed by Syria and Yemen, with gender gaps of over 50 percentage points (Figure 3). These countries also occupy the bottom three positions on the WPS Index.⁵⁹

Afghanistan: In Afghanistan, only 17 percent of working-age women are employed for pay or profit, compared to 80 percent of men.⁶⁰ According to the Asia Foundation's 2017 annual survey in Afghanistan, insecurity is often cited as a reason women do not work outside the home.⁶¹ Additionally, women and girls in Afghanistan have experienced years of oppression under the Taliban regime and were prohibited from attending school. As a result, many women may not work because they lack the education and skills for the labor market. High fertility rates (five children per woman) and household burdens constrain the number of hours Afghani women have to participate in paid employment.⁶² Women who do work are more likely than men to engage in informal unpaid labor on family farms.⁶³ Interestingly, however, sizeable majorities of both women and men in Afghanistan feel that women should be allowed to work outside the home: about 81 and 64 percent respectively.

Yemen: In Yemen, only 4 percent of working-age women are employed—the lowest reported rate in the world.⁶⁴ There has been a precipitous decline in women's economic opportunities since the 2000 Al Qaeda attacks, followed by the Houthi insurgency in 2004. The gender gap in employment

has also widened over time, standing at 57 percentage points in 2018.⁶⁵ Rapid population growth, averaging 3 percent annually between 2000 and 2015,⁶⁶ and protracted conflict mean that there are too few jobs to absorb Yemen's expanding workforce.⁶⁷

Strict gender norms largely confine women's roles to the home,⁶⁸ while pervasive insecurity further threatens women's safety and freedom of movement.⁶⁹ Women spend on average three times as many hours on household tasks (8.7 hours) than male household members (2.8 hours).⁷⁰ There are also legal constraints. Under the personal status law of 1992, married women are required to obey their husbands and seek permission to travel or work outside the home.

That said, there have been reports that Yemen's protracted conflict has triggered shifts in gender roles and responsibilities. There is reportedly some change in perceptions of appropriate work for women and men,⁷¹ such that women are now able to engage in occupations that used to be considered shameful, such as butchering or selling chickens, and men are spending more time on household tasks. However, as men lose their role as primary breadwinners, the risk of intimate partner violence increases.⁷²

Despite this pessimistic picture, there is evidence that rural Yemeni women participate actively in the local economy and tribal mediation of disputes, as opposed to urban women who are more restricted in their participation in community affairs.⁷³ Therefore, it is not solely traditional norms that constrain women's rights and agency. It is also ongoing conflict, humanitarian crisis, and religious extremism that threatens Yemeni women's security and ability to participate in the economy and nation-building.⁷⁴

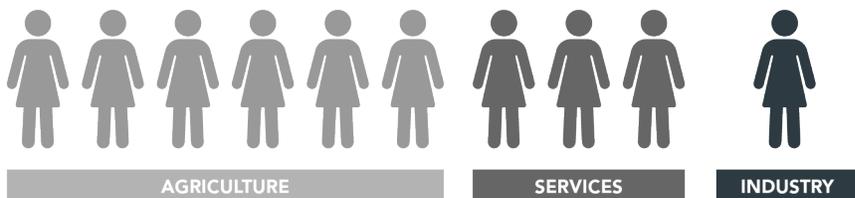
Syria: For the decade prior to the eruption of Syria's conflict in 2011, female employment rates hovered around 10 to 15 percent. By 2018, they had fallen to 7 percent. Because agriculture constituted most of women's employment, privatization and job losses in agriculture in the years preceding the conflict reportedly reduced women's economic opportunities.⁷⁵ Legal barriers and sociocultural norms have also long limited women's economic participation.⁷⁶ Although Syrian women have the right to control assets, own property, and manage businesses, a married woman must seek her husband's permission to work outside the home, unless that right is explicitly provided for in the marriage contract. Prevailing patriarchal norms emphasize women's roles and responsibilities as wives and mothers and stigmatize women's participation in work outside the home.

In refugee communities in neighboring countries,⁷⁷ Syrian women’s participation in economic activities is limited. Cultural and gender norms continue to present barriers: Syrian refugee women commonly cite childcare and caregiving as major obstacles to employment. Overstretched economies and legal restrictions in host countries also limit women’s formal employment opportunities. For example, in Jordan, only 4 percent of work permits were awarded to women in 2017.⁷⁸ Syrian women entrepreneurs running small home-based businesses in Jordan face legal challenges registering them because there is not a regulatory framework governing such businesses. As a result, few women are employed,⁷⁹ and those that are earn much less than their male counterparts.⁸⁰

SECTORS AND SOURCES OF INCOME

Reflecting the predominantly rural nature of FCA countries—60 percent of the population lives in rural areas—agriculture is an important sector of work (Box 2).⁸¹ On average, six out of every ten working women in FCA countries work in agriculture, three in the services sector, and one in industry, a pattern similar to men’s employment.⁸²

Reported relative shares of employment by sector have changed little over the past two decades, with some expansion of service-sector activities. The average share of services grew from 23 percent of women’s employment in 2000 to 29 percent in 2018.⁸³ Nonetheless, agriculture remains the main source of employment for both working men and women in FCA countries.



In FCA countries, 6 in every 10 women work in agriculture, 3 in services, and 1 in industry.

BOX 2

ECONOMIC OPPORTUNITIES IN AGRICULTURE

There is a powerful development case for empowering women in agriculture and fostering inclusive market systems to offer women additional economic opportunities beyond production (for example, in processing, marketing, and retail sales).⁸⁴

Given that 60 percent of the population in FCA countries works in agriculture, rural women's farm work is not only a main source of employment income but also a crucial factor in reducing food insecurity, which is concentrated in countries with protracted conflict.⁸⁵ Food insecurity in turn can exacerbate tensions and trigger further violence, as well as have detrimental long-term impacts on children growing up with malnutrition.⁸⁶ Globally, approximately 75 percent of stunted children under five live in countries affected by conflict.⁸⁷

Despite the fact that women play an equally important role in agriculture as men, women are constrained in their access to resources, services, and markets. The Food and Agriculture Organization of the United Nations estimated that if women had the same access to resources, agricultural productivity on women's farms could increase by 20 to 30 percent and agricultural outputs could increase in developing countries by 2.5 to 4 percent.⁸⁸

In Afghanistan, rural women participate predominantly in agriculture and livestock employment. However, 58% of women in the country are unpaid family farm workers, compared with 20% of men, because women are unable to access markets or paid jobs in the nonfarm sector.⁸⁹ Hence, leveraging the agriculture and livestock sector for job creation can contribute toward women's economic empowerment. Evidence from World Bank interventions, such as the Afghanistan Rural Enterprise Development Program and the National Horticulture and Livestock Project, showed that providing women access to credit and markets and promoting intensive production of livestock and high-value crops (such as fruits and vegetables) can create more economic opportunities for women.⁹⁰

About two-thirds of working women in FCA countries work for themselves or in the family (see Box 3). Although men are equally likely to be self-employed, about 27 percent of women work for their families compared to 11 percent of men.⁹¹ Such work tends to be low paid or unpaid, is typically low skilled,⁹² and offers little or no social protection compared to formal work.⁹³

Wage and salary work in FCA countries makes up about one-third of women's paid employment, compared to 40 percent for men.⁹⁴ However, wage and salary work is still often in informal enterprises, such as street vendors, household businesses, and family farms. Additionally, women often work formal jobs with poor conditions, such as day laborers and domestic workers.⁹⁵ In FCA countries, 85 percent of working women are in informal employment, compared to 69 percent of working women in non-FCA developing countries.⁹⁶

In post-conflict countries, working women's participation in wage and salary work—at 13 percent—is lower than the FCA countries' average, and a sizeable majority (82 percent) work for themselves or with family members (Table 3). In contrast, women in countries with protracted conflict were close to three times as likely to be in wage and salary employment (38 percent) than in post-conflict countries, and 47 percent were self-employed or working as contributing family workers.

BOX 3

BURUNDI AND CHAD: MOST WOMEN WORK FOR THEMSELVES OR IN THE FAMILY

Burundi and Chad—which are classified as post-conflict and protracted conflict respectively—are countries with very few women working as salaried employees (less than 3 percent). In both countries, more than 90 percent of women are self-employed or working as contributing family workers.

With agriculture accounting for over 97 percent of Burundian women's paid work, women often work on family farms where patriarchal inheritance and property laws limit women's access to and control of the land.⁹⁷ During and after conflict, women's agricultural livelihoods are vulnerable to change, as they often have to rely on the goodwill of the husband's family to access the land.⁹⁸ The prevailing culture is also associated with widespread physical and sexual violence against girls and women in homes, schools, and communities,⁹⁹ which impedes women's ability to safely work on their farms or even fetch water.¹⁰⁰

In Chad, more than nine out of ten women work in agriculture.¹⁰¹ Both women and men face challenges from climate change and the shrinking of Lake Chad, which has eroded fishing livelihoods and farmers' ability to irrigate their crops.¹⁰² Extremist threats from Boko Haram and conflicts in neighboring South Sudan and Central African Republic have resulted in a massive influx of refugees, straining already poor local communities.¹⁰³

In FCA states, as in non-FCA developing countries, rates of entrepreneurship are low for both men and women, although men are more than twice as likely as women to be employers—approximately 2 percent versus 5 percent of those in paid work.¹⁰⁴ Data from the International Financial Corporation (IFC) suggest that about 10 percent of micro-, small-, and medium-size (MSME) enterprises in FCA countries are women owned, compared to 29 percent in non-FCA developing countries.¹⁰⁵ The IFC reports that the finance gap in FCA countries amounts to US\$27 billion,¹⁰⁶ which severely limits the potential for growth of women-owned MSME enterprises.

The Women Entrepreneur Finance Initiative, a collaborative partnership to support women-owned businesses in developing countries launched at the 2017 G20 Leaders' Summit, generated renewed attention on investing in women entrepreneurs.¹⁰⁷ Therefore, it is timely to push for additional collection of data to obtain a clearer picture of women's businesses in FCA countries. The IFC, ILO, World Bank, and Global Entrepreneurship Monitor provide a broad overview of the size of businesses, entrepreneurship patterns, and general barriers women entrepreneurs face (the last of which lacks data from FCA countries). But more information is needed on the types of women-owned businesses in FCA countries, broken down by industry and by whether the business is operating informally or formally.¹⁰⁸ Having more and better data is essential to systematically tracking the importance of entrepreneurship as a viable employment opportunity for women in FCA countries.

COMPARING FRAGILE, PROTRACTED CONFLICT, AND POST-CONFLICT COUNTRIES

Table 3 summarizes the emerging patterns of women's economic opportunities across FCA countries. It distinguishes between countries classified as fragile, protracted conflict, and post-conflict and compares them to non-FCA countries. We use median values because averages can be misleading given the substantial range in values for several indicators.

Across the board, women's economic opportunities are worse in countries experiencing protracted conflict than in post-conflict countries. Although this is not unexpected, the data points to specific ways in which women's experiences are more adverse, in particular the gender gap in employment (about 50 percentage points). Interestingly, there is a relatively small employment gender gap in post-conflict countries, which not only highlights the heightened obstacles women face in countries experiencing protracted conflict, but also suggests the need for a deeper examination of what happens during a country's transition from conflict to stability that can affect women's ability to participate in paid work. By undertaking such an analysis, it could be useful for policymakers to incorporate specific economic programming in peacemaking and peacebuilding initiatives to further bolster women's economic opportunities.

In post-conflict countries and those experiencing protracted conflict, there are high rates of women in what the ILO calls vulnerable employment, with a higher proportion in post-conflict countries than in countries experiencing protracted conflict. Although the ILO considers women working either for themselves or for their families as generally being in vulnerable employment, it is useful for policy makers and programs to distinguish the type of self-employment, which allows us to identify and address vulnerabilities women face specific to each type of work.

We also see nuances and variation within each category. For example, among post-conflict countries, female employment rates range from a high of 79 percent in Burundi to a low of 35 percent in Comoros. As for countries with protracted conflict, the share of women who are self-employed range from 87 percent in Somalia to 8 percent in Syria. Although Syria has the highest share of women in wage and salary work among countries experiencing protracted conflict (84 percent), only 7 percent of Syrian women are employed for pay and for profit, making it the second worst performing FCA country for female employment, after Yemen at 4 percent.

TABLE 3: PATTERNS OF WOMEN'S ECONOMIC OPPORTUNITIES ACROSS FCA COUNTRY TYPES

	Countries with Protracted Conflict (N=16)	Post-Conflict Countries (N=16)	Non-FCA Developing Countries (N=137)
FEMALE EMPLOYMENT RATE	19 High: DRC (68) Low: Yemen (4)	60 High: Burundi (79) Low: Comoros (35)	48 High: Rwanda (85) Low: Jordan (11)
MALE EMPLOYMENT RATE	69 High: Myanmar (79) Low: West Bank and Gaza (57)	65 High: Zimbabwe (85) Low: Comoros (48)	72 High: Niger (90) Low: Samoa (36)
SHARE OF WOMEN'S EMPLOYMENT IN AGRICULTURE	56 High: Chad (92) Low: Lebanon (0)	59 High: Burundi (97) Low: Papua New Guinea (15)	26 High: Malawi (90) Low: Kyrgyzstan (0.1)
SHARE OF WOMEN'S EMPLOYMENT IN WAGE AND SALARY JOBS	38 High: Syria (84) Low: Chad (1)	13 High: Djibouti (59) Low: Burundi (3)	56 High: Belarus (98) Low: Guinea-Bissau (3)
SHARE OF WOMEN WHO WORK WHO ARE EMPLOYERS	2 High: South Sudan (5) Low: Chad and Mali (0.2)	1 High: Comoros (5) Low: Solomon Islands (0.4)	2 High: Cuba (13) Low: Bhutan and Pakistan (0.1)
SHARE OF WOMEN WHO WORK WHO ARE SELF-EMPLOYED	23 High: Somalia (87) Low: Syria (8)	67 High: Sierra Leone (88) Low: Solomon Islands (13)	26 High: Cameroon (80) Low: Belarus (2)
SHARE OF WOMEN WHO WORK WHO ARE CONTRIBUTING FAMILY WORKERS	24 High: Afghanistan (58) Low: Somalia (1)	16 High: Mozambique (54) Low: Guinea-Bissau (2)	10 High: Ethiopia (73) Low: Cuba (0)

Note: Medians are presented, along with country maximums and minimums as percentages. Data is from the most recent year available.

Source: ILOSTAT (accessed July 2018)

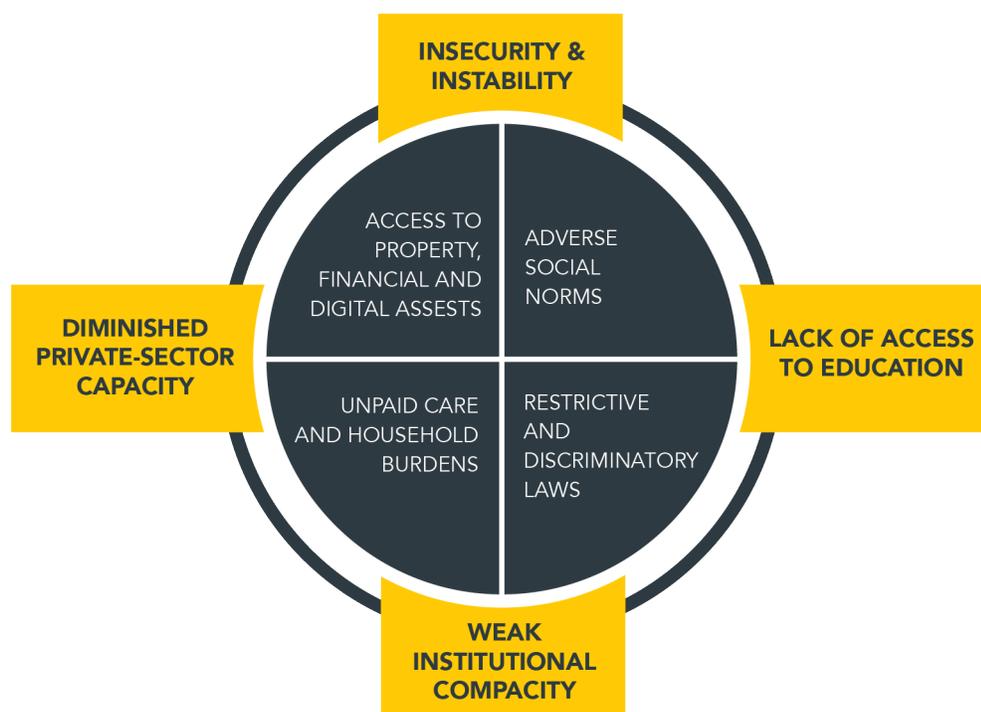
We now turn to explore the drivers behind these patterns, beginning with how conflict, fragility, and displacement can worsen the barriers women face to pursuing work.

BARRIERS LIMITING WOMEN'S ECONOMIC OPPORTUNITIES

As underlined previously, FCA countries are diverse, ranging from those that have recently ended destructive wars, to those that remain mired in protracted conflict and have significant populations in forced displacement, to those that are otherwise politically stable.

In 2016, the United Nations Secretary-General's High-Level Panel identified four overarching constraints to women's economic empowerment: (1) adverse social norms, (2) restrictive and discriminatory laws and lack of legal protections, (3) failure to recognize, reduce, and redistribute unpaid household care, and (4) lack of access to financial, digital, and property assets. Compounding these factors, as depicted in Figure 5, are several basic obstacles that are especially important in FCA states.

FIGURE 5: CONSTRAINTS TO WOMEN'S ECONOMIC OPPORTUNITIES IN FCA COUNTRIES



While the constraints facing women in FCA countries are similar to those faced by women generally, the barriers are often more severe and widespread. Women are especially disadvantaged by restrictions on movement, high rates of sexual and gender-based violence, and discriminatory laws and norms.¹⁰⁹ Additional constraints associated with conflict, fragility, and violence arise from weak economic, political, and security environments, as well as low government capacities.¹¹⁰

EXACERBATING CONSTRAINTS IN FCA COUNTRIES

Several major factors constrain women's ability to access and fully participate in economic opportunities in FCA countries. Violence at every level of society, lack of access to education, weak institutions, and diminished capacity in the private sector all serve to constrain women's economic opportunities in FCA countries, in addition to the challenges already faced by women across all countries. The multiplicity of barriers poses serious obstacles to opportunities for women.

INSECURITY AND INSTABILITY

FCA countries are by definition fragile, and many are mired or susceptible to violent conflict, and characterized by poor governance and political instability. Violent conflict stymies development, and has negative repercussions for economic growth.^{111,112} Following the WPS Index, we structure this section around four levels of insecurity: society at large, the community, the home, and the workplace.

Organized societal-level violence

High levels of insecurity at the societal level limits economic activity, as documented in the United Nations and World Bank's recent flagship report *Pathways for peace*. Prolonged conflict stalls economic growth. In the case of Afghanistan, national per capita income has barely changed since the 1970s.¹¹³ According to the 2018 Global Peace Index, violence in Iraq costs 51 percent of the country's gross domestic product.¹¹⁴ Violent conflict and instability also erode employment opportunities and livelihoods over time. For example, protracted violent conflict has hindered the West Bank and Gaza's ability to rebuild its economy and prevent future violent conflict.¹¹⁵ Ongoing conflicts, such as those in Syria, Yemen, and South Sudan, have also caused immense suffering. The number of war casualties worldwide has been concentrated to a few countries, with Syria, Afghanistan, and Iraq being the deadliest.¹¹⁶

Societal-level conflict also limits women's ability to safely leave their homes, including to seek out and access work opportunities. As we saw previously, only about 19 percent of women in countries experiencing protracted conflict are in paid work. As documented in Syria, harassment at checkpoints and targeting

by snipers can affect women who have to pick up essential supplies at the front lines.¹¹⁷ In Yemen, other documented threats to women's safety include indiscriminate airstrikes, kidnapping, harassment, and sexual violence.¹¹⁸

While men and boys are the primary victims of violence in such conflicts, indiscriminate violence also affects women and girls. The share of women civilians killed in Afghanistan and Syria has increased over time.¹¹⁹ The percentage of women casualties tripled in Syria between 2011 and 2015, with women accounting for close to 15 percent of civilian deaths. Over the same period in Afghanistan, the proportion of female victims increased by 70 percent, reaching almost 10 percent of civilian deaths.

High levels of violence may persist beyond organized violence. Estimated annual rates of intentional homicide average 7.5 deaths per 100,000 in FCA countries, compared to an average of six deaths per 100,000 in non-FCA developing countries.¹²⁰

Community-level safety

Whether or not people feel safe in public spaces and in their local communities affects their mobility, including access to economic opportunities. The feeling that one can walk alone at night anywhere near one's home without fear is one of the most basic indicators of security. This sense is also correlated with other measures of well-being, such as good health.¹²¹ Globally, about two out of three adults feel safe walking alone at night, and the gender gap is about seven percentage points. In FCA countries, only about half of women feel safe walking alone at night, compared to 61 percent of women in non-FCA developing countries.¹²² In Mali, one study found that women tended to feel more insecure than men in their everyday life. The participants discussed being victims of community violence more often than men,¹²³ for example, being subject to abductions and sexual abuse.¹²⁴

There are major variations in perceptions of community safety within our country groupings. In countries with protracted conflict, women's perceptions of community safety range from a low of 17 percent in Syria to a high of 86 percent in Somalia. Women who feel unsafe in their community are also generally more likely to be unsafe at home, in terms of the risk of intimate partner violence.¹²⁵

In the home

Intimate partner violence is an infringement of basic human rights and can limit women's access to economic opportunities, especially when associated with controlling behaviors by the partner.¹²⁶ It can also reduce her productivity at work and limit her control over her income and earnings.¹²⁷

Around two in five women in the 25 FCA countries for which we have data have experienced either physical or sexual violence from an intimate partner in their lifetime.¹²⁸ While intimate partner violence is certainly not unique to FCA countries, women living in FCA states are estimated to be some 35 percent more likely to experience intimate partner violence than in other developing countries.¹²⁹

Among FCA countries, reported rates of partner violence are highest in Kiribati and Papua New Guinea, with close to seven in ten women affected. Studies in the Pacific have documented the links between high rates of domestic violence and women's lack of decision-making ability in the household, autonomy, and ability to access employment opportunities.¹³⁰

The risk of domestic violence can worsen if men feel undermined in their ability to provide for the family and if violence has been normalized as a way of resolving disputes.¹³¹ Men's sense of inadequacy can be heightened when gender roles change and women become more involved in income-generating work, as often happens during times of societal upheaval.¹³² Challenges to men's role as sole provider affects their self-esteem, which, when compounded by stress in times of war, may mean that gender-based violence worsens.¹³³ For example, women in Liberia and Sierra Leone reported increased partner violence when they took on more economic opportunities during and after the war.¹³⁴

In the workplace

Women face multiple forms of discrimination and violence in the workplace, ranging from verbal abuse to stalking, sexual harassment, and assault. There is currently no international legal standard that addresses violence and harassment in the workplace.¹³⁵ In May 2018, the ILO met to facilitate discussions around setting the first international rules to end sexual and other types of harassment at work.¹³⁶

There is extensive evidence of violence and harassment in the agriculture sector, as well as labor-intensive manufacturing industries. In these sectors, women workers face harassment and violence risks from traveling, working alone on fields and plantations, or working under the supervision of men.¹³⁷ We know that women tend to work in the informal economy in FCA settings, which puts them at even greater risk. In Myanmar, women are paid two-thirds of what male workers are for the same work in the agricultural sector, are rarely hired as permanent workers on the farm, and are at risk of trafficking.¹³⁸

In Africa, informal cross-border trade is a major form of economic activity for women's self-employment; 70 percent of informal cross-border traders are women.¹³⁹ Cross-border trade is especially important in FCA settings, as it provides vulnerable populations access to goods and services that are not available

through the formal economy, and it plays a vital role in alleviating poverty and providing women the ability to earn an income.¹⁴⁰ However, women traders suffer from gender-based violence and harassment. Female traders at the border of DRC reported being subject to insults, spitting, sexual touching, groping, and attempted rape by the police while crossing the border between Rwanda and DRC.¹⁴¹

LACK OF ACCESS TO EDUCATION

Conflict and fragility disrupt education opportunities, which in turn limits access to employment, productivity, and earnings.¹⁴² More than one-third of the world's out-of-school children live in crisis-affected countries.¹⁴³ The impacts of educational disruption are felt in both the short and long term.

Conflict can widen gender gaps in education enrollment and achievement. Girls are two and a half times more likely to be out of school than boys in conflict-affected countries.¹⁴⁴ In FCA countries, only 32 percent of girls completed lower-secondary education compared to 40 percent of boys,¹⁴⁵ a gap that is close to double that in non-FCA developing countries.

Insecurity can undermine and disrupt the provision of education services. In South Sudan, it was estimated that 26 percent of functional schools were attacked and subjected to theft or looting from armed groups.¹⁴⁶ In early 2018, the United Nations Children's Fund (UNICEF) estimated that there are about 1.8 million children out of school in South Sudan, and that it has the highest rate of out-of-school girls, at 76 percent at the primary-school level.¹⁴⁷ If the current rate of violence and disruption to education persists in South Sudan, only one in 13 children is likely to complete a fully cycle of primary education.¹⁴⁸ Afghanistan is also among the countries where conflict has had especially damaging repercussions for girls' education. The Taliban closed down many girls' schools,¹⁴⁹ and gross enrollment of girls in primary education fell precipitously—from 30 percent in 1995 to 4 percent in 1999.¹⁵⁰ The latest available data for 2015 shows that only 25 percent of girls had completed lower-secondary education, as compared to 49 percent of boys.¹⁵¹ Among FCA countries, Afghanistan also has one of the lowest female literacy rates, at 18 percent—far lower than the FCA countries' average of 49 percent.

Conflict can also reverse earlier gains made in education. By 2001, Syria had achieved universal primary-school enrollment and relatively high secondary-school enrollment. Yet between 2010 and 2013, primary-school enrollment dropped to 67 percent,¹⁵² and the number of out-of-school primary-school-age children soared from 22,000 to 667,000, with girls accounting for half of out-of-school children.¹⁵³

WEAK INFRASTRUCTURE AND LOW INSTITUTIONAL AND FISCAL CAPACITY

In FCA countries, poor or absent physical infrastructure—such as transport, telecommunication services, and utilities—limits economic growth and private-sector development and can be especially damaging to women.¹⁵⁴ A lack of infrastructure investment by both the public and private sectors limits people's access to basic services. Across FCA countries, according to World Bank data, only 48 percent of the population has access to electricity and 62 percent of people use basic drinking-water services from safe water sources.¹⁵⁵ Non-FCA developing countries, by way of contrast, average 88 percent access to electricity and basic drinking-water services.¹⁵⁶

Women are especially affected because traditional gender roles typically dictate that they are responsible for tasks related to cooking and energy production in the household, for example, obtaining firewood and water. In contexts where they are spending much of the day securing these goods and services, women's disproportionate burden of unpaid work at home restricts them from engaging in paid work and education. In Chad, for example, only 8 percent of the population has access to electricity, which means a large proportion of Chadian women and girls have to spend time collecting firewood for cooking. In Yemen, lack of access to clean water and sanitation for more than two-thirds of the population has fueled the cholera epidemic.¹⁵⁷ Gender norms dictating that women and girls are responsible for collecting water and cleaning latrines put them at higher risk of cholera.¹⁵⁸

Institutional and fiscal capacity to ensure the delivery of basic public goods—security, health care, education, basic infrastructure, clean water, and sanitation—is limited in FCA countries.¹⁵⁹ This is partly due to small tax bases,¹⁶⁰ but there are also competing demands on the limited budget, ranging from the provision of law and security to the repayment of external debt to international financial institutions.¹⁶¹

CONSTRAINTS ON THE PRIVATE SECTOR

The private sector accounts for the bulk of jobs in all economies, including FCA countries. However, the private sector can face major constraints in such settings—including a risk of ongoing conflict, weak infrastructure, and lack of skilled labor—which can be exacerbated by an adverse regulatory environment.¹⁶²

Most (31 out of 36) FCA countries rank in the bottom third of countries in the World Bank Group's 2018 Doing Business index.¹⁶³ This means that companies face various legal and infrastructure constraints when attempting to do business in these countries. Challenges can include getting electricity, accessing finance, dealing with construction permits, and registering property, among many others.

Countries with less business-friendly regulations are associated with lower rates of foreign direct investment,¹⁶⁴ which can limit private-sector development.¹⁶⁵

As suggested by the LSE-Oxford commission on state fragility, growth, and development, international actors can support FCA countries by investing in infrastructure to ensure access to energy, resources, and connectivity.¹⁶⁶ There are examples where good relations between the private sector and government have boosted growth in countries experiencing protracted conflict, such as companies in Somalia and Afghanistan that are rebuilding the telecommunication infrastructure and sector.¹⁶⁷ The telecommunication company in Afghanistan, Roshan, is now one of the country's largest taxpayers and employs over 1,000 people, a majority of whom are Afghans and a quarter of whom are women.¹⁶⁸

DRIVERS IDENTIFIED BY THE UNITED NATIONS SECRETARY-GENERAL'S HLP

Together with barriers specific to FCA countries, systemic barriers identified by the HLP are also in play, often to a worse extent than in non-fragile contexts.

ADVERSE SOCIAL NORMS

Discriminatory norms often restrict women's access to economic opportunities.¹⁶⁹ Such norms—which exist to varying extents in all countries—include attitudes toward women's work outside the home, the types of jobs that are appropriate for women, who should be responsible for care and work in the home, marriage, and girls' education.¹⁷⁰

There are a number of fronts on which adverse norms are often worse in FCA countries, including high rates of child marriage and gendered attitudes toward women's paid and unpaid work. According to a 2016 Gallup World Poll, about a third of men in FCA countries say it is unacceptable for women to work outside the home if they want to—and that number ranges as high as half of men in MENA.¹⁷¹ This corresponds to a relatively low labor force participation rate for women in these FCA countries, from 7 percent in Yemen to 54 percent in Djibouti.¹⁷² Yet there is also evidence that conflict can disrupt traditional norms in ways that open up new opportunities.

Rates of child marriage are high in FCA countries.¹⁷³ In countries with protracted conflict, such as the West Bank and Gaza, patriarchal norms, combined with societal insecurity, often raise parents' anxiety about protecting their daughter's physical safety and preserving their family reputation (Box 4).¹⁷⁴ However, getting married young limits women's economic prospects through lower educational attainment and higher fertility. It is also associated with lower decision-making power for women within the household.¹⁷⁵ In Gaza, only

one-fifth of married young women and girls (between 15 and 29 years old) self-reported as being responsible for household decisions, compared to three-fifths of young men.¹⁷⁶ And while child marriage reduces education attainment, education can reduce the likelihood of girls marrying early.¹⁷⁷

Child marriage has adverse long-term economic effects.¹⁷⁸ While the share of girls living in FCA countries who are married before their 18th birthday is similar to the global average of one-third,¹⁷⁹ six of the ten countries with the highest rates of child marriage are fragile and conflict affected, namely, the Central African Republic, Chad, Mali, South Sudan, Mozambique, and Somalia.¹⁸⁰

BOX 4

ADOLESCENT GIRLS FACE ADVERSE NORMS IN ACCESSING WORK OPPORTUNITIES IN THE WEST BANK AND GAZA

The United Kingdom is funding an ongoing longitudinal study from 2015 to 2024—titled Gender and Adolescence: Global Evidence (GAGE)—to examine what works to empower adolescent girls between 10 and 19 years. The study focuses mainly on Bangladesh, Ethiopia, Nepal, and Rwanda. However, the participatory action research also included the experiences of adolescent girls in conflict-affected refugee and host countries, specifically, the West Bank and Gaza, Jordan, and Lebanon.

In West Bank and Gaza, patriarchal norms, compounded by parents' desire to protect their girls during protracted conflict, perpetuate the harmful practice of child marriage and limit adolescent girls' mobility and employment opportunities outside of the home.¹⁸¹ In 2015, girls aged 15 to 19 accounted for 41 percent of all marriages in the West Bank and Gaza.

The study also found that, contrary to the traditional tendency to prioritize boys' education, adolescent girls in Gaza were more likely than boys to attend secondary school, and about nine in ten girls reported having a choice in selecting a school. However, the reality remains that employment opportunities are limited, and educated women are often pigeonholed into professions that are regarded as more suitable for women, such as social work and nursing.

One potentially positive effect of conflict is that adverse gender norms and relations can be disrupted in ways that open up new opportunities for women's mobility and jobs, including participation in peacebuilding activities (Box 5).¹⁸² With men away at war, injured, or dead, women may gain more economic independence by taking on new responsibilities to cope with the financial hardships of conflict.¹⁸³ During the Somalian conflict, more women became petty traders in the informal market, pooling their resources across clan divisions to cope with the economic adversity.¹⁸⁴

However, societies may see a return to traditional gender roles when conflict ends. This reversal is more likely when underlying gender roles remain unchanged, such as in situations where conflict temporarily allowed women to assume the role of income provider to cope with trying circumstances.¹⁸⁵ Additionally, the needs of female ex-combatants are often overlooked in reintegration, as in the case of Eritrea. Skills such as dentistry, mechanics, and administration acquired by Eritrean women during armed conflict were not acknowledged, and they were unable to continue working in these jobs post conflict.¹⁸⁶

RESTRICTIVE AND DISCRIMINATORY LAWS

BOX 5

EFFECT OF CONFLICT ON WOMEN'S EVOLVING ROLES IN PEACEBUILDING

There is ample literature to suggest that women and men experience conflict differently. Although women have often been portrayed as victims, conflict provides an opportunity for women not only to take on different roles in the economy, as discussed above, but also to expand their role in peacebuilding.

In Somalia, women helped to cement peace by forming district peace committees to enhance security in the communities, demolish armed militia checkpoints, and bridge clan divisions to bring warring parties together for dialogue.¹⁸⁷ Women were also able to self-organize to unite women's voices, as seen with Save Somali Women and Children, which was one of the earliest cross-clan women's movements establishing during the civil war.¹⁸⁸ During the 2000 peace conference in Djibouti, activists formed a "sixth clan of women" and persuaded the other five Somali clans to allow women's participation in the conference.¹⁸⁹ This was a significant achievement, although the group was later denied participation in subsequent peace conferences in Kenya.

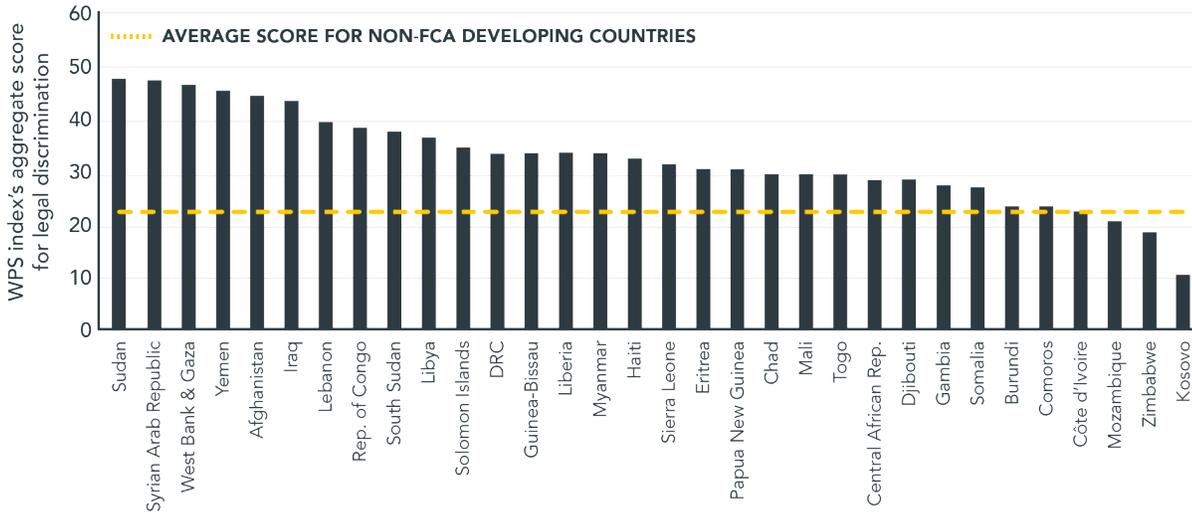
Iraq was the first country in the Middle East to implement Resolution 1325, with women civil society playing an important role in shaping the Iraq National Action Plan (INAP).¹⁹⁰ Although the INAP was not without its flaws, it was a step in the right direction in acknowledging the importance of women's engagement in peacebuilding. At a local level, in Kirkuk province, internally displaced women were trained to become mediators to resolve local conflict, a role traditionally occupied by men.¹⁹¹ However, despite the expansion of opportunities for women's participation post-conflict, patriarchal norms and tribal hierarchy still restrict women's involvement.

A paper by GIWPS takes a deeper dive into women's participation in informal Track II peace processes, and how they shape formal Track I diplomatic negotiations. Our research finds that women play a wide variety of roles in informal peace processes—including local conflict resolution and advocating for democracy—which may also importantly sustain post-conflict peacebuilding.¹⁹²

Around the world, discriminatory laws are negatively correlated with women's economic opportunities.¹⁹³ Twenty-nine of the FCA countries exceed the global mean of 23 discriminatory laws and regulations, with an average of 32 laws that make it more difficult for women to work, open bank accounts, own property, or work in the same jobs as men (Figure 6).¹⁹⁴ In two-thirds of FCA countries, there are legal restrictions on whether and where women can work. In 22 FCA countries, women cannot do the same jobs as men.¹⁹⁵ In seven FCA countries—Chad, Comoros, Guinea-Bissau, Sudan, Syria, West Bank and Gaza, and Yemen—a married woman cannot get a job without her husband's permission.

Legal constraints on women's mobility can also limit their ability to seek employ-

FIGURE 6: MOST FCA COUNTRIES EXCEED THE GLOBAL AVERAGE OF 23 DISCRIMINATORY LAWS.



Note: The WPS legal discrimination score uses the data collected in the World Bank Group's Women, business and the law to aggregate 78 laws and regulations that differentiate between men and women across six categories, with greater weight given to six laws (requirement that married women obey their husband, mandated paternity leave, equal remuneration for work of equal value, nondiscrimination based on gender in hiring, and prohibitions of dismissal of pregnant women and of child or early marriage). Scores are between zero and 80 (zero being the best). The average legal discrimination score for non-FCA developing countries is 23. Data is missing for Kiribati, Marshall Islands, Fed. States of Micronesia, and Tuvalu.

Source: WPS Index 2017-2018. Data was collected from World Bank Group, Women, business and the law 2016. Data is available for 32 out of 36 FCA countries.

ment opportunities and work outside the home. In six countries with protracted conflict (Afghanistan, Iraq, Sudan, Syria, West Bank and Gaza, and Yemen), married women cannot travel outside the family home in the same way as married men. In Iraq, conservative social norms coupled with ongoing insecurity and violence against women further restrict women's mobility—lessening their ability to seek social engagement, access markets, and earn an income.¹⁹⁶

A lack of identity documentation can also limit women's mobility, land ownership, access to finance, and employment opportunities, as illustrated by the cases of Afghanistan and Iraq in Box 6. In FCA countries, women often face challenges in applying for personal identification and legal documents that would allow them to access services and government programs. Physical barriers also exist in Papua New Guinea, where there is only one birth registration center serving seven million people living on over 600 islands.¹⁹⁷

BOX 6

LACK OF IDENTIFICATION DOCUMENTS: BARRIERS TO WOMEN'S ECONOMIC OPPORTUNITIES IN AFGHANISTAN AND IRAQ

Married women in Afghanistan face restrictions obtaining a national identification card. The primary identification document is a *tazkera*, and it is needed to apply for employment, a passport, a driver's license, and government services.¹⁹⁸ For women to obtain a *tazkera*, a male relative is required to declare them a family member as part of the application. Without the *tazkera*, women lack mobility, access to property titles to prove ownership of land, education, and certain types of jobs in government or nonprofit organizations.

In Iraq, many IDPs have no identification documents. To access essential services—including employment, medical care, and food rations—IDPs must register with the Ministry of Migration and Displacement by providing their nationality certificate, civil identification card, housing card, and food ration cards.¹⁹⁹ Food ration cards typically bear the name of the male head of household, making it more challenging for women to obtain food assistance when unaccompanied by their husbands or separated from male family members. Women also face immense challenges in applying for personal status documentation. In addition to the risks associated with travel to ministry offices, women are also often required to produce their father's or brother's civil identification card or a nationality certificate to support their own applications. In addition, if a woman's husband has been detained under article 4 of the Iraq's anti-terrorism law, she will not be issued a housing card. This prevents her from registering with the ministry and accessing government services and employment opportunities.²⁰⁰

More recently, blockchain technology is being tested in the field to provide identification to refugees. The World Food Programme in Jordan allows Syrian refugees to pay for food using entitlements recorded in a blockchain system.²⁰¹ Biometric data is recorded and refugees can pay for their food using a retinal scan. The hope is to extend the program beyond the provision of food vouchers, enabling refugees to build a transaction history in lieu of a credit history. The use of blockchain technology to create legal identities has potentially wide-ranging benefits for refugee women and girls, who more often than men lack personal identification documents.

In some countries, post-conflict transitions have brought constitutional reforms that changed discriminatory laws, and a recent study has shown that women's participation in constitutional reform is on the rise. Between 1990 and 1995, an average of 13 percent of members of formal constitutional reform bodies were women; that number had risen to 24 percent in 2010-2015. Women often take on roles as drafters, technical experts, or representatives of the interests of their communities.²⁰² In Rwanda, the women's movement mobilized to advocate for the inclusion of equality and women's rights in the 2003 constitution, which recognized women's equal rights in marriage, education, and health and included provisions that reserved 30 percent of seats in decision-making bodies for women.²⁰³ In Eritrea, women occupied 21 out of 50 seats on the commission that drafted the 1997 constitution, which included provisions that prohibited any discrimination based on gender and guaranteed women's equal rights to land and marriage.²⁰⁴ Eritrea is an interesting case, although its experience is not uncommon: the gains for women through the constitution are inconsistent with the later-implemented disarmament, demobilization, and reintegration process, which marginalized female combatants even though they made up about 30 percent of the Eritrean People's Liberation Front.²⁰⁵

UNPAID WORK AND HOUSEHOLD CARE BURDENS

The absence of men during times of conflict, along with care of the injured and disabled, can increase the time women spend on household work.²⁰⁶ In Iraq, women spend on average six times as many hours as men on unpaid work and care, and in West Bank and Gaza, the ratio is four to one.²⁰⁷ This is exacerbated by the pervasive lack of access to basic infrastructure services described previously.

Women often bear a disproportionate burden of care responsibilities for family members, young and old. FCA countries have high rates of fertility, averaging around four children per woman, but that number is declining.²⁰⁸ To the extent that unpaid work involves care of children, projected falling fertility rates in FCA countries is good news for women's paid work opportunities. However, as the population ages, care work is shifting toward elder care, and by 2065 the share of elderly in the population is forecasted to be around two dependents per ten working-age adults.²⁰⁹

ACCESS TO PROPERTY, FINANCE, AND DIGITAL ASSETS

Women's limited ownership of and access to land constrains their economic opportunities. Across nine FCA countries where data on land ownership is available, fewer than one third of agricultural landholders are women, ranging from 3 percent in Mali to 33 percent in Comoros.²¹⁰ Statutory restrictions in six FCA countries keep married women from having equal ownership rights to property.²¹¹ In some cases, customary norms prevent women from inheriting

and owning land even when the formal laws say otherwise (see Box 7). In 11 FCA countries, widows and daughters do not have equal rights to inheritance.²¹² All MENA FCA countries follow the sharia law for inheritance, which stipulates that a woman inherits half as much as the male heir.²¹³

Violent conflict and displacement can also limit women's land access and ownership.²¹⁴ In countries where women's land rights depend on men, their ability to secure and enforce land ownership may be threatened if they are separated from their husband or male relatives. In Zimbabwe, land is traditionally held by men and customarily passed on to male relatives (although inheritance laws stipulate otherwise), so that widows are vulnerable to land grabs by in-laws and male relatives of the deceased spouse.²¹⁵

BOX 7

CONTRADICTIONS BETWEEN THE APPLICABILITY OF STATUTORY AND CUSTOMARY LAWS CAN PERSIST

Even in countries where legislation provides that widows and daughters have equal rights to inheritance of property—such as is the case in the DRC, South Sudan, and Mozambique—property discrimination against women can still persist.

In the DRC, existing customary practice continues to be at odds with the 1987 family code, which stipulates both male and female children have equal rights to inheritance of property.²¹⁶ Also, the high cost of registering land—20 percent the price of the property—disadvantages poor women.²¹⁷

In South Sudan, the Constitution and the 2009 land act recognize equal access to land for both men and women. However, this directly conflicts with customary law, which does not recognize a woman's right to own property. Hence, women's acquisition of land remains a challenge.²¹⁸

In postwar Mozambique, the land act of 1998 overcame some of the land-reform challenges seen in South Sudan and the DRC by integrating both statutory and customary law systems. The land act stipulates that customary law is applicable only to the extent it does not contradict the constitution and the antidiscrimination provision.²¹⁹

When women have control over financial accounts, they are able to increase their savings as well as their household decision-making power.²²⁰ They are also able to invest in their businesses and education and better cope with potential emergencies. However, women in FCA countries are far less likely than men to own financial accounts: approximately 25 percent of women in FCA countries have a financial account, compared to 34 percent of men in FCA countries and 62 percent of women in non-FCA developing countries.²²¹ Nonetheless, overall trends are positive. The share of women in FCA countries who are account holders rose by 24 percent (close to 21 million women) between 2011 and 2017. The DRC, for example, saw a sevenfold increase in women aged 15 and above with account ownership (from a very low base of 3 percent in 2011 to 24 percent in 2017).

There are multiple barriers to financial inclusion on both the supply and demand sides, some of which are worse in FCA contexts.²²² Banks and financial institutions can charge high fees to open and maintain accounts, and they require collateral and documentation for loans. Lack of financial literacy and documentation, prohibitive costs, and legal restrictions can limit women's access to financial accounts and services. Out of 189 economies, three countries—Chad, Guinea-Bissau, and Niger—have explicit restrictions on married women opening bank accounts.²²³

There are also differences in women's access to formal credit. In 2017, 43 percent of women in FCA countries reported having loans, but with heavy reliance on lending from informal sources such as family and friends. Only 5 percent of women borrowed from formal financial institutions.²²⁴

Mobile banking is a potential route to deliver financial services amid infrastructure and mobility constraints, and evidence suggests that access to mobile accounts has increased account ownership in FCA contexts. In Chad, Côte d'Ivoire, Mali, and Zimbabwe, more women have a mobile money account than have an account at a formal financial institution.²²⁵ Given the barriers to formal financial account ownership, mobile accounts offer lower transaction costs and reduce travel distances.²²⁶

Increasing women's digital inclusion can enhance their financial independence by expanding their access to mobile-money accounts, information, government services, and employment opportunities.²²⁷ Mobile phones can offer women the ability to access to the Internet, although according to the GSM Association's estimates, women mobile owners are on average 18 percent less likely to use mobile Internet than men mobile owners.²²⁸ In FCA countries, women are 10 percent less likely than men to own a mobile phone.²²⁹ Affordability of handsets is most commonly cited as the major barrier to women's mobile own-

ership, although women are more likely than men to cite additional barriers such as literacy, digital awareness, and safety concerns.

INTENSITY OF BARRIERS IN FCA COUNTRIES

In many ways, the constraints faced by women in FCA countries are similar to those experienced elsewhere, but the barriers intensify amid unstable and insecure environments, especially in contexts of protracted conflict.

Table 4 provides an overview of selected barriers to women's economic opportunities—from norms and laws to financial inclusion and security—across different FCA country settings. Overall, compared to women in post-conflict and fragile countries, women in countries with protracted conflict fare worse on multiple fronts.

We also see a wide range of outcomes in conflict-affected countries across nearly all drivers and barriers, in particular those with protracted conflict. Indicators with notable variation include the share of women with bank accounts, ranging from 5 percent in South Sudan to 60 percent in Libya; lower-secondary-school completion rates, from 7 percent in the Central African Republic to 93 percent in West Bank and Gaza; and lifetime intimate partner violence, from 6 percent in Comoros to 68 percent in Papua New Guinea.

There is significant variation within each country grouping, and gendered constraints are intensified in some countries. For example, Central African Republic has both the highest rates of child marriage among FCA countries (seven in ten girls are married before their 18th birthday) and the lowest rates of lower-secondary education completion (7 percent). These overlapping inequalities, which deprive women and girls of economic and social opportunity, underscore challenges faced in FCA countries.

Table 4 also highlights the data gaps for fragile countries—mainly education and financial-inclusion indicators—which presents an ongoing challenge in accurately assessing the barriers women face in these contexts. Currently, the main sources of data are national population censuses, sample surveys, and administrative sources, which often fail to capture reliable timely statistics to adequately assist affected populations in times of conflict and displacement.²³⁰ As such, there is an urgent need to improve the availability, timeliness, and quality of migration data (Box 8).

BOX 8

INNOVATIVE SOLUTIONS TO COMPLEMENT DATA COLLECTION

In early 2018, the OECD, International Organization for Migration, and United Nations Department of Economic and Social Affairs jointly convened its first-ever international forum on migration statistics in Paris to facilitate the production and exchange of migration data, address migration data gaps, and monitor progress of migration-related targets of the SDGs.²³¹ The ubiquity of big data (data generated in real time through web-based platforms and mobile phones) makes it possible to track migration trends and human displacement through mobile call records and activities on social media.²³² There are, however, privacy and ethical challenges related to the use of such data. Other interesting developments include the creation of an open-source tool by Data for Democracy, which uses an artificial intelligence algorithm to predict the number and locations of IDPs through URL tagging and word frequency.²³³

There is also significant heterogeneity in how women's economic empowerment is conceptualized and measured. The Institute for the Study of International Development published a useful paper setting out the challenges of measuring women's economic empowerment and suggested typology for direct, indirect, and constraint measures.²³⁴ Two widely used indicators of women's economic empowerment are measures used in Demographic and Health Surveys and the Women's Empowerment in Agriculture Index.²³⁵

To move toward measures that are comparable across time and countries, the United Nations General Assembly developed the global indicator framework in 2017, consisting of 232 distinct indicators to track progress against the SDGs.²³⁶ Some key indicators currently lacking in FCA countries include the average hourly earnings of female and male employees, the proportion of time spent on unpaid domestic and care work, the proportion of youth and adults with information and communication technology skills, and the share of women among owners or rights-bearers of agricultural land, by type of tenure. Practitioners and researchers could consider applying some of these standard indicators in their monitoring and evaluation frameworks to track consistent progress of women's economic empowerment across various country settings.

TABLE 4: BARRIERS FACED BY WOMEN IN FCA COUNTRY CONTEXTS

	FRAGILE COUNTRIES (6 COUNTRIES)	COUNTRIES WITH PROTRACTED CONFLICT (15 COUNTRIES)	POST-CONFLICT COUNTRIES (15 COUNTRIES)
NORMS AND LAWS			
Share of girls married before the age of 18	23 High: Gambia (30) Low: Tuvalu (10)	33 High: Central African Republic (68) Low: Lebanon (6)	27 High: Mozambique (48) Low: Djibouti (5)
Share of men who agree it is unacceptable for women to work		34 High: Iraq and Yemen (53) Low: Central African Republic (11)	14 High: Haiti (22) Low: Zimbabwe (7)
Legal discrimination score* (out of 84)	20 High: Gambia (28) Low: Kosovo (1)	38 High: Sudan and Syria (48) Low: Somalia (27)	29 High: Republic of Congo (39) Low: Zimbabwe (19)
FINANCIAL INCLUSION			
Share of women with bank accounts		16 High: Libya (60) Low: South Sudan (5)	27 High: Zimbabwe (52) Low: Sierra Leone (15)
Share of females with mobile account		4 High: Mali (20) Low: Myanmar (0.5)	18 High: Zimbabwe (46) Low: Republic of Congo (3)
Share of women who borrowed money in the past year		40 High: Iraq (62) Low: West Bank and Gaza (26)	43 High: Liberia (53) Low: Republic of Congo (37)
SECURITY			
Intentional homicide (per 100,000)	6 High: Tuvalu (20) Low: Kosovo (1)	8 High: South Sudan (14) Low: West Bank and Gaza (1)	7 High: Côte d'Ivoire (12) Low: Sierra Leone (2)
Lifetime intimate partner violence rate	24 High: Kiribati (68) Low: Gambia (20)	48 High: DRC (64) Low: Syria (25)	36 High: Papua New Guinea (68) Low: Comoros (6)
EDUCATION			
Female adult literacy rate		50 High: Lebanon (88) Low: Chad (14)	49 High: Zimbabwe (88) Low: Sierra Leone (25)
Lower-secondary school completion		34 High: West Bank and Gaza (93) Low: Central African Republic (7)	26 High: Zimbabwe (73) Low: Mozambique (11)

Note: Medians are presented, along with country maximums and minimums as percentages. Data is from the most recent year available.

*Based on "Women Business, and the Law," as aggregated for WPS Index

Source: See Appendix 2 for the full list of data sources.

MOVING FORWARD

Women's economic empowerment is critical to achieving gender equality, reducing global poverty, and meeting the SDGs.²³⁷ Discussions at the recent G7 summit in Canada led to a renewed commitment to invest in activities that provide economic opportunities for women and to track progress.²³⁸ The heightened focus on women's economic empowerment is welcome, but the goals can only be achieved if attention is given to women in the most fragile countries and in post-conflict settings.

Women in FCA countries experience multiple constraints that limit employment opportunities and economic advancement. Insecurity and instability, lack of access to education, weak institutional capacity, and lack of private-sector investment create barriers to women's employment above and beyond those faced by women in non-FCA developing countries. The challenges for women's economic empowerment are greatest in countries experiencing protracted conflict.

These constraints and barriers have long- and short-term implications. In the short term, the lack of access to education and jobs perpetuates poverty. Insecurity in communities impacts the physical and mental health of women and limits their ability to seek employment outside of their home. In the long term, protracted conflict and instability erodes economic opportunities and investments in social and economic infrastructure, with especially adverse effects for women.

Women in FCA countries not only face lower rates of employment, but they are more likely to spend more time in unpaid work and work for themselves or their families. They are largely concentrated in jobs with poor working conditions and little or no social protection. Women in countries with protracted conflict face additional challenges to economic opportunities, and only about one in five are employed for pay or profit.

This paper has called attention to gaps. For example, we have very limited cross-country data on women's earnings. Standardizing data collection—both the indicators and the frequency and quality of data collection—is essential for holding governments and international development organizations accountable. Going beyond sex-disaggregated data, indicators are needed that capture the constraints and opportunities facing women, including adverse norms.

Further analysis is needed to better understand how fragility and conflict affect different groups of women in different contexts. Interventions and investments could help to overcome barriers and advance women's economic opportunities on several fronts. Effective action requires that appropriate attention is given to structural constraints, including addressing the legal restrictions and normative obstacles. A companion paper reviews programs implemented in FCA countries and provides insights into which interventions have worked or hold promise in boosting economic opportunities for women.

APPENDIX 1: REGIONAL GROUPING OF THE 36 FRAGILE AND CONFLICT-AFFECTED COUNTRIES

<p>SUB-SAHARAN AFRICA</p> <p>Burundi Central African Republic Chad Comoros Democratic Republic of the Congo Republic of Congo Côte d'Ivoire Eritrea Gambia Guinea-Bissau Liberia Mali Mozambique Sierra Leone Somalia South Sudan Sudan Togo Zimbabwe</p>	<p>MIDDLE EAST AND NORTH AFRICA</p> <p>Djibouti Iraq Lebanon Libya Syrian Arab Republic West Bank and Gaza Yemen</p>
<p>SOUTH ASIA</p> <p>Afghanistan</p>	<p>EASTERN EUROPE</p> <p>Kosovo</p>
<p>EAST ASIA AND THE PACIFIC</p> <p>Kiribati Marshall Islands Federal States of Micronesia Myanmar Papua New Guinea Solomon Islands Tuvalu</p>	<p>LATIN AMERICAN AND THE CARIBBEAN</p> <p>Haiti</p>



APPENDIX 2: DATA SOURCES AND DEFINITIONS OF INDICATORS

	INDICATOR DEFINITION	DATA SOURCE
Paid work	Employment-to-population ratio by sex and age (ILO Modelled Estimates, May 2018)	ILOSTAT. Based on 2018 data available for 31 FCA countries and 93 non-FCA developing countries (accessed July 2018).
Participation in agriculture	Employment by sector (ILO Modelled Estimates, May 2018)	ILOSTAT. Based on 2018 data available for 31 FCA countries and 95 non-FCA developing countries (accessed July 2018).
Employment distribution in types of paid work	Employment distribution by status in employment by sex (ILO Modelled Estimates, May 2018)	ILOSTAT. Based on 2018 data available for 31 FCA countries and 98 non-FCA developing countries (accessed July 2018).
Access to financial services	Account, female (percent age 15+)	The World Bank Group, 2017 Findex Database. Based on 2017 data available for 20 FCA countries and 76 non-FCA developing countries (accessed April 2018).
Access to mobile services	Mobile Money Account, female (percent age 15+)	The World Bank Group, 2017 Findex Database. Based on 2017 data available for 14 FCA countries (accessed April 2018).
Borrowing needs	Borrowed any money in the past year (percent age 15+)	The World Bank Group 2017 Index Database. Based on 2017 data available for 20 FCA countries (accessed June 2018).
Cellphone use	The percentage of females aged 15 years and older responding "Yes" to Gallup World Poll question "Do you have a mobile phone that you use to make and receive personal calls?"	WPSIndex2017/2018GallupCellphone Use. Based on data for 18 FCA countries from the WPS Index 2017/2018 Gallup cellphone use indicator (accessed June 2018).
Child marriage	Percentage of girls aged 20 to 24 who were first married or in union before age 18	UNICEF database. Based on latest available data in 33 FCA countries from 2010 to 2017 (accessed July 2018).
Share of men who agree it is unacceptable for women to work	The percentage of men aged 15 and older who responded "No" to Gallup World Poll question "Is it perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one?"	WPSIndex2017/2018GallupDiscriminatory Norms. Based on data for 25 FCA countries from the WPS Index 2017/2018 Gallup discriminatory norms indicator (accessed December 2017).

WPS legal discrimination score	Legal discrimination score	WPS Index 2017/2018. Based on data for 32 FCA countries from the WPS Index 2017/2017 (accessed December 2017).
Share of female agriculture landholders	Distribution of agricultural holders by sex (female)	United Nations Food and Agriculture Organization, Gender and Land Statistics. Based on data for 9 FCA countries from 1990 to 2016 (accessed March 2018).
Intentional homicide (per 100,000 persons)	Intentional homicides (per 100,000 people)	World Bank Group, World Development Indicators. Based on data for 34 FCA countries and 98 non-FCA developing countries from 2010 to 2015 (accessed July 2018).
Female homicide rate	Female victims of lethal violence	Small Arms Survey, 2016. Based on data for 35 FCA countries in 2016 (accessed July 2018).
Lifetime intimate partner violence rate	Lifetime intimate partner violence.	WPS Index 2017/2018. Based on 2016 data for 25 FCA countries (accessed November 2017).
Female literacy rate	Adult literacy rate (females aged 15+).	UNESCO Institute for Statistics. Based on data for 24 FCA countries from 2005 to 2016 (accessed July 2018).
Female lower-secondary school completion	Completion rate (lower-secondary education, females aged 15-19).	UNESCO Institute for Statistics. Based on data for 24 FCA countries and 75 non-FCA developing countries from 2005 to 2016 (accessed July 2018).



NOTES

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- 3 Author's calculation. The calculation is based on the total female population in the 36 FCA countries in 2018. Data is drawn from United Nations Department of Economic and Social Affairs, Population Division (2017). *World Population Prospects: The 2017 Revision*.
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- 12 *The world development report 2011*, 163.
- 13 Koch, *Does gender matter in fragile states?*
- 14 This paper follows the World Bank's regional and income classification of countries. Non-FCA developing countries are countries that are classified as low-income, lower-middle-income, and upper-middle-income economies by the

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 - 20 *The world development report 201*, 87.
 - 21 Håvard Strand and Marianne Dahl, *Defining conflict-affected countries*, background paper prepared for the Education for All global monitoring report (Geneva: UNESCO, 2010), <http://unesdoc.unesco.org/images/0019/001907/190711e.pdf>.
 - 22 World Bank, *Harmonized list of fragile situations FY18*. The list is based on countries’ country policy and institutional assessment (CPIA) scores, which measure the extent to which a country’s policies and institutional framework support sustainable growth and poverty reduction, as well as the effective use of development assistance. Countries are identified as fragile if they score low on the CPIA or if there has been a United Nations or regional peacekeeping or peacebuilding mission in the past three years. A full list of FCA countries and their regional groups is set out in Appendix 1. Both regional and income groupings follow the World Bank Group’s regional and income classification of countries. The words “state” and “country” are also used interchangeably in this report.
 - 23 Low-income countries are defined as those with a gross national income (GNI) per capita, calculated using the World Bank Atlas method, of US\$1,005 or less in 2016 (18 FCA countries out of a total 31 countries). Lower-middle-income economies are those with a GNI per capita between US\$1,006 and US\$3,955 (13 FCA countries out of a total 53 countries). Upper-middle-income economies are those with a GNI per capita between US\$3,956 and US\$12,235 (5 FCA countries out of a total 56 countries). High-income economies are those with a GNI per capita of US\$12,236 or more (78 countries). “World Bank country and lending groups,” World Bank data help desk, World Bank, accessed January 2018, <https://datahelpdesk.worldbank.org>.
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