


Gender and Social Protection in Iraq: Towards Economic Empowerment

POLICY/KNOWLEDGE NOTE

Community and Intra-household norms against women's work in Iraq: what matters?

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1. EXECUTIVE SUMMARY

It is widely understood that culture and the social environment have an influence on how we think and behave; humans are creatures that survive—and thrive—on social interaction, and what other people do, say, or think, could influence the roles we perform. Social scientists and behavioral economists have sought to test that assumption through empirical data that distinguish the social drivers of human behavior from the structural determinants of people’s choices and actions. In other words, researchers have sought to measure and diagnose the *social norms* that determine behaviors. In this study, we are particularly interested in understanding decisions women in Iraq make about work and how society shapes these decisions in a way that prevent women from participating in the local Iraqi economy at similar rates as men.

This report is one of several in the region¹ that attempts to unravel the puzzle of the exceptionally low female labor force participation (FLFP) rates in the Middle East and North Africa (MENA) region. Iraq’s FLFP rate is the lowest among countries not in conflict, with only 11.5%² of women of working-age actively participating in the labor market. The cost of such a reality is high. Annual economic growth will remain limited if half of its human capital remains under-utilized. If the Iraqi government were to achieve its 5-percentage point target increase for FLFP by 2025 and sustain that rate of increase over the subsequent decade, its annual GDP growth would enjoy a 1.6 percentage point boost³—much needed for national prosperity and stability.

To explore these social drivers, we rely on Cristina Bicchieri’s framework⁴ for diagnosing social norms, capturing the personal beliefs (i.e. what I think), social normative expectations (i.e. what other people think), and social empirical expectations (i.e. what other people are doing) of women and men between in Baghdad, Basrah, and Nineveh. Our study collected responses from mostly men and women living in the same household. Around 69% of the sample consisted of married couples, while the remaining were a variation of father and daughter (3%), mother and son (10%), and sister and brother (12%). The sample was identified based on a multi-stage probability sampling method and consisted of 1,983 respondents, of which 938 were male and 1,045 were female. We asked the respondents about the acceptability of women’s work and under which conditions. The conditions correspond to one of the following four thematic areas: 1) women’s work (in general), 2) publicness and mixing, 3) gender roles, and 4) work in the private sector. For each of these themes, we probed into respondents’ personal views, as well as their views about other people’s opinions and behaviors. By uncovering the relationship between these social expectations and women’s work, we are able to determine whether FLFP is, in part, a function of social norms and, therefore, could be improved by addressing them through policies and programs.

1 See working papers on social norms in [Jordan](#) and the [Kurdistan Region of Iraq](#)

2 ILO, 2020

3 World Bank. (2020b). *Breaking Out of Fragility: A Country Economic Memorandum for Diversification and Growth in Iraq*. International Development in Focus. Washington, DC: World Bank. doi:10.1596/978-1-4648-1637-6. License: Creative Commons Attribution CC BY 3.0 IGO

4 Bicchieri, C. (2006). *The Grammar of Society: The Nature and Dynamics of Social Norms*, Cambridge University Press.

REASONS FOR NOT WORKING

Women prefer taking care of their children, do not have access to suitable jobs and are not being supported by their husbands and parents to work. Around a third of non-working women cited childcare responsibilities as the main reason for not pursuing employment opportunities. 32% prefer taking care of their children themselves and another 1% reported not having access to childcare services. Another third reported labor market barriers such as limited, unsuitable, or unappealing opportunities. Finally, almost a quarter (23%) cited lack of support or approval from their husbands or parents. The absence of the husband's support is especially important given his role or influence in women's decision-making about employment.

DECISIONS ABOUT WORK

Husbands' opinions matter. A little over a third of non-working women (37%) claim that decisions about their work are determined by their husbands and another 40% confirm that the husband's opinion is "very important" to their decision to work. Around 41% of women expect some or strong opposition from their husbands regarding their decisions to work, and a similar portion expect some or strong support. Among those who expect high levels of support from their spouses, the main barriers to work cited include labor market factors such as inconvenient working hours, mixing with men in the workplace, and fear of exploitation by the employer.

Whether women expect their husbands to approve of them working may affect their desire to work. A third of non-working women anticipating strong opposition from their husbands about work have nevertheless expressed a desire to work. Conversely, 75% of non-working women who expect strong support from their spouses reported wanting to work. On the other hand, a considerable portion of non-working women (42%) are seemingly optimistic about their husband's outlook on the prospects of their wives working, and for these women, labor market conditions and supply of sufficient and attractive employment opportunities are important.

Work expectations and conditions may affect the appeal of existing work opportunities. Given that a sizable portion of non-working women reported labor market barriers to joining the workforce, their expectations—and those of their husbands—about the kind of opportunities they would consider may reveal the underlying perceptions they have regarding local labor market offerings. We asked women and their partners about their salary expectations, willingness to commute to work, and job preferences to unpack these perceptions.

Both non-working women and their spouses cited a reservation wage much higher than the actual salaries earned by working women in the study sample. Around three quarters of non-working women (73%) are willing to use public transportation to go to work; however, less than 20% are able to spend more than 30 minutes in their commute. Similarly, over two thirds of men with non-working counterparts and 76% of men with working counterparts are okay with their wives using public transport. These men, nonetheless, care about what time their wives return home from work; only 4% are okay with

their wives staying outside the home beyond 5pm. For many jobs, especially in the private sector, working hours might not align with men and women's expectations or even preferences. Furthermore, concerns about time spent outside the home are exacerbated by job opportunities that may require long commutes from women's homes.

These expectations might also explain women's preference for public sector work (47% of women) and professions in sales and services, health, education, and clerical work—most of which typically fall under the purview of the public sector with shorter working hours, or which could be performed from home. We found a slight mismatch between non-working women's job preferences and actual jobs held by working women in the sample. Working women reported working in education and the judiciary rather than the top preferred industries cited (as mentioned above) by non-working women. This misalignment may perhaps partially explain why non-working women reported insufficient and unattractive job opportunities as the main barriers to work.

While these expectations shed light on potential reform areas in the labor market, including incentivizing employers to provide flexible work arrangements for their employees, we also find promise in non-working women's responses about home-based work and working from home. A little over two thirds of non-working women (68%) reported a preference for running a business from home, and around half of them prefer working from home. Given such work preferences, policies and programs promoting work-from-home opportunities for women might gain traction among beneficiaries in Iraq.

SOCIAL NORMS RELATED TO WOMEN'S WORK

Women and men generally support women's work—under certain conditions—and underestimate the support of others. Both women and men are generally supportive of women's work, with 88% of the sample reporting that it's okay for women to work, 82% reporting that it's okay for women to work even if she is married, and 93% reporting that it's okay for women to run their own home-based business. However, this support declines when factoring in conditions related to working with other men, leaving children with relatives, returning home after 5pm and working in the private sector. Nonetheless, we find a considerable gap between largely favorable personal beliefs about women's work—even under these various conditions—and respondent's expectations of what other people might find acceptable. Personal views tended to be more positive towards women's work compared to perceptions about public opinion. This case is referred to as 'pluralistic ignorance' and is a phenomenon that may perpetuate certain behaviors due to misperceptions about what society might otherwise tolerate or accept.

What other women do affects women's work, as do their husband's and their own opinions. To investigate the relationship between social norms and women's work status, we constructed a Social Norms Index in the same way that we did for the other similar studies in Jordan and the Kurdistan Region of Iraq (KRI). We looked at both the aggregate index and the sub-indices for each of the thematic areas explored in the study. At an aggregate level, social norms have a significant and positive relationship with women's work status indicating that working women and their male counterparts have more liberal views. We analyzed the correlation between the social norms' indices and women's work status and found a statistically significant and positive relationship as discussed next.

Our ex-ante assumption that what people do and think matters has been, to a large extent, made more compelling through the social norms research in Iraq and other parts of MENA; however, it is very important to highlight the role of personal beliefs of both women and men in shaping women's labor market outcomes. Men's beliefs, in particular, matter to women. Earlier we mentioned that their support and decision-making power matter to a women's deliberation about work. We also find that women's expectations of their male counterparts' normative opinions about and reactions to women's work are significantly and positively correlated with their employment status. Furthermore, women and men alike care what their family and relatives think and do. Family and relatives were the most frequently cited group of people who serve as a 'reference group' for respondents, followed by people who live nearby— in other words, these groups' opinions and behaviors may influence our respondents' own decisions. Friends were a commonly cited reference group among men compared to women, suggesting that, for men, social networks outside the home and the family are important in shaping their views and behaviors. Taken together, these findings point to the importance and inevitability of tackling men's mindsets and behaviors insofar as they restrict women's economic empowerment. In addition to these social norms considerations at the individual, household, and community level, it is important to note the labor market conditions that also relate to these social norms but manifest in structural barriers: flexibility in work arrangements in the public and private sector, provision of affordable or free childcare services near or at the workplace, access to finance for aspiring women entrepreneurs, business management skills training for women wanting to engage in freelance work from home or establish their own business, and finally, transportation infrastructure sensitive to the concerns and preferences of female passengers.

2. STUDY BACKGROUND AND MOTIVATION

Economic growth in the Middle East and North Africa (MENA) region has confronted multiple challenges over the last decade, from fluctuations in oil prices, to the impact of COVID-19 on economic output and government spending, and the increasingly pressing shortcoming in the region's private sector productivity and diversity (World Bank, 2021a). Furthermore, lack of inclusiveness of labor markets in the region limits national economic productivity and potential gains from additional labor and talent. For example, participation of women in the workforce in MENA is not only among the lowest in the world but is restricting growth in GDP. GDP growth in the region is estimated to increase by almost a half (47%) if women's participation in the economy rises to comparable levels as men; in Iraq, raising labor force participation levels among men and especially women to similar rates as in other upper middle-income countries could lead to a 31% increase in GDP per capita (World Bank, 2017; World Bank, 2020b). Female labor force participation (FLFP) in Iraq, while historically low, has fallen further in recent years to 11.5%⁵; therefore, economic gains in national income for Iraq could be similarly substantial (ILO, 2020). For instance, a five-percentage point increase in FLFP in Iraq by 2025 and continued increase along the same trajectory for the subsequent decade would be associated with a 1.6 percentage point rise in annual economic growth (Lugo, Muller, & Wai-Poi, 2020; World Bank, 2020b). The Government of Iraq (GoI) has committed to a five-year plan for women's economic empowerment, promising to improve women's access and rights to better job prospects and greater inclusion in the country's economic development (World Bank, 2020). However, achieving that five-percentage point increase in FLFP in Iraq is no easy feat; understanding, and then addressing, the constraints that women in Iraq face when choosing to enter and remain in the labor market will be critical in the government's efforts to boost economic opportunities for its female population.

Women's participation in the labor market is subject to four critical junctures throughout their career, including: 1) preparing for work, 2) joining the workforce and remaining in employment, 3) getting married, and 4) having children (Lugo, Muller, & Wai-Poi, 2020). These turning points in a woman's life pose obstacles that women need to overcome in order to pursue work opportunities. These obstacles might entail various structural and legal barriers to women's work, such as limited access to education and training, insufficient job opportunities, limited access to finance, legal restrictions on women's work in specific sectors, and/or inadequate access to formal childcare services that women could rely on to alleviate the time burden of being the sole caregivers.

In addition to these hurdles, social barriers also exist and add complexity to structural and legal issues. For example, cultural views and social norms related to gender roles might directly or indirectly influence legislation preventing women from pursuing work in presumably 'masculine' industries or setting limitations on the hours that women may work; and social norms about whether women should work outside the home and under which conditions (e.g. workplace arrangements, transportation, working hours, etc.) could restrict women's economic activity.

A study from neighboring countries on masculinity highlights the salience of restrictive gender-related norms in the region which might influence women's participation in the labor market (El-Feki et al., 2017). The study conducted in Lebanon, Egypt, Morocco, and Palestine found that societal attitudes about women's empowerment, including economic empowerment, are overwhelmingly inequitable; the majority of men across the four countries believed that women's primary role was taking care of the household, including domestic chores and childcare. Most men also believed that they had a right to control women's movement outside the home, justifying that they play the role of guardian for their

5 Recent estimates from ILO in 2020.

wives, sisters, and/or daughters. Other studies tell the same narrative of restrictive beliefs and norms within society regarding women's agency (see WVS, 2018; Lugo, Muller, & Wai-Po; Gauri, Rahman, & Sen, 2019; Kasoolu et al., 2019).

In Iraq, existing data points to the prevalence of traditional views regarding gender roles; over two thirds of men (72%) and women (69%) believe that being a housewife is just as fulfilling as working for pay (WVS, 2018). The majority of male (82%) and female (74%) respondents in Iraq reported that they 'agree' or 'strongly agree' that "when jobs are scarce, men should have more right to a job than women" (WVS, 2018). The gender wage gap in Iraq is 22%, a phenomenon that suggests there may be some gender discrimination among employers that affects gender equality in the workplace, which then in turn might affect women's career outcomes (Lugo, Muller, & Wai-Poi, 2020). A qualitative study conducted in 2020 found that childcare responsibilities, family disapproval, and insufficient job opportunities prevent women from joining the labor force. Women in the study reported facing limited job options since some sectors in the labor market might not be 'suitable' for women (REACH, 2021). This study indicates that family expectations and gender stereotypes about women's roles in the household and in society more broadly are significant determinants of women's decision to work.

While we have some data on the views men and women hold about gender roles in Iraq, we do not have a granular understanding of which beliefs and norms might be driving household decision-making about women's work, and how these might vary across regions within Iraq and key demographic features of the population. Understanding the social norms that influence women's work in Iraq is an important part of unlocking the potential impact of upcoming programs and policies targeting FLFP in the country. Furthermore, it is critical to understand to what extent personal and community beliefs are consistent, and whether this alignment affects decisions and observed behaviors around women's work. As such, collecting data to probe into individual, household, and community beliefs and behaviors advances the analysis of barriers to women joining the labor force. Such analysis provides more nuanced and targeted recommendations for how programs could be designed to tackle social drivers of low FLFP in ways that complement other parallel efforts to reform existing structural and legal barriers—such as eliminating gender discrimination in existing labor laws and other legislation, increasing financing opportunities for women, and stimulating greater supply of formal childcare services throughout the country, among other reforms (World Bank, 2020).

To fill this gap, this study surveys men and women in Baghdad, Basrah, and Nineveh to explore the prevailing social norms that relate to FLFP, along with other practical considerations such as childcare arrangements, job and salary preferences, job search efforts and expected spousal or parents support reported among non-working women. The study also analyses the relationship between social norms and women's work status, identifying which types of beliefs and whose beliefs affect women's decision to join the workforce. Furthermore, the study conducts additional research into the segment of the female population that does work, exploring the professions and sectors in which they work and their work preferences. Given the role men play as gatekeepers—to varying degrees across households and issues—of women's social and economic activity, the study captures beliefs related to women's work for the spouse of married women, and father/brother of unmarried women in the same household.

3. WHAT IS A SOCIAL NORM?

Social norms are a rule of behavior that people follow based on two conditions. First, they believe other people in their community are also adhering to that rule; in other words, they expect to see others also engaging in that behavior. Second, people expect that others in their community believe one ought to adhere to this rule of behavior due to it being 'right', 'appropriate', 'moral' or 'just' (Bicchieri, 2006; Bicchieri, 2017; Paluck and Ball, 2010). The first condition is referred to as a social empirical expectation since it relies on what individuals expect to observe in their surroundings. For example, a woman may not be working because she does not know or see any other woman in her community working. The second condition is referred to as a social normative expectation since it refers to the perceived normative judgment people in the community might have on a particular behavior. For example, a woman may not be working because she believes that others in her community think that a woman should not work and instead prioritize her family and home life—a normative evaluation of what a woman *should* be doing with her time. Furthermore, individuals adhere to a particular social norm because they believe they might face social consequences for non-compliance. Such consequences might be reputational or manifest in their inclusion in or exclusion from a particular social group, among other consequences. This tendency to associate and behave as members of a group—what we call human sociality—can cause groups or societies to get stuck in and perpetuate negative or harmful collective patterns of behavior (World Bank, 2015).

Whether social norms are the reason behind low labor force participation rates among women in Iraq is critical to development and government reform efforts tackling this issue. Identifying which aspects of these norms and the role of men in women's decision-making can help inform the design of policies and programs targeting women's economic empowerment. Our research investigates five key aspects of a woman's decision to work and how social norms might drive them (an example is shown in Table 1 below). The first includes current work status, wanting or willingness to work, or efforts among non-working women to search for work. The second relates to expectations about the scale of other women's participation in the labor force in that woman's community (i.e. social empirical expectations). The third aspect explored is individual personal beliefs about whether women should work. The fourth aspect involves normative expectations about others' beliefs about the social acceptability of women working and the sanctioning behavior they would expect in the case that a woman decides to work (i.e. social normative expectations). The study further investigates women's expectations about their male counterparts' beliefs regarding women's work (male counterpart expectations), adding richness to the data about the dynamics and drivers of women's decision-making about work within the household (Bernhardt et al, 2018).

TABLE 1:
Components measured to identify the existence of a social norm

Component	Example from survey instrument
Personal behavior	Did you ever work for pay or in a family business/farm?
Social empirical expectations Take a moment to think about the adult women where you live.	Out of 10 such women, how many work outside their home?
Personal beliefs Take a moment to think about all the people where you live.	Is it okay for women to work outside of their homes?
Social normative expectations Take a moment to think about all the people where you live.	Out of 10 such people, how many would think or speak badly about women who work outside their homes?
Male counterpart expectations Think now for a moment about your husband/father/brother, and his views	Does he think or speak badly about women who work outside their homes?

HOW DO WE MEASURE SOCIAL NORMS?

To identify social norms related to women's participation in the labor force, we rely on Bicchieri, Lindermans and Jiang's (2014) framework for diagnosing social norms, which requires the measurement of personal beliefs and individual behaviors, as well as expectations or perceptions regarding other people's behaviors and beliefs. The existing literature on social norms measurement highlights the importance of differentiating between social empirical and normative expectations, as well as comparing personal beliefs with those perceived to be held by others (Cialdini, Kalgren, & Reno, 1992; Bicchieri et al, 2014; Mackie et al, 2015). These measurements help us identify whether a behavior is driven by social norms or unconditional personal preferences that are grounded in one's own moral inclinations or religious or cultural traditions that are independent of what other people in the community are doing. Our survey measures five key aforementioned components which help us identify the prevalence of a social norm related to women's work, as shown in Table 1 above.

Furthermore, the study measures a rich set of social norms along the following four thematic areas pertaining to women's participation in the labor force (see Table 2):

Theme 1. General outlook on the acceptability of women working

Theme 2. Beliefs about conditions around work for women (e.g. women's presence in the public sphere and interaction with men in the workplace)

Theme 3. Beliefs about gender roles in the home and within the local economy (e.g., domestic, and childcare responsibilities, women's allocation of time on work versus family, etc.)

Theme 4. Beliefs about women's participation in the private sector (e.g., is it okay for women to work in the private sector?)

TABLE 2:

Social, individual, and counterpart belief questions asked across the four thematic areas:

Theme 1: Women Working	Theme 3: Gender Roles
<ul style="list-style-type: none"> › Women working from home › Women working outside the home › Women running their own home-based business › Women working in Iraq › Necessary for both husband and wife to work to live comfortably 	<ul style="list-style-type: none"> › Married women working › Married women returning home from work after 5 PM › Leaving child below 6 years with relative to go to work › Appropriate age of child for women to leave child and go to work
Theme 2: Publicness and Mixing	Theme 4: Private Sector
<ul style="list-style-type: none"> › Women working in environment where most other employees are men › Working women risk their reputation by working 	<ul style="list-style-type: none"> › Women to work in the private sector

The 4 dimensions above cover the main and most prominent barriers women face when it comes to deciding to apply for a job and remaining in the work force, as identified in the initial qualitative scoping study. These dimensions were selected based on primary and secondary research conducted in Baghdad, Basrah, and Erbil about the institutional constraints—both formal and informal—to women’s integration in the labor market, especially the private sector. Furthermore, the dimensions were shortlisted based on findings from Focus Group Discussions (FGDs) carried out in Jordan under a similar study (Gauri, Rahman & Sen, 2019).

The thematic constructs and corresponding items were developed in a study in Jordan where these were tested and validated⁶. The same constructs have subsequently been used in KRI and now in Federal Iraq more broadly, allowing for a standardized approach for capturing social norms related to FLFP in the region.

⁶ See Annex 1 for further details on how the social norms index and sub-indices based on the thematic areas were constructed.

4. DATA COLLECTION AND SAMPLE CHARACTERISTICS

The survey was administered via face-to-face interviews in households across three governorates in Iraq: Baghdad, Basrah, and Nineveh between March and April 2021. A sample frame was defined for each of these governorates, consisting of adult men and women between the ages of 20 and 55 years old. We also wanted to oversample working women in our sample frame to learn more about this segment of the female population. Only urban provinces from all three governorates were included since the instrument was designed to measure social norms in an urban setting and because over 70% of the Iraqi population live in urban areas (World Bank, 2020c). A multi-stage probability-based sample was drawn using residential listings from Iraq's 2014 Population Census, as well as updated household listings from the survey firm's past field research and the Ministry of Planning and Central Statistics Organization's published updates. Each stage consisted of districts, sub-districts and blocks in each governorate. Households included in the sample were randomly selected for the survey within streets which were also randomly selected under each block. To supplement the random sample, the survey firm relied on snowball sampling to reach the sample size desired for working women in each governorate. The snowball sample was recruited by referrals from a group of respondents identified by the firm as exhibiting the targeted characteristics. Given that working women in Iraq only represent 11.5% of total workforce (ILO, 2020), working women were oversampled in order to achieve a large enough sample size for analysis. In addition to a selection criterion that favored speaking to working women in randomly sampled households, snowball sampling was used to find about 10% of the sample.

Our final sample consisted of a total of 1,983 male and female adult respondents between the ages of 20 and 55. We surveyed men and women living in the same household to capture perceptions of a male counterpart. Nearly 95% of respondents were interviewed in pairs within the same household: spouses (69%), brother and sister (12%), mother and son (10%), and finally father and daughter (3%). While the pair was living in the same home, the questionnaire was administered separately for each of the respondents to capture women and men's responses individually.

Across all three governorates, 34% of female respondents and 59% of male respondents in the final sample were working. Of male respondents, 27% had working female relatives (either wife, sister, or daughter), and 73% had non-working female relatives. Table 3 presents a detailed breakdown of the key demographic characteristics of the survey sample, separated by gender and work status of respondents (for women) or respondent's female counterpart (for men). Women are slightly younger than men on average. This table also shows that working women had the highest education level on average as compared to the rest of the sample, whereas non-working women were the least educated cohort in the sample which is consistent with results from the Survey of Well-Being via Instant, Frequent Tracking (SWIFT) conducted in Iraq in 2017. Additionally, households with working women had the highest income when compared to non-working women and men with working and non-working counterparts.

TABLE 3:
Descriptive characteristics of the Survey Sample

	All		Women		Men	
N	1,983		1,045		938	
Gender			51%		49%	
Working	Unweighted		34%		59%	
	Weighted		12%		54%	
	All women	All men	Working Women	Non-working Women	Men with working counterpart	Men with non-working counterpart
N	1,045	938	346	699	251	687
%	100%	100%	33.6%	66.4%	27%	73%
Age	36	38	36	36	37	38
Married	86%	82%	88%	85%	86%	80%
Average children	2.95	2.91	2.93	2.97	2.75	2.97
Never attended school	3%	2%	1%	5%	1%	2%
Primary incomplete	20%	17%	12%	25%	8%	20%
Primary complete	20%	20%	13%	24%	18%	21%
Intermediate incomplete	12%	13%	6%	15%	9%	14%
Intermediate complete	11%	14%	9%	11%	16%	14%
Secondary incomplete	2%	5%	1%	3%	5%	4%
Secondary complete	9%	8%	13%	8%	11%	7%
Post-secondary	3%	2%	5%	2%	4%	1%
Bachelor incomplete	3%	3%	4%	2%	3%	3%
Tertiary (Bachelor's or higher)	15%	16%	36%	5%	26%	13%
Average reported HH Income (IQD)	734,640	806,366	1,010,000	592,652	958,016	749,787

Focusing on working women, Table 4 below shows descriptive statistics of this subsample across employment types. Overall, 346 working women were interviewed representing a third of the total female sample, out of which 138 were public sector employees, 66 were self-employed, 56 were paid workers in the family business, 49 were private sector employees, and 42 were employers. Working women in the private sector and in the family business were slightly younger and less likely to be married than female employers, self-employed or public sector employees.

TABLE 4:
Working Women's Sample Characteristics

	Working women	Employee in Public sector	Employee in Private sector	Self employed	Employer	Paid worker in the family business
N	346	138	49	66	42	56
%	33.6%	13.2%	4.7%	6.3%	4.0%	5.4%
Age	36	39	33	35	35	34
Married	88%	92%	80%	91%	93%	77%
Average children	2.93	2.89	2.31	3.52	3.21	2.66
Average HH Income (IQD)	1,010,000	1,280,000	1,090,000	640,516	552,381	1,070,000

Table 5 below presents the distribution of the sample by governorate. Around half of our respondents reside in Baghdad (51%), while the remaining are more or less equally distributed between Basrah (26%) and Nineveh (23%). This sample is not nationally representative but represents three populous governorates where 21%, 10%, and 8% of the population in Iraq lives across Baghdad, Nineveh, and Basrah respectively (CSO, 2021). However, it is useful to note that governorates such as Erbil, Duhok and Sulaymaniyah, where another 14% of the population resides (CSO, 2021), these were covered in a similar study in KRI, in collaboration with the Kurdish Regional Government (KRG). We further describe the study's limitations in the next section.

TABLE 5:
Sample Distribution by Governorate

Governorates	Female			Male		
	Random	Snowballing	Total	Random	Snowballing	Total
Baghdad	479 (92%)	42 (8%)	521 (50%)	451 (92%)	41 (8%)	492 (52%)
Basrah	228 (86%)	38 (14%)	266 (25%)	212 (89%)	29 (11%)	241 (26%)
Nineveh	217 (84%)	41 (16%)	258 (25%)	179 (87%)	26 (13%)	205 (22%)
Total	924 (88%)	121 (12%)	1,045 (100%)	842 (90%)	96 (10%)	938 (100%)

LIMITATIONS

The study has several limitations. In particular, our sample includes respondents from three governorates only, Baghdad, Basrah, and Nineveh, and is not nationally representative. However, these three governorates were selected based on population density in Iraq and geographical reach across the North, Center, and South regions of the country. They were also selected based on the feasibility and safety of field work during the pandemic lockdown measures in Iraq. Almost three quarters of the Iraqi population live in urban areas, and the survey was designed to capture this segment of the population (World Bank, 2020c). The study focuses on a subgroup of women, mainly those between the ages of 20–55 years old who live with a male counterpart—a husband, a father, a son, or a brother—and is representative of such households in urban areas of these 3 governorates in Iraq. We also oversample households with working women to learn more about this subgroup. This means, labor force participation rates or unemployment rates in our sample are not equivalent to national labor force participation rate or unemployment rate. We apply weights to adjust for the oversampling of working women when we present findings on the total sample.

Furthermore, all the findings in this report are correlational and should not be interpreted as causal. Finally, we only focus on some factors that apply to labor supply, whereas it is well understood that there may be demand-side and other factors such as lack of sufficient jobs, gender discrimination in hiring, discriminatory legislation, poor or limited public transport, security concerns related to being outside the home, etc., that may also affect women’s work. While we do not explore demand side factors, we however did ask respondents about social sanctions that a working woman might experience in her community and household. The questions were adapted from other surveys such as the World Values Survey, the WHO healthy survey, and the Mashreq Women Labor Force Participation Monitoring Survey. We posed these questions to specifically explore the role of sexual harassment at work and domestic disputes in the enforcement or social regulation of certain behaviors pertaining to women’s economic activity. However, it is possible that respondents may have under-reported cases or expectations for sexual harassment as it is considered a taboo topic in the local context.⁷ Furthermore, some of the interviews were conducted in the presence of the male counterparts which could have influenced responses. Female respondents might not have felt comfortable truthfully reporting reasons for marital disputes in their community or discussing sexual harassment. Enumerators were, however, instructed to avoid questions related to domestic disputes if the husband was in the same room as the female respondent. Therefore, we do see this as a limitation to our discussion on social sanctions related to women’s economic activity and gender roles.

⁷ The survey firm report also flagged challenges enumerators faced with retaining survey respondents when they started talking about sexual harassment.

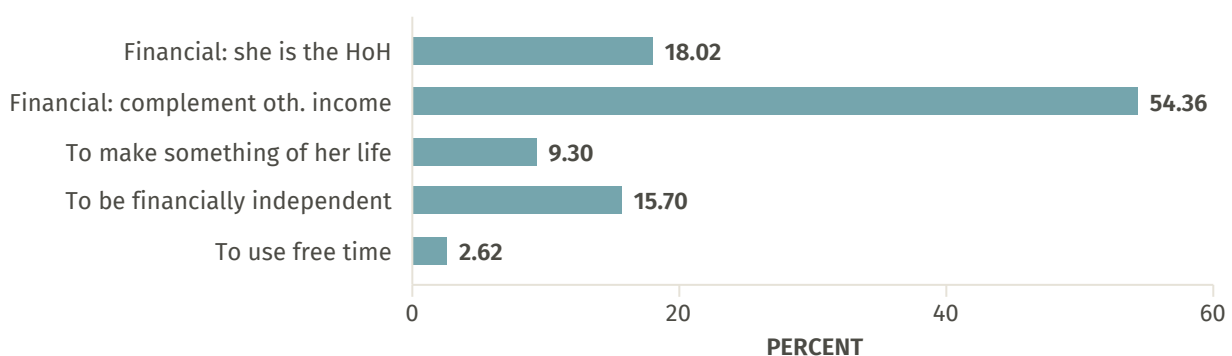
5. STUDY FINDINGS

To understand how social norms play a role in women’s participation in the workforce and actual employment, we asked women to report the main reasons for either working (for working women) or not working (for non-working women). We provide women with a range of options, including family influence, domestic responsibilities, educational commitments, health challenges, and labor market conditions related to opportunities and perceived treatment by employers. This direct question gives us an initial impression of the factors at play—whether these are primarily structural or social in nature. We further unpack these results by delving into these motivations to understand the extent to which the structural and social drivers of women’s work intersect. In other words, what can we infer from the responses that women provide that could indicate an interdependent relationship between social norms and seemingly structural conditions related to the labor market? To understand this interplay better, we first ask women a series of questions related to their motivation to work, decision-making and the role of family, job preferences, and job expectations. These questions provide the first glimpse into women’s perceptions of or experience with work. We then ask women and men about their beliefs, social empirical and normative expectations, and beliefs about their counterparts’ opinion regarding women’s work—including varying conditions under which women may or may not work. Taken together, we are able to understand how social norms factor into a woman’s professional journey, starting from the initial decision to work (or not), following through to searching, accepting, and staying in a job in the local labor market.

WHY ARE WOMEN WORKING OR NOT WORKING?

Women’s primary motivation to work is financial reasons (Figure 1). Combined, around 72% of working women report they need to work for financial reasons: mainly to complement their spouse’s or other sources of income (54.4%) or, in some cases, they are the heads of the household and thus work to meet their household’s basic needs (18%). **Financial need and responsibility were most commonly cited as primary reasons for working women’s pursuit of employment, followed by aspirations for independence and pursuing career of interest.** Around 25% of working women report primarily working to feel financially independent (15.7%) and to make something of their lives (9.3%).

FIGURE 1:
Reasons why women are working (%)



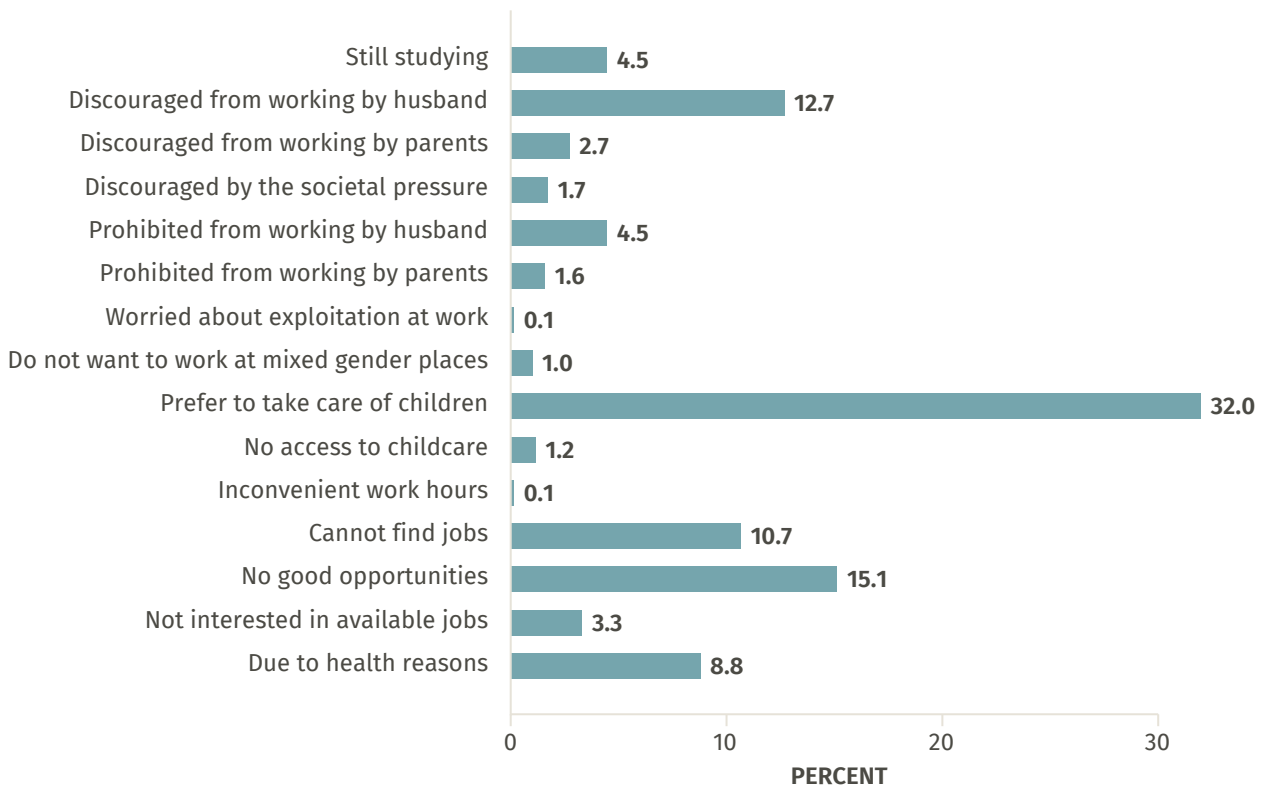
We find that financial need continues to be the main motivator for women's work even when looking across different types of employment. Among self-employed women, financial needs are cited as the main reasons for work. Moreover, the majority of women work in their family business to meet financial needs (80%). Around 16% of working women cited desire for financial independence as their primary motivation for work, and 9% of women cited wanting to make something of their life. Personal ambition is more frequently cited as the primary reason for work among waged workers (12%) compared women working in a family business (7%) or to self-employed women (6%).

When non-working women were asked why they aren't working, childcare duties and family pressure were the biggest reasons reported, and we discuss these in detail next.⁸ More specifically, 32% of non-working women prefer to take care of their children rather than work, around 21% were discouraged or prohibited by their husband or parents to work, 15% reported lack of good opportunities to join the labor market, and around 11% were not able to find jobs. Women's preference to care for their children could be linked to the social expectation that women look after the children themselves; as we will see later on, relatively few men and women report that "leaving children with relatives" is okay and we find that there is limited uptake of formal childcare services among working women. Parents or in-laws are the main source of support when it comes to caring for children while women are working, as reported by 37% of working mothers. While there might be different access and quality-related reasons behind low uptake of these services, which the study does not cover, the heavy reliance on relatives and women's preference to care for children themselves may explain restricted participation in the workforce—especially among mothers of young children. Women might also find it difficult to incur childcare costs or give up their childcare responsibilities if there aren't good opportunities that might be enticing enough. Taken with women's reported struggle with finding jobs (11%) and lack of interest in available ones (3%), labor market factors explain why around 29% of women are not working (see Figure 2). Whether these women merely expect these labor market barriers or have encountered them is not clear from this survey; however, later we will see that very few non-working women (10%) who indicated that they want to work have actively searched and applied for opportunities. This raises the question about whether these labor market factors are a matter of perception or real constraints.

Women's motivation or decision to work may also be influenced by the views and decision-making influence held by the men in these women's lives. Almost a quarter of non-working women (23%) reported that discouragement or prohibition from the husband or parents is the main reason they have not joined the labor force (see Figure 2). When asked whether they expect their counterparts to support their decision to work, around 42% of non-working women expect to receive support from their husbands, fathers, or brothers. Another 41% expect opposition instead of support. We find that the male counterpart in the household plays an important role, as expected, in the willingness and decision of women's work—a social reality that could partially explain low female labor force participation rates in Iraq given societal reservations about women's role in the family and the economy, as we shall further explore in this brief.

8 Lack of good opportunities is the third most reported reason, but is outside the scope of this study

FIGURE 2:
Reasons why women aren't working (%)



Decision-making power among non-working women is worse than working women as shown in Figure 3. Counterparts' opinions are important determinants of a woman's decision to work for all women in the sample but is even more important for non-working women, as 37% of non-working women claim that their male counterpart gets to decide whether they work or not, as compared to 32% of working women. Since counterparts' opinions matter a lot to women's decision to work, it's important to note that approximately 40% of non-working women expect their male counterpart to oppose their decision to work and 42% expect support (see Figure 4). This indicates that while male gatekeeping of household decision-making may be a concern for women's work, there are still other individual motivations preventing women from working as discussed above. Such motivations include childcare preferences and labor market conditions that might not be appealing for women, such as inconvenient working hours, exploitative work environments, or unsuitable opportunities. We will delve in to work conditions that women might find discouraging or unattractive in the following section.

FIGURE 3:

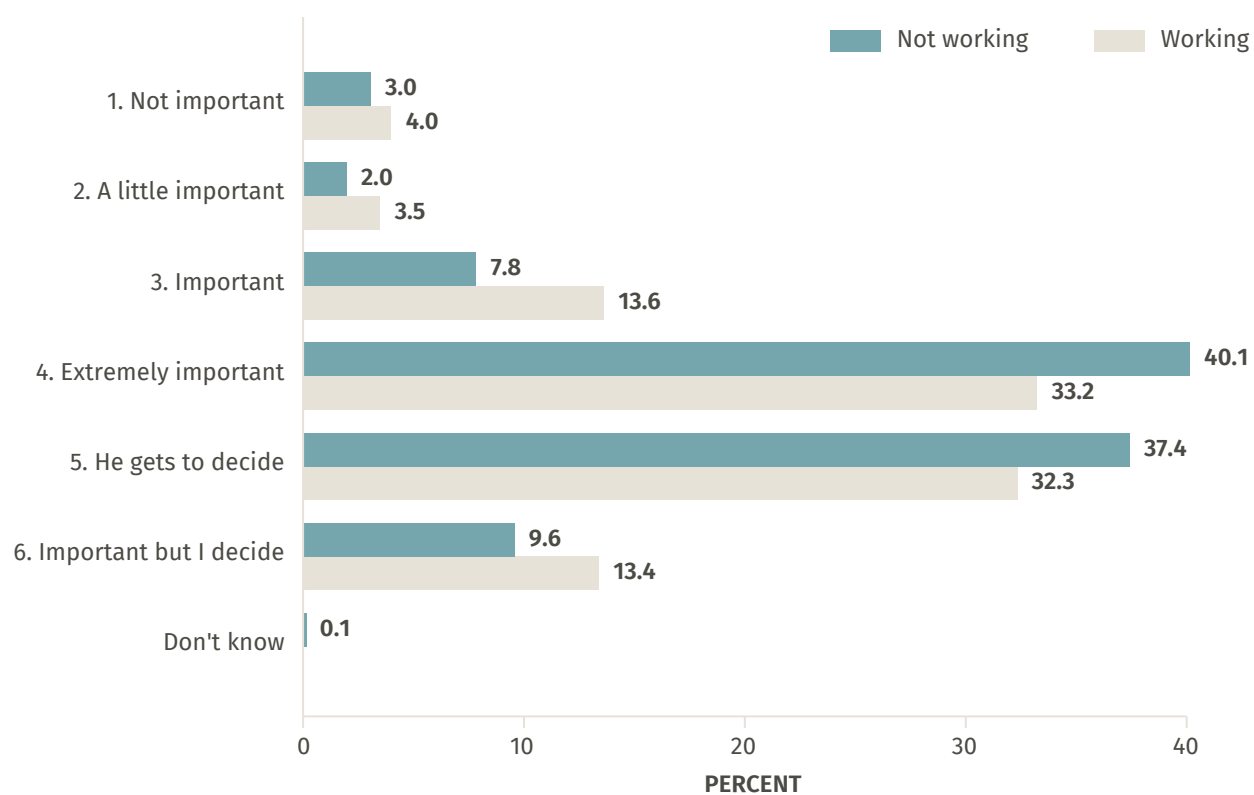
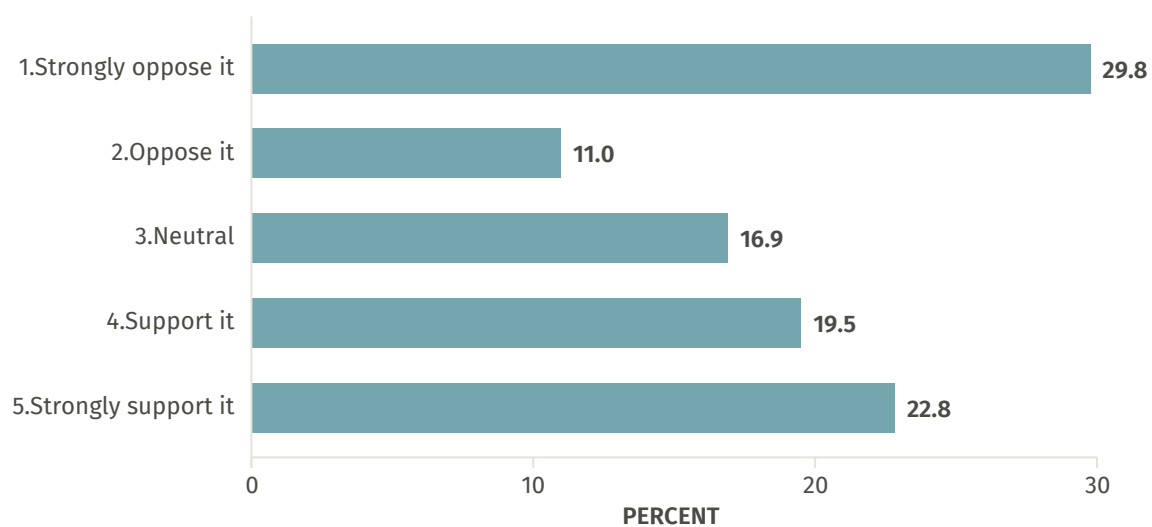

Importance of male counterpart's opinion by women's working status (%)

FIGURE 4:

Expectation of men's support among non-working women (%)

We also find that women with greater autonomy in decision-making tend to report receiving support from their counterpart. In these cases, where counterparts' opinions and/or support are not a barrier to women's work, we find that working conditions such as inconvenient work hours and mixing with men at the workplace prevent women from joining the workforce (see Table 6). Table 6 shows that labor market reasons were the main barriers for women's work among those who reported that their male counterparts do in fact support or strongly support their decision to work. Women whose decision to work is strongly opposed by their male counterpart are mainly prohibited from working by their parents or discouraged from working by their husband.

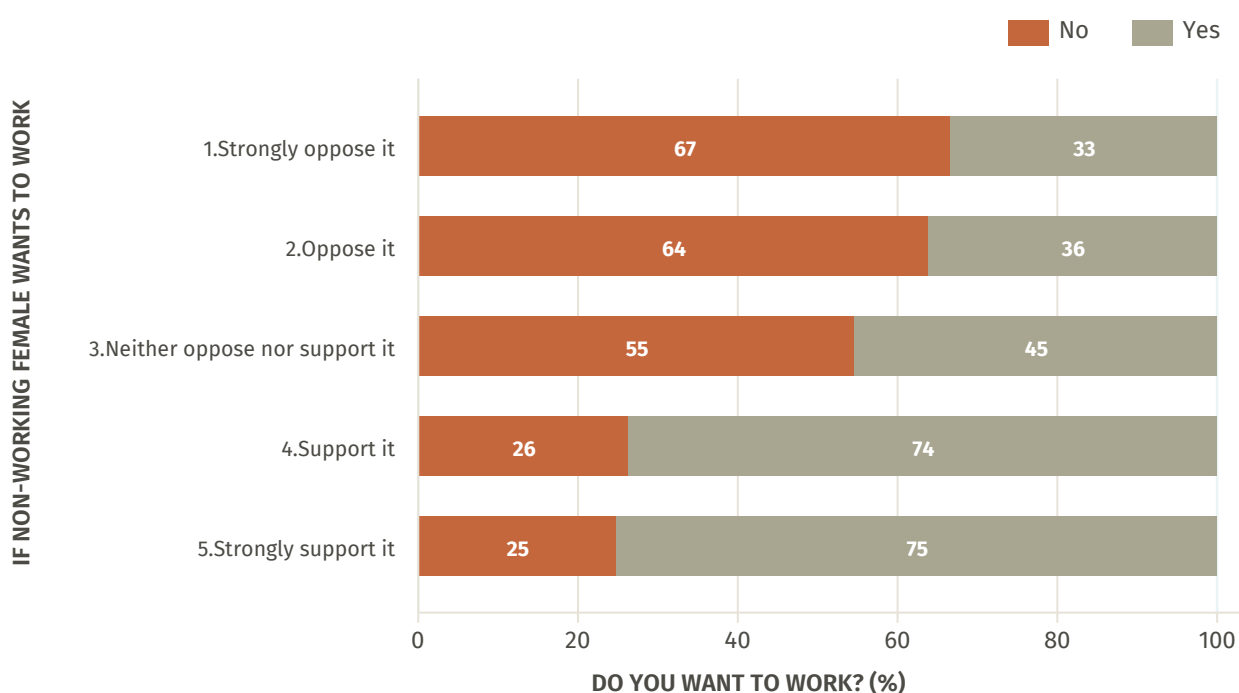
TABLE 6:
Primary reason for not working by counterpart support level

Primary reason for not working	Mean support	Extent to which counterpart supports or opposed woman's decision to work
Prohibited from working by parents	1.8	 <p>1 Strongly oppose decision to work</p> <p>5 Strongly support decision to work</p>
Discouraged from working by husband	1.9	
Prohibited from working by husband	2.2	
Not interested in available jobs	2.6	
Prefer to take care of children	2.7	
Discouraged from working by parents	2.9	
No access to childcare	3.0	
Due to health reasons	3.0	
Discouraged by societal pressure	3.1	
Still studying	3.6	
No good opportunities	3.7	
Cannot find jobs	3.9	
Do not want to work at mixed gender places	4.0	
Worried about exploitation at work	4.0	
Inconvenient work hours	5.0	

Furthermore, male counterparts' support or opposition to women's decision to work correlates with women's desire to work. Just over half of all non-working women in the sample (52%) reported that they want to work. Interestingly, despite being influenced by their male counterparts' support or lack of support, around 33% of non-working women who expect strong opposition from their male counterpart—10% of all non-working women in the sample—still "want to work". However, this is much higher for non-working women who expect strong support (75%) as shown in Figure 5.

FIGURE 5:

Non-working women's desire to work and their male counterpart's level of support.



WHAT ARE WOMEN'S PREFERENCES AND EXPECTATIONS FOR WORK?

In the previous section, we discussed the main reasons for women's economic activity or inactivity and how these may vary based on the support women expect to receive from their family or spouses. While women tend to report more labor market-related barriers to work if they expect strong support from their male relatives, these barriers can still be seen as linked to social expectations regarding gender roles and women's mobility outside the home—evidenced by women's concern for the working hours, mixing with men in the workplace, and finding 'suitable' jobs. This latter barrier, along with women's struggle to find sufficient opportunities, is an interesting factor to unpack. To understand

non-working women's challenges in finding any or "suitable" jobs, we asked the female respondents about their job preferences and expectations for the conditions surrounding work, including salaries and commute time. These questions help us identify how these preferences and expectations might influence women's perceptions of existing labor market opportunities and the extent to which they are rooted in traditional gender roles.

In addition to asking women about their job preferences, we asked men which jobs they prefer their female relatives to pursue. The analysis involved looking at the differences across men and women, as well as working and non-working women. We explored the mismatches between women's preferences for certain types of jobs and the professions they tend to occupy; salary expectations versus what working women earn; willingness to take public transportation to work and maximum commute times; and job search effort by those women who wish to work.

JOB PREFERENCES

Almost half of women (47%) state a preference for the public sector as an employer, 23% say private sector, the remaining 30% do not have a specific preference of one sector over the other. When asked about the kinds of professions they prefer to pursue, women reported a preference, on average, for education, sales and services, health, and clerical work. We looked at the responses across both working and non-working women, as well as the reported responses among men who were asked about their preference for the kinds of professions their female relatives would pursue if they participated in the labor force. In the figures below, we highlight some of the mismatches between the jobs working women actually hold—across both the private and public sectors—and their preferred professions. We also present the mismatches between job preferences reported by non-working women and the types of jobs working women in their communities hold.

Women, in general, are not working in their preferred professions. Non-Working women prefer jobs in education (21%), sales and services (21%), and health (13%) (see Figure 6), which is somewhat different from the professions working women are occupying (other than education) as shown in Figure 7. Even within education, the scale of working women's participation in this field exceeds the number of non-working women who report a preference for it. While 42% of working women hold jobs in education, only 21% of non-working women cited this sector as a preferred field for work. One in five non-working women prefers jobs in sales and services while very few working women reported holding a post in this profession. These mismatches between non-working women's job preferences and actual professions women commonly end up holding in Iraq could potentially de-motivate non-working women from entering the labor market or accepting jobs offered. However, it is important to note that while non-working women's preferences might be determined by a number of factors (such as education, socio-economic background, perceived competencies, etc.) that are not necessarily applicable to working women, the jobs that women typically occupy in Iraq might reflect the local labor market landscape and potentially explain why non-working women are not finding the right opportunities for them (as shown in Figure 2).

FIGURE 6:
Job preferences reported by non-working women

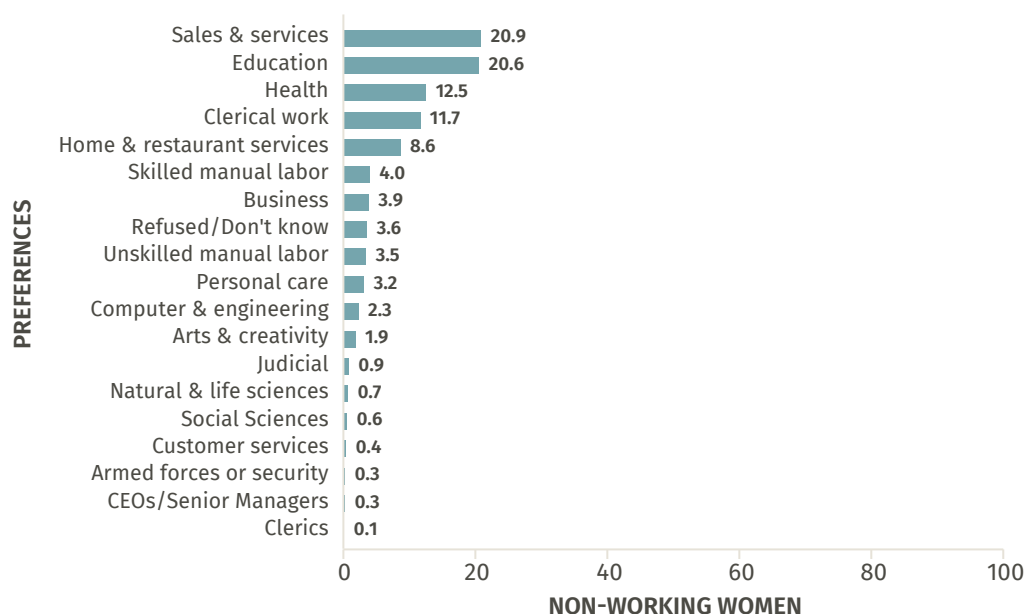
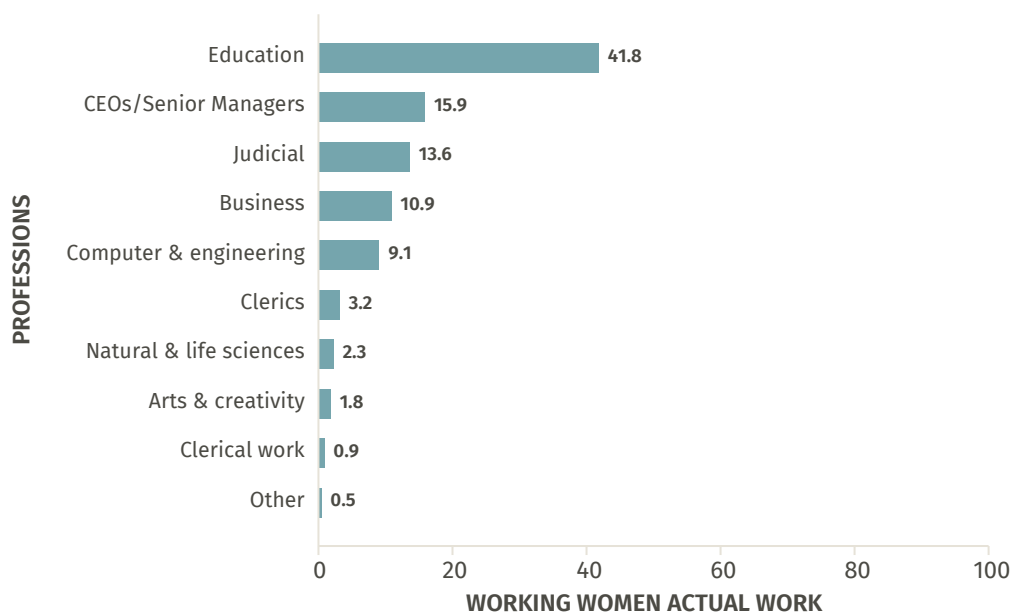


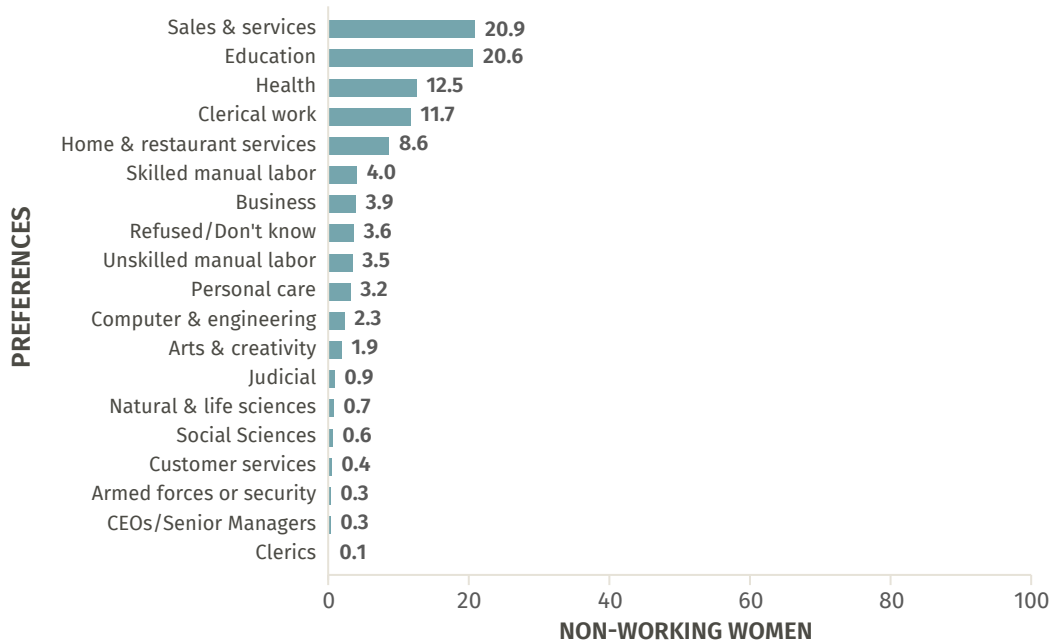
FIGURE 7:
Professions held by working women



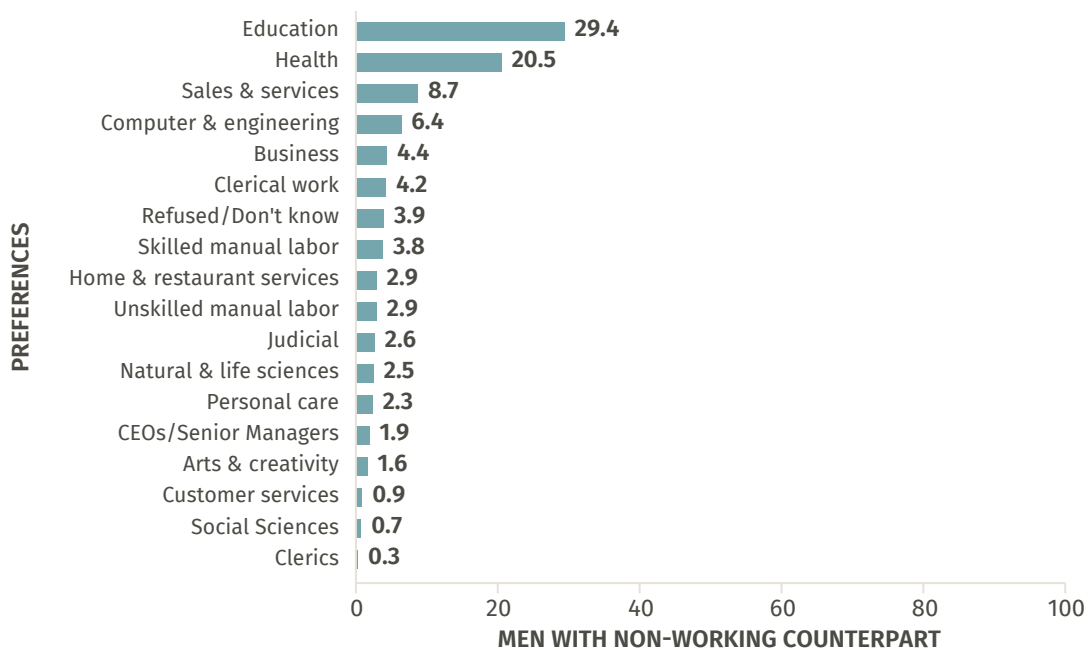
Interestingly, we found that non-working women's top 3 job preferences generally align with their counterpart's preferences for them. When asked which professions they prefer for their female relatives, men with non-working female counterparts reported education, sales and services, and health as the top three options (Figure 9)—also the top preferences cited among their female counterparts (Figure 8). However, these top three preferences shared by men and their non-working counterparts vary

in order for the two. Almost a third of men (29%) prefer their female counterparts/relatives to work in education and 21% prefer they work in health (Figure 9). These rates slightly exceed non-working women's cited preferences for education (21%) and health (13%) (Figure 8). Only 9% of men want their non-working female counterparts to work in sales and services, despite 21% of these women reporting the profession as a top job preference.

■ **FIGURE 8: JOB PREFERENCES REPORTED BY NON-WORKING WOMEN**



■ **FIGURE 9: JOB PREFERENCES REPORTED BY MEN WITH NON-WORKING COUNTERPARTS**



The alignment between non-working women's job preferences and men's preferences for them is the same even after taking into account working women, and the variation in order of preference persists (see Figure 10 and Figure 11); more men (20%) prefer health professions for their female relatives despite only 12% of women in the overall sample reporting this field as a preference. Only 9% of men prefer their female relatives working in sales and services, while 20% of women prefer this field. And finally, more women prefer working in clerical positions and home/restaurants services. It is important to note that jobs in education and health are mostly provided by Iraq's public sector, while the sales and services industry typically entails jobs in the private sector. As we shall see in the following section on social norms related to women's work, a higher percentage of men and women believe that society does not positively regard a woman who works in the private sector. On the other hand, sales and services could also entail home-based or self-established businesses such as dry cleaning, hair dressing, sale of hand-made products (among others) that may be more appealing than a mere salaried employment opportunity in the private sector since work conditions can be determined by the woman herself.

FIGURE 10:
Women's job preferences

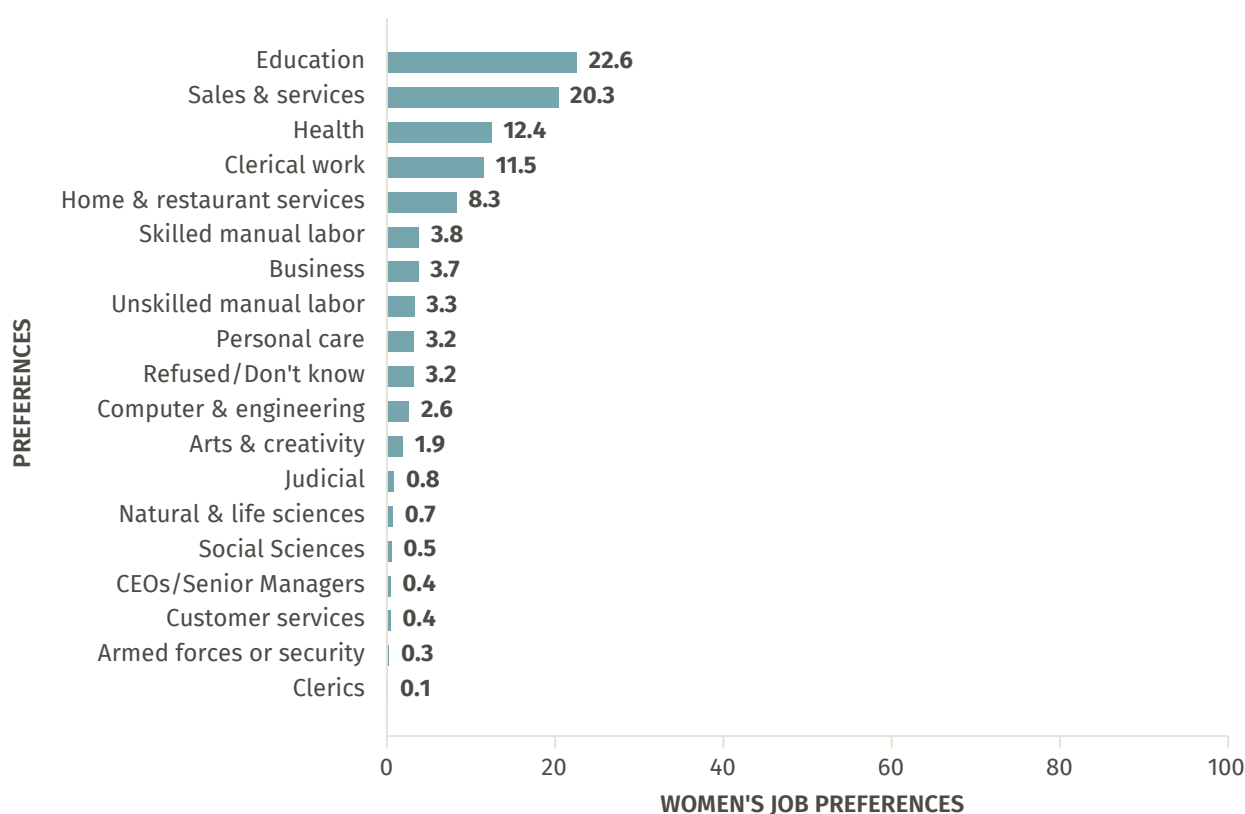
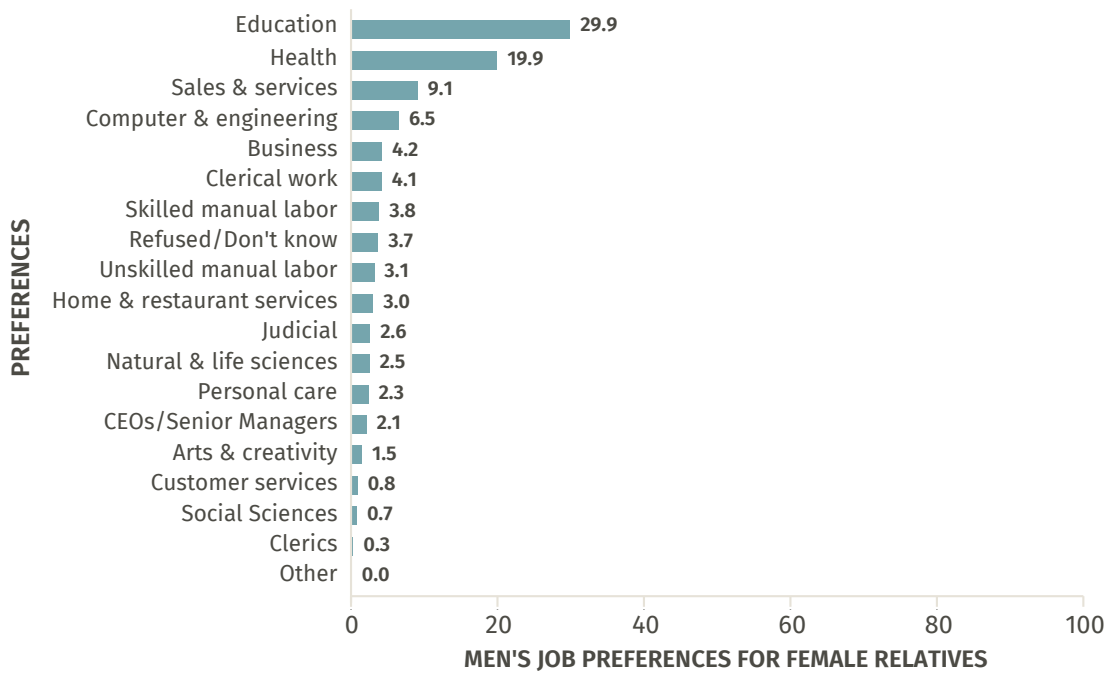


FIGURE 11:
Men's job preferences for female relatives



While women still prefer working in the public sector, an increasingly larger number of non-working women report wishing to start a business from home. Around two thirds of non-working women (68%) say they would prefer to start a home-based business (HBB). Approximately half of non-working women reported preferring working from home, which could potentially explain increased interest in HBBs. 92% of men with working counterparts and 86% of men with non-working counterparts think it's okay for women to run a home-based business. These rates reflect much more positive views compared to men's outlook on women working in the private sector where only 76% and 57% of men with working and non-working counterparts respectively reported believing it's okay.

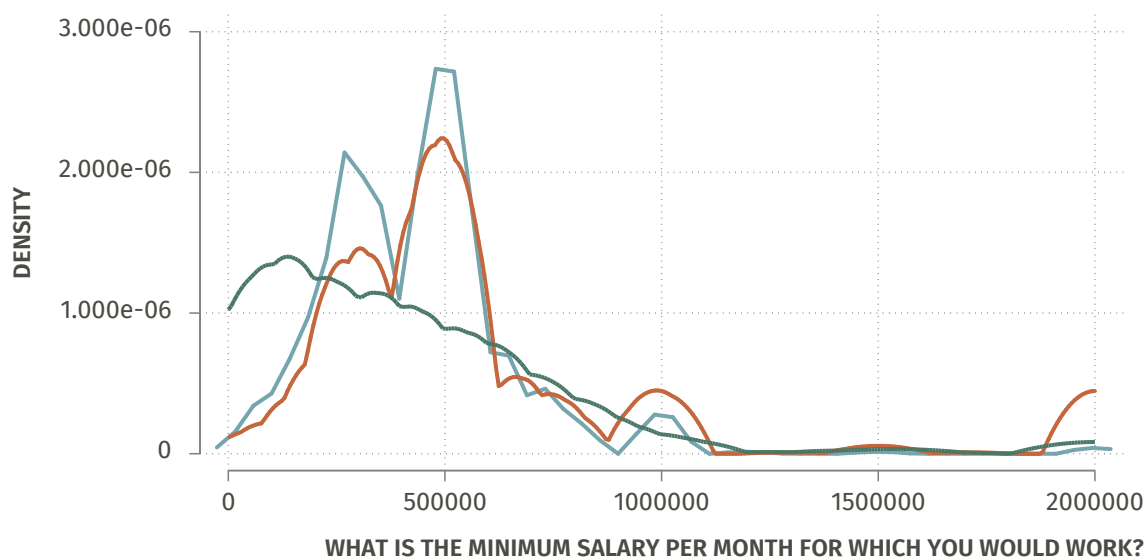
WHAT ARE WOMEN'S EXPECTATIONS FOR WORK ARRANGEMENTS AND HOW DO THEY MATCH WITH THEIR COUNTERPARTS' EXPECTATIONS?

Women's and men's expectations about work arrangements such as salary and commute requirements may influence women's entry to the labor market. As Figure 12 shows, we find that salary expectations among non-working women and their male counterparts are higher than the actual income of working women. The gap between non-working women's reservation wage and market salary rates in the country could potentially curb interest in employment opportunities or limit the options that women are willing to explore or accept. Furthermore, the minimum salary that men expect their wives, sister(s), or

daughter(s) to earn if they accept a job is higher than actual wages earned by working women, thereby adding another potential layer of constraints that women face regarding entry to the labor market.

FIGURE 12:
Salary expectations among women and their male counterparts, by working status

— Non-working women expectation — Male counterpart expectation — Working women income



ARE WOMEN WILLING TO COMMUTE TO WORK?

Despite most non-working women (73%) reporting willingness to take public transportation to work, commute time is a major concern and barrier for women; less than 20% of women reported being able to commute to work for longer than 30 minutes. Or in other words, over three quarters of women are not able to commute to work if the duration exceeds 30 minutes, which is close to the average commute time of 21 minutes reported by working women in the sample. What time women return home is similarly a pressing issue. Only 10% of women say they can return home after 5pm. While over two thirds of men with non-working counterparts (69%) and men with working counterparts (76%) are okay with their female counterparts using public transportation to get to work, only 4% of them are okay with women returning home after 5pm, which poses a different type of mobility constraint on women who want to work, especially in the private sector where working hours could extend beyond 3pm.

HAVE THOSE WHO WANT TO WORK LOOKED FOR JOBS?

Thus far, we have discussed barriers to entry to the labor market insofar as they relate to family or spousal support, gender roles, labor market conditions, job preferences and expectations, and acceptable conditions related to work. Another dimension we explore in relation to barriers to work is women's job search efforts. We look at this dimension for two reasons. Firstly, we wanted to understand why, despite a relatively large percentage of non-working women reporting a desire to work, few actually do engage in paid work. Secondly, we wanted to explore if there are specific job search activities and avenues that are underutilized by women and if perhaps program efforts are needed to tackle these gaps to enhance women's job prospects.

We find that very few non-working women who wish to work have undertaken much activity to look for job opportunities. For instance, we asked non-working women if they spoke to anyone about job opportunities and only 16% confirmed that they did. Only 1 in 10 non-working women reported actively looking for work through various job search efforts. Around 11% of non-working women, who looked for work in the last 6 months, reached out to a public job search agency, 9% talked to a private job search agency and 12% searched through websites. Almost a quarter of non-working women (24%) who looked for work in the last six months submitted a CV for employment consideration. The average reported waiting time it took for working women to find their current jobs is 8 months.

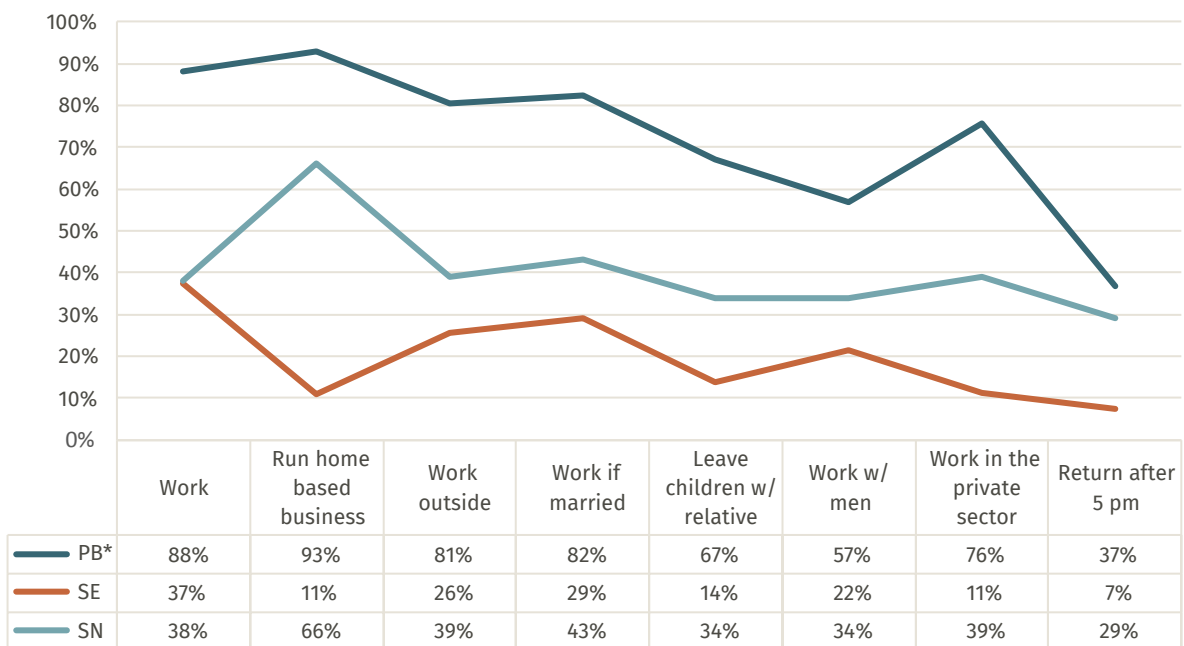
This disconnect from women's intention to work and behaviors conducive to searching for work is not unique to Iraq. In fact, women's access to information and resources related to job opportunities is a gendered issue that is determined, in large part, by women's peer networks, mobility outside the home, access to technologies, knowledge and skills related job search, and psychological orientation towards job search (i.e. self-efficacy, self-esteem, confidence, etc.) (Jayachandran, 2021). This disconnect from women's intention to work and behaviors conducive to searching for work is not unique to Iraq. In fact, women's access to information and resources related to job opportunities is limited across developing countries. While we do not delve into these underlying influences on women's job search behaviors in this study, we can see that much of these barriers observed globally are grounded in internalized gender roles and social norms about where women should or could go, who they should and could talk to, and what economic value they can offer society. Future research in Iraq should tackle this issue and develop a more comprehensive understanding of women's job search journey and experience; however, in this study, we try to understand the intersection between social norms and women's work to unpack the challenges women face and the factors that either directly or indirectly affect their employment. In the next section, we explore this intersection further by looking at respondents' reactions to women's work under various conditions, taking into account gender roles, presence of women outside the home and interaction with men, and her enrolment in private sector occupations.

6. SOCIAL NORMS, INTRA- HOUSEHOLD, AND PERSONAL BELIEFS IN IRAQ

In the previous sections, we described respondents' job search motivations, efforts, and preferences. We highlighted some of the main reasons working women reported for joining the labor force, which mainly boiled down to financial necessity, discouragement from family members, and labor market factors such as insufficient or unattractive job opportunities. Non-working women reported the main reasons for not joining the labor force, mainly explaining their personal preference for caring for their children, followed by personal ambition. We also observed that men's opinions and support for women's work reportedly play a significant role in women's decision-making. Taken together, these insights point to the importance of identifying whether these preferences and gender roles are driven by individual beliefs or social expectations and judgments about women's economic activity. Now we discuss the findings from the measurement outlined in Table 1 and Table 2 above (both the various components of the social, household, and individual beliefs measurements across the 4 thematic areas). We initially look at variation in these measures for the entire sample before focusing on key subgroups.

Support for women working is generally high, but 'positive' views decline when conditions around work are seen as inappropriate for women. Figure 13 below shows the personal beliefs (blue line), social normative expectations (gray line) and social empirical expectations (orange line) for the entire sample.

FIGURE 13:
Personal beliefs, social empirical expectations, and social normative expectations about women working under various conditions



When exploring personal beliefs, both men and women were okay with women working (88%), however, as conditions around work are added, this level of support decreases. For instance, 81% were okay with women working outside the home and similarly 82% were okay with married women working. This level of support declines substantially to 57% if women were to work in mixed-gender workplaces, and it further decreases to 37% if women were to return home after 5pm. **Social empirical expectations (i.e.**

the perception of what others do) were lower than all other components including social normative expectations (i.e. what others believe is appropriate), particularly when it came to returning home after 5pm (7%), running a home-based business (11%) and working in the private sector (11%). Respondents also overestimated the actual percentage of women around them who work (37%), reporting that nearly 4 out of 10 women where they live work when in reality this number is significantly lower, almost 12%.

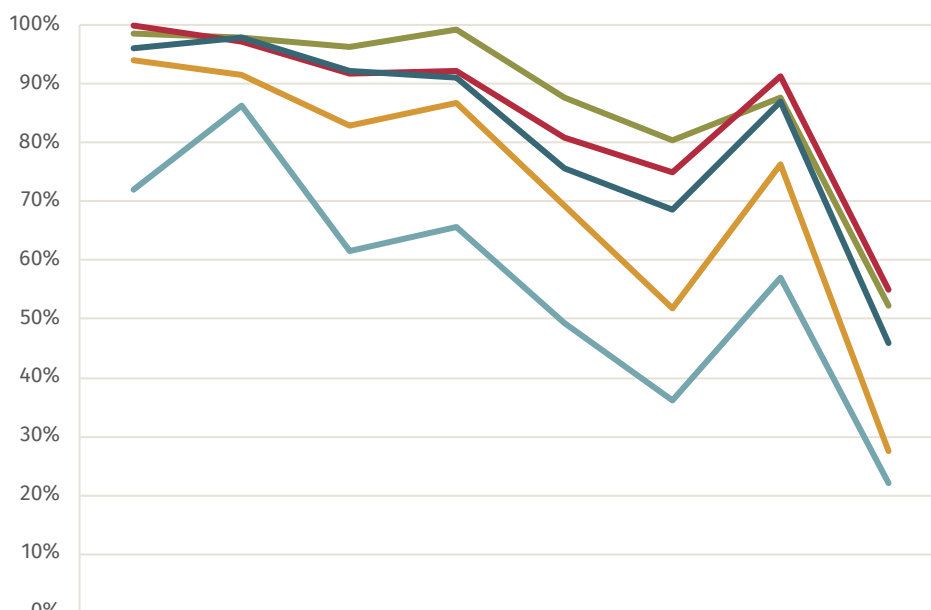
Meanwhile, respondents estimated that only 38% of people where they live believe that it is okay for women to work. It is important to note that personal beliefs were more liberal than social normative expectations as it relates to women working in general and across the board, indicating that Iraqi respondents underestimate support for women's work in society, which has important policy implications discussed later. This under-estimation or misperception of what others believe could create a scenario in which individuals behave according to what other people are doing and might be thinking rather than their own personal preferences. This scenario is referred to as "pluralistic ignorance". Respondents in Iraq exhibit this kind of ignorance across all thematic areas covered in the survey, from women's general work to gender roles and women's participation in the private sector.

Despite the decreasing approval rates for women's work when certain conditions are introduced, the gap between personal beliefs and social normative expectations suggests that a case of 'pluralistic ignorance' persists even with traditional gender roles. Over half of respondents are okay with women working if married, leaving children with relatives, working outside, working with men, and working in the private sector. More or less a third (34%-39%) expect others to share those same beliefs. Respondents are most conservative about women's return home at a late hour. But even for this arrangement, there are more men and women who report being personally okay with it compared to those who report that others will be equally accepting of it. To address this pluralistic ignorance, information-sharing interventions could sway others to act according to their own personal preferences and inclinations (e.g. Bursztyn, Gonzalez, & Yanagizawa-Drott, 2020).

Next, we divided our sample into 4 key demographic groups: working women, non-working women, men with working female counterparts, and men with non-working female counterparts to explore how social and intra-household perceptions vary across themes.

We find that working women hold more favorable views about women's work than non-working women and men. Working women in the public sector, generally have the most positive views as it relates to women's work except when it comes to working in the private sector and returning home after 5pm. In fact, returning after 5pm is observed the least favorably across all groups, particularly among men with non-working counterparts. **Men with non-working counterparts hold the most conservative views about women's work compared to other respondents; however, their personal beliefs about women's work are generally positive except when considering work conditions that defy traditional gender roles (such as working if married, working with men, returning late, or leaving children with relatives to work, etc.).** Their personal beliefs were the most conservative across the board (Figure 14).

FIGURE 14:
Personal beliefs by subgroup



	Work	Run home-based business	Work outside	Work if married	Leave children w/ relative	Work w/ men	Work in the private sector	Return after 5 pm
Working women (Public Sector)	99%	98%	96%	99%	88%	80%	88%	52%
Working women (Private Sector)	100%	97%	92%	92%	81%	75%	91%	55%
Non-working women	96%	98%	92%	91%	76%	69%	87%	46%
Men with working counterpart	94%	92%	83%	87%	69%	52%	76%	27%
Men without working counterpart	72%	86%	62%	66%	49%	36%	57%	22%

In order to examine and compare how liberal or conservative each group is, we develop a standardized aggregate social norms index for each respondent and then aggregate results on a group level.⁹ Figure 15 below further validates that working women hold the most 'positive' views about women's work, followed by men with working counterparts, non-working women, and lastly men with non-working counterparts. Moreover, respondents in Baghdad hold the most 'positive' views about women's work compared to Basrah and Nineveh (see Figure 16). Across income categories, we find that wealthier respondents tend to hold more 'positive' social norms, as illustrated in Figure 18 below.

⁹ Since we asked several questions under each topic, we first aggregate the responses and standardize to create indices. Separate indices were constructed for variables under each of the themes, as well as components of our measurement: social empirical and normative expectations, personal beliefs, and expectations of counterpart.

FIGURE 15:
Standardized Social Norm Index across subgroups

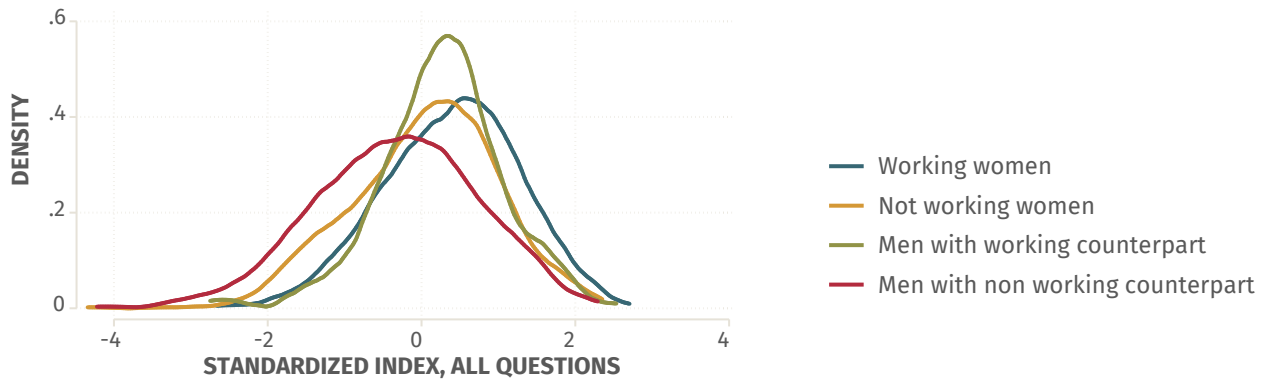
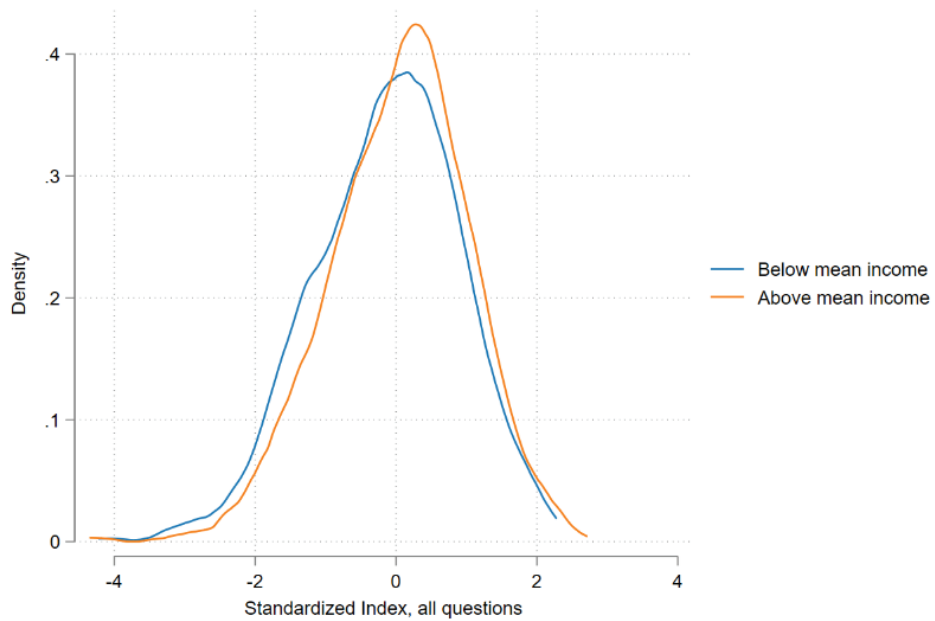


FIGURE 16:
Standardized Social Norm Index across governorates

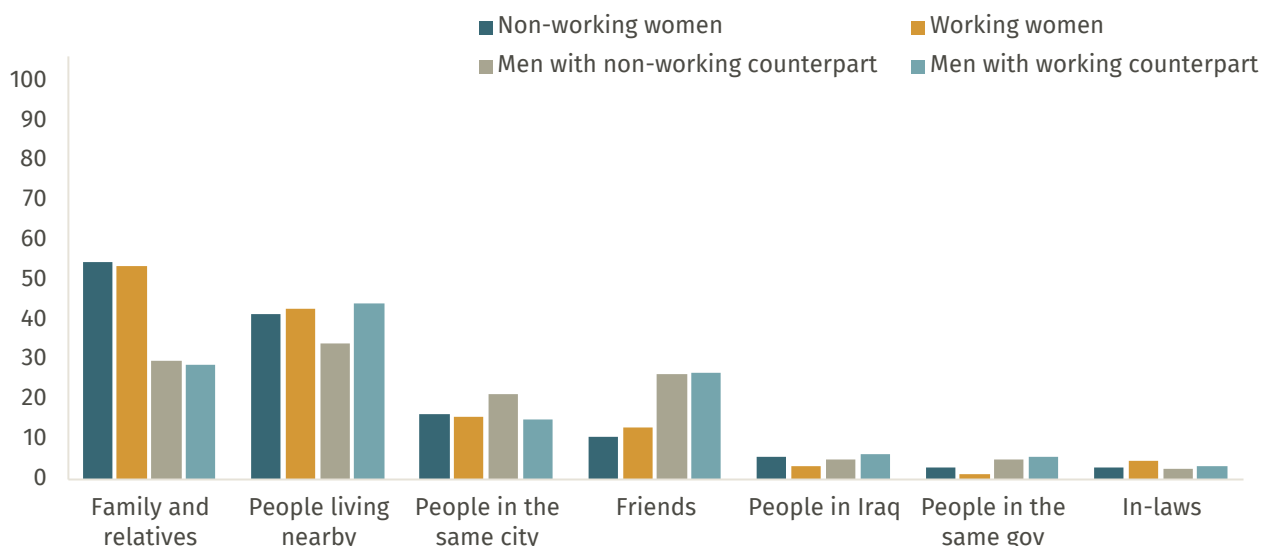


WHOSE OPINIONS AND ACTIONS MATTER TO OUR RESPONDENTS?

We asked respondents who they were thinking about when answering questions about what other people in their community would think or say about women's work. This question helps us identify key members of the 'reference group' (i.e. those whose opinions and actions influence our respondents' behaviors). We wanted to know not only whose opinions and actions mattered, but how the different groups of people also compared to one another at an aggregate level. Respondents were asked to select all categories of people that applied. Figure 19 below presents the percentage of respondents who selected each of the eight different categories provided to them: 1) family and relatives, 2) people living nearby, 3) people living in the same city, 4) people living in the same governorate, 5) in-laws, 6) friends, 7) all people in Iraq, and 8) other.

Women, both working and non-working, cited family and relatives more frequently than their male counterparts; over 50% of these women reported thinking about their family and relatives compared to around 30% of men. Men, on the other hand, were more likely to cite friends as their reference group—around 26% compared to approximately 10% of women. Surprisingly, few respondents cited their in-laws as their reference group; however, this may be due to some overlap across categories such as family, people living nearby and in-laws—especially in a context where it may be common to live near relatives and the in-laws. People living nearby are a substantial source of influence, especially for women and men with working counterparts.

FIGURE 19:
Members of the reference group, by subgroup



HOW DO SOCIAL NORMS, INTRA-HOUSEHOLD AND INDIVIDUAL BELIEFS CORRELATE WITH WOMEN'S WORK?

Next, we correlate standardized indices for the four separate thematic areas with women's work status as the outcome variable in a simple regression framework. Table 7 below shows the results (arrows indicate significant correlations, upward arrows indicate a positive relationship, and downward arrows indicate a negative relationship), and below we list the main takeaways. The results are based on a regression where women's work status was the dependent variable, and the social norms indices were the independent variables. The regression model controlled for the respondent's socio-economic status, educational attainment level, age, gender, marital status, and governorate. Table 7 presents the relationship between women's work and social norms, and does not make any causal links or claims.

TABLE 7:

Correlations of social norms dimensions with women's work, with controls

Theme	Women working, Women who:		Publicness/ mixing, Women who:		Gender roles, Married women who:		Private sector, Women who:	
	<ul style="list-style-type: none"> • Work (in general) • Work outside home • Run own home-based business 		<ul style="list-style-type: none"> • Work with men • Put reputation on the line for working outside home 		<ul style="list-style-type: none"> • Work (in general) • Return from work after 5pm • Keep children with relative to work 		<ul style="list-style-type: none"> • Work in the private sector 	
Component	Women	Men	Women	Men	Women	Men	Women	Men
Social empirical		↑↑↑			↑	↑↑↑		
Social normative						↓↓↓		
Personal belief		↑↑↑	↑↑	↑↑↑	↑↑↑	↑↑↑		↑↑↑
Counterpart belief			↑		↑↑		↑↑↑	↑↑↑

The number of arrows indicates the magnitude of the correlation and significant levels (weak, significant at the 10% level ↑; medium, at the 5% level ↑↑; strong, at the 1% level ↑↑↑).

While exploring both social norms and intra-household expectations across four thematic areas (women's work in general, publicness and mixing, gender roles, and private sector), we find that **men and women's personal beliefs are strong predictors of women's work status across all four domains**. For example, men's personal beliefs about whether it is acceptable for women to work—in the home or outside—is strongly and positively associated with women's work status. Furthermore, men's personal beliefs regarding other aspects of work or arrangements around it are equally significant; men's views about women working with other men, working in the private sector, leaving children behind with relatives, and returning home after 5pm are all similarly associated with a woman's work status; the more accepting men are about these arrangements, the more likely it is for a woman to be working. A similar relationship can be observed when we look at women's work in the private sector; men's acceptance of women working in the private sector is strongly and positively correlated with women's work.

Women's personal beliefs are similarly correlated with women's work status. Women hold 'conservative' views regarding their role as primary caregivers to their children and their time spent outside the home, which correlate with their work status given restrictions they might face in the labor market with work hours, required commute, and co-gendered workspaces.

In addition to personal beliefs, and especially those held by men, the evidence suggests that **intra-household beliefs (i.e. beliefs about counterpart's opinions) matter to women's work**. They especially correlate with women's work in three domains: women's work outside the home and with men (weak correlation), women's role in taking care of the children and time allocation to the home (medium correlation), and women's work in the private sector (strong correlation). What women believe about their male counterpart's acceptance—or lack thereof—of a woman's engagement in job opportunities outside the home, and in particular the private sector, is a significant predictor of a woman's work status.

Finally, **knowing other women in the community who also work matters for both women and men, but especially men**. Men's social empirical expectations (i.e. what they believe others in their community are doing) are strongly correlated with women's work status. This suggests that social norms might be a greater force in shaping men's views and potentially channeling those societal expectations in their negotiations with their wives inside the home. This social force is most salient in the general work and gender roles domains.

The findings presented in this section point to the importance of men in women's decision-making—about wanting to work or the kinds of work opportunities they can realistically accept. Not surprisingly, this study reinforces the notion that men are crucial stakeholders that need to be directly addressed in the design of policies and programs aiming to boost women's economic activity (e.g. Chang et al., 2020; Jayachandran, 2021). Understanding the power dynamic between women and men and how that underpins women's internalized gender norms and preferences is critical to any intervention or policy targeting women's empowerment (e.g. Cislighi & Heise, 2020). Furthermore, the extent to which women make economic decisions that are independent of their male counterparts' views and influence must be gauged to assess how to shape efforts to enhance women's agency. It is critical to disentangle women's personal preferences to accommodate for social and intra-household expectations and their inability to fulfill their wants based on imposed constraints on their decision-making ability (e.g. Cislighi & Heise, 2020).

While men generally support the idea of women working, their reservations around where and when women work limit the feasible options available to women. Men's expectation that women still play a primary—and somewhat exclusive—role in childcare and work only under certain acceptable conditions could limit the range of jobs women might consider. Employers in the local labor market might not offer the flexibility that women might seek in terms of shorter or staggered working hours and location of work. The workplace environment might not be friendly to female colleagues and harbor the types of sexist and harmful behaviors that women and their male counterparts are concerned about (e.g. Chang et al., 2020; Jayachandran, 2021; El-Feki et al., 2017). Men's opinions might also bear some weight in women's decision-making, whether as a determining factor or a convincing voice in household deliberations.

Moreover, these findings have implications on policymaking at the firm level; given social constraints around women's participation in the labor market, there should be more emphasis on exploring and regulating flexible work arrangements that accommodate women's household obligations. While long term mindset change is necessary to ensure sustained integration of women in the Iraqi labor market, allowances made for female employees relating to work hours and remote work could achieve economic gains in the short to medium term.

DO THREATS OF SEXUAL HARASSMENT AND MARITAL DISAGREEMENTS PREVENT WOMEN'S WORK?

Thus far, we have explored the underlying drivers of women's work, including the relationship between women's work and social norms. We've identified the positive correlation between more "liberal" or "positive" norms and women's work status in our sample. To say that social norms act as binding constraints to behavior, some form of anticipated sanction or social consequences to non-compliance need to also apply—or be perceived to apply. These consequences regulate individual actions, which manifest in collective adherence to unspoken rules—in this case, about women working at all and working under certain conditions.

This mechanism is further illustrated in Bicchieri's theoretical framework on social norms; social norms are maintained through social sanctions (Bicchieri et al, 2014). Bicchieri's theoretical framework on social norms outlines the necessary conditions for determining whether a particular behavior is driven by a social norm or unconditional personal preferences (e.g. religious or moral beliefs). A social norm exists in the context of a social group where the members' behaviors and opinions matter to one another. If there is an established relationship between how members of this group expect the others to act and think, then the behavior in question must be assessed in terms of people's anticipated social sanction for non-compliance; if members of this social group expect negative social consequences for violating unspoken rules of behavior, then a social norm is driving that behavior (Bicchieri, 2017). A social sanction might take various forms. It might manifest in reputational hazards or exclusion from the social group. It might also take more physically aggressive forms and entail violence such as honor killings (murder of individuals who have tainted family honor) and intimate partner violence (e.g. Cislighi & Heise, 2020;

Jayachandran, 2021; Heyadari, Teymoori, & Trappes, 2021). Fear of facing these sanctions acts as a social control or regulatory mechanism that ensures members of the social group abide by these social norms.

In this study we explore social sanctions by explicitly asking working respondents if they have faced such form of a social sanction—sexual harassment. Theoretical discourse on sexual harassment in the workplace highlight the use of this sanction to signal disapproval of “gender non-conformity” and to subvert any power imbalances that might put women at an advantage over men (McLaughlin et al, 2012). If a woman is in a profession or a workplace that is deemed non-traditional or inappropriate for women, then men might harass this woman to signal their rejection of the situation. If a woman is a manager or in a supervising role over a man, the male subordinate might harass his female superior to reverse the power dynamic. In the US, for example, female supervisors are more likely to report experiencing harassment from their team members (McLaughlin et al., 2012). Similarly, we investigate an equivalent sanction at the household level—marital disputes. We are interested in these disputes insofar as they might lead to intimate partner violence (IPV) or a social sanction that constrain women from joining the labor force. In other studies of IPV, gender norms, and feminist discourse, IPV is considered a form of informal social control that aims to maintain perceived social cohesion, gender roles, and traditional power hierarchy within the household (e.g. Frye, 2007; McCarthy et al., 2018). Perpetration of IPV could also be a measure to preserve a man’s sense of masculinity as defined by his ability to reign in his female counterpart. Women’s work or her disobedience of her male relatives’ instructions might give cause for domestic violence that might inhibit women from seeking economic independence. In this subsection, we explore these two potential social sanctions to detect whether women perceive a threat from other members of society or their male relatives or partners.

SEXUAL HARASSMENT

Sexual harassment of women in public spaces has been a topic of much discussion in Iraq in recent years. Accordingly, it is an important issue to explore related to working women in Iraq. As per the United Nations General Recommendation 19 to the Convention on the Elimination of all Forms of Discrimination Against Women¹⁰, we define sexual harassment as (i) “any physical, verbal or non-verbal conduct of a sexual nature and other conduct based on sex affecting the dignity of women and men, which is unwelcome, unreasonable and offensive to the recipient, where a person’s rejection of, or submission to, such conduct is used explicitly or implicitly as a basis for a decision which affects that person’s job; or (ii) a conduct that creates an intimidating, hostile or humiliating working environment for the recipient”. Globally, sexual harassment is an underreported phenomenon (WHO, 2021).¹¹ While we expect similar patterns of under-reporting in this study, the rates that we do capture could indicate differences in exposure and observation across working and non-working women.

Overall, we do not find much evidence of sexual harassment. We find that a larger share of working women report witnessing or experiencing harassment in transit to work rather than in the workplace, but both scenarios are rarely reported. When working women were asked if they had personally

¹⁰ https://www.ilo.org/dyn/normlex/en/f?p=1000:13100:0::NO:13100:P13100_COMMENT_ID:3295781

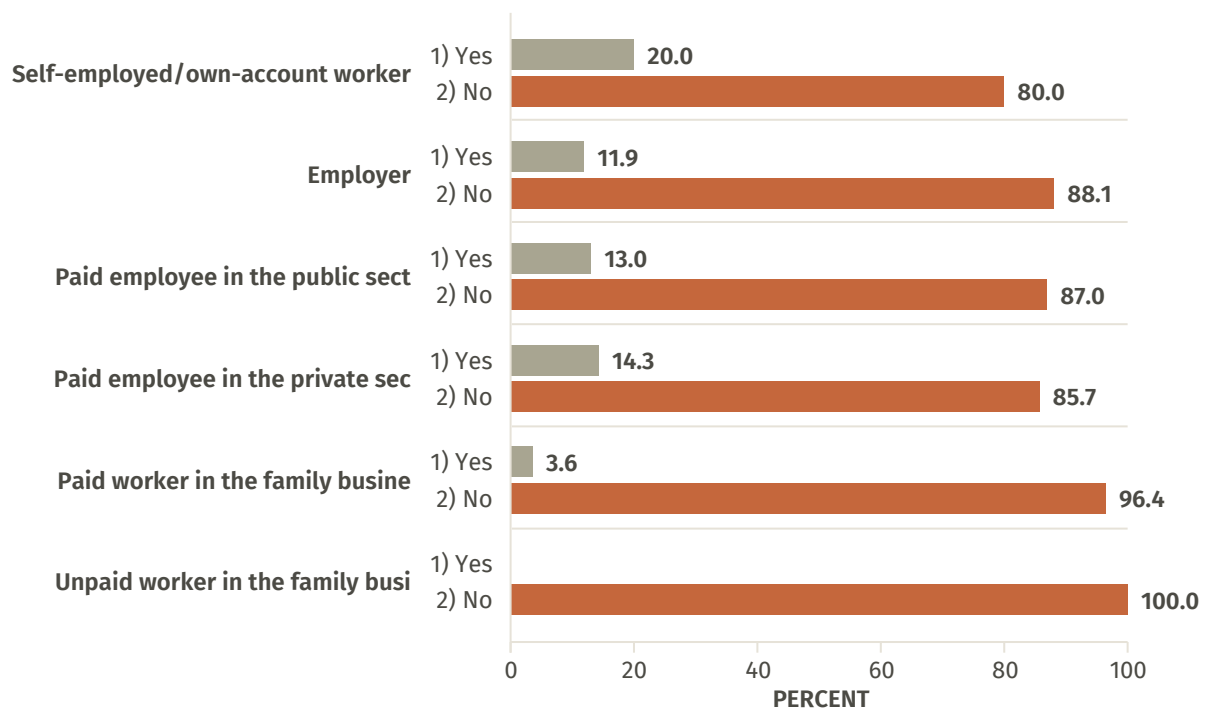
¹¹ <https://www.unwomen.org/en/what-we-do/ending-violence-against-women/facts-and-figures>

experienced sexual harassment in the 3 months preceding the survey, 7% and 2% of working women reported being harassed on the way to work, and/or at work, respectively.¹²

When women were asked if they had witnessed sexual harassment in the three months preceding the survey, 17% of working women reported witnessing other women getting sexually harassed on the way to work – 10 percentage points higher than being the personal victim of harassment on the way to work (7%). As with witnessing sexual harassment in transit to work, the incidence of witnessing other women getting harassed at work (6%) is higher than being the personal victim of harassment at work (2%).

When asked if they know of any national laws aimed at preventing workplace sexual harassment, the overwhelming majority of working women are unaware of any such laws. As shown in Figure 20, those who work in a family business are much less aware of such legislation than those who work outside of the family business. This high incidence of ignorance of laws and rules to protect women from sexual harassment very likely reduces the probability that women who face sexual harassment will report it.

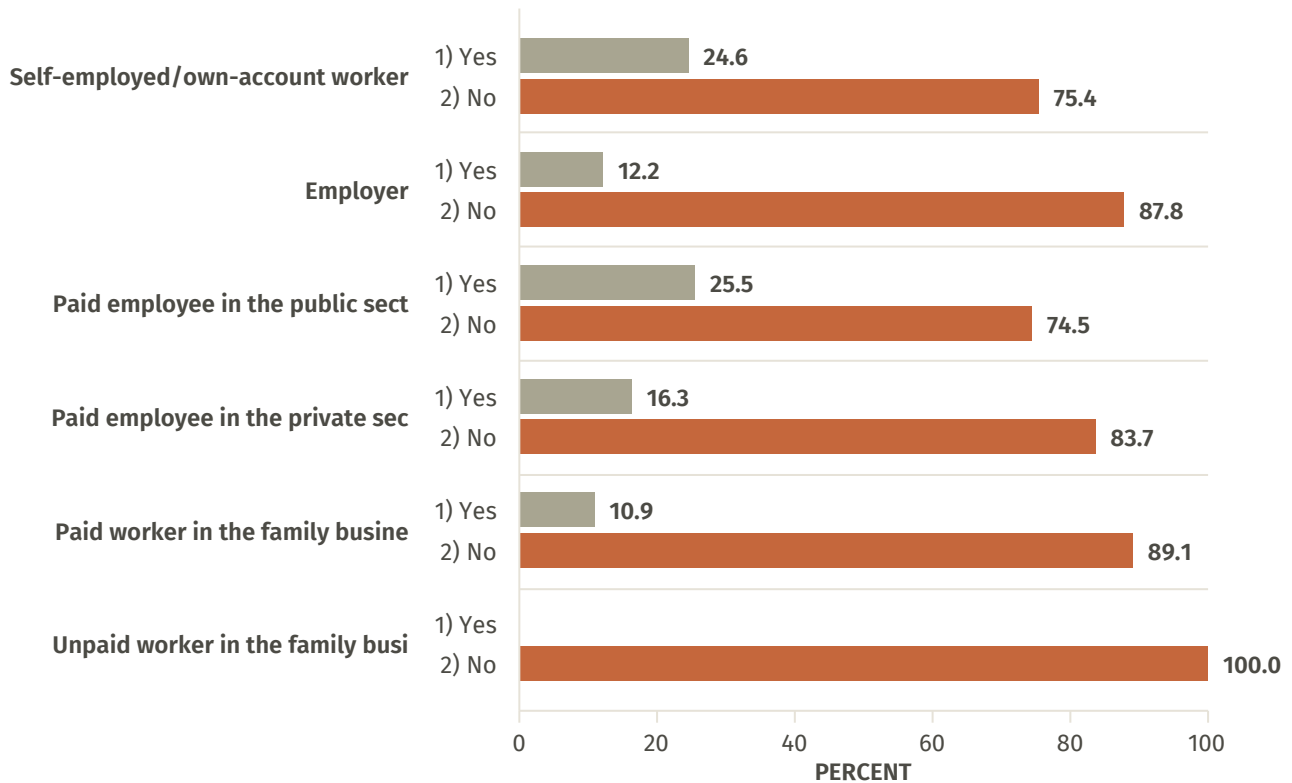
FIGURE 20:
Knowledge of National Laws to Prevent Sexual Harassment in the Workplace as reported by working women



¹² It should be noted that only 3% of interviews with women were conducted without the presence of a male members of the household, in these cases female respondents might not have felt comfortable reporting on this issue. Furthermore, women around the world generally tend to under-report harassment for fear of the social repercussions they might face (Brogan, 2021; EiGE, n.d.; Dahl & Knepper, 2021). This trend might also be occurring in the Iraqi context.

Additionally, as evident in Figure 21 below, the vast majority of working women, irrespective of their employment type, do not believe that women who are victims of sexual harassment in the workplace or in transit usually report such mistreatment to the authorities.

FIGURE 21:
Do Iraqi Women Report Sexual Harassment to the Appropriate Authorities?
As reported by working women



Both men and women report similar top 3 reasons as to why victims of harassment do not report their cases. However, for women, “embarrassment or shame” is a bigger barrier compared to men; for men, “negative social consequences” is a bigger barrier. As shown in Figure 22 and Figure 23, when working women and all men, were asked why victims of sexual misconduct do not report to the authorities, the top reason cited was the fear that it would not be kept confidential, as reported by 34% of working women and 37% of men. “Feeling embarrassed, ashamed or that it would be too emotionally difficult” was the second most reported reason by 33% of working women followed by negative social consequences (31%).

FIGURE 22:

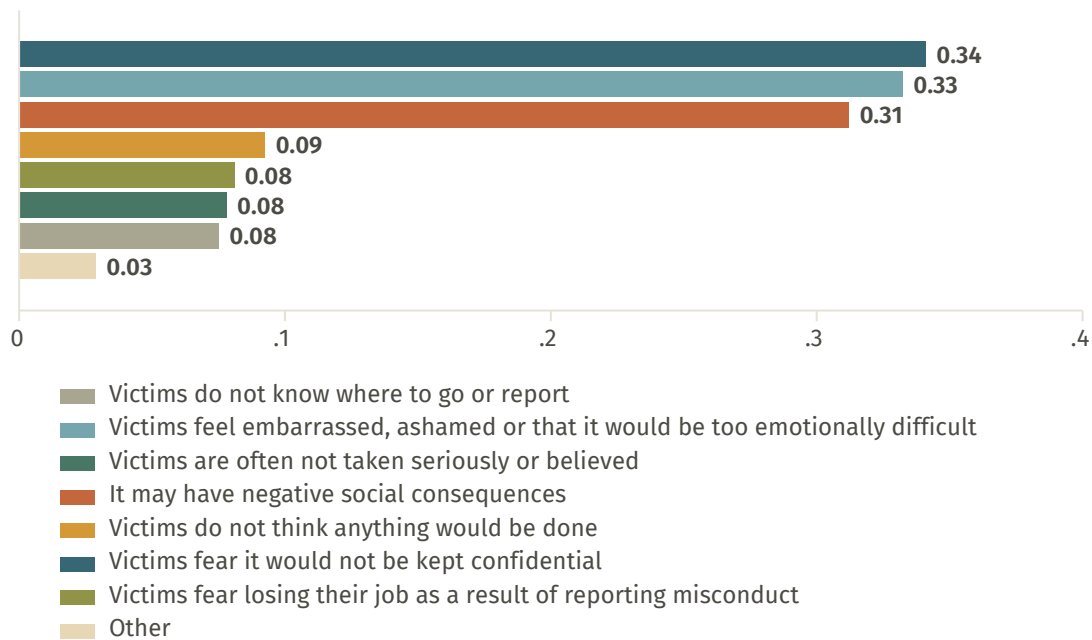
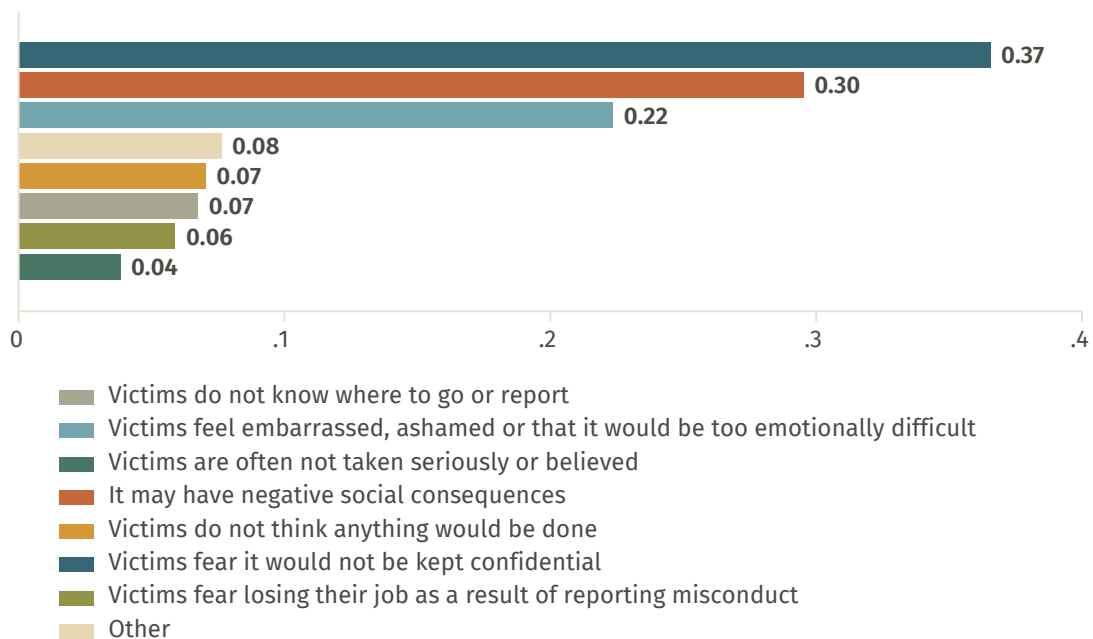
Reasons why victims of sexual misconduct do not report their cases as per working women

FIGURE 23:

Reasons why victims of sexual misconduct do not report their cases as per all men

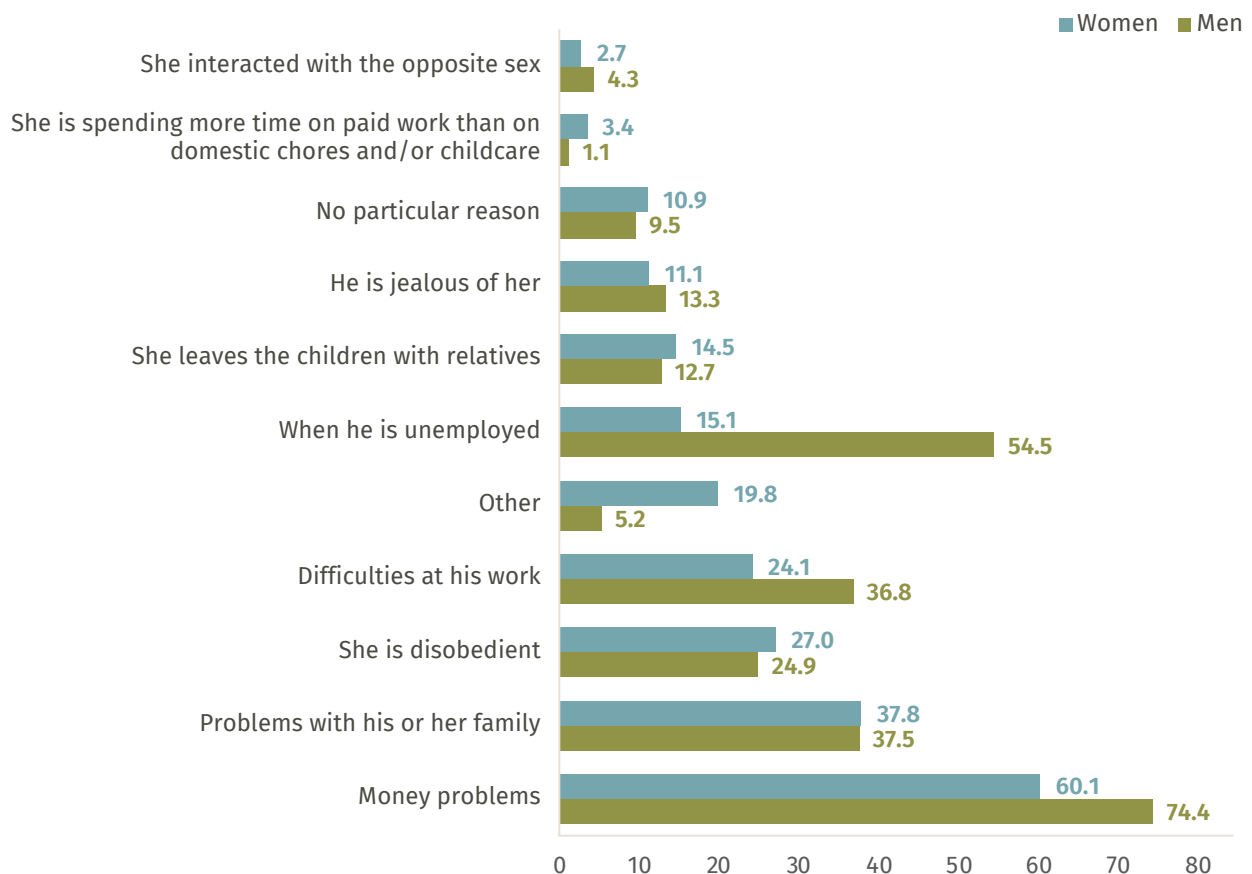
MARITAL DISAGREEMENTS

While we consider sexual harassment as a potential social sanction against working women *outside* the home, we look at marital disputes to as a potential sanction against women's work *inside* the home. By eliciting the primary reasons for intimate partner tensions or disputes, we can explore whether women's employment and related arrangements, such as outsourcing childcare, would cause conflict between couples at home. Such conflict may incite among women an expectation of a sanction or consequence to their economic independence or behaviors deviating from a social norm. In that sense, social expectations have led to the exercise of such a sanction by the husband. We can further test whether marital disagreements could be considered a form of a social sanction by looking at play which regulates women's actions. the differences in responses across men and women, in addition to working and non-working women.

Money and family problems are the top two reasons of disagreement in a marital relationship, and other reasons like the wife's disobedience, problems with either the husband's or wife's family, and leaving children with relatives are also commonly reported (see Figure 24). Men reported money problems (74%), unemployment (55%), and problems in their or their wife's family (38%) as the main reason why husbands and wives in the community have disagreements.

FIGURE 24:

What are the top 3 reasons why husbands and wives in your community have disagreements?



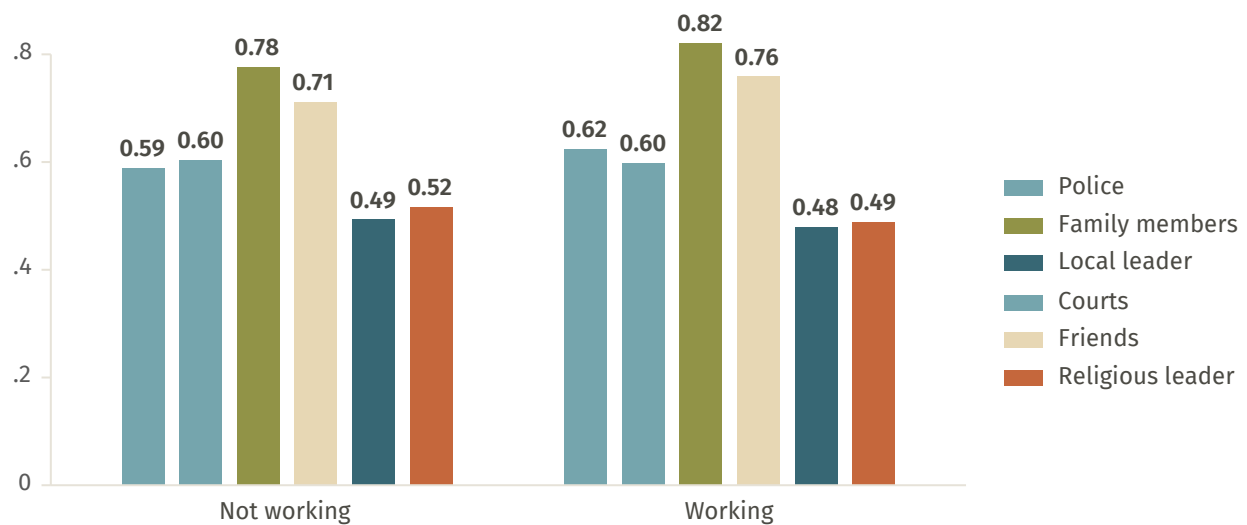
As with men, women also report money problems as the top reason for spousal disagreements (60%), followed by problems in their or their husband's family (38%), and disobedience (27%). The top reasons for spousal disagreements do not vary by the woman's employment status. Reasons for relationship conflict appear to not be directly related to women working, however, they may be indirectly reported as disobedience (mentioned by 25% of men) or dissatisfaction with childcare (mentioned by 13% of men).

Women who have sought help for disputes¹³ with their counterparts mainly relied on hospitals (36%), family members (27%) and/or courts (11%) (see Figure 25). There is little difference between working and non-working women, except that working women are more likely to have sought family for aid.

Working and non-working women generally report similar views about institutions taking help requests seriously. Informal networks of family and friends were seen as the most likely to respond to women's request for help, as reported by 82% of working women and 78% of non-working women. Also, as evidenced by Figure 25, women hold lower expectations regarding local and religious authorities' response to help requests compared to the police and courts.

FIGURE 25:

Percentage of women who strongly agree or agree that institution will take request for help seriously.



The responses presented above illustrate the household dynamic that might shape the way in which women make decisions and navigate intra-household relationships. While women's employment is not a direct instigator of marital disputes, the woman's behavior is considered a cause for disagreement between husband and wife. The role that family play in such disagreements suggest that social influences matter to negotiations between a couple at home. This may extend to decision-making about women's work, as highlighted in non-working women's responses about the weight they attach to their family's support or opposition when it comes to choosing to work or not to work.

¹³ All women were provided with a list of public and private institutions that might provide aid for women who report domestic disputes and were asked to indicate for each option whether they ever relied on the institution for help.

7. RECOMMENDATIONS

The findings from this study shed light on the barriers to labor force participation and employment that women in Baghdad, Basrah and Nineveh face. These barriers are particularly tied to the underlying social drivers of women's work status, desire to work, perception of labor market conditions and opportunities, job search activity, and job preferences. Just over half of non-working women (52%) expressed a desire to work and this is especially true for non-working women who expect support from their spouses or parents (75%). Despite the considerable portion of non-working women who want to work, very few actively engage in job search activities. Childcare responsibilities are the main reason female respondents reported for not working, followed by labor market factors such as not being able to find a job or not finding enough 'suitable' jobs, and then spousal and parental reservations about women's work. In terms of job preferences, almost half of women (47%) prefer the public sector and a smaller portion prefer the private sector. Qualitative data suggest that shorter working hours, employee benefits, and suitable work opportunities—mainly in education, health, and clerical positions—for women explain this sectoral preference.

Each of these barriers are further unpacked when looking at respondents' support for women's economic activity and the conditions under which it is acceptable for them work; the majority of respondents in the sample are supportive of women's work but have reservations when it comes to mixing with men at work, leaving children with relatives, returning home after 5pm, and working in the private sector. Few women reported being able to commute for more than 30 minutes, a mobility constraint further compounded by their need to be home at a certain hour. While we do observe a decline in the support for women's work when taking these conditionalities into consideration, there is still a remarkable gap between personal beliefs and expectations about what others believe to be appropriate; for each of the questions about women's work and related conditions, personal beliefs are consistently more positive than social normative expectations, suggesting that respondents maybe bound by 'pluralistic ignorance' when it comes to their adherence to norms regarding women's economic activity. Finally, knowing other women who work, is associated with a higher likelihood of also being employed. This is also true if men know more women who are active in the workforce.

Based on these insights, we have organized our policy and program recommendations around the following areas:

- 1. Encourage employers to introduce more flexible work arrangements for current and prospective female employees.**

Given women's preferences and their spouses' expectations for short commute times, reduced working hours and segregated workplaces, employers could provide flexible work arrangements that allow for part-time contracts or remote work from home. These arrangements could also increase the appeal of existing opportunities in the labor market, which some women find unattractive or unsuitable. Since a third of non-working women reported a preference for being directly involved in childcare themselves, working from home would make work a choice that is not necessarily mutually exclusive to caregiving. This policy accommodation could be an intermediate step towards fully integrating women in the labor market while simultaneously working on transforming gender roles to achieve more equitable division of labor between women and men at home.

2. Consult with employers and the private sector to explore funding and expansion pathways for childcare services and promote the benefits of childcare services on child development.

Given that childcare responsibilities are one of the main barriers to work, women's access to childcare services and their attitudes towards them could be addressed to increase uptake. Working women in our sample reported primarily relying on family for childcare with very limited utilization of childcare services. This could either be due to lack of sufficient supply or unwillingness to utilize available services. Recent data from a World Bank demand study on childcare services (forthcoming) among mothers or mothers-to-be in Iraq found that, for both paid or free childcare, mothers with children under the age of 6 do not utilize formal childcare services due to 1) being able to do it themselves, 2) belief that mothers should care for their children themselves, and 3) husband or family do not approve (in order of frequency). Such attitudes could be addressed through communications interventions that provide information about the benefits of childcare on child development, as well as positively shift perceptions regarding the complementary role of childcare alongside parenting at home. However, it is important for the government to simultaneously incentivize increased supply of childcare.

The government could encourage greater supply for childcare to meet increasing demand from other programmatic efforts. The World Bank is currently conducting a Supply and Demand study on childcare services in Iraq, under the Mashreq Gender Facility's regional workplan, to capture the availability of such services (and the demand for it by parents), in addition to important indicators around quality of learning and infrastructure, geographical distribution, and cost of operations as well as cost of enrolment. The study could provide insights into why access to childcare poses such a challenge for women and why. Evidence from other interventions in the developing world suggests that subsidized or free childcare for women has a positive impact on their employment (Chang et al., 2020). Exploring Public-Private Partnerships (PPPs) to expand supply or incentive schemes for employers to provide workplace creches could potentially encourage more mothers to rely on such services and join the workforce.

3. Conduct further research into the barriers to job search among non-working women who want to work, and design appropriate nudges or other interventions to promote avenues for job search and existing programs that support women's job search skills and efforts.

While we know that few non-working women who want to work have actively engaged in various job search activities, it is unclear what the motivations behind this lack of initiative are. Further research into this behavior could unpack the main psychological or structural drivers that prevent women from searching for work. Evidence from other developing countries suggests that linking women to job recruitment opportunities and professional peer networks could significantly boost their labor force participation and employment rate in the short term (Chang et al., 2020). Based on emerging insights from additional research on women's job search behaviors, programmatic efforts could focus on nudging non-working women who want to work towards job search and recruitment channels that guide and instruct them on finding work opportunities. It is important to note that while these interventions might improve women's economic opportunities, their exposure to intimate-partner violence (IPV) could also increase (Campo & Steinert, 2020). In designing any of these interventions, it is critical to account for this risk and develop mitigation strategies accordingly.

4. Develop communications strategies to correct misperceptions regarding social acceptance of working women, as well as provide role models of women from local communities who have successfully pursued paid work opportunities.

From previous discussion, we saw that social empirical expectations are a significant force that directly shapes men's, and possibly indirectly women's, outlook on female labor force participation and actual uptake of employment. Men's expectations of what other women in the community typically do (i.e. the scale of women working in general and women's adherence to traditional gender roles) is significantly correlated with women's work status. Few men, and even fewer men with non-working counterparts, report knowing other women in their surrounding community who work, work outside, work with men, leave children with relatives, return home after 5pm, and work in the private sector. Moreover, women are less likely to be working if men expect others in their community to disapprove of a woman who works under such conditions. We also find instances of "pluralistic ignorance"¹⁴, men and women hold personal beliefs of greater support for women's work than they believe of others in the community. This presents an opportunity for changing or correcting such misperceptions on social norms, particularly for men, which has been shown to improve FLFP (Bursztyn, Gonzalez, & Yanagizawa-Drott, 2020). This could be done through communications-based interventions or implementing mentorship programs that connect non-working women with female peers in their community who work and who could serve as role models to non-working women.

There is a growing body of evidence that highlight the effectiveness of relying on social networks to motivate and reinforce social change, particularly in women's empowerment. In social and behavioral communications work, using peers to promote social messages is a proven and effective mechanism for attitudinal and behavioral change (Palluck & Ball, 2010; Bicchieri, 2017). Given the influence that friends and family members have on both women and men's beliefs and behaviors, it would be strategic to recruit these subgroups in social marketing campaigns or behavioral interventions at the community level that aim to promote women's work. The reinforcing effect of peer and social support could serve as a social signal of acceptance, as well as a commitment device for sustainable change in gender norms. For men, especially, targeting friends and leveraging social networks to normalize women's work could be pivotal to development efforts that work at the household and community level to change restrictive gender norms.

5. Link women who are interested in running a home-based business to programs that provide access to finance as well as technical and psycho-social training.

We find a big policy opportunity in that most men and women report favorable views when it comes to women running home-based businesses— 93% of respondents are okay with women working from home by running a small business, 68% of non-working women prefer running a home-based business and 50% prefer working from home. In light of constraints on women's time due to childcare responsibilities and restrictions on their mobility outside the home, short- to medium-term policy and program reform could offer alternative work arrangements that women could pursue from the convenience of their homes. These solutions could be a way to work around restrictive norms that may require longer periods of time to transform. Furthermore, programs that provide access to finance and psycho-social training for aspiring entrepreneurs could potentially promote higher involvement of women in self-employment opportunities. Evidence from other developing countries yield mixed

¹⁴ Pluralistic ignorance is a situation where individuals of a social group privately disagree with a particular norm but continue to adhere to it in public due to their belief that everyone else accepts it and believe it ought to be practiced (Bicchieri, 2017).

results regarding business grants to boost entrepreneurship among women, but there is some evidence to suggest that combining such grants with sufficient technical and psycho-social training—especially in negotiation skills and self-efficacy—could lead to higher self-employment rates (Field, Glennerster, and Nazneen 2018; Chang et al., 2020). Furthermore, lessons learned from other contexts suggest that coupling these types of interventions with agency-targeting components could help strengthen women’s control over the finances they start accessing and ultimately accumulating as a result of the training and opportunities they receive. Program developers need to carefully consider counterproductive dynamics within the household that prohibit women from exerting control over their own finances or influence decision-making at the household level.

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9. ANNEXES

ANNEX 1

Construction of the Social Norms Index

Standardized indices were constructed from the individual items under the 4 thematic areas (working women, publicness and mixing, gender roles, and private sector) as well as for each of the framework components (social empirical, social normative, personal belief, and belief of counterpart) separately for women and men. Therefore, indices reflected the standardized average of standardized responses across all items within each component and thematic construct separately for women and men. Some responses required reverse-coding. Consequently, higher scores for each item and index indicated more liberal views.

The individual items for each thematic area were first gathered during qualitative work in Jordan. Items about views of the private sector were later added during our work in KRI. The individual items and constructs have been tested and validated in the Jordan and KRI studies.

ANNEX 2

Regression results

Dependent variable	Working women			Want to work		Working women		Publicness and mixing		Gender roles		Private sector	
	(1)	(2)	(3)	Non-working	Non-working	women	men	women	men	women	men	women	men
				women	women	women	women	women	women	women	women		
Aggregate SN index	0.100*** [0.0101]	0.100*** [0.0101]	0.0761*** [0.00928]	0.0672*** [0.0201]	0.0574*** [0.0202]								
z_se_ww_index						0.0216 [0.0139]	0 [0.0131]						
z_sn_ww_index						0.00767 [0.0129]	0.00567 [0.0143]						
z_pb_ww_index						0.0430 [0.0263]	0.0557*** [0.00881]						
z_ib_ww_index						0.00202 [0.0128]							
z_se_pm_index								-0.0200 [0.0133]	0.0126 [0.0130]				
z_sn_pm_index								0.00273 [0.0130]	-0.00612 [0.0151]				
z_pb_pm_index								0.0345** [0.0142]	0.0914*** [0.0143]				
z_ib_pm_index								0.0218* [0.0128]					
z_se_gr_index										0.0240* [0.0135]	0.0405*** [0.0145]		
z_sn_gr_index										-0.0107 [0.0132]	-0.0455*** [0.0153]		
z_pb_gr_index										0.0463*** [0.0171]	0.0660*** [0.0124]		
z_ib_gr_index										0.0480** [0.0224]	0.0117 [0.0115]		
z_se_pr_index												0.00705 [0.0130]	0.0111 [0.0131]
z_sn_pr_index												-0.0104 [0.0126]	-0.00385 [0.0149]
z_pb_pr_index												0.0123 [0.0172]	0.0432*** [0.0133]
z_ib_pr_index												0.0552*** [0.0125]	0.0483*** [0.0164]
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Constant	0.301*** [0.0101]	0.301*** [0.0101]	0.162*** [0.0433]	0.534*** [0.0191]	0.724*** [0.0921]	0.0898 [0.0639]	0.257*** [0.0580]	0.0740 [0.0630]	0.263*** [0.0589]	0.0779 [0.0630]	0.224*** [0.0585]	0.0639 [0.0648]	0.217*** [0.0564]
Observations	1,983	1,983	1,929	671	662	1,030	896	1,018	888	1,031	861	994	891
Adjusted R-squared	0.047	0.047	0.177	0.015	0.028	0.239	0.125	0.247	0.120	0.252	0.115	0.251	0.115

Standard errors in brackets *** p<0.01, ** p<0.05, * p<0.1

Controls include gender, age, governorate, income, education, marital status, and having children