



# Feminist Analysis in Amplifying Women's Realities within the World of Work

A Review of the World Bank Development Report  
on The Changing Nature of Work (2019)



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# Acknowledgements

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*“Any economy should fundamentally be about social and economic justice, gender equity and inclusiveness as a central category of analysis”.*

*Masego Madwamuse, Feminist Economist*

In 2020, as part of FEMNET’s economic justice work of documenting and amplifying women’s realities within the world of work, FEMNET commissioned Dr. Michelle Maziwisa and Scheaffer Okore to provide a feminist analysis and review of the World Bank Development Report on the Changing Nature of Work (2019).

Despite decades of global commitments to promote gender equality and women’s rights broadly, women’s experience and lived realities in terms of meaningful participation in national economies and particularly, work and remuneration continues to be different from that of men. Women should be involved in making decisions that affect them, premised on the principle “nothing about us without us”. This paper argues that (i) women’s concerns should form part of the discourse on the future of work; (ii) gender analyses should guide policy and legal reform in the regulation of changing nature of work and changing nature of firms; and (iii) women and girls should not be left to fall through the cracks concerning work, technologies, and social protection.

We greatly appreciate Dr. Maziwisa and Scheaffer for sharing this timely feminist analysis and much-needed policy recommendations as they interrogated the World Bank report and unpacked critical areas of concern and how it applies to and affects women.

In the spirit of feminist recognition the authors acknowledge and appreciate the teams that worked with them closely.

“I’d like to express immense gratitude to Jacky Kwonyike for her extensive support in the report and dedicated work towards educating African women on the legalities of land autonomy and rights.” Scheaffer Okore.

“I wish to express my gratitude to Ernest Maziwisa for his support in this project and to Abigail Maziwisa for her inputs on the grassroots experiences of African women as an African woman. I am immensely grateful to you both for

being my extra set of eyes and helping to review my drafts for this report.” Dr Michelle Maziwisa.

This paper was peer reviewed by FEMNET’s Economic Justice Officer, Nicole Maloba, the Head of Programmes, Mwanahamisi Singano and the Executive Director, Memory Kachambwa.

It is our utmost hope that the analysis and policy recommendations in this paper will hugely contribute to broader debates around women’s economic justice and rights in Africa.

# Abstract

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This paper analyses the World Bank *World Development Report: The Changing Nature of Work* (2019) through a feminist lens. The problem is that despite decades of global commitments to promote gender equality and women's rights broadly, women still experience economic participation, and particularly, work and remuneration differently from men. The paper proceeds from the premise that women should be involved in making decisions that affect them, and women's economic development is paramount.

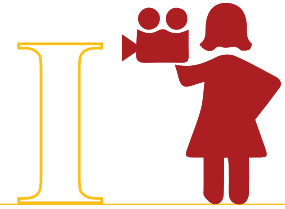
The research question is whether the World Bank Report adequately addresses women in its interrogation of the *Changing Nature of Work*. The paper argues that (i) women's concerns should form part of the discourse on the future of work; (ii) gender analyses should guide policy and legal reform in the regulation of changing nature of work and changing nature of firms; and (iii) women and girls should not be left to fall through the cracks concerning work, technologies, and social protection.

The paper concludes that although the Report identifies a few gender-specific challenges, it remains lacking in its analysis of gendered impacts and risks of the changing world of work. The paper starts with an introduction, background and objectives, followed by the main discussion in which each chapter of the World Bank Report is analysed, then identifies critical areas of concern for women in the changing world of work, and provides policy recommendations.

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# 1. Introduction



Since its inception in 1988, the African Women’s Development Network (FEMNET) has strategically positioned herself as a ‘convenor, organiser and facilitator on dialogues around critical issues including women’s involvement in governance and leadership [and] promoting women’s economic justice’ among other things.<sup>1</sup> Over the years, FEMNET has increased its advocacy and capacity building in economic justice to interrogate macroeconomic policies through a feminist lens.

This paper proceeds from the premise that women should be included in decision-making processes that affect them, and women’s economic advancement should be ensured in all economic matters, including in the changing world of work,<sup>2</sup> and acknowledges that despite global commitments to promote gender equality, the world of work still views, treats and compensates women differently from men. The paper is guided by the Charter of Feminist Principles for African Feminists, and recognises the rights of all women, especially the rights to live free of patriarchal oppression, discrimination and violence, to have access to sustainable and just livelihoods, and to freedom of choice, autonomy and bodily integrity within the changing world of work.

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We review the World Bank *World Development Report: The Changing Nature of Work* (2019) (the World Bank Report) through a feminist lens. The Report is an internationally recognised report, and is a reflection of research conducted by World Bank experts, as well as comments and ideas from development practitioners, government officials, scholars and readers from all over the world, and has had over 400 000 downloads. This reflects the high impact and wide reach of the World Bank Report, and also the importance of the future of work as a global concern. Our analysis aims to bring the report closer to home for women, and to simplify it to enable women’s groups to

<sup>1</sup> African Women’s Development and Communication Network ‘Our HerStory’ <<https://femnet.org/our-herstory/>> accessed 16 October 2020.

<sup>2</sup> We use the phrase ‘world of work’ to denote all aspects of work including the future of work, the changing nature of work, the changing nature of firms, building human capital, lifelong learning, returns to work, social protection and social inclusion, inter alia.

understand it and be able to develop feminist advocacy tools on the changing nature of work. Structures and systemic inequalities are at the centre of what work can and should be, particularly for women whose labour is mostly found in the informal sector. Only 57 per cent of people of working age -3.3 billion people (1.3 billion women and 2 billion men) are employed. 188 million are unemployed.<sup>3</sup> Conversations on the changing nature of work would be inadequate without a greater focus on women.

The problem is that despite decades of global commitments to women's equality under various human rights instruments such as the United Nations Convention on Socio-Economic Rights, the Convention on the Elimination of All forms of Discrimination against Women, and regionally, the Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (Maputo Protocol), women's participation in gainful economic activity is still limited, especially in science, technology, engineering, and mathematics (STEM), and women continue to work uncompensated, and often unrecognised, in reproductive care.

In many countries, employment in the informal sector (i.e. business entities that are not incorporated and often not registered for tax)<sup>4</sup> represents a significant part of the economy and labour market and plays a major role in production, employment creation and income generation. However, informality puts workers at a higher risk of vulnerability and precariousness due to lack of social security, which is often tied to formal employment.<sup>5</sup> Precariousness and vulnerability within work has been a major deterrent of women's economic advancement. In this analysis, we will review the 2019 World Development Report, which has been hailed for being transparent, and includes inputs from a variety of quarters. The Report focuses on the World Bank's new Human Capital Index, which measures the investments in human capital.

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<sup>3</sup> International Labour Organisation (ILO) 'ILOSTAT' <<https://ilostat.ilo.org/>> accessed 16 October 2020.

<sup>4</sup> Ralf Hussmanns 'Defining and measuring informal employment' (ILO 2003).

<sup>5</sup> ILO 'ILOSTAT' <<https://ilostat.ilo.org/>> accessed 16 October 2020.



## 2. Background



Women are employed in disproportionately affected sectors such as service, hospitality, and tourism and are impacted by the shifting of economic activity into the domestic sphere, where they carry the majority of increasing levels of unpaid care work.<sup>6</sup> Because of these factors, women have been the hardest hit by the economic shocks of the Covid-19 pandemic, as they are in low-paid, unprotected jobs and disproportionately affected by the withdrawal of public investments in social care infrastructure.<sup>7</sup>

That being said, the internet continues to play a pivotal role in enhancing economic connectivity between people and the global markets, which has improved the development prospects for countries that are able to take advantage of this increased connectivity and supply their services from anywhere in the world.<sup>8</sup> However, because of rising inequality within countries, the top 1% richest individuals in the world captured twice as much growth as the bottom 50% individuals since 1980.<sup>9</sup>

Additionally, from 1980-2016, the years that witnessed the emergence of the digital era, global inequality increased, with top income earners gaining more than the rest, which is why we must begin examining the economy using a deliberate feminist lens in order to properly address the economic inequities that currently exist. According to Masego Madwamuse, feminist economics provides a more human, comprehensive understanding of the economy and its processes of exclusion and inclusion. It goes to the heart of understanding how exclusion happens within the economy, what processes drive it and what processes need to be reversed.

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<sup>6</sup> ILO 'The COVID-19 response: Getting gender equality right for a better future for women at work' (2020) [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms\\_744685.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_744685.pdf) (accessed 28 October 2020).

<sup>7</sup> ILO, 2020. 'Policy brief: the world of work and COVID-19' (2020) ILO, 2020. 'Policy brief: the world of work and COVID-19' (2020) (accessed 28 October 2020).

<sup>8</sup> The Global Commission on the Future of Work 'Impact of technology on the quality and quantity of jobs' (2018) [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---cabinet/documents/publication/wcms\\_618168.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---cabinet/documents/publication/wcms_618168.pdf) (accessed 20 October 2020).

<sup>9</sup> Facundo Alvaredo, Lucas Chancel, Thomas Piketty et al *World Inequality Report* (World Inequality Lab 2018).

On average, women are less likely to participate in the labour market, facing a global gender gap in participation of over 26 percent, and are less likely to find a job when they do participate. Once in employment, women face segregation in terms of the sector, occupation and type of employment relationship, resulting in restricted access to quality employment. For instance, 82 per cent of women in developing countries are in vulnerable forms of employment in 2017, compared to 72 percent of men<sup>10</sup>.

The obvious gender inequity within the work sector is why economics, as an essential part of women's lives plus livelihoods, should be prioritised as a key policy agenda. Whether on a national or small scale, the economy tends to not only be gender blind but also gender dismissive. Gender blindness within the economic sphere is evident in the lacking contextual policies that comprehend the disproportionate positions of women as half of the contributors to economic growth.

While gender dismissiveness perceives women's labour as supportive labour, which is not entirely critical in the broader economic conversation. A holistic approach that goes beyond markets and capital is therefore needed to be able to view where women exist within various economic contexts. The economy should fundamentally be about social and economic justice, gender equity and inclusiveness as a central category of analysis as stated by Masego Madwamuse.

### 3. Objectives



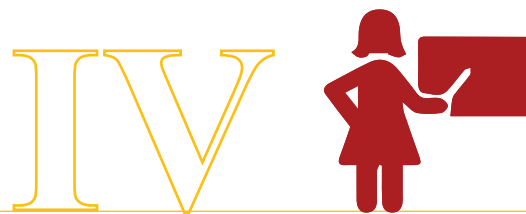
This paper uses a mixed feminist analysis to interrogate the World Bank Report on the Changing Nature of Work to understand how it applies to and affects women, and to identify gaps in this regard. Additionally the paper seeks to:

- Build knowledge;
- Devise strategies;
- Develop key messages for macroeconomic feminist advocacy; and
- Build capacity of women and women's rights organisations.

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<sup>10</sup> ILO *World Employment Social Outlook* (ILO 2018).

## 4. Thesis



### 4.1 The Changing Nature of Work

The World Development Report (WDR) 2019 indicates that the nature of work has been changing over time, and has changed even further to accommodate new technologies, including artificial intelligence (AI). The types of jobs being advertised are different and the job descriptions or skills requirements for existing roles are changing to incorporate ICT skills. One of the fears for both men and women is that as technologies are advancing, more people will lose jobs to robots (machines).<sup>11</sup> However, patriarchal systems tend to reduce women's potential to work in ICTs by placing an uneven care burden on boys and girls during formative years of education. Further, societal views that perceive men as smarter and capable of working with emerging technologies also negatively affect women in the long run. Despite having high-level education, many women still perform low skill jobs even when qualified for higher skilled jobs due to structural inequality. The workplace has been described as an 'inhospitable place for women' because of multiple forms of gender inequalities including wage gap, discrimination, sexual harassment and exclusion for management roles that require higher cognitive skills.<sup>12</sup>

The gig economy has created the need for the development of not only new tax regulations but also new business models to address the emerging sector. The growth of the service sector in advanced economies has been a boom for women as society moves away from predominantly male dominated manufacturing and industrial jobs due to increased technological interventions, although not without challenges. Globally, both in women and men's employment, services account for the largest share at 50.1 percent and 43.0 percent, respectively – 7.1 percent higher for women.<sup>13</sup>

### 4.2 Changing Nature of Firms

Digitization has seen firms started less than two decades ago grow into behemoth organisations and the nature of multinational firms become a lot more amorphous as the boundaries have gotten broader. This development has proven to be a challenge for governments struggling with regulation due to multiplicity of operations. Multinational firms are able to dodge taxes by registering in tax havens thereby denying economies they operate in revenue from income tax and other corporate taxes.

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<sup>11</sup> World Bank Report (page 20-21)

<sup>12</sup> Cailin S. StamarSKI and Leanne S. Son Hing 'Gender inequalities in the workplace: The effects of organizational structures, processes, practices, and decision makers' sexism' (2015) 6 *Frontiers in Psychology* 1-20.

<sup>13</sup> ILO 'Gender dimensions of employment trends and future of work: Where would women work next?' Working Paper [https://www.ilo.org/employment/Whatwedo/Publications/working-papers/WCMS\\_613273/lang--en/index.htm](https://www.ilo.org/employment/Whatwedo/Publications/working-papers/WCMS_613273/lang--en/index.htm) (accessed 30 October 2020).

This raises immediate concerns for women, as we know that a reduced tax base means the government has less revenue, and reduced revenue translates to reduced spending power. In the past, we have seen that when faced with financial pressures, governments tend to cut spending, and some of the areas where this typically starts is women's reproductive health services as seen for example, during the Covid-19 pandemic and earlier during the outbreak of Ebola.

Aljazeera reported, "Looking at previous outbreaks, such as Ebola, one of the areas where governments tend to cut budgets from is sexual and reproductive health services, including family planning, maternal health services, access to safe abortion – with harmful consequences for women's health".<sup>14</sup> Particularly affected are African economies whose tax laws are yet to catch up with the changing technology.

The gig economy is one of the new forms of work affecting women. While the gig economy is painted as a silver bullet that allows women to choose the timing and location of their work, it is based on the assumption that women take up gig work that they choose out of an abundance of choices, yet the reality for most gigs, time and place is determined by the client, and when clients cancel last minute, or suddenly stop requesting a particular service provider, this can leave women gig workers in a fix.

For other types of gig work, the 'flexi-hours' tend to increase the work hours of women by assuming and encouraging women to carry equal weight at home and at work, and therefore in many ways undermines discussions around the sharing of labour within the home.<sup>15</sup> In other words, the gig economy may not be living up to all the promises of work-life balance for women as it is devoid of social protection that's a necessity for women's protection at work.

While women could really enjoy the benefits of parenting while working from home, the burdens of unpaid care work can make it difficult to women to conduct both their jobs and care work for children or the elderly. During the COVID-19 pandemic, the care burden on women increased and for some, their work was compromised, as they had to spend more time cooking, cleaning, and providing home schooling inter alia.

What also stands out in relation to automation, is that the World Bank Report does not seem to adequately provide gender disaggregated data to show which jobs are being taken by robots (as opposed to simply mentioning that robots could replace low skilled jobs), because this would have provided a clearer indication of whether these are jobs in which there is a higher concentration of women than men. The disaggregation would also guide in understanding differences existing between young women and older women and their labour participation in platform firms.

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<sup>14</sup> Aljazeera 'Coronavirus: Why are women paying a heavier price?' <<https://www.aljazeera.com/features/2020/09/11/coronavirus-why-are-women-paying-a-heavier-price/>> accessed 13 October 2020.

<sup>15</sup> Abigail Hunt, Emma Samman, Sherry Tapfuma, Grace Mwaura and Rhoda Omenya with Kay Kim, Sara Stevano and Aida Roumer 'Women in the Gig Economy: Paid Work, Care and Flexibility in Kenya and South Africa' (2019) Overseas Development Institute (ODI): London 17.

### 4.3 Building Human Capital

The World Bank Report argues that ensuring human capital development, especially early childhood development can increase (and sometimes double) the future earnings of children. Consequently, any efforts to prepare for future work requires states to pay attention to investments in health and education for children. While the World Bank Report shows the connection between early childhood health and education on one hand and future employment outcomes on the other, the chapter on human capital is silent on crucial matters that tend to affect the participation of girls in education.

In many African countries, girls are forced to drop out due to prioritisation of boys for the scarce family resources, and due to child marriages and early pregnancies. Moreover, girls tend to perform well in lower grades, but sometimes struggle in higher grades, which could be an indication that girls are often weighed down by care work due to cultural and societal pressures. Other factors such as language of instruction, costs of transportation, access to sanitary wear, and the impact of conflict on access to education also compromise future earnings of women. Moreover, investment in children's education requires political will, financial resources and human resources.

### 4.4 Lifelong Learning

The World Bank Report identifies lifelong learning as an important part of work. One of the key findings is that certain skills required in the changing nature of work such as higher cognitive skills, teamwork, and social skills, are best learnt during the early formative years through preschool training. The Report identifies that some countries, such as France, have changed the start of schooling to three years of age as a means to help children from poorer households to start on a more level playing field in these formative years. According to the Report,

*“The architecture of the brain forms from the prenatal period to age 5, and so this is an important stage for developing cognitive and socio behavioural skills. During this period, the brain's ability to learn from experience is at its highest level.”*

However, countries should be careful about how they implement this. For example,<sup>16</sup> the World Bank Report showed that preschools in a slum in Nairobi were using inappropriate teaching and learning methods, such as examinations for 3 to 6 year olds and using academic-oriented instruction as opposed to for example experiential learning or play.

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<sup>16</sup> World Bank Report, page 75.

The World Bank Report discusses the importance of post-school training and vocational education as paths to employment. The demand for high-skilled workers is increasing in developing countries, and the share of high-skill jobs increased by 8 percent in countries such as Ethiopia and South Africa.<sup>17</sup> In a world where women are mostly working in low and middle skill occupations due to structural inequalities, there is an increased risk that women may be left behind. While many countries have outlawed the expulsion of girls who fall pregnant in school, in practice many girls eventually drop out, and later emerge in post-school training programmes and vocational education.

Currently women are highly represented in support staff roles and as cleaners and food preparation assistants, and structural barriers prevent women's participation in high skill jobs, especially in top managerial jobs that require (and indeed develop) higher cognitive skills of problem-solving, team collaborations, project management inter alia. These barriers reduce women's opportunities to develop advanced cognitive skills, socio-behavioural skills and adaptability skills, which skills are necessary for the changing nature of work according to the World Bank Report, and reduce women's opportunity to earn higher incomes.<sup>18</sup>

However, some authors argue that the changing nature of work taps into skills more associated with women such as strong interpersonal skills in addition to higher order cognitive skills. It has been noted that, 'non-automatable tasks involve interpersonal contact and people skills, such as empathy, a feature of female-dominated personal services and care sectors, as well as creativity and critical thinking, more often required in male-dominated high-skilled professional jobs', which seems good, but unfortunately tries to paint all women with one brush stroke.<sup>19</sup>

Preschool also presents opportunities for women living in patriarchal societies to lessen their care burden. Early childhood development (ECD) programmes release time available for women to pursue other economic endeavours. It is important to note that this is not re-enforcement of societies' constructs of gender roles, but rather an attempt to make the best of a terrible situation. UN Women reports that

*'even before COVID-19, women spent an average of 4.1 hours per day performing unpaid work, while men spent 1.7 hours – that means women did three times more unpaid care work than men, worldwide. Both men and women report an increase in unpaid work since the start of the pandemic, but women are continuing to shoulder the bulk of that work.'*

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<sup>17</sup> World Bank Report, page 71.

<sup>18</sup> World Bank Report, page 72; also see Montessori child-centred methods of learning on page 76.

<sup>19</sup> Agnieszka Piasna and Jan Drahokoupil 'Gender Inequalities in the New World of Work' European Review of Labour and Research (2017) 23(3) 313-332.

ECD programmes therefore can help to increase women's labour participation by shouldering some of the care work for children. This is in line with government commitments made under Article 3 of the United Nations Covenant on Economic, Social and Cultural Rights (UNCESCR), which requires member states to 'ensure the equal right of men and women to the enjoyment of all economic, social and cultural rights'.<sup>20</sup> However, it is important to engage local governments in this discourse, as ECD tends to fall within local government competencies.

Moreover, African children's education tends to be affected by a multiplicity of factors such as malnutrition, hunger, extreme poverty, conflict and patriarchal systems that prioritise the education of boys over girls, inter alia. We also see adolescent girls' school performance tending to drop due to being weighed down by customary expectations of picking up more household chores and care work in their adolescent years, which reduces their available time for schoolwork causing them to later seek post-school training.

The Report identifies adult learning opportunities outside the workplace through tertiary institutions, vocational work, and newer forms of learning such as massive open online courses (MOOCs) with consideration on the importance of tertiary education for equipping learners with higher-order skills. However, the main challenge with MOOCs is that access to internet infrastructure and data continues to be problematic in Africa. The COVID-19 pandemic is evidence of this, as it saw many children staying at home with nothing to do, while the higher income earners were able to keep their children in virtual schooling programmes. This is also a challenge for young people, who are about one fifth of Africa's population (226 million youth aged 15-24),<sup>21</sup> and have difficulties accessing or affording data. It is unfortunate that Report does not speak to high school education adequately, as we have seen that girls tend to participate more in primary school, but the numbers start to dwindle in high school, and further dwindle in tertiary education.

Sub-Saharan Africa records the lowest gross tertiary enrolment ratio at 9 percent, in comparison to South Asia, Middle East and North Africa, Latin America and the Caribbean, Europe and Central Asia and North America at 23 percent, 41 percent, 44 percent, 48 percent, 67 percent and 84 percent respectively.<sup>22</sup> What is especially concerning is exactly how many women form part of this 9 percent tertiary enrolment in Sub-Saharan Africa, in other words, how many women actually have access to acquire these transferable higher order skills necessary for changing forms of firms and changing nature of work. The Report notes that adult learners need different pedagogies customised to the adult brain and flexible models that take into account adult lifestyles.<sup>23</sup>

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<sup>20</sup> UN General Assembly, International Covenant on Economic, Social and Cultural Rights, 16 December 1966, United Nations, Treaty Series, vol. 993, p. 3, available at: <https://www.refworld.org/docid/3ae6b36c0.html> [accessed 15 October 2020].

<sup>21</sup> United Nations Office of the Special Advisor on Africa 'Youth Empowerment' <<https://www.un.org/en/africa/osaa/peace/youth.shtml#:~:text=According%20to%20the%20United%20Nations%2C%20226%20million%20youth%20aged%2015,three%20quarters%20of%20Africa's%20population.>> accessed 15 October 2020.

<sup>22</sup> World Bank Report, page 78.

<sup>23</sup> World Bank Report, page 81.

To address these gaps, countries are using adult learning programmes. For example, Ghana enjoyed 66 percent labour market returns from its adult literacy programmes. Tanzania and the Democratic Republic of Congo have found innovative ways to bridge vocational graduates' access to universities for continued education. In Niger students who received instructions via mobile phones had higher reading and math scores because learning was incorporated into daily activities and experiences, which is better suited to the adult brain. But this evidence does not tell us how many women have benefitted.

The Report however notes the Ninaweza programme in Kenya in passing, which is training young women in informal settlements, and has led to a 14 percent increase in the likelihood of getting a job. However, adult education has also had challenges in relation to both pedagogy and outcomes. For example, in Niger, reading speed was increased, but not enough for actual comprehension and some adult learning programmes such as in Liberia cost US\$1650 per person, but only yield US\$11 in monthly earnings, and would therefore need 12 years to recoup programme costs.

Finally, adult learning programmes take away time and money, and can be inflexible and have intensive schedules. These programmes are also an indication or admission that the daytime learning programmes in high school are failing, and a reminder that many adolescent girls drop out of school necessitating later returns to school in the adult learning programmes. In Malawi women lost personal savings amounting to almost double those of men indicating structural inequality, first in terms of women dropping out of school and having to re-join as adults, and second in terms of gender pay gap, which results in women having less money than men to save.

Distance and time are also a deterrent for women to access adult education, because of risk to their personal safety, especially if programmes are conducted at night; this increases the exposure of women to the risk of gender-based violence. In Kenya, 50 percent of women said proximity affected their choice as to whether to take adult learning or not.<sup>24</sup> Additionally, competing demands such as childcare tend to be expensive, and childcare services are usually operated during the day and not the night, which can make it difficult for women to leave home to go to school, especially where they do not have supportive husbands and sharing of labour within the home.

It is therefore no surprise that there are high dropout levels in adult learning programmes. In order to be more successful, adult learning programmes should be linked to job opportunities, for example through internships and apprenticeships. However, this can be difficult to implement in countries such as Zimbabwe, which has an unemployment rate of 94 percent. Combinations of skills training with financial assistance, such as programmes done in Cameroon, are more likely to yield better results.<sup>25</sup>

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<sup>24</sup> World Bank Report, page 85.

<sup>25</sup> World Bank Report, page 85.



## 4.5 Returns to Work

This chapter focuses on ways to maximise returns from participating in work and makes three main assertions. First, increasing formal work (and thereby reducing informal work) can help to increase returns for the poor. Second, that empowering women would increase human capital. Third, that expanding agricultural productivity is essential in developing countries that rely largely on agriculture as it can help provide better opportunities for the poor and especially for people living in rural areas.

### 4.5.1 Informal Employment vs Formal Employment

Informal employment in Sub-Saharan Africa constitutes 70 percent. The World Bank Report argues that formal employment has higher returns than the informal sector. For example, Kenya has almost 6 million unregistered businesses, and productivity is on average 15 percent that of formal workers.<sup>26</sup> Further, the informal sector presents higher risks as they tend not to be supported by social security and leaves workers vulnerable to unexpected job losses.

This is especially so for women. However, the Report does not persuasively explain why informal employment is perceived as a negative thing. In my view, the informal sector should be supported to enable growth and eventual formalisation, but currently, many African countries inhibit the entry of informal businesses into the formal sector because of overpricing of business permits, red tape, taxation and legal uncertainty.

### 4.5.2 Enhancing Women's Human Development Capacity

- *49% of women over 15 years are employed, compared to 75% men*
- *Less than one fifth of women are top managers*
- *Women generally work in less economically productive sectors, and in jobs that have lower on the job learning opportunities*
- *Inclusion of women in formal economy requires recognition of women's property rights*
- *65 economies restrict women from mining jobs, 47 in manufacturing jobs, and 37 in construction jobs*
- *In 29 out of 189 economies, women cannot work the same hours as men*
- *Men outnumber women in every occupation*
- *Women are more present (44 %) in clerical support and services, and sales jobs than men*

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<sup>26</sup> World Bank Report, page 94.

- *Women fill only 16 percent of jobs as plant and machine operators and assemblers*
- *Most female managers are in the retail sector*
- *Women face lower payoffs from work experience (1.9 %) compared to men (3.1 %)*

These statistics are disheartening, but also an indication that more needs to be done. In Mali, for example, for each additional year of work, a woman would have to work for almost two years for her wage to increase to the same level as a man.<sup>27</sup>

Only in 2016 did DRC law change to allow women to register a business, open a bank account, apply for a loan, sign a contract and register land without the husband's permission.<sup>28</sup> Patriarchal systems of land ownership also pose major challenges to women's empowerment and access to credit. Importantly, the World Bank Report identifies several gender gaps throughout the chapter. The report also distinguishes between returns in relation to manual works as opposed to cognitive work. For example, the Report notes that an additional year of work in cognitive work can increase wages by 2.9 percent, but only 1.9 percent increases are experienced in an additional year of manual work.<sup>29</sup>

Workers with higher levels (and better quality education) have returns of 2.4 percent in contrast to those with poor quality education who have annual wage growth of 2 percent.<sup>30</sup> This raises questions of inequality, for example, between the children that attend private schools and those that attend government schools, especially where government schools are under-resourced. Further, an additional year in school wages' produces the same wage increases as spending four years at work, for example, '[a] worker would need to spend three years on the job in Germany, five years in Malawi, and eight years in Guatemala to match the effect of an extra year of schooling on wages'.<sup>31</sup>

### **4.5.3 Agricultural Productivity**

Agricultural technologies also present opportunities for increased productivity, and the development of value chains, especially for export, and the introduction of farming insurance such as the app Kilimo Salama (now ACRE Africa) which connects farmers to a solar powered weather station, and received indemnity payments on mobile money platform M-Pesa. Moreover, low-skilled jobs, such as, cleaners and agriculture, have the lowest returns, and these are jobs in which large numbers of women work.

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<sup>27</sup> World Bank Report, page 97.

<sup>28</sup> World Bank Report, page 98.

<sup>29</sup> World Bank Report, page 92.

<sup>30</sup> World Bank Report, page 93.

<sup>31</sup> World Bank Report, page 92.

Keeping in mind that women constitute 60-80 percent of the agricultural labour force in Africa,<sup>32</sup> this means that women are at increased risk of not learning new skills in their current work, and having lower returns from their work, as well as higher risk of being replaced by robots in agricultural functions that can be mechanised. The African Continental Free Trade Area (AfCTA) is an initiative of the African Union that aims to consolidate African markets and boost trade. It has however yet to be implemented despite the operative date of 1st June 2020 having passed.

Previous attempts such as The African Growth and Opportunity Act (AGOA) bore little success. Across Africa women form the bulk of the informal sector that is to benefit from a free trade area, a quick review of the history of such trade deals over the last few decades shows that these trade deals are of little benefit to women and other marginalised groups. The approach to trade in Africa needs to be markedly different and anchored in sustainability, collective interest, women's rights, and understanding of the African context, shifting away from neoliberalism and exploitation.<sup>33</sup>

#### 4.5.4 The Extractives Sector

It is especially concerning that the report is almost silent on the issue of extractives, bearing in mind the major impact of extractives on African women, first broadly through illicit financial flows, and second, specifically from the view of women as workers in the extractives sector. Considering that extractives have overall harmful environmental effects in local communities, such as water pollution, and these effects create worse consequences for women, such as increasing their burden as water carriers, one of the ways in which extractives can actually benefit women is through employment.

However, women are often overlooked in the extractives sector, which is male-dominated and highly dependent on manual labour, due to gender stereotypes that women are weaker than men, and cannot work in harsh conditions,<sup>34</sup> and when they do get jobs, there are major pay gaps. Men tend not to want to hire younger women to avoid maternity leave, and avoid older women with children such that they tend to earn 10 percent less for each child born, the so-called 'motherhood penalty'.<sup>35</sup>

Without in any way advocating for women to stay at home, it must be noted that currently working in the extractives sector is often not ideal for women (and men) who may wish to have family life as the work is inflexible. For example, working in

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<sup>32</sup> Amparo Palacios-Lopez, Luc Christiaensen, and Talip Kilic 'How much of the labour in African agriculture is provided by women?' (2017) 67 *Food Policy* 52-63, 52.

<sup>33</sup> Hans Grinsted Jensen and Ron Sandrey 'A new approach to a regional Free Trade Agreement in east Africa: 'willing participants' <https://www.tralac.org/publications/article/4201-a-new-approach-to-a-regional-free-trade-agreement-in-east-africa-willing-participants.html> (accessed 20 October 2020)

<sup>34</sup> World Bank 'Women's Employment in the Extractive Industry' 2 [https://olc.worldbank.org/system/files/WB\\_Nairobi\\_Notes\\_2\\_RD3.pdf](https://olc.worldbank.org/system/files/WB_Nairobi_Notes_2_RD3.pdf) (accessed 28 October 2020).

<sup>35</sup> Mining Review Africa 'The simple truth about the gender pay gap in South Africa' *Mining Review Africa* 12 August 2019, <https://www.miningreview.com/gold/the-simple-truth-about-the-gender-pay-gap-in-south-africa/> (accessed 28 October 2020).

remote locations, for long periods on long shifts can make it unattractive for women to work in the extractives sector,<sup>36</sup> especially if they live in a patriarchal system that views women as primary caregivers. This means that sometimes husbands may refuse to let their wives get jobs in mines.

On the other hand, the fact that working in extractives tends to be demanding has placed women primarily in administrative roles, and cooking and cleaning-which are less paid positions, but are positions that are not likely to be replaced by machines in the long term. Without a targeted effort at increasing training for women in STEMs, their capacity to participate in more senior and higher wage positions will be curtailed, and if women remain in low-skilled mine work, they risk being replaced by machines. In this regard, Anglo American reports 'Mining has been an industry that has struggled to attract women and gender imbalance is, therefore, prevalent... This is particularly the case in many of the most senior roles, where we often require significant operational and engineering experience.'<sup>37</sup>

## 4.6 Strengthening Social Protection

The Report distinguishes between three key terms, social assistance, social insurance and social protection. Social assistance refers to support that is not dependent on contributions by the beneficiary, whereas, social insurance is based on contributions made from earnings. Social protection is both formal and informal. The World Bank Report argues that there must be at the core a 'guaranteed social minimum', and it can be supplemented by social insurance, 'nudged', incentivised, or voluntary insurance, and at the periphery labour market regulation.

A guaranteed social minimum can take various forms including cash transfers or a universal basic income. Cash transfers generally have positive outcomes on households and livelihoods, by enabling people to have food security and buy assets and livestock inter alia, thereby reducing stress and encouraging more involved parenting.<sup>38</sup> However, the Report does not distinguish the impacts of cash transfers on men and women recipients.

This is especially important in Africa, where patriarchy pervades all areas of society, and women often do not have a say in how their income (including through cash transfers) is spent. However, studies have shown that cash transfers can strengthen women's decision-making ability in relation to their sexual and reproductive health and rights, marriage, and reduce the risk of physical abuse.<sup>39</sup>

<sup>36</sup> World Bank 'Women's Employment in the Extractive Industry' 2 [https://olc.worldbank.org/system/files/WB\\_Nairobi\\_Notes\\_2\\_RD3.pdf](https://olc.worldbank.org/system/files/WB_Nairobi_Notes_2_RD3.pdf) (accessed 28 October 2020).

<sup>37</sup> Linley Donnelly 'Why the gender pay gap exists' <https://mg.co.za/article/2019-08-08-00-why-the-gender-pay-gap-persists/> (accessed 28 October 2020).

<sup>38</sup> World Bank Report, page 108.

<sup>39</sup> Jessica Hagen-Zanker, Luca Pellerano, Francesca Bastagli, Luke Harman, Valentina Barca, Georgina Sturge, Tanja Schmidt and Calvin Laing 'The Impact of Cash Transfers on Women and Girls: A Summary of the Evidence' (2017) <<https://www.odi.org/sites/odi.org.uk/files/resource-documents/11370.pdf>> accessed 16 October 2020; World Bank Report, page 110.

The Report recommends alternatively, the introduction of a universal basic income (UBI) which is a basic income meant for everyone, (i) not tied to employment, (ii) which creates no duties or obligations on recipients; (iii) made in cash and not in kind.<sup>40</sup> Such a payment can help to reduce poverty or provide a liveable income, and would require the government to use progressive income tax to finance it for example.

Some of the concerns are that the benefits of a UBI would depend on whether existing forms of targeted social assistance programmes would continue to exist, or be replaced by the UBI. However, if existing targeted programmes are replaced, this could have some negative outcomes for example, in South Africa, the elderly and the poor would be worse off. Moreover, in South Africa, if child support grants were replaced by a UBI, such UBI would apply to everyone uniformly, men and women, thereby giving men (and couples) more disposable income than women (and single parents male or female) in light of single-women headed households.

On labour regulation, the Report seems to argue in favour of free markets, and reduced state intervention, but this neo-liberal approach could be detrimental for Africa. The Report argues correctly that increased social insurance costs can push businesses to mechanise processes and reduce their labour force, as was seen for example, in Ethiopia in June 2011.<sup>41</sup> However, we cannot throw away the baby with the bath water. State regulation of private business purposes serves a crucial purpose of protecting human rights.

States have a duty to protect, promote and fulfil human rights, and this includes the duty to regulate private businesses, to ensure that they respect human rights.<sup>42</sup> The Report further notes that the current social insurance model, based on contributions from earnings is not appropriate for Sub-Saharan Africa because it assumes employment in steady jobs in the formal sector, whereas two-thirds of the population is working in the informal sector. This means there is a need to reform and adapt labour law protections to take into account the changing nature of firms and the changing nature of work.

## 4.7 Ideas for Social Inclusion

Sen and Durano, define a social contract as 'a collective agreement that is built on and imbued with power; it may be imposed from above, fought over from below, and always holding potential for change.'<sup>43</sup> In simple terms, a social contract is a tacit (unwritten) agreement between the government and the people governed in stating the duties and rights of the state and the people, in recent years, there have been calls for a new social contract that incorporates human rights at the core.

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<sup>40</sup> World Bank Report, page 109.

<sup>41</sup> World Bank Report, page 113.

<sup>42</sup> John Ruggie 'Protect, Respect & Remedy: A Framework for Business and Human Rights' (2008).

<sup>43</sup> Gita Sen and Marina Durano (DAWN) 'The Remaking of Social Contracts: Feminists in a Fierce New World' (2014) ZED Books: London.

The World Bank Report develops Jean Jacques Rousseau's concept of a social contract to a new type of social contract, in which the people have social protection, and equal economic opportunities developed from early childhood through the provision of health care and education (learning, not merely schooling), and social inclusion. The Report argues that property tax, excise tax and value added tax (VAT) can be increased in addition to strengthening enforcement and compliance for taxpayers, as a means to increase the revenue available to implement social protection including a minimum guarantee.

However, the Report also concedes that VAT is a regressive form of taxation because of its disproportionate effect on the poor. In relation to excise tax, sugar tax is the most recently added 'sin' tax, and it has negative effects on the poor as well because of the higher consumption of sweetened goods and beverages consumed by the poor compared to the wealthy. Additionally, in line with the Organisation for Economic Cooperation and Development Plan of Action 2013, it is important for governments to prevent profit shifting and tax base erosion, and in fact to broaden the tax base.

In this regard, it is unfortunate that the Report dedicates so little attention to the incidence of illicit financial flows (IFFs) from Africa, and the fact that the huge amounts of revenue lost to IFFs are more than sufficient to address the UBI revenue gap if transnational corporations were called to account and if transparency was paramount.<sup>44</sup>

Regarding digital tax, since 2014, foreign based suppliers of e-services are required to register for VAT in South Africa if their taxable supplies exceed R50 000 provided that recipient is a South African resident, payment originates from a South African bank, or the recipient has an address in South Africa.<sup>45</sup> Further, Kenya, Nigeria, Tunisia and Zimbabwe are some of the African countries implementing digital taxation on various goods and services.<sup>46</sup>



**In relation to excise tax, sugar tax is the most recently added 'sin' tax, and it has negative effects on the poor as well because of the higher consumption of sweetened goods and beverages consumed by the poor compared to the wealthy.**

<sup>44</sup> See further, Michelle R Maziwisa and Patricia Lenaghan 'Rethinking the right to water in rural Limpopo' (2020) 20(1) African Human Rights Law Journal 233 -260.

<sup>45</sup> BDO 'South Africa: VAT on eServices' <<https://www.bdo.global/en-gb/microsites/tax-newsletters/indirect-tax-news/issue-1-2019/south-africa-vat-on-e-services-in-south-africa>> accessed 16 October 2020.

<sup>46</sup> Norman Mekgoe and Mohamed Hassam 'Digital services tax in Africa – The journey so far: Implementation of digital taxes across Africa' <<https://www2.deloitte.com/za/en/pages/tax/articles/digital-services-tax-in-africa-the-journey-so-far.html>> accessed 16 October 2020.

## 5. Areas of Concern for Women in the Changing World of Work



### 5.1 Decent Pay

Inequality between men and women has for decades painted men as breadwinners. According to the UN Women Annual Report 2017-18, there is mounting evidence that women's ability to enjoy their human rights and exit poverty is integrally linked to their economic empowerment. The wage gap between men and women has remained significant despite decades of agitation to create an equal playing field in the labour market, and risks increasing in the changing world of work as long as women are structurally and systematically excluded from acquiring and developing STEM and higher order cognitive skills.

### 5.2 The Informal Sector

Women make up the bulk of the informal sector in many emerging economies, though informality exists in all countries regardless of their developmental status. In South Asia, over 80 per cent of women in non-agricultural jobs are in informal employment; in sub-Saharan Africa, 74 per cent; and in Latin America and the Caribbean, 54 per cent.<sup>47</sup> According to the World Bank Report 2019 low skill jobs that can easily be automated will be replaced by technology though most emerging economies the informal sector has been unaffected by the advancements.

The informal sector is a grey area for regulation and often workers do not have social benefits such as paid leave, health and pension and requisite labour protections. This especially leaves women exposed when they proceed for maternity leave as it means a loss of income for however long they are indisposed.

### 5.3 The Care Economy

The nature of care work is amorphous and lacks a clear definition making adequate regulation and protection difficult. The earning power of a woman determines her level of engagement with care work. Those with higher power can outsource care work while those with less do both their paid work and unpaid care work thereby creating a divide. Bolivia and Venezuela have progressive sections that provide social security provisions in their constitutions but have been able to operationalise them.

The unique actions and human intelligence related to care work does insulate it from high technological intervention and thereby ensures that labour shall be required for the near future. There has been little done policy wise by various countries to address the importance of care work in even advanced economies.

<sup>47</sup> UN Women *Progress of the World's Women 2015-2016* (UN Women 2016) Chapter 2, 71.

## 5.4. Unbalanced Labour Union Representation

Although the World Bank Report does not go into the details of gender representation in labour unions, it is an important consideration. The representation of women by labour unions remains limited as most workers unions that advocate for better terms for workers are characterised by bureaucracy and the representation is usually male dominated. Little has been done to address equal pay, maternity leave, sexual harassment and work-life balance given women's participation in the care economy.

## 5.5 Sexual Harassment

Similarly, the Report is silent on matters of sexual harassment, which are especially important considerations in the changing nature of work, especially in light of digital abuses such as trolling. While a pertinent issue, sexual harassment is often under-addressed by both the formal and informal sector and there is a risk that it may be not addressed at all in the digital platforms of work. The #MeToo movement helped shed light on the plight of women across different industries. Prior to the movement, women had been less vocal about their experiences.

A survey conducted in January 2018 found that '38 percent of women have experienced sexual harassment in the workplace, and 81 percent reported experiencing some form of sexual harassment in their lifetime, including verbal or physical assault.'<sup>48</sup>

The survey concluded that 'sexual harassment is insidious in that it leaves the victims depressed or anxious thereby affecting not only their psyche but ultimately their productivity too'.<sup>49</sup>

## 5.6 Access to justice and Remedy

The World Development Report 2019 only briefly mentions some avenues open to women in pursuing justice and forms of administrative or alternative justice at the workplace as a vulnerable group. However, there are several legal barriers that inhibit women's ability to work and be remunerated fairly, including the high cost of litigation and lack of knowledge of labour rights and labour laws, particularly in the informal sector.

Sexual harassment is still rife, but many women are fearful of losing their jobs and incomes and as a result they tend to shy away from reporting abuse. Therefore, development enhanced workplace policies and regulations can help women to assert their rights in the workplace. The creation of legal, gender responsive and enforceable frameworks should be prioritised to protect women and ensure safe working environments and equitable remuneration terms.

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<sup>48</sup> Rhitu Chatterjee 'A New survey finds 81 percent of women have experienced sexual harassment' <https://www.npr.org/sections/thetwo-way/2018/02/21/587671849/a-new-survey-finds-eighty-percent-of-women-have-experienced-sexual-harassment> (accessed 30 October 2020).

<sup>49</sup> Ibid.



## 6. Policy Recommendation



### 1. Gender-responsive policy framework to support full employment and decent work:

Women face higher barriers than men when entering the labour market; they are at greater risk of unemployment, and they find it more difficult to access decent work, as attested by their higher informality rates in most countries and by the persistence of gender wage gaps. It is therefore important to:

- a. Increase the number and quality of jobs available to women by ensuring macroeconomic policies are designed with the explicit goal of supporting job creation.<sup>50</sup> This includes promoting employment of inactive women, low-skilled workers, informal and rural workers, and migrants as evident in Morocco through the government's adopted National Employment Strategy
- b. Upskill women and create opportunities for work experience in higher cognitive skills of critical thinking, problem solving, analytics and team collaboration to equip them for the changing forms of work.
- c. Train information and communication technologies at all ages, from early childhood, and in primary, secondary and tertiary education as well as adult-learning, but also to local community groups (or youth groups) where women and girls gather for cooperatives or religious activities, to make sure women and girls are not left behind.
- d. Monitor wage gaps between men and women in emerging forms of work, with the aim of bridging these gaps at the onset.
- e. Engage with communities on what a social contract is and how to enforce state obligations in local and regional human rights forums.
- f. Enforce macroeconomic policies necessary to provide an enabling environment for the expansion of women's employment opportunities and earnings.
- g. Support gender-responsive social protection policies, including the expansion of social protection benefits and promote the equal sharing of decent work opportunities between women and men.
- h. Properly invest in the care economy because its benefits are long term and essential because:
  - i. It generates decent and high-quality employment in female-dominated sectors

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<sup>50</sup> Time to Act for SDG 8: Integrating Decent Work, Sustained Growth and Environmental Integrity

- ii. Creates employment for both women and men in sectors other than care sectors
- iii. Remove barriers that unpaid care work imposes on the labour force participation of women.

## **2. Sectoral policies to achieve structural transformation, environmental sustainability and productivity growth:**

- a. Sectoral policies can help achieve this dual objective of higher productivity and more jobs by facilitating shifts in employment and output towards more productive sectors.
- b. Bring local governments into the conversation as they are often legally mandated to provide childcare facilities and services, so that they can make the necessary adaptations to their budgets, planning and programming.
- c. Intensify tax enforcement to close gaps caused by poor tax collection and lack of compliance especially in relation to illicit financial flows, and property taxes.
- d. Broaden the tax base by using progressive taxation to facilitate redistribution through a universal basic income in order to ensure adequate social protection for all, including those who cannot access social insurance because they are not in the formal sector.
- e. Revisit the social contract.
- f. Rethink the duty of businesses to respect human rights.

## **3. Enterprise development to support the creation of sustainable jobs:**

There are numerous opportunities for direct employment and productivity growth in sustainable industries. While raising industry's share of total employment is critical for creating positive externalities as well as higher productivity, this has to be done in an inclusive and sustainable manner by:

- a. Creating an enabling environment, including strengthening the capacity of employers' organizations and trade unions to participate in gender progressive policy-making and business environment reforms;
- b. Developing entrepreneurship and business skills, with a focus on harnessing the potential of female and youth entrepreneurship;
- c. Improving legal frameworks, productivity and working conditions in MSMEs, cooperatives and businesses in the broader social and solidarity economy using a gender inclusive lens;
- d. Broadening access to financial services, with a focus on the financial inclusion of MSMEs and "unbanked" households that are majorly run by women;
- e. Promoting business development through value-chain approaches and by

facilitating linkages between smaller suppliers and multinational enterprises along national and global value chains, with a focus on safe jobs (guided e.g. by the ILO Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy);

- f. Linking businesses with employment injury insurance services, social security schemes and social protection floors that are greatly lacking in the informal sector.
- g. Remove red tape and excessive prices and other barriers for formalising small businesses.

#### **4. Inclusive wage policies:**

Stimulating the economy through income and wage growth is central to achieving inclusive economic growth by ensuring:

- a. Wage policies including equal pay legislation and measures promote pay transparency necessary to reduce and ultimately eliminate the gender pay gap.
- b. Enforcing accountability on the implementation of the measures needed to close the gender wage gap more quickly, including measures to tackle sex segregation by occupation and sector as required by the ILO.
- c. Establishing minimum wages and increasing them in real terms also contributes to closing the gender wage gap.

#### **5. Policies to promote skills development and lifelong learning:**

Lifelong learning must be part of economic development policies to enable innovation and generation of greater outputs and employment. Skills development plays a major role in raising workers' income therefore, a sectoral approach allows governments and employers to focus on developing specific skills that the majority of women require to maintain and improve their economic positions.

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With Appreciation:



AFRICAN  
WOMEN'S  
DEVELOPMENT  
FUND



INTERNATIONAL  
WOMEN'S HEALTH  
COALITION