



# Country Gender Assessment Georgia

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## Acknowledgements

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## Abbreviations and Acronyms

<b>CGA</b>	Country Gender Assessment
<b>CPF</b>	Country Partnership Program
<b>ECA</b>	Europe and Central Asia
<b>GBV</b>	Gender Based Violence
<b>GEOSTAT</b>	National Statistics Office of Georgia
<b>GDP</b>	Gross Domestic Product
<b>HCI</b>	Human Capital Index
<b>HIES</b>	Household Income and Expenditures Survey
<b>IDPs</b>	Internally displaced persons
<b>LFS</b>	Labor Force Survey
<b>OECD</b>	Organisation for Economic Co-Operation and Development
<b>PISA</b>	Programme for International Student Assessment
<b>SCD</b>	Systematic Country Diagnostic
<b>SMEs</b>	Small and medium enterprises
<b>STEM</b>	Science, technology, engineering, and mathematics
<b>TSA</b>	Targeted Social Assistance
<b>WDI</b>	World Development Indicators
<b>WDR</b>	World Development Report

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## Executive Summary

**This Country Gender Assessment (CGA) analyzes the main indicators of poverty, inequality and wellbeing affecting gender equity in Georgia.** Methodologically, the note adopts the Gender Assessment framework proposed by the World Development Report on Gender Equality and Development (WDR 2012), to analyze the recent progress and pending challenges in gender equity, across three key dimensions: (a) Endowments, (b) Economic opportunities, and (c) Agency.

**Empirical evidence is collected from the latest survey data available**—the Labor Force Survey (LFS) 2018 and the Household Income and Expenditure Survey (HIES) 2018—as well as other administrative records and complementing sources—retrieved from the National Statistics Office of Georgia, the World Development Indicators, the Human Capital Project, among other.

**Over the last eight years, poverty has substantially decreased for men and women in Georgia.** The national absolute poverty rate fell sharply from 2010 (37.3% of the population) to 2018 (19.5%). Poverty decreased in both urban and rural areas. In 2019, the absolute national poverty rate was not statistically different for males (19.6%) and females (19.4%).

**Health and demographic indicators show gender imbalances.** In a context of stagnant population growth, women constitute the largest share (62%) of the elderly population, while men make up the majority of the youth. One in ten Georgians is an elderly woman. Female life expectancy at birth is substantially higher than males', and boys face substantially higher infant and child mortality.

**Skewedness in the sex ratio at birth has improved significantly.** The sex ratio at birth has decreased substantially since 2007, to 106 boys born alive per 100 girls born alive in 2018. Most Georgians declare no preference for their children's gender. Still, 31% of respondents have preference for sons, and 57% of respondents in rural areas prefer to have a boy. Most Georgians believe that men should normally be the breadwinners.

**Girls and women enjoy substantial access to education, nonetheless these endowments do not necessarily translate to improved skills and income opportunities.** Girls enjoy almost universal primary and secondary school enrolment, and more women than men attend tertiary education. Despite near-universal school coverage, Georgia struggles to provide quality learning and skills. Georgia's Human Capital Index (HCI) is 0.57, implying that children achieve only 57% of their human capital potential by age 18, and ranking Georgia at 85<sup>th</sup> place among 174 countries (HCI 2020).

The prospects for human capital accumulation are significantly lower among boys than girls. Male students perform worse than females in harmonized test scores. Additionally, boys observe low adult survival rates. Georgia's gender gap in HCI is larger than the global gap.

**Despite high-educational achievements, women face more limited access to economic opportunities than men.** Georgia has a large gender gap in labor force participation of 19 percentage points, as only 43% of working-age females participate in labor markets. Moreover, the female labor force participation rate in 2019 was comparable to the 2010 level. Cuberes and Teignier (2016) estimate the economic costs of gender gaps in labor participation in Georgia at 11% of gross domestic product (GDP). Domestic responsibilities and low wages are barriers to women's labor force participation.

**Women observe lower unemployment rates than men, but this indicator may hide underemployment and low-paying jobs among female workers.** In 2019, the unemployment rate was slightly lower among women (10.1%) than men (12.8%). However, women work fewer hours per week than men in all sectors of economic activity, except domestic work and arts and entertainment.

**Women's segregation by industry and occupation—and degree concentration in humanities, education and health care—locks them in economic activities with lower earnings.** Around 40% of female workers are employed in agriculture and almost one quarter of female workers is employed in health and education services (compared to 4% of men, LFS 2018). In contrast, women are generally excluded from industrial activities and science. Only 6% of female workers concentrate in industrial activities. While only 16% of graduates of Science, Technology, Engineering, and Math (STEM) programs in tertiary education were women in 2018 (WDI 2020).

**Gender-based wage gaps in Georgia remain large,** at 16% of men's earnings, after controlling for differences in demographic and job characteristics (World Bank 2020). A sizable portion of the observed wage gap between men and women can't be explained by observable characteristics of men and women, highlighting possible discriminatory practices in labor markets (World Bank 2016).

**Female entrepreneurial potential faces several limitations.** Only one-fifth of firms have female participation in ownership, and 16% of firms have a female top manager (Enterprise Survey 2019). Access to finance, political instability, and an inadequately educated workforce are identified as the biggest obstacle for doing business by female top managers.

**Social protection schemes are highly relevant for women's welfare.** Close to 40% of women (and 25% of men) receive some pension or public transfer. Over 15% of women depend entirely on old-age pensions, and over 20% rely entirely on public transfers. Coverage of poor households by the Targeted Social Assistance (TSA) program does not show gender imbalances.

**Female political representation has increased since 2010, though progress remains slow and insufficient.** In 2019, women held nearly 15% of all seats, compared to 6.5% in 2010. Between 2010 and 2018, the share of ministerial-level positions occupied by women rose from 5.6% to 27.3%.

**Like in many other countries, limited data is a major barrier to understand and address gender-based violence (GBV) in Georgia.** Available indicators at the national level suggest that 6% of women suffer lifetime physical and/or sexual intimate violence from their partners. However, the real prevalence of GBV is difficult to assess. Despite policies and services in place, GBV is often underreported. Socioeconomic vulnerabilities of women often reinforce GBV. On the other hand, gender norms that traditionally perpetuated GBV seem to be shifting, especially among the youth.

**Other evidence on women's voice and agency is mixed.** The adolescent fertility rate in Georgia has been on a downward trajectory, suggesting progress in reproductive rights and women's agency. Nonetheless, child marriages continue to affect a large share of Georgian girls.

**COVID-19 risks overturning progress in gender issues and could widen existing gender gaps.** The long-term effects of COVID-19 will likely be mediated by pre-existing gender gaps across endowments (health and education), economic conditions, and agency. Women are more vulnerable because of their role as primary caregivers and homemakers; their occupational segregation in labor markets; their lack of labor protections and legal rights to assets; biased intra-household allocations; and prevailing social norms and behaviors under confinement.

**Available firm-level data suggest that women can be most affected by unemployment and furloughs related to COVID-19** (Enterprise Survey COVID-19 Follow-Up, June 2020). Evidence on the short-term effects of COVID-19 on household incomes and monetary poverty does not highlight significant gender differences. Nonetheless, a comprehensive understanding of gender disparities in the effects of the pandemic requires further attention to longer-term effects, nonmonetary welfare, and intra-household dynamics.



**Key areas for policy focus to promote gender equality in Georgia** include measuring multi-dimensional and dynamic aspects of poverty; developing skills among girls that are relevant for the labor market; ending occupational segregation and promoting STEM; providing formal care for children and elderly; assisting women to transition into labor markets; fighting discrimination in labor markets; widening opportunities for female workers and entrepreneurs; changing beliefs and biases; and tackling disparities (specially in health outcomes) affecting males.

**Actions to promote the acquisition of relevant and highly rewarded skills as well as improving the ability of women to transition into labor markets and entrepreneurial activities should be undertaken as first-order priorities in the economic and gender agendas in Georgia.** While evidence shows there are persistent gender disparities across many aspects of wellbeing and economic development in Georgia, some of the main barriers identified relate to the ability of women to access economic opportunities. Evidence presented in this report shows that the barriers to economic opportunities have direct and indirect effects on other aspects of wellbeing and consequently these not only affect women's development but also influences the development of the whole population, including GBV, poverty incidence, among other.

**These key areas of policy are supported by the work of the World Bank Group in Georgia.** The World Bank's Country Partnership Framework (CPF) for the period 2019-2022 includes a series of initiatives aimed at enhancing female employment, and effective citizen engagement. Examples include (i) supporting women's engagement and employment in the road sector; (ii) promoting female entrepreneurship and participation in value chains in tourism and hospitality; and (iii) addressing gender-based violence, (GBV) by engaging in the Inter-Agency Commission on Gender Equality, Violence Against Women, and Domestic Violence, and supporting and empowering GBV survivors in areas of health, education, social protection, and justice. These efforts are complemented by the IFC's support to financial institutions that expand access to finance for women entrepreneurs.

## I. Introduction

**This Country Gender Assessment (CGA) provides empirical evidence and analyses equality between the women and men of Georgia.** Methodologically, the report adopts the Gender Assessment framework proposed by the World Development Report on Gender Equality and Development (WDR 2012) to analyze recent progress and pending challenges in gender equity, across three key dimensions: (a) Endowments, (b) Economic opportunities, and (c) Agency and Voice. Based on this framework, extensive research was conducted to identify available data sources and empirical evidence, on indicators such as poverty, health, education, perceptions, and wellbeing, among others affecting gender equity in Georgia.<sup>1</sup>

**In addition to its intrinsic value, promoting gender equality is a central priority to reduce poverty, boost shared prosperity, and advance the aspirations of the middle class.** Georgia's development challenges entail adjusting and refining the country's growth paradigm, and translating economic growth to more rapid, sustainable poverty reductions (World Bank 2018a). However, sustained growth, poverty reduction, and shared prosperity require that economic gains improve welfare among all communities, households, and individuals (World Bank 2019). Promoting women's economic opportunities, access to endowments, and voice and agency is fundamental in tackling some of Georgia's main policy challenges, including raising labor productivity, integrating with the global economy, and invigorating stagnant rural areas (World Bank 2018a). Moreover, the socioeconomic impacts derived from the COVID-19 pandemic present countries with an inflexion point, to either enhance gender equality and benefit from its long-term benefits, or to risk losing fundamental progress in gender issues, and forego development opportunities in the future.

**This report updates and complements past work on gender equality in Georgia, including the 2016 CGA (World Bank 2016).** The analysis leverages previous work conducted by the World Bank and other development partners, and it seeks to update and to deepen knowledge on key issues of gender equality in Georgia. Findings in the 2016 CGA highlighted progress in gender equality in several areas, including women's educational attainment and labor markets. Progress was also observed in reducing the skewed sex ratio at birth. On the other hand, women's labor force

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<sup>1</sup> This note focuses on gender disparities specifically hindering the wellbeing and economic welfare of women in Georgia. However, gender gaps can arise in the outcomes and opportunities enjoyed by females and males across several dimensions. (WDR 2012). In many instances, men—rather than women—may suffer as a result of gender disparities. Regardless of whether these inequalities create disadvantages for men or for women, gender equality matters intrinsically, as well as instrumentally, to foster economic efficiency and development outcomes (WDR 2012).

participation was found at 20 percentage points below the labor participation rate for men, and traditional gender roles persist. Household responsibilities—such as childcare and elderly care—discourage women’s labor force participation, counteracting the positive impacts of women’s education. Occupational segregation and gender gaps in earnings characterize the labor markets (Ibid). This report revisits the most updated data on these trends, as well as other key issues for gender quality in Georgia.

**The report makes three additional contributions to previous knowledge on gender issues in Georgia.** First, it provides new evidence and expands the analysis of female entrepreneurship and engagement in small and medium enterprises (SMEs), thanks to recent data collection efforts, including new rounds of the Enterprise Survey (2019). Second, the report identifies new areas of policy priorities, based on the empirical findings. Moreover, those priorities are also analyzed in light of the World Bank’s Country Partnership Framework (2019-2023), suggesting practical applications and potential areas of operation for the World Bank and other development partners in Georgia. Finally, the report aims to understand the short-term impacts of the COVID-19 pandemic on women’s welfare, based on a theoretical framework, available evidence, and microsimulation exercises. While the long-term effects of COVID-19 on gender disparities are difficult to assess at this time, the report’s findings can inform new policy measures towards mitigation and recovery. Promoting gender equality in Georgia is found to be fundamental in mitigating the negative long-term effects of COVID-19, as well as to foster potential recovery paths.

## II. Country background

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### Key Takeaways

Georgia's economic reforms agenda and poverty reduction efforts paid-off over the last decades. The country performed well in economic growth and improved living conditions across the population. Nonetheless, Georgia is vulnerable to a reversal of progress, due to exposure to external macroeconomic challenges, advanced stage on demographic transition, fiscal pressures, as well as the unprecedented social and economic costs derived from the COVID-19 pandemic in 2020. Georgia has taken a series of legislative and policy steps to improve gender equality, including the adoption of the Gender Equality Law (2010), the Law on the Elimination of All Forms of Discrimination (2014), as well as international conventions for protecting women against violence.

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#### a) Economic, fiscal, and social policy context

**Georgia is a small, upper-middle income country that has performed well in economic growth and poverty reduction over the past decade.** Since 2010, the national absolute poverty rate has almost halved (Geostat 2019). Economic growth has been inclusive; the poorest 40% of the population (the bottom-40) experienced higher-than-average growth in consumption between 2006 and 2015 (World Bank 2018a).

**Georgia earned reputation as a “star reformer”, for introducing deep reforms in economic management and governance (World Bank 2018a).** Reforms were implemented to bolster the private sector, promote international trade—particularly, with the European Union—and improve the business and investment environment. Economic management has been sound, with moderate fiscal burdens, prudent monetary policy, and sound financial system regulations (World Bank 2019c). The Government prioritized public spending on social sectors and basic infrastructure since 2013. Social protection, health, and education expenditures represented 13% of GDP in 2019.<sup>2</sup>

**Nonetheless, Georgia faces internal and external risks to macroeconomic stability (World Bank 2018a; 2019a).** Challenges include vulnerability to external shocks, demographic challenges, reduced fiscal space, and growing debt levels. Geopolitical tensions in the region, high dollarization

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<sup>2</sup> World Bank staff calculation based on data from the MoF and Geostat.

and remittances inflows, and undiversified production and exports expose Georgia to shocks. Reliance on domestic demand has translated to a sizeable current account deficit and external debt ratio to GDP. Other macroeconomic vulnerabilities include quasi-fiscal risks and contingent liabilities related to state-owned enterprises (SOEs) and power purchasing agreements (World Bank 2019d).

**The expansion of social transfers has contributed to reduce poverty and to improve the overall well-being of the population (World Bank 2019a).** Georgia's social protection system is well-targeted and has played a key role in poverty reduction (Carraro, Honorati and Marguerie 2020). Introduced in 2006, the Targeted Social Assistance (TSA) program has successfully reached poor households. However, its coverage remains limited, at approximately 12% of the population and 46% of households in the poorest quintile (Ibid). The Universal Healthcare Program (UHC) was introduced in 2013, improving the affordability of healthcare services, while recent reforms aim to expand coverage and sustainability of the pensions system (World Bank 2019c).

**Fiscal interventions have also played a crucial role in reducing poverty and inequality (Cancho and Bondarenko 2017).** Georgia's tax system is regressive, mostly due to the regressive effects of indirect taxes, including VAT. However, the overall fiscal system is equity enhancing and promotes shared prosperity. The bottom 60% of the income distribution benefit from fiscal interventions more than the top 40%, and the poorest quintile constitutes the biggest winner from fiscal interventions.

**Overall, economic opportunities and increased labor earnings have been the main contributor to sustainable poverty reductions among Georgia households (World Bank 2019a).** Poverty declines have been driven by increased labor market opportunities, pensions, social assistance, and agricultural incomes (World Bank 2019c). However, empirical analyses<sup>3</sup> suggest that labor incomes – specially wages from hired employment—have been the main sources of incomes among households that escaped poverty sustainably (World Bank 2019a). Georgia, nonetheless, struggles to generate good quality jobs. Despite a strong business environment, firms struggle to grow and integrate, reflecting constraints such as market concentration, uneven implementation of regulations, limited access to finance, poor connectivity, and lack of relevant skills in the labor force (World Bank 2019c).

**In sum, Georgia has achieved relevant social and economic progress over the past decades, nonetheless, such progress could be reversed (World Bank 2018a).** Despite achieving middle-

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<sup>3</sup> Including a longitudinal analysis based on panel data from the Welfare Monitoring Surveys.

income status,<sup>4</sup> Georgia is yet to consolidate as a middle-class society, and to meet the aspirations and expectations of its middle-class. Many households remain vulnerable to impoverishment due to exogenous or idiosyncratic income shocks, and the country observes high churning around poverty lines (Ibid). Reducing the higher incidence of rural poverty and providing new job opportunities to workers in low-productivity agriculture are pressing challenges (World Bank 2019d). Between 190,000 and 275,000 people in Georgia are IDPs, displaced by the conflict in Abkhazia and South Ossetia, in the 1990s and 2008. IDPs constitute almost 6% of the population, among the highest relative proportions in the world (World Bank 2017c).

**Since 2020, Georgia, like other economies across the world, is facing unprecedented social and economic costs derived from the COVID-19 pandemic.** Georgia responded swiftly to the outbreak of COVID-19, declaring national state of emergency and curfews by March 21<sup>st</sup>, 2020. Strict containment measures, businesses and school closures, and bans on border crossings, contributed to milder health impacts, compared to regional peers (IMF 2020a). However, economic recovery after reopening was slow, and the number of active cases increased 10-fold in September to October 2020. Available estimations as of December 2020 suggest that Georgia's GDP growth contracted by 6% in 2020.<sup>5</sup> Poverty reduction trends observed over the last years will stall in 2020 as households cope with economic shocks derived from the pandemic and lockdowns (World Bank 2020d).

## **b) Gender equality policies and commitments in Georgia**

**Georgia adopted the Gender Equality Law in 2010**, which defines gender equality as “a part of human rights referring to equal rights and obligations, responsibilities and equal participation of men and women in all spheres of personal and public life.” This led to corresponding National Action Plans in 2011, 2014 and 2016, which among others, emphasized the Government priorities in promoting gender equality, protection of women's rights, and prevention of domestic violence.

**Georgia has also signed the key international conventions for protecting women against violence.** In addition to adopting national laws on gender equality, Georgia is also a signatory to key international conventions on protecting women from violence, including on women in conflict. In 1994, the Georgian Parliament ratified the United Nations (UN) Convention on the ‘Elimination of All Forms of Discrimination against Women’ (CEDAW). Shortly after in 1995, Georgia signed the

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<sup>4</sup> Georgia was classified as upper-middle income country (UMIC) for the first time in 2017, and again in 2020 (based on Gross National Income per capita). However, Georgia was classified as lower-middle income (LMIC) in 2018-2019.

<sup>5</sup> Macroeconomic forecasts produced by the Macroeconomics, Trade and Investment (MTI) team of the World Bank.

Beijing Declaration and Platform for Action which laid out the foundation for the establishment of key institutional mechanisms on gender equality (The Progress Report on the NAP 2014-16). In 2011, the Parliament of Georgia adopted the first National Action Plan (NAP) for implementation of UN Security Council Resolution 1325 on ‘Women, Peace and Security’. The second NAP was launched for the period of one year (2016-2017), and the third NAP for the period of three years (2018-2020) (Peace Women n.d.). During the second NAP, the Government of Georgia established the Inter-Agency Commission on Gender Equality, Violence against Women and Domestic Violence which serves as the main accountability mechanism for planning, developing and implementing the corresponding national action plans on violence against women (World Bank 2019).

**The Law on the Elimination of All Forms of Discrimination was adopted by the Parliament of Georgia in 2014.** The Law is a critical milestone intended to eliminate every form of discrimination and to ensure equal rights for the citizens of Georgia irrespective of race, gender identity, sexual orientation, marital status, and other characteristics. (Parliament of Georgia, 2014). Furthermore, in 2014, Georgia signed ‘the Council of Europe Convention on preventing and combating violence against women and domestic violence’, better known as the Istanbul Convention.” (World Bank 2017c), whereas in 2015, it joined the global Sustainable Development Goals (SDGs) of the 2030 Agenda and nationalized the 17 SDGs in November 2019.

**Other policies changes have been implemented to position the gender agenda among the government top priorities, and to support vulnerable groups, including victims and survivors of GBV.** Georgia has shown government commitments to increase gender equality. For example, the Gender Equality Advisory Council became a representative under the Prime Minister’s office in 2016. The Advisory Council oversees the developing of guidelines and the commitments by line ministries to implement the Gender Equality Strategy. The inter-ministerial commission on gender was created “to update and reform the legal system, to address the practice of early marriage, and to combat violence against women through awareness raising campaigns” (World Bank 2018b). The Government of Georgia also provides a wide array of services to the victims and survivors of GBV through the State Fund for Protection and Assistance of (Statutory) Victims of Human Trafficking (ATIPFUND). Services include shelter, medical and psychological support, and compensation and rehabilitation oh survivors and victims of human trafficking and domestic violence (Atipfund Georgia).

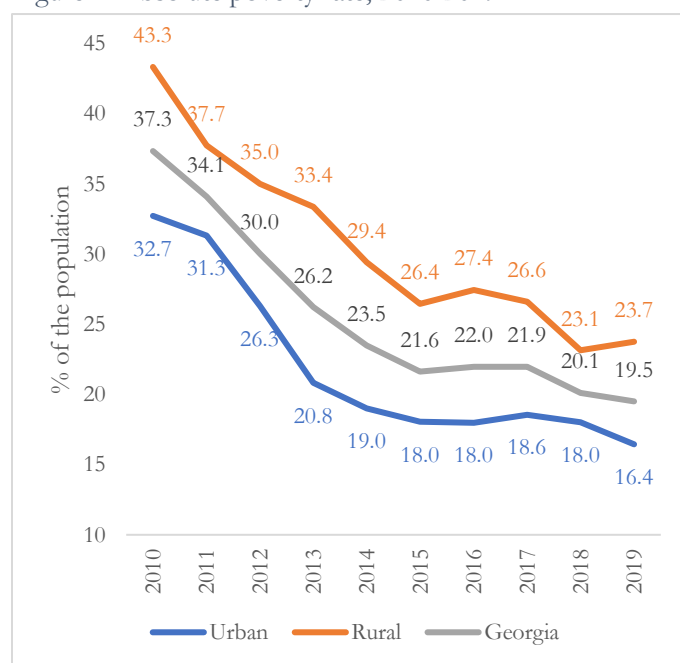
### III. Main poverty and demographic trends

#### Key Takeaways

Georgia achieved substantial progress in poverty reduction over the last years, halving the national absolute poverty rate between 2010 and 2018. Women and men, as well as residents of rural and urban areas, have all observed substantial reductions in the incidence of monetary poverty. On the other hand, demographic challenges in the country -including limited population growth and a raising age dependency ratio- will make it more difficult for this trend to continue.

#### a) Poverty trends

Figure 1. Absolute poverty rate, 2010-2019



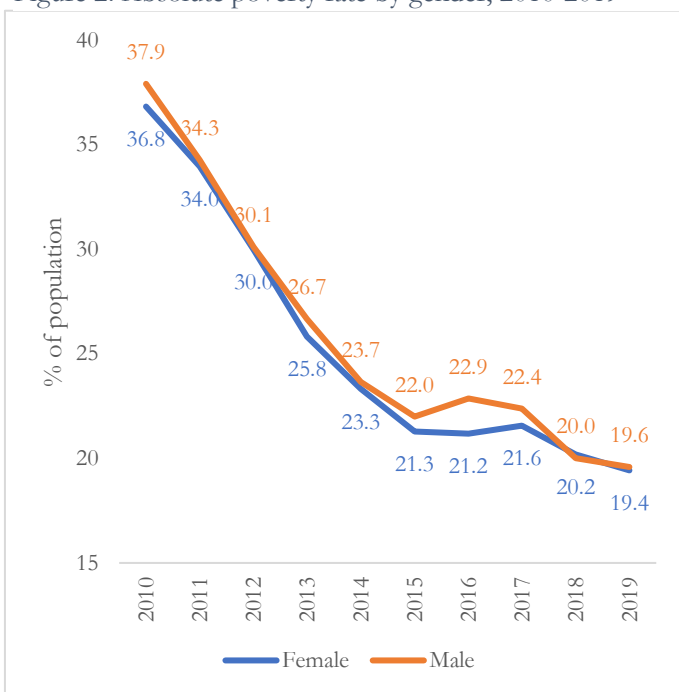
Source: Geostat (2020).

**Over the last eight years, poverty has substantially decreased in both urban and rural areas of Georgia.** Since 2010, national poverty in Georgia has fallen sharply from 37.3% to 19.5% in 2019. In absolute terms, the largest decline in the poverty rate is recorded in rural areas. Between 2010 and 2019, the poverty rate in rural areas decreased by almost 20 percentage points—from 43.3% to 23.7%. Meanwhile, the poverty rate in urban areas also fell from 32.7% to 16.4%—an aggregate change of roughly 15 percentage points.

Between 2018 and 2019, the reduction in the national absolute poverty rate was driven by urban areas, while poverty increased slightly among rural households.



Figure 2. Absolute poverty rate by gender, 2010-2019

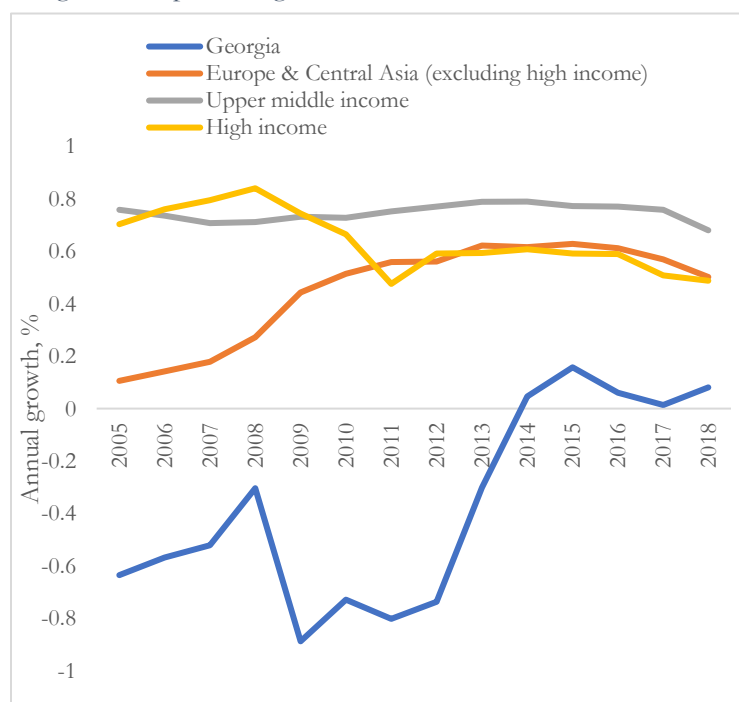


Source: Geostat (2020).

**The poverty rate does not differ by gender.** The sharp poverty reductions have benefitted both men and women. The monetary poverty rate does not show statistically significant differences by gender. After a small divergence with higher poverty rates among males between 2015 and 2017, the poverty rates by gender converged again in 2018. The national absolute poverty rate was 19.6% among males and 19.4% among females in 2019.

## b) Demographic indicators

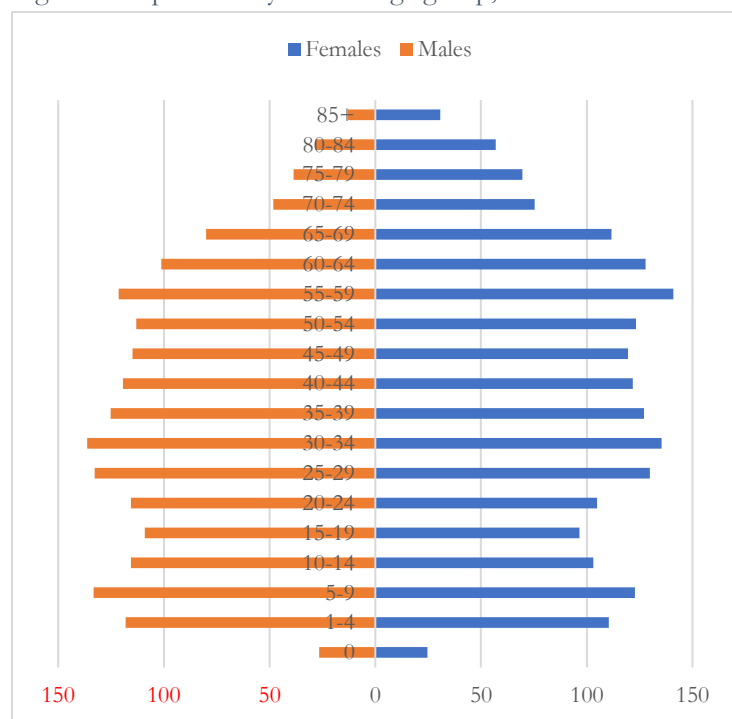
Figure 3. Population growth, 2010-2018



Source: World Bank Gender Data Portal and World Development Indicators (WDI).

**Population growth has been close to zero over the last five years.** Georgia continues to face important demographic challenges. After experiencing large negative population growth rates since the early 2000s, the population has remained stable since 2014. Nevertheless, the growth rate has stayed close to zero. The projected population totaled 3.7 million people in 2019, down by -0.2% with respect to 2018. The population is projected to fall further to 3.0 million by 2050.

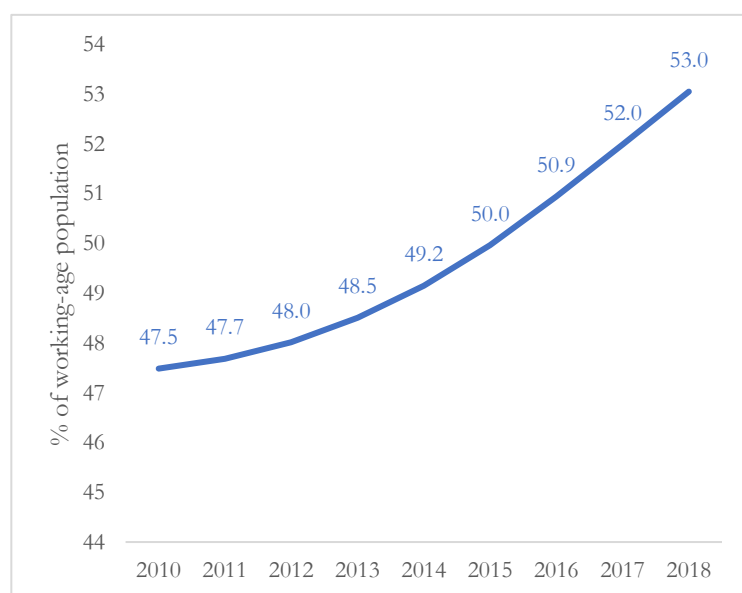
Figure 4. Population by sex and age group, 2019



Source: Based on data from Geostat (2020). Population as of 1 January by age and sex.

**Women constitute the largest share of the elderly population, while males make up the majority of the youth.** Women make up 51.9% of the Georgian population. However, there is some heterogeneity across cohorts. Women make up 62% of the national elderly population (65+ years). One in every ten Georgians is an elderly woman. In contrast, the largest shares of males are among the youngest groups. Girls and young women only account for 47.6% of the population aged 0 to 24.

Figure 5. Age dependency ratio, 2010-2018



Source: World Bank Gender Data Portal and World Development Indicators (WDI).

**Between 2010 and 2018, the age dependency ratio has been steadily rising.** The dependency ratio—a measure of the number of economic dependents aged zero to 14, and over the age of 65—rose from 47.5% to 53.0% over the last eight years. Annual immigration of around 40,000 workers for the next years will help maintain the current dependency ratio.

## IV. Heterogeneities across gender and household composition

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### Key Takeaways

Despite similar poverty incidence between men and women in Georgia, a deeper analysis of household characteristics and individuals highlights disparities across and within genders. As in many countries, having children is positively associated with higher likelihood of poverty. Households with children but single household heads (without a present spouse) are more likely to be poor. Similarly, poverty incidence is much higher if the single household head is a woman, or if all adult members of the household are women. Available data points at potential inequalities across nationalities. Married and widowed women are least likely to be poor, compared to other marital arrangements. Gender disparities are not apparent after accounting for educational attainment. While the analyses and typologies of this section provide deeper knowledge, the measurement of poverty at the household-level can hide unequal intra-household allocations. Further research and data on intra-household dynamics and across different groups of women are needed to fully understand and address disparities.

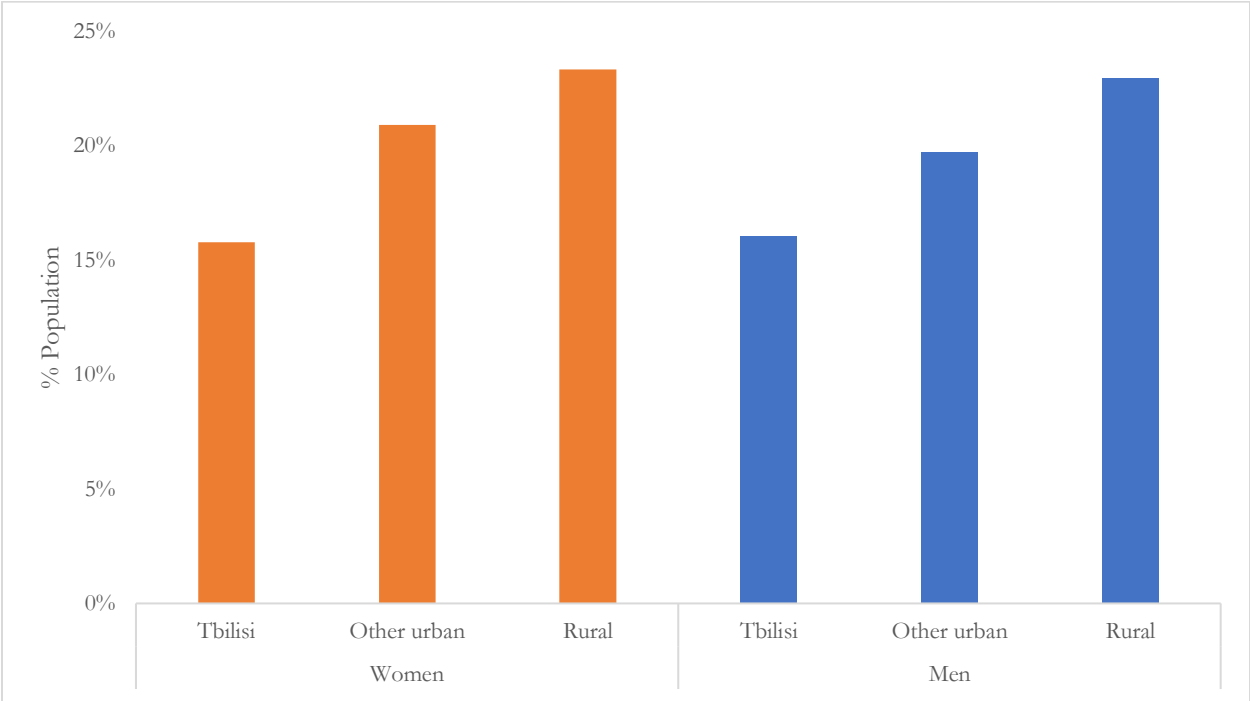
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**This section presents a more disaggregated analysis of poverty in Georgia, based on data from the Household Incomes and Expenditures Survey (HIES) 2018.** While data limitations prevent the analysis of intra-household dynamics, this section adopts the methodology presented in the Poverty and Shared Prosperity Report (PSPR) 2018 (World Bank 2018c) to shed light on the correlates of poverty and living conditions across genders and sociodemographic characteristics of the population.

#### a) Gender disparities across location and age groups

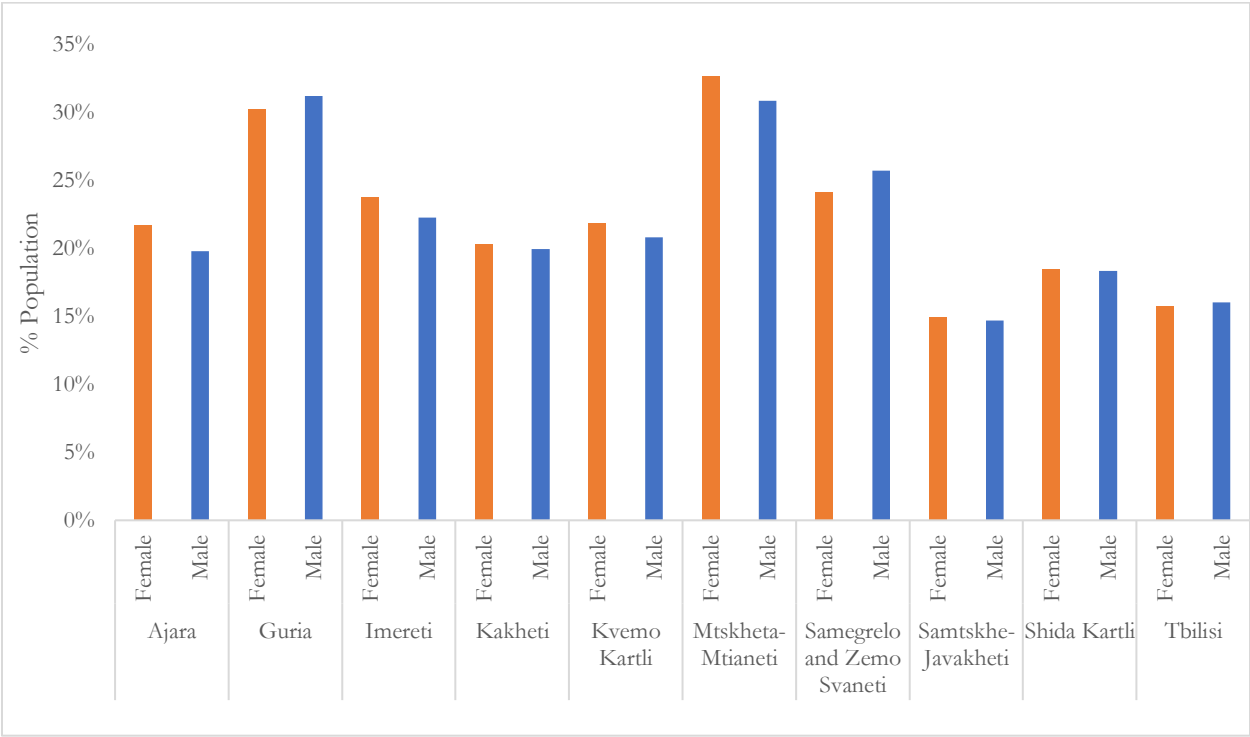
**While rural populations are significantly more likely to suffer poverty, no gender disparities are identifiable within locations.** As discussed above, rural households are more likely to be poor. However, no significant gender disparities are present within each location (Figure 6). The incidence of poverty was highest for women and girls in rural households (23.3%) in 2018. Nonetheless this share was statistically undifferentiable from the poverty incidence among rural males (23.0%). Across regions, the women and girls of Mtskheta-Mtianeti are most likely to be poor. While the men and women populations of Samtskhe-Javakheti and Tbilisi are least likely to be poor, without gender distinctions (Figure 7).

Figure 6. Poverty incidence by gender and location



Source: World Bank based on the HIES (2018). Notes: Poverty defined by the national absolute poverty line.

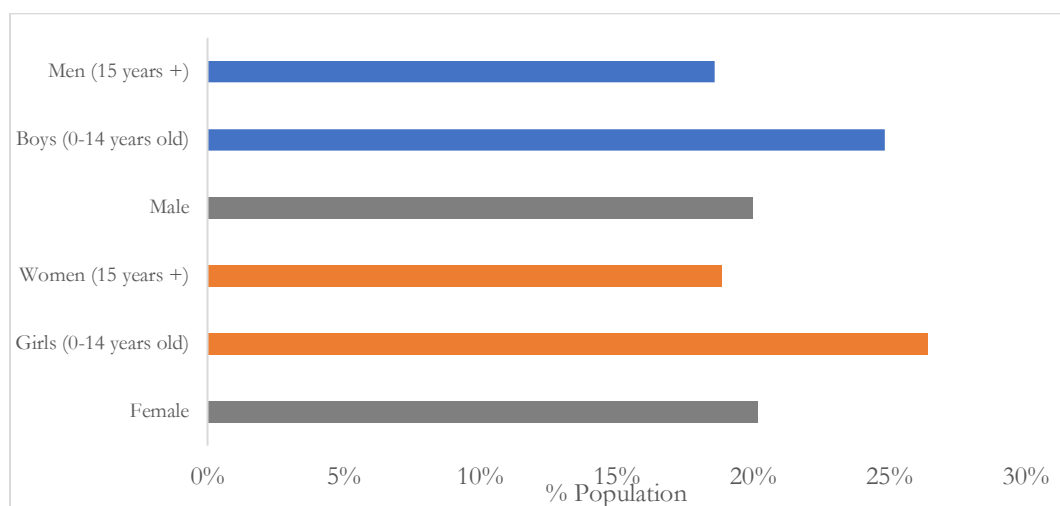
Figure 7. Poverty incidence by gender and region



Source: World Bank based on the HIES (2018). Notes: Poverty defined by the national absolute poverty line. Poverty rates in parenthesis.

**Girls are the most vulnerable group in Georgia, as measured by the share of girls living in poverty** (Figure 8). Over one quarter of girls (26%) lived in poor households in 2018. Nonetheless, this measure of poverty is calculated at the household level, and it does not account for intra-household allocations and dynamics that could hide disparities across genders and age groups. Hence, while data limitations prevent the analysis of intra-household poverty dynamics, the following analysis follows the methodology proposed by the Poverty and Shared Prosperity Report 2018 (World Bank 2018c) to assess potential heterogeneities across households and sociodemographic characteristics.

Figure 8. Poverty incidence by gender and age group, 2018



Source: World Bank based on the HIES (2018). Notes: Poverty defined by the national absolute poverty line.

## b) Heterogeneities across household composition

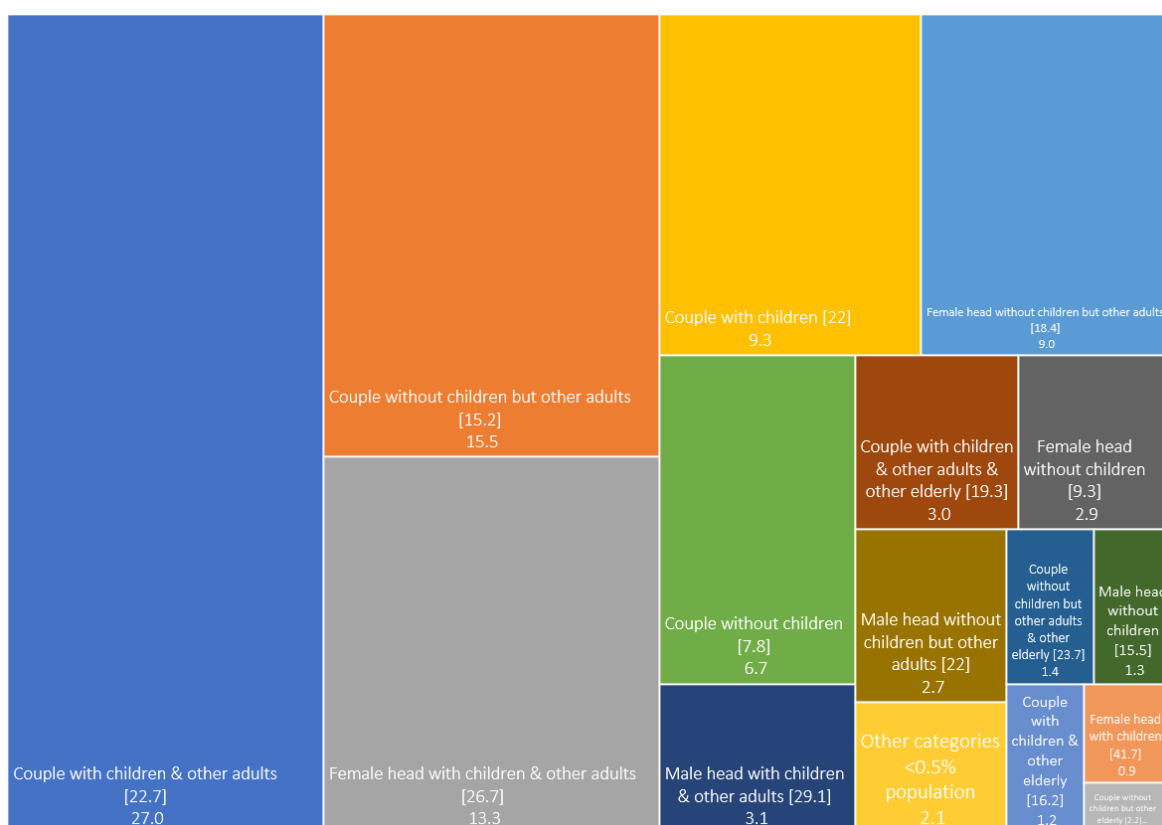
**Georgians living in female-headed households are almost 3 percentage points more likely than male-headed households to be poor.** The incidence of poverty is 21.6% for people living in female-headed households, compared to 19.5% for male-headed households (HIES 2018).

**Nonetheless, this gap is only a partial picture of the underlying gender and sociodemographic disparities.** A traditional but outdated indicator of gender disparities, the gender of the household head, is insufficient to grasp gender disparities. Comparing only male- vs. female-headed households is problematic because it assumes that resources are shared equally among members in households (Beegle and Van de Walle 2019). This assumption is particularly problematic for poverty measurement, which is based on a household measure of consumption divided up among members. A second problem is the heterogeneity in marital status among female-headed households. Hence, the new

literature in gender disparities suggests going “beyond simple male- and female- headship comparisons, and toward a richer typology of households” that takes into account marital status, demographic characteristics, income sources, and, ideally, measures of individual well-being (Ibid).

**Figure 9 pictures the entire population of Georgia, classified based on a typology of household composition.** Twenty-five different types of households were identified in the 2018 HIES data, based on possible compositions across: gender of the household head, spousal status of the household head,<sup>6</sup> and whether the household members include children (below 15 years old), other adults (15 to 64 years old), and elderly (65 years old and above). The most common type of household in Georgia are households with a household head and her/his spouse and including children 0-14 years old and other adults. These households account for 27% of the national population, and 22.7% of Georgians living in these households are poor according to the national absolute poverty line.

Figure 9. Poverty incidence by household composition, 2018.



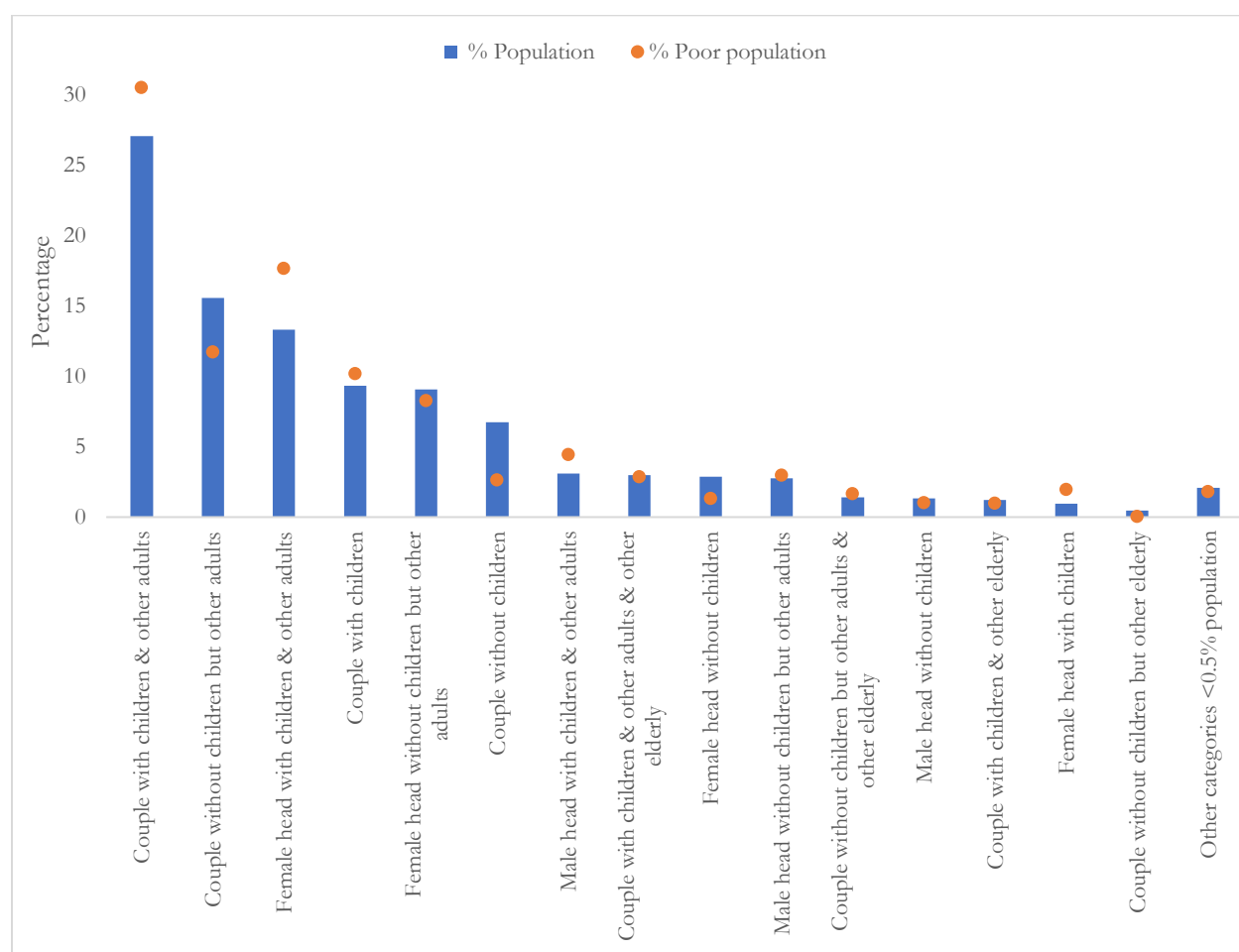
Source: World Bank based on the HIES (2018). Notes: Defining children as younger than 15 years old. Poverty defined by the national absolute poverty line. Poverty rates are expressed in parenthesis (as percentage of the corresponding population); the figures below correspond to the share of the total population living in these households. Categories of household accounting for less than 0.5% of the population were grouped together for illustration.

<sup>6</sup> Whether or not the household head has a spouse among the household members registered in the survey.

**As in many other countries, having children is associated with higher poverty incidence.**

Households with a couple, children, and other adults account for 27% of the population. However, they also represent 30% of the poor (Figure 10). Household with children and other adults but a single female-head (with no spouse present) account for 13% of the population. But they are largely overrepresented among the poor, accounting for 17% of the poor population of the country.

Figure 10. Concentration of the population and the poor across household composition, 2018

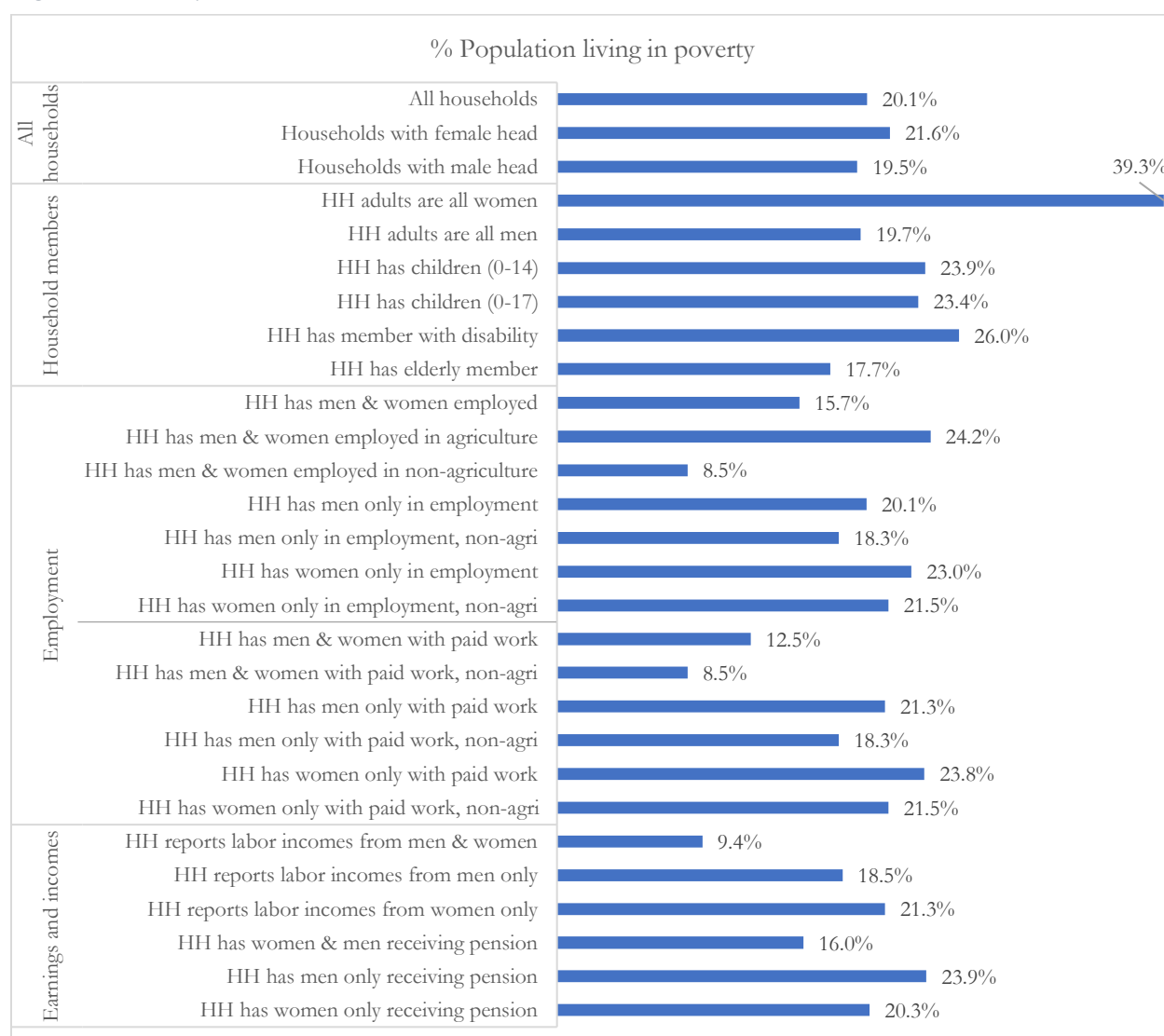


Source: World Bank based on the HIES (2018). Note: Poverty defined by the national absolute poverty line. Defining children as younger than 15 years old.

**Figure 11 presents the incidence of poverty across other household characteristics, including member composition, employment, and income opportunities.** Almost 40% of the population living in households with only women adults are poor. Households with a disability affecting a household member are also associated with higher likelihood of poverty than the national average.

**Having both women and men as income earners reduced the likelihood of poverty**, especially if the men and women are employed in non-agricultural activities (to only 8.5%). In fact, the sector of employment is very relevant. One quarter (24.3%) of Georgians living in households with both women and men employed in agriculture are poor.

Figure 11. Poverty incidence across household characteristics, 2018

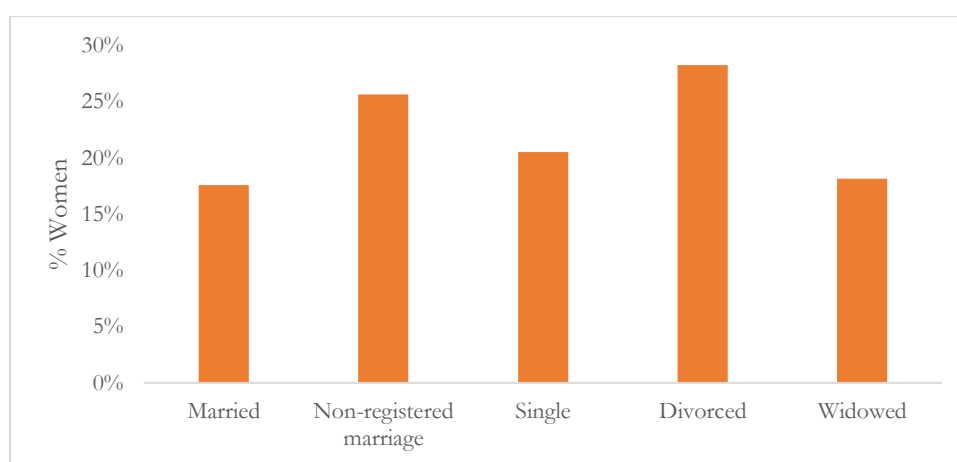


Source: World Bank based on the HIES (2018). Note: Poverty defined by the national absolute poverty line.



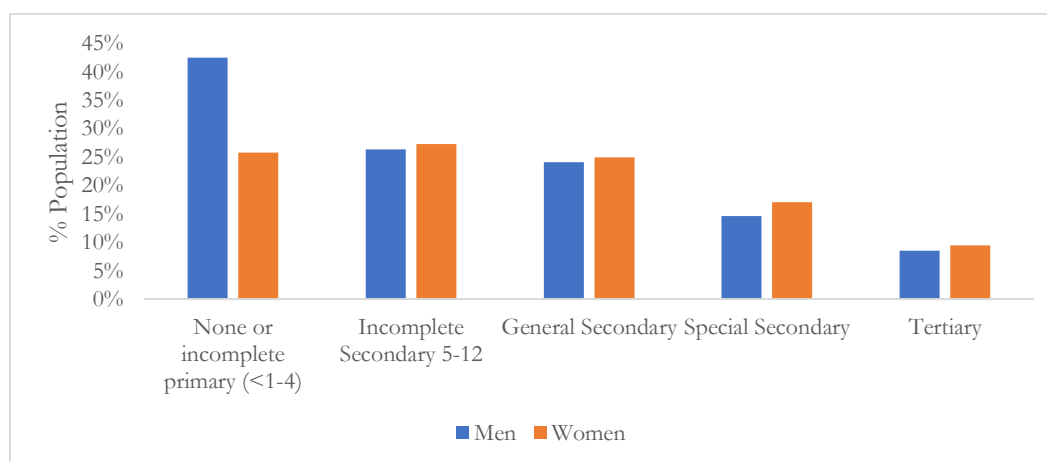
**There is evidence of some heterogeneities for women welfare, across nationality and marital status. However, gender disparities are not apparent across levels of educational attainment.** Married women are least likely to face poverty. While divorced women are a highly vulnerable group; they are ten percentage points more likely to be poor than married women (Figure 12). Poverty incidence is highly correlated with educational attainment. Women with incomplete secondary education are three times as likely to be poor than women with tertiary education (Figure 13). Nonetheless, within educational categories, there are no apparent gender disparities in poverty incidence; both men and women observe similar poverty rates.<sup>7</sup>

Figure 12. Poverty incidence by marital status of women, 2018



*Source:* World Bank based on the HIES (2018). *Note:* Poverty defined by the national absolute poverty line. Restricted to women 15 years and older.

Figure 13. Poverty incidence by educational attainment for women and men, 2018



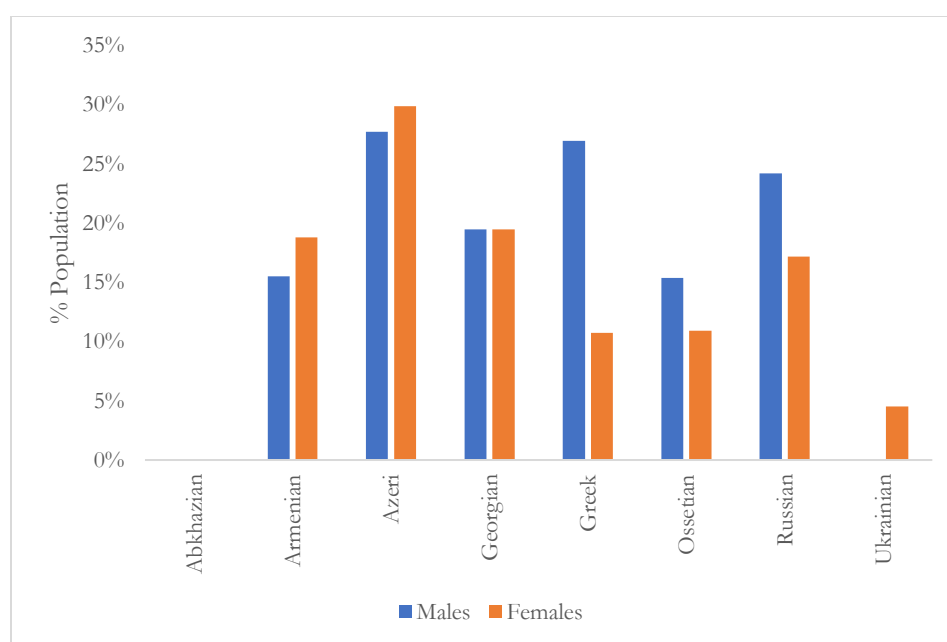
*Source:* World Bank based on the HIES (2018). *Note:* Poverty defined by the national absolute poverty line. Restricted to women 15 years and older. There are few sample observations under the category “None or incomplete primary”, expanding to a represented (weighted) population of less than 18 thousand women and less than 10 thousand men.

<sup>7</sup> Further research should analyze the high incidence of poverty among men with none or incomplete primary education.

**The HIES 2018 includes information on self-reported nationality of the household members.**

The available data suggest that the Azeri population is most likely to suffer poverty. 30% of Azeri women face poverty, the highest poverty rate across nationality and gender groups. Gender disparities may be present among the Armenian population of Georgia, with 18.8% of Armenian women living in poverty, compared to 15.5% of Armenian men. Other nationalities—Greek, Ossetian, and Russian—register higher incidence of poverty among men. Nonetheless, conclusions based on reported nationality should be interpreted with caution due to small sample size for national minorities and potential biases in data collection.

Figure 14. Poverty incidence by nationality, 2018



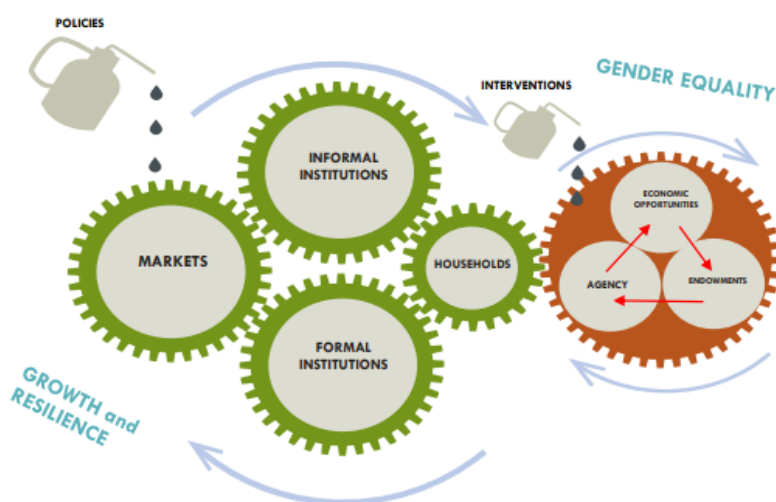
*Source:* World Bank based on the HIES (2018). *Note:* Poverty defined by the national absolute poverty line. Nationality is self-reported in the HIES (2018). The category of “other” nationality is excluded. Categories without bars express no poverty incidence (0%).

## V. Gender Assessment framework and evidence

The following sections present available evidence to assess gender equality in Georgia, following the framework proposed by the World Development Report (WDR) 2012 *Gender Equality and Development* (World Bank 2012) and adopted by the World Bank’s Gender Strategy 2016-2023 (World Bank 2017a). The WDR 2012 poses that gender outcomes result from interactions between households, markets and (formal and informal) institutions. Three key domains of gender equality are identified.<sup>8</sup>

- a) **Endowments.** Includes the need to address gender gaps in education and social protection, and to tackle health disparities and excess female mortality—for example, skewed sex ratios at birth, child and infant mortality, and maternal mortality.
- b) **Economic Opportunities.** Women are burdened with most domestic responsibilities, including housework, childcare and elderly care. Discriminatory practices and formal and informal barriers in labor markets result in gender wage gaps and low female participation in the labor force. Furthermore, women often lack access to assets and inputs to leverage economic opportunities.
- c) **Agency** is the capacity of women to make decisions about their own life and to act on them to achieve their desired outcomes, free of violence, retribution, or fear (World Bank 2014).<sup>9</sup> Persisting issues across countries include muted voice of women and girls in intrahousehold decisions; underrepresentation of women in government and decision-making bodies; limited control over household resources and reproductive rights; and exposure to gender-based violence.

Figure 15. Elements of the Gender Assessment framework



Source: World Bank. Gender Equality, Poverty Reduction, and Inclusive Growth. Gender Strategy 2016-2023.  
Note: Adapted from the WDR 2012.

<sup>8</sup> Based on WDR (2012) and World Bank (2017).

<sup>9</sup> This report will refer to this pillar as “Voice and Agency” to mirror the terminology used in the WBG Gender Strategy (2016-2023) on the same objective.

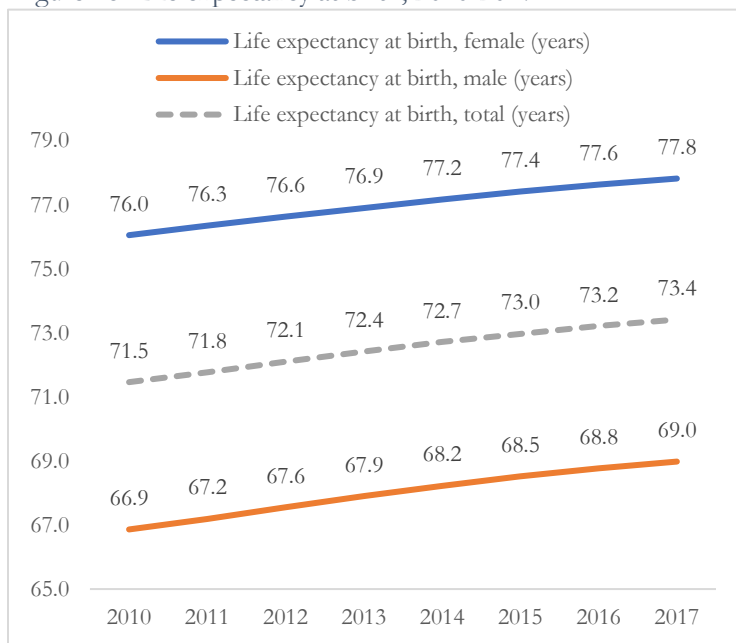
## a) Endowments

### Key Takeaways

Georgia has observed substantial reductions in the skewedness of the sex ratio at birth (the number of girls per one boy born alive) since 2007, indicating progress in social gender preferences and women's health outcomes. Concerningly, evidence shows poor health outcomes among men and boys, reflected in lower life expectancy at birth. Girls and women enjoy substantial access to education; nonetheless these endowments do not necessarily translate to improved skills and income opportunities. Despite near-universal school coverage, Georgia struggles to provide quality learning and skills. With a Human Capital Index (HCI) of 0.57, children achieve only 57% of their human capital potential by age 18. The prospects for human capital accumulation are significantly lower among boys. Social protection—especially pensions—is highly relevant for women's welfare. Coverage of the poor by Targeted Social Assistance (TSA) program does not show gender imbalances.

## Health and mortality

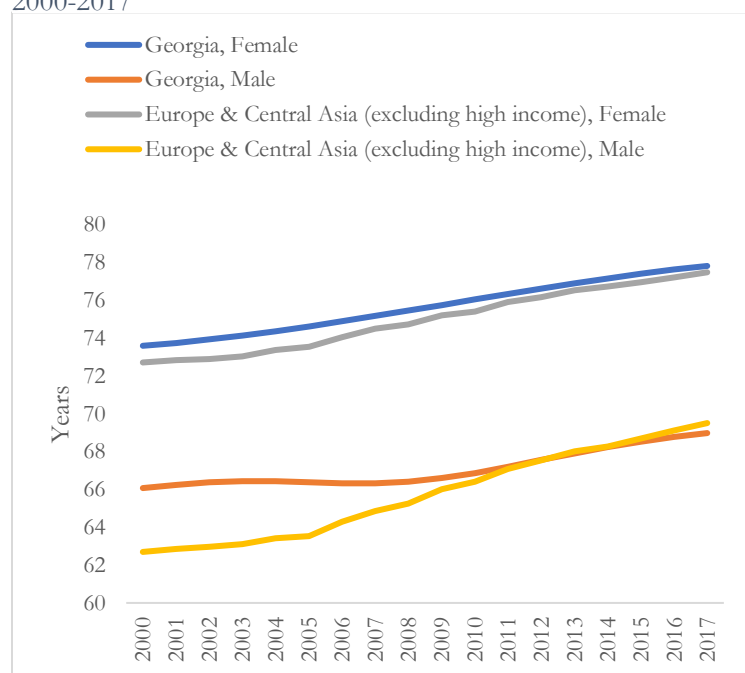
Figure 16. Life expectancy at birth, 2010-2017



Source: World Bank Gender Data Portal.

**Female life expectancy at birth has been substantially higher than males’.** The indicator has continuously improved over the last decades, with parallel trends for males and females. Between 2010 and 2017, female life expectancy at birth rose from 76.0 to 77.8 years, while the same figure for males increased from 66.9 to 69.0 years.

Figure 17. Life expectancy at birth in Europe and Central Asia, 2000-2017

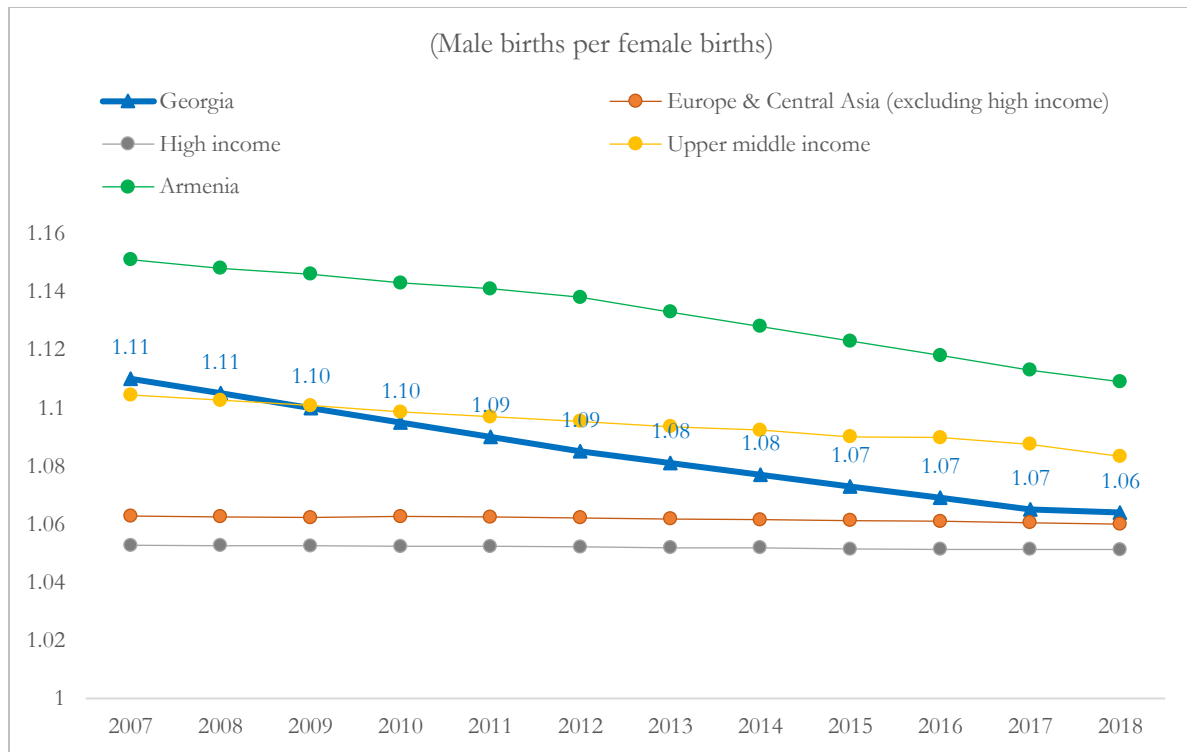


Source: World Bank Gender Data Portal.

**Life expectancy indicators and trends are in line with regional comparators.** Male and female life expectancy at birth has been rising in both Georgia and Europe & Central Asia. In 2017, female life expectancy in Georgia was slightly higher than in Europe and Central Asia (excluding high-income countries). On the other hand, male life expectancy in Georgia was slightly lower than in Europe and Central.

**The sex ratio at birth has improved significantly.** Interpreting a skewed sex ratio at birth as “missing girls” highlights the loss of girls due to a “preference for sons” and thus recourse to sex-selective abortion (World Bank 2016). Previous research indicated “extremely skewed sex ratios at birth” in Georgia, comparable to China and India (World Bank 2016). However, the sex ratio in Georgia has decreased significantly since 2007. In 2018, 106 males were born alive for 100 girls (sex ratio at birth of 1.06). The ratio was comparable to the international average and the average for Europe and Central Asia (excluding high-income countries)—both at 1.06.

Figure 18. Sex ratio at birth, 2007-2018



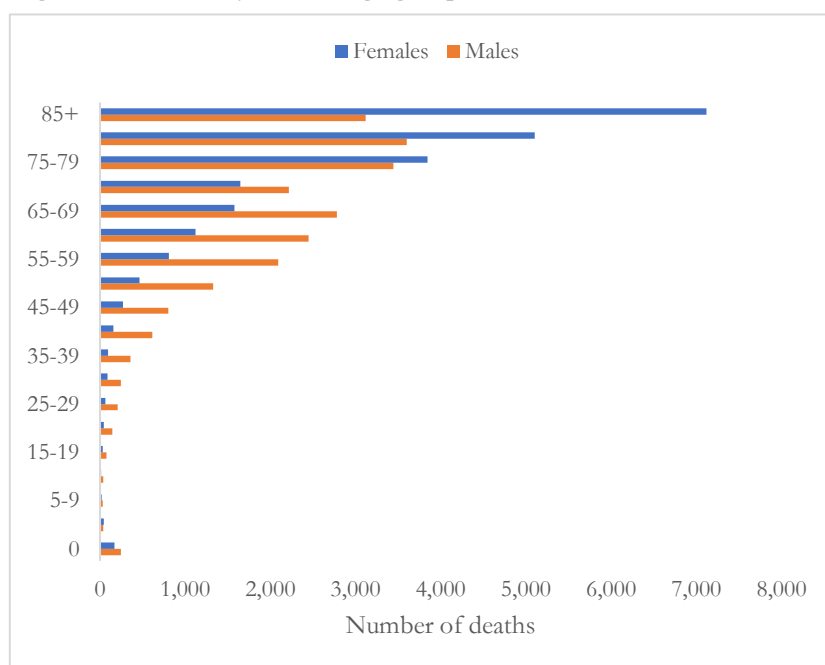
Source: World Bank Gender Data Portal.

### Drivers of changes in the sex ratio at birth should be further researched and understood.

Available evidence from the Caucasus Barometer 2019 suggests that most Georgian men and women indicated no gender preference for children in 2019. Only 31% of the respondents have a preference for sons. The youth report no preference over the gender of children, but rural populations are more likely to prefer a son.<sup>10</sup> Unfortunately, data on gender perceptions and opinions in Georgia remains limited. A detailed analysis of potential drivers of changes in the sex ratio (including perceptions, economic incentives, government interventions, etc.) should be addressed in future research.

<sup>10</sup> See section IV.d. for additional details on gender preferences.

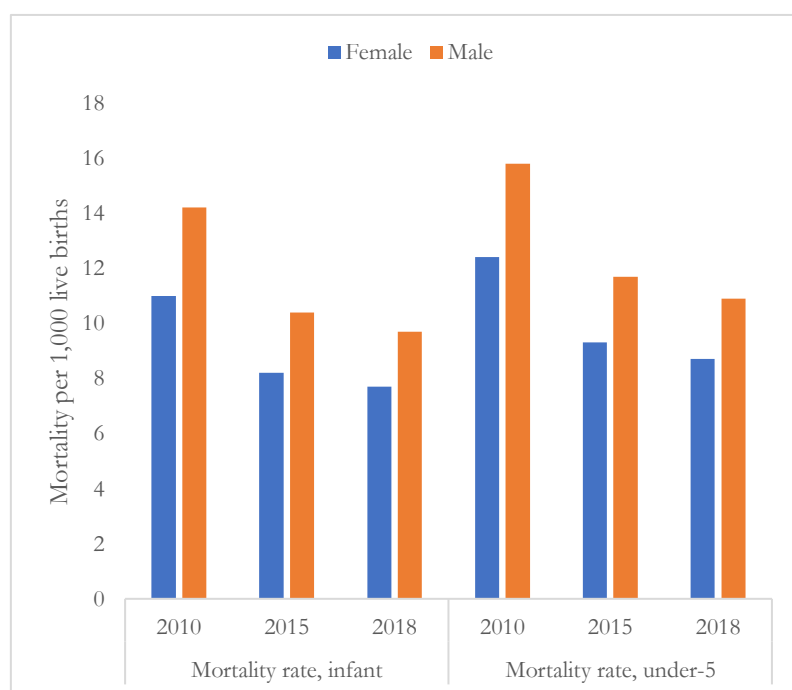
Figure 19. Deaths by sex and age group, 2018



Source: Geostat (2020).

**The male population of Georgia face a higher mortality rate than female.** Mortality rates are much higher among males than females for all cohorts (except those older than 75 years).

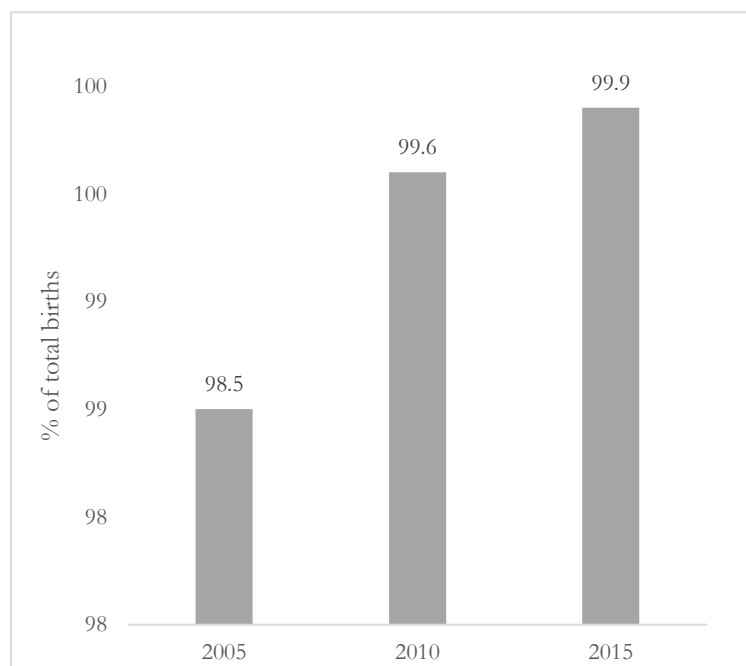
Figure 20. Infant and child mortality rates



Source: World Bank Gender Data Portal.

**Boys continue to face higher infant and child mortality rates.** Since 2010, Georgia has made significant progress in reducing infant mortality (<1 year) and child mortality (<5 years) rates, for both boys and girls. However, mortality rates remain higher for boys than girls. This difference has not narrowed over time. In 2018, the infant mortality rate was 7.7 per 1,000 girls and 9.7 per 1,000 boys; child mortality was 8.7 deaths per 1,000 girls and 10.9 cases per 1,000 boys.

Figure 21. Births attended by skilled health staff



Source: World Bank Gender Data Portal.

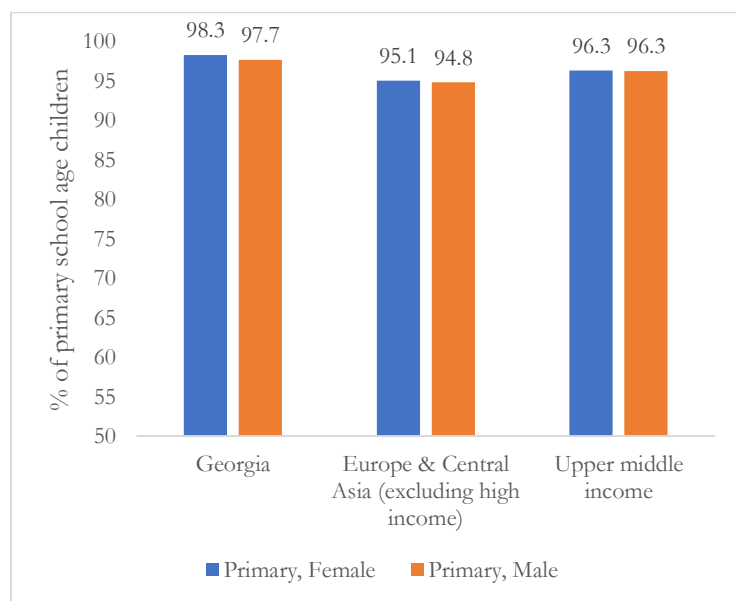
**The percentage of births attended by skilled health staff is close to 100.**

Virtually all births in Georgia are attended by skilled health staff – 99.9% in 2015 as compared to 98.5 % in 2005.

**HIV rates do not differ by gender.**

Since 2010, the prevalence of HIV among the youth (15-24-year-old) has remained stable at 0.1% with no gender differences.

Figure 22. Adjusted net enrollment rate in primary school, 2016



Source: World Development Indicators (WDI) (2020).

## Education

**The adjusted net enrollment rate in primary school is above 97% for both girls and boys.** The same figures are lower in Europe & Central Asia (excluding high-income countries) and upper-middle-income countries.



Figure 23. School enrollment rates, 2016

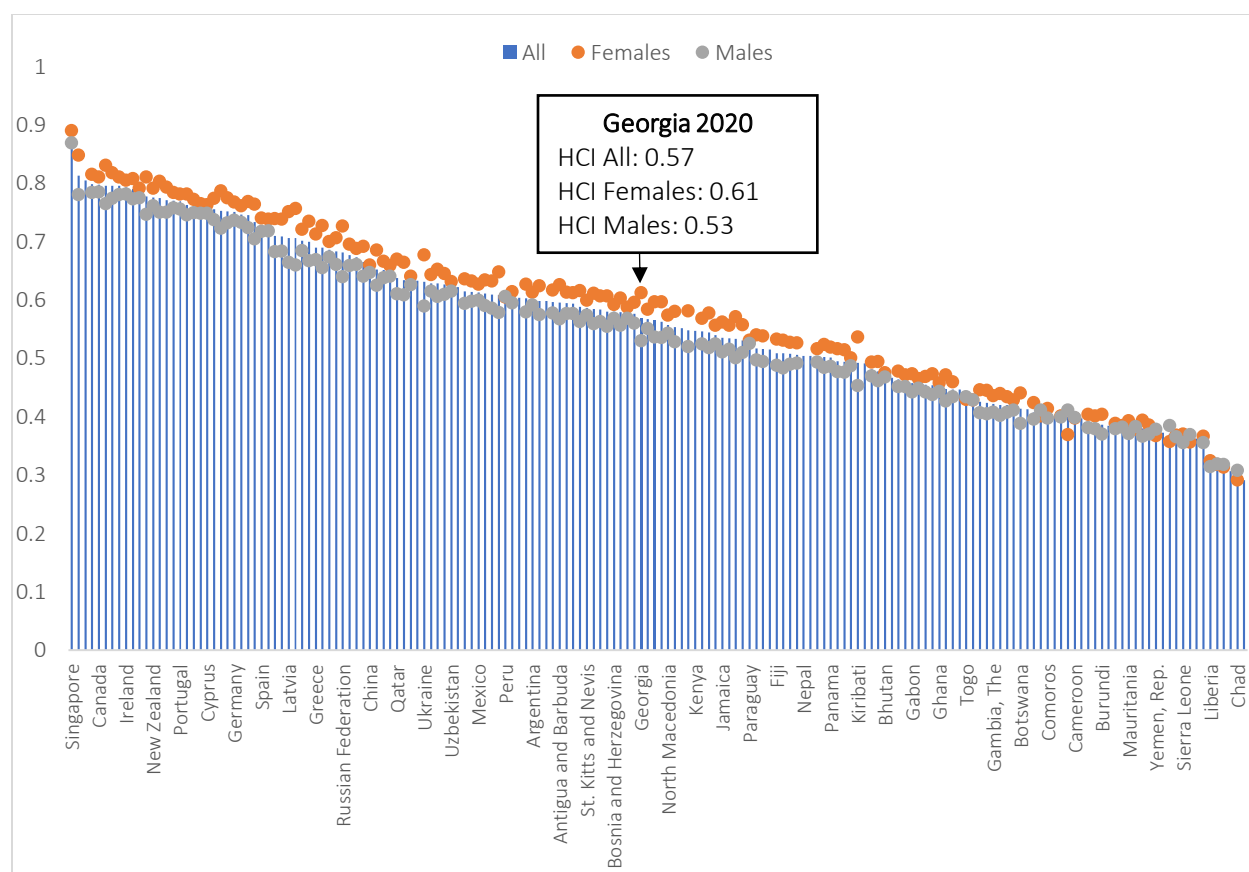


Source: World Development Indicators (WDI) (2020).

**Girls are more likely to be enrolled in primary and secondary education than boys.** Georgia has achieved near-universal coverage of primary school enrollment. According to the latest available data, the net primary school enrollment among girls and boys of primary school age is 98.2% and 97.6%, respectively. Similarly, 93.5% of girls and 91.4% of boys in secondary school years are enrolled in schooling. Primary and secondary enrollment rates in Georgia are higher than in other countries from the region, and upper-middle-income and high-income countries.

**Georgia ranked 85<sup>th</sup> out of 174 countries in the 2020 Human Capital Index (HCI).** Despite almost universal school enrollment rates, ensuring good-quality learning and human capital accumulation for girls and boys remains a policy challenge. The HCI was 0.57 in 2020, suggesting that children born in Georgia use 57% of their human capital potential by the time they reach age 18. Georgia's HCI score for 2020 is higher than the average for upper middle-income countries worldwide. It is also above its 2010 value of 0.54. However, the HCI in Georgia decreased with respect to 2017 (HCI of 0.61), and it is lower than the average for the Europe and Central Asia region.

Figure 24. Human Capital Index (HCI), 2020



Source: World Bank. Human Capital Project. 2020.

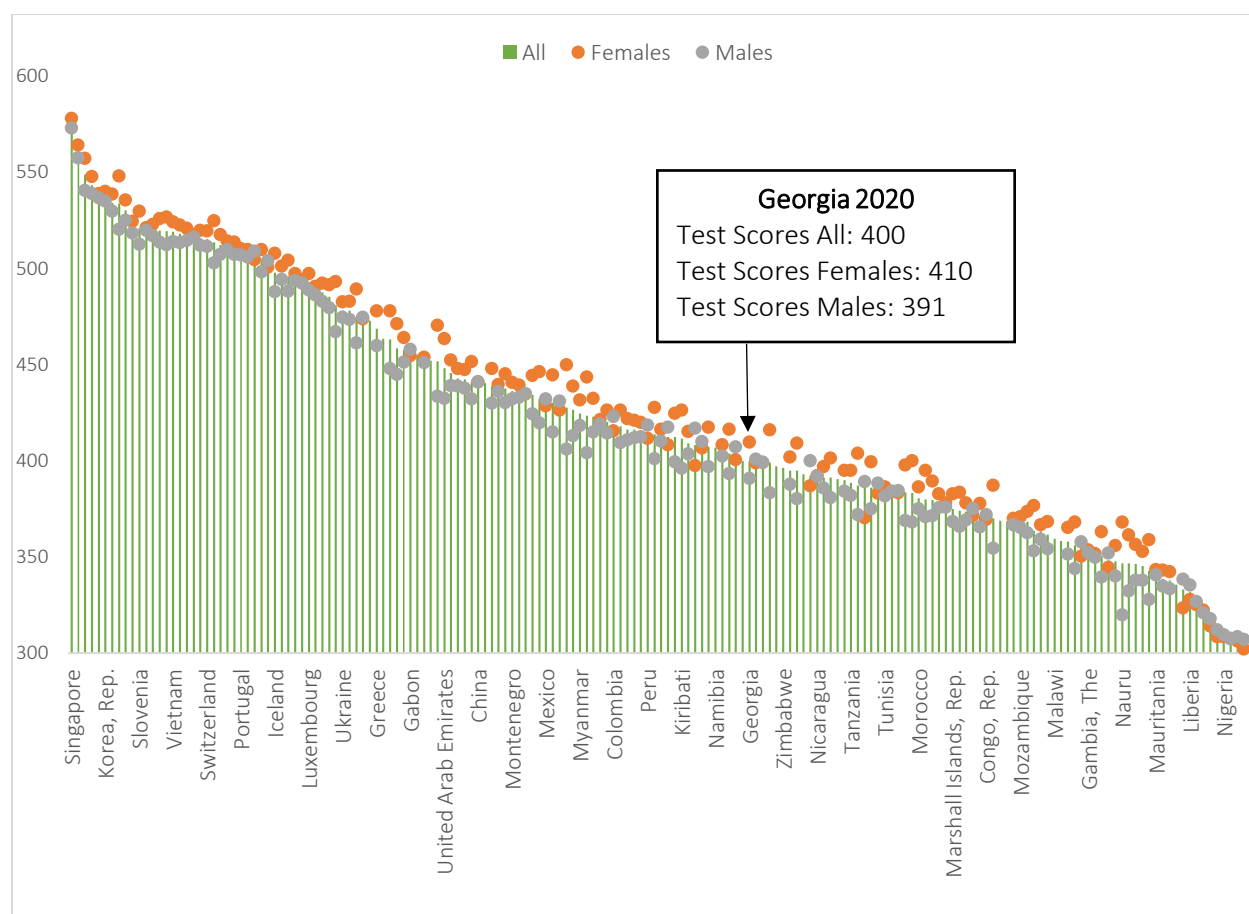
**The prospects for human capital accumulation are significantly lower among boys than girls.** Georgia's ranking in the HCI for girls and boys is 84<sup>th</sup> and 71<sup>st</sup>, respectively, out of 153 countries with available data. This pattern is also evident in other upper-middle-income countries and global averages. Nonetheless, Georgia's gap in HCI between boys and girls is larger than the global gap. Decomposing the index highlights that a lower-than-expected adult survival among boys drives most of the gender difference.

Table 1. Disaggregation of the Human Capital Index (HCI), 2020

Component	Boys	Girls	Overall
HCI	0.53	0.61	0.57
Survival to Age 5	0.99	0.99	0.99
Expected Years of School	12.8	13.1	12.9
Harmonized Test Scores	391	410	400
Learning-Adjusted Years of School	8.0	8.6	8.3
Adult Survival Rate	0.78	0.92	0.85
Not Stunted Rate	-	-	-

Source: Taken from World Bank. Human Capital Project.

Figure 25. Standardized Test Scores, HCI 2020

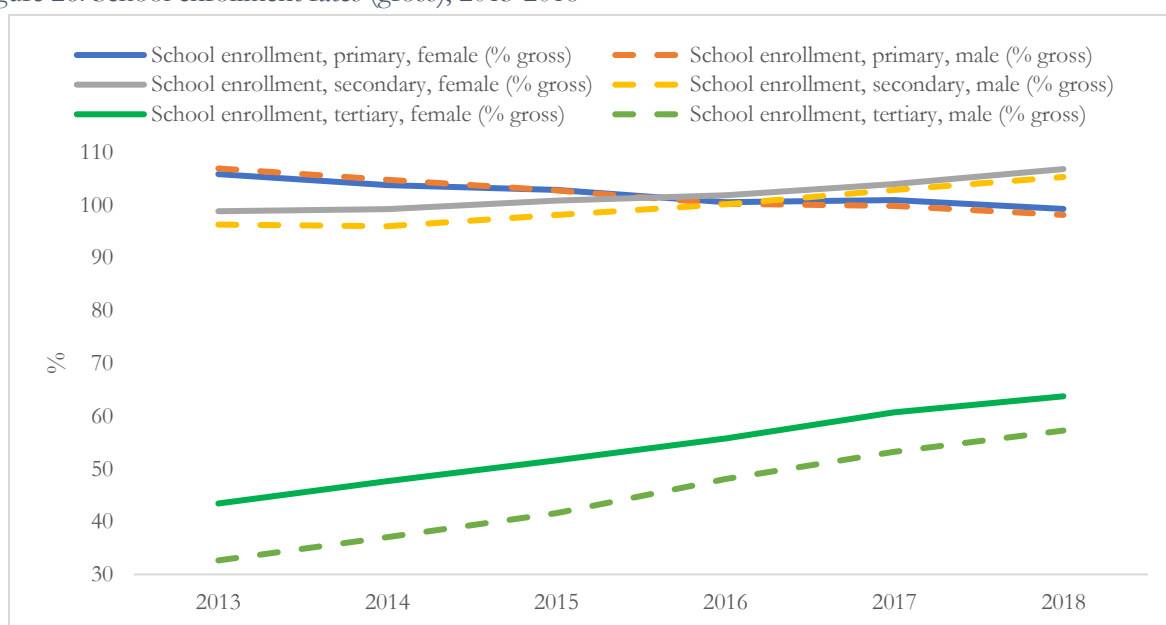


Source: World Bank. Human Capital Project. 2020.

**Male students in Georgia perform worse than female students.** Harmonized test scores indicate that female students outperformed male students by 19 points on average (HCI 2020), a small improvement from a 20-points gap recorded in 2017. Overall, Georgian students achieved a score of 400 (out of a maximum possible score of 600), a worsening performance compared to the last edition of the 2017 HCI (445 points on average).

**Enrollment in tertiary education is also higher among women than men.** Gross tertiary enrollment is 63.7% among women and 57.3% among men (WDI 2020). However, enrollment rates in tertiary education remain lower in Georgia than in upper-middle-income countries (84.5% for women and 68.8% for men) and Europe and Central Asia (68.8% for women and 65.2% for men).

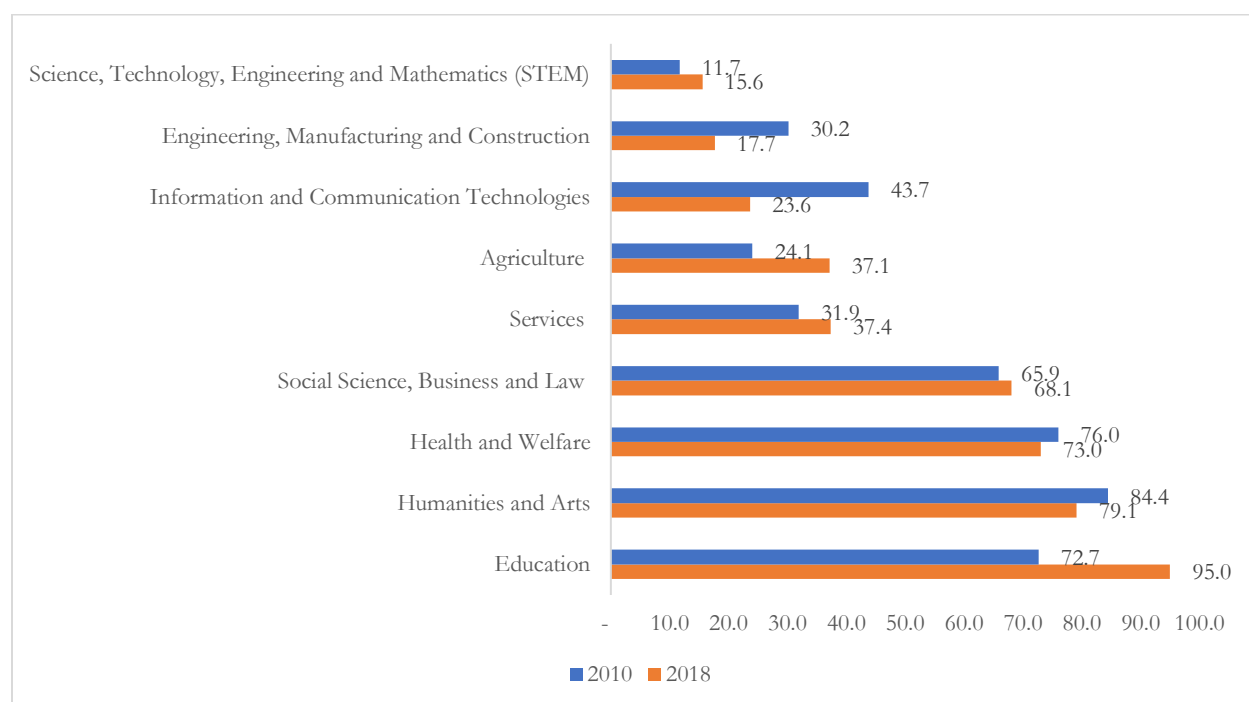
Figure 26. School enrollment rates (gross), 2013-2018



Source: World Bank. DataBank.

**Enrollment in tertiary education has been rising rapidly over the last six years.** Between 2013 and 2018, the enrollment rate in higher education increased among women from 43.3% to 63.7%, and among men from 32.7% to 57.3%.

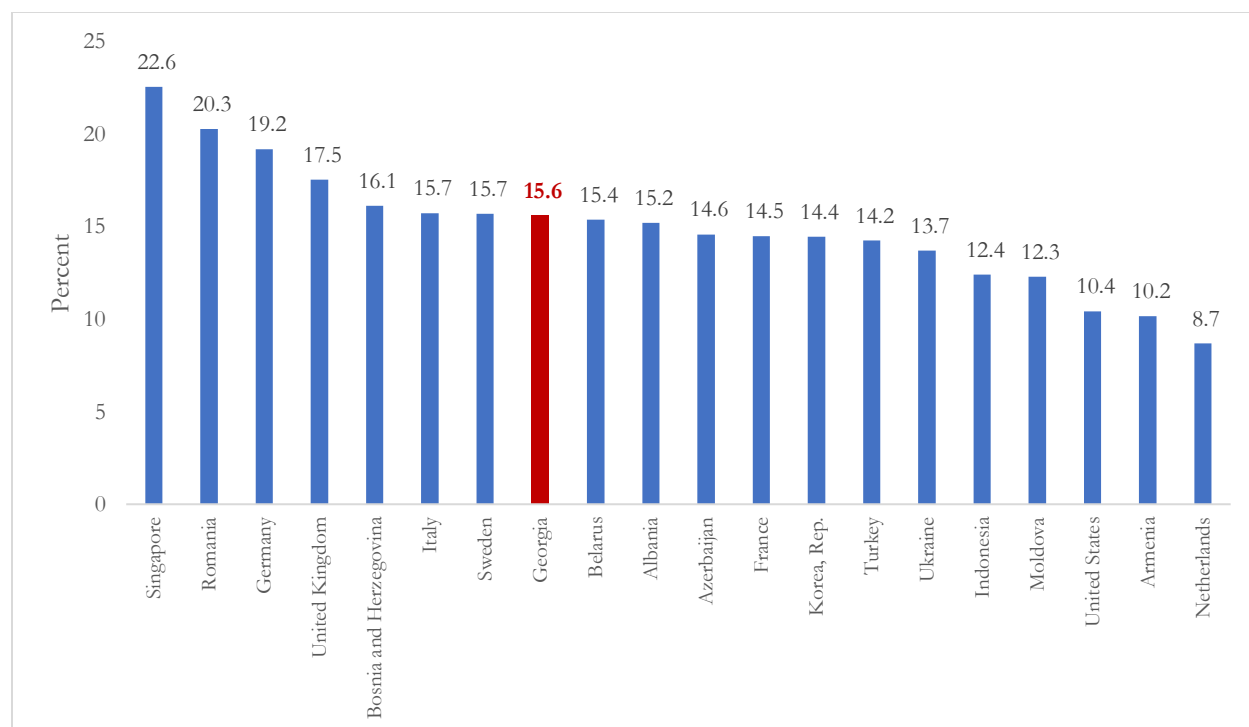
Figure 27. Share of female graduates by field of tertiary education, 2018



Source: World Bank. Gender Data Portal (2020).

**Women’s concentration in certain fields of study locks them in economic sectors with lower wages.** Women tend to graduate in arts and humanities, education, and health care, while men are more likely to major in engineering, manufacturing, agriculture, and services (World Bank 2016). Women constitute 95% of students in Education programs, an increase of 22 percentage points since 2010. Four in five students in humanities are also women. In contrast, women are generally excluded from industrial activities and science. Only 16% of graduates of Science, Technology, Engineering, and Math (STEM) in tertiary education were women in 2018 (WDI 2020). The low share of women in STEM, however, is common across countries and development levels. Women over-representation in humanities and social science programs often leads to lower-paying jobs in the public sector (ADB 2018).

Figure 28. Share of female graduates in STEM programs, tertiary education



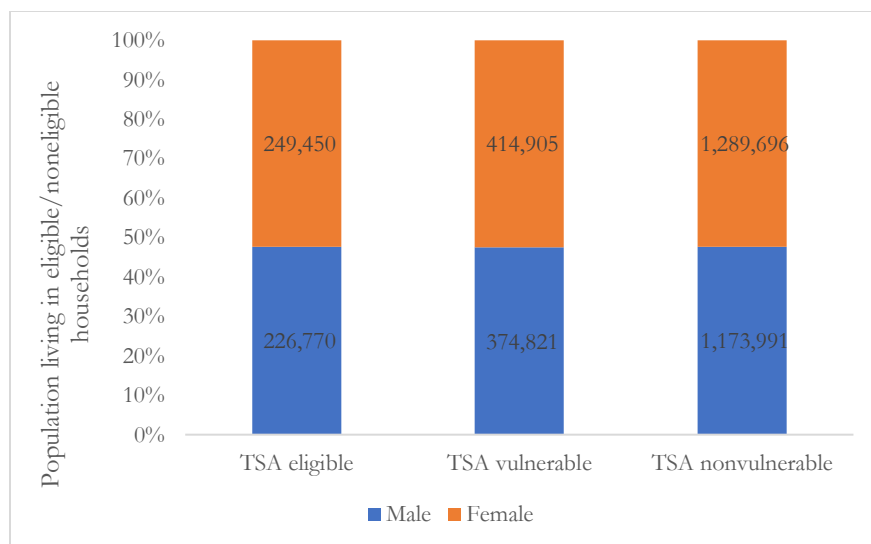
Source: World Bank. Gender Data Portal (2020). Note: Latest year available for each country. 2018 data for Georgia.

## Social protection

**A large share of women receives social assistance and pensions.** Almost 30% of women (but only 14% of men) receive an old-age pension. Close to 40% of women (and 25% of men) receive a public transfer, including old-age pensions, social package, or state allowances. Over 15% of women depend entirely on old-age pensions, and over 20% rely entirely on public transfers. Women are also more likely to report receiving intra-household/family transfers. Men are less dependent on public and private transfers, with larger shares of income from work or paid employment. Around 37% of women and 33% of men live in a household that depends entirely on receiving some public transfer or old-age pension.

**Coverage of poor households by the Targeted Social Assistance (TSA) program does not show apparent gender imbalances.** Projections based on the HIES suggest that 48% of the male population and 52% of females live in a household that is eligible to receive TSA. However, 61% of poor females are not eligible to receive TSA. The share is comparable for poor males.<sup>11</sup>

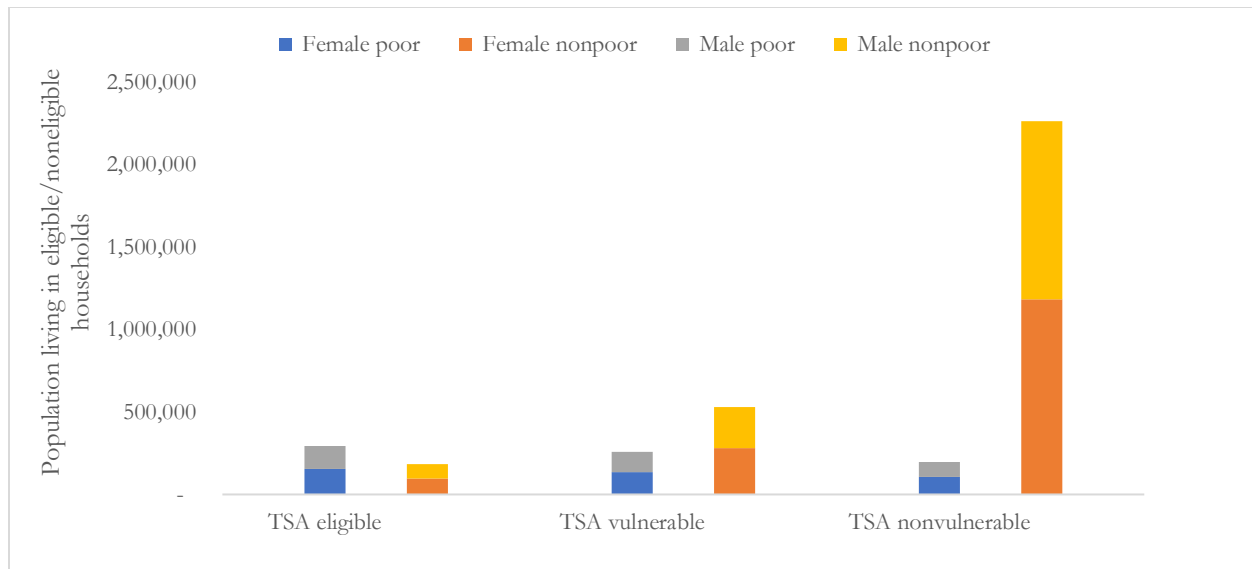
Figure 29. Simulated eligibility to TSA by gender, 2018



*Source:* World Bank simulations based on the HIES 2018. *Notes:* Based on simulated TSA score for each household in the HIES 2018 microdata (courtesy of the Social Protection and Jobs team, 2020). TSA eligible refers to households scoring <65,001 points; TSA vulnerable are households with scores ranging [65,001, 100,000]; and TSA nonvulnerable are households with scores above 100,000.

<sup>11</sup> Estimation using microdata from the HIES 2018, the national absolute poverty line, and predicted household eligibility, from the World Bank's Social Protection and Jobs (SPJ) team for Georgia. A recent assessment of the TSA showed that the program has contributed to reducing extreme poverty by 6 percentage points (Carraro, Honorati and Marguerie 2020). In general, the TSA has been successful in reaching poor households. However, its coverage remains limited.

Figure 30. Simulated shares of eligible and noneligible population to TSA, 2018



*Source:* World Bank simulations based on the HIES 2018. *Notes:* Based on simulated TSA score for each household in the HIES 2018 microdata (courtesy of the Social Protection and Jobs team, 2020). TSA eligible refers to households scoring <65,001 points; TSA vulnerable are households with scores ranging [65,001, 100,000]; and TSA nonvulnerable are households with scores above 100,000. Poverty status is based on the national absolute poverty line.

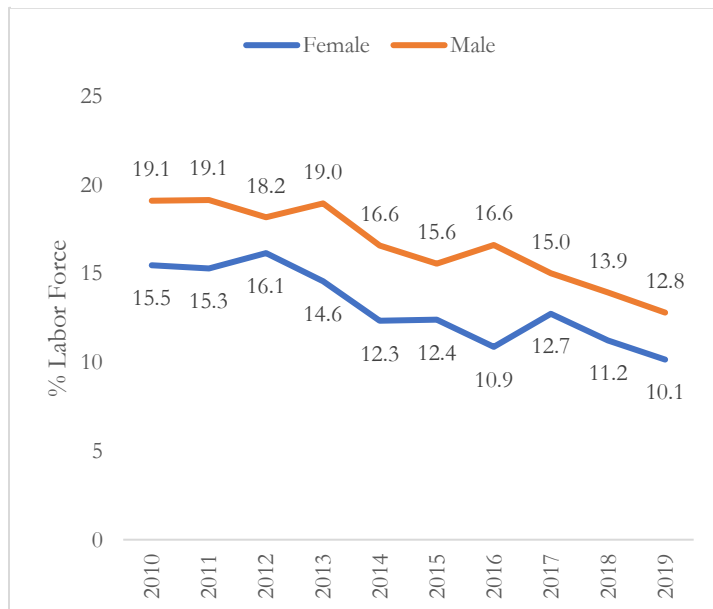
## b) Economic opportunities

### Key Takeaways

Despite high-educational attainment, women face more limited access to economic opportunities than men. Georgia has a large gender gap in labor force participation, partially induced by women's domestic responsibilities and lower wages. The economic costs associated with gender gaps in labor participation could be reducing GDP by 11% (Cuberes and Teignier 2016). Women tend to be segregated by industry and occupation. Large shares of female students and workers concentrate in economic activities with lower earnings, including humanities, education and healthcare. In contrast, women are traditionally excluded from industrial activities and STEM. Gender-based wage gaps in Georgia remain large, with a large share of wage differences explained by potential discrimination in labor markets. Female entrepreneurial potential faces several limitations, including limited access to finance and lack of relevant skills of the workforce.

### Labor market opportunities

Figure 31. Unemployment rate, 2010-2019

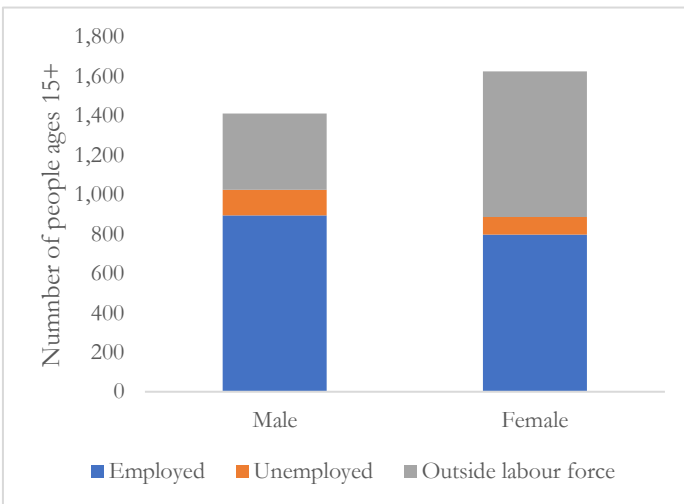


Source: Geostat (2020).

**Women observe lower unemployment rates than men.** Over the last ten years, the unemployment rate decreased among both men and women. In 2019, the unemployment rate was slightly lower among women (10.1% of the economically active population) than men (12.8%). Cumulative progress between 2010 and 2019 reduced the unemployment rate by 5.4 percentage points among women and 6.3 percentage points among men (Geostat, based on the IHS and LFS).



Figure 32. Total participation in employment and the labor force, 2019

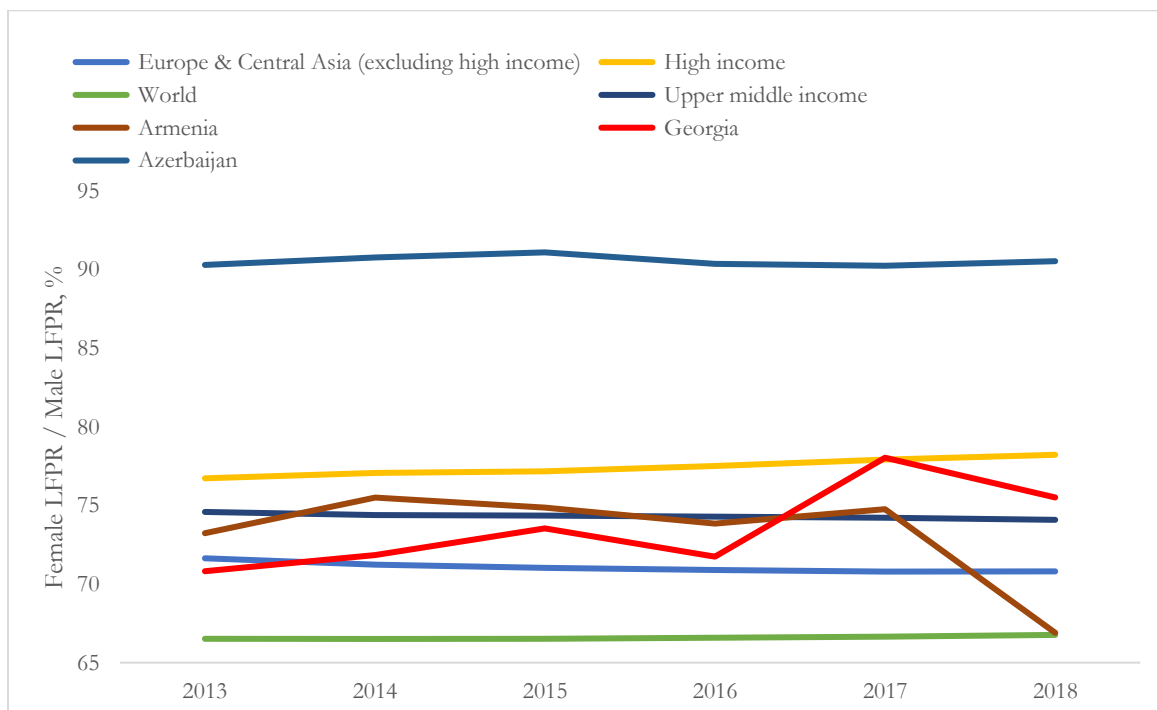


Source: Geostat (2020).

**However, women in Georgia exhibit a lower labor force participation rate than men.** The labor force participation rate (LFPR) among women was recorded at 43% in 2019 (LFS 2019).<sup>12</sup> Female LFPR peaked at 46% in 2017. Between 2017 and 2019, there was a net loss of 46 thousand active women or 6% of the female labor. The female LFPR in 2019 was comparable to the 2010 level. Similarly, the male LFPR has also shrunk since peaking in 2016 (at 67%) to 62% in

2019. Over the period 2016 to 2019, 93 thousand men (or 7% of the labor force) exited the labor force. The ratio of the female to male LFPR is close to the averages for upper middle-income countries, and slightly higher than in the Europe and Central Asia region (excluding high income).

Figure 33. Ratio of female to male labor force participation rate, 2013-2018



Source: WDI (2018) and Geostat (2018). Note: The ratios of LFPR for the World, Europe and Central Asia, High income countries, and Upper middle-income countries is modelled by the ILO.

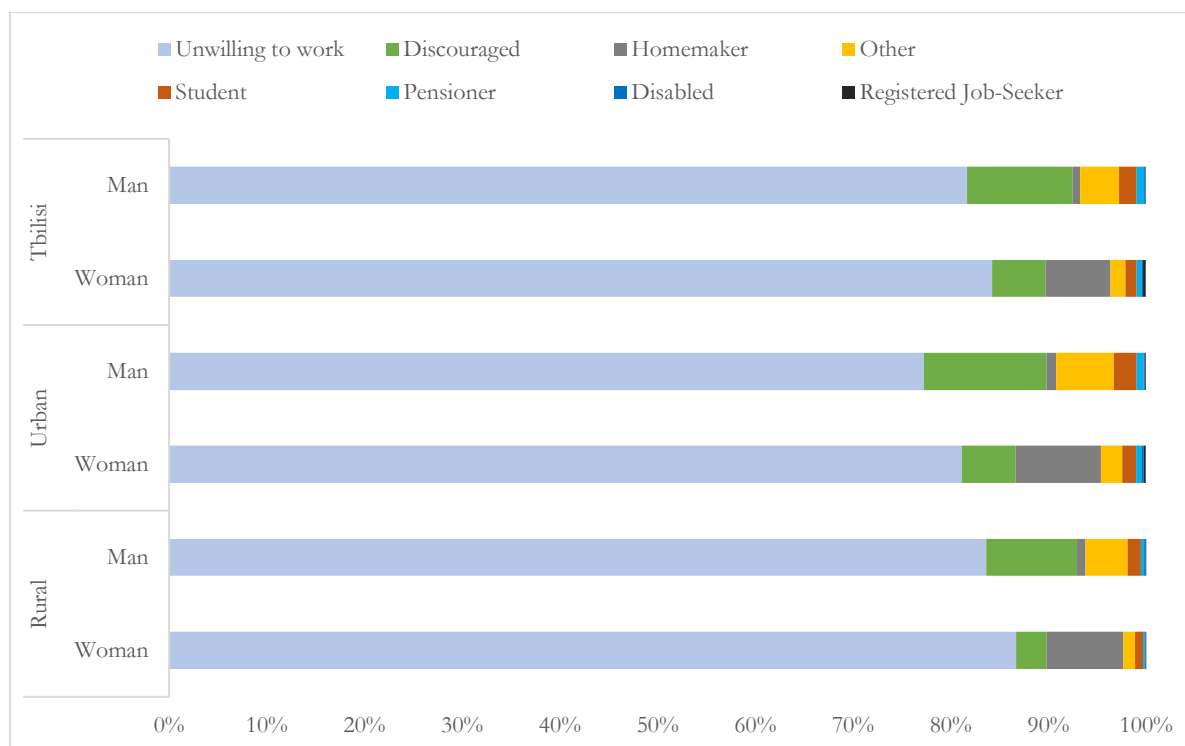
<sup>12</sup> Reported Employment and Unemployment Statistics from Geostat. Accessed 22<sup>nd</sup> March, 2021.

**Cuberes and Teignier (2016) estimate the economic costs of gender gaps in labor participation to reduce GDP in Georgia by 11%.** Women's lagging participation in employment and entrepreneurship leads to large resource misallocations, implying high economic costs.

**Domestic tasks and low wages are arguably the main reason for staying out of the labor force.**

Among those out of the labor force (not working but not seeking for hired labor or not trying to start own business), discouragement and domestic tasks are the main reasons. Domestic tasks account for 49% of women and 5% for men willing to work but not seeking employment (LFS 2017). Similarly, the World Bank's Country Gender Assessment in 2016 confirms that household and childcare responsibilities reduce labor force participation among women, but not men. This effect is so large, that it reverses the positive effects of higher female educational attainment. Controlling for socio-demographic covariates, a probabilistic econometric analysis suggests that women are 14 percentage points less likely to participate in labor markets than men. Also, some research argues that the wage gap provides weak financial incentives for Georgian women to participate in labor markets (UN Woman 2018).

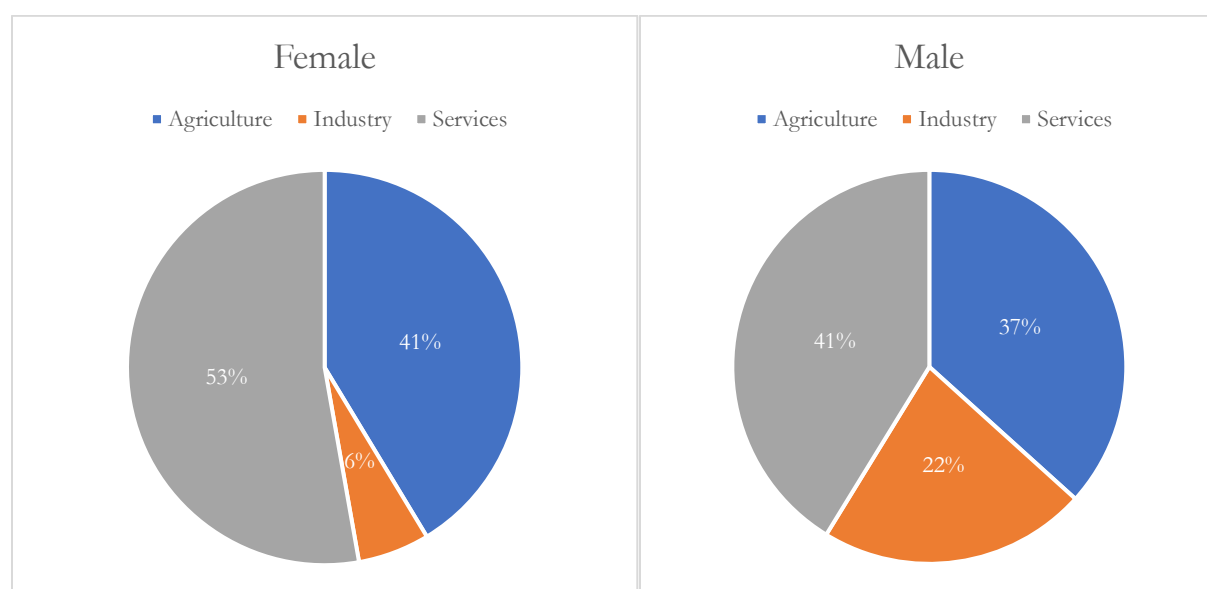
Figure 34. Reported reason for not seeking employment, 2017



Source: Labor Force Survey (LFS) 2017. Notes: Respondents are those aged 15 and older, without reported employment.

**Labor markets in Georgia are characterized by industrial and occupational segregation by gender.** 41% of women in Georgia are employed in the agricultural, forestry, and fishery sector (compared to 37% of male workers) (LFS 2018). Activities in “construction, transport, public administration, and manufacturing are overwhelmingly dominated by men.” (World Bank 2016). The share of men working in industrial activities (22%) more than triples the share of women (6%). In contrast, 23% of female workers work in education or health services (compared to 4% of men) (LFS 2018). Women entrepreneurs in Georgia are concentrated in retail and service firms; this trend is common across the world (World Bank 2016).

Figure 35. Distribution of workers across sector of economic activities, 2018



Source: Labor Force Survey (LFS) 2018. Notes: Restricted to workers aged 15 and older.

Figure 36. Distribution of workers across economic activities, 2018

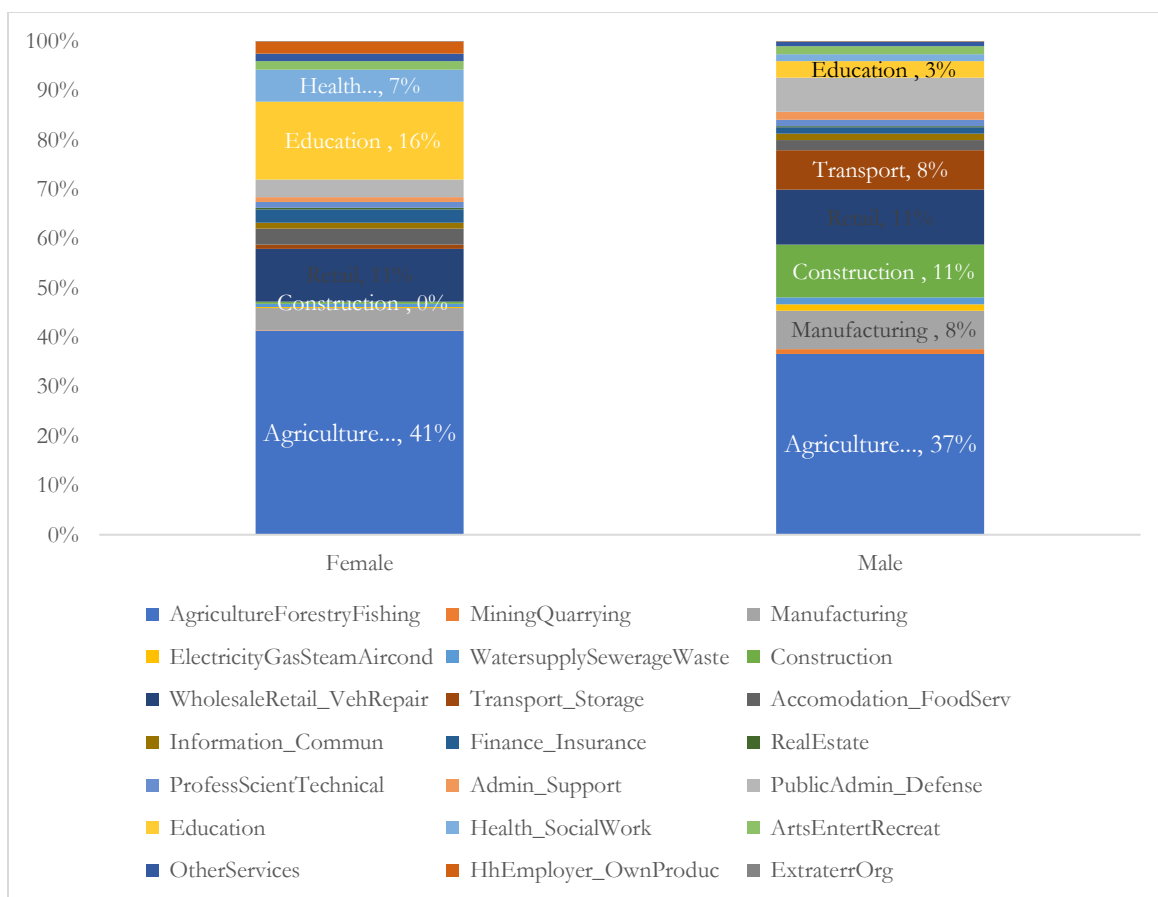
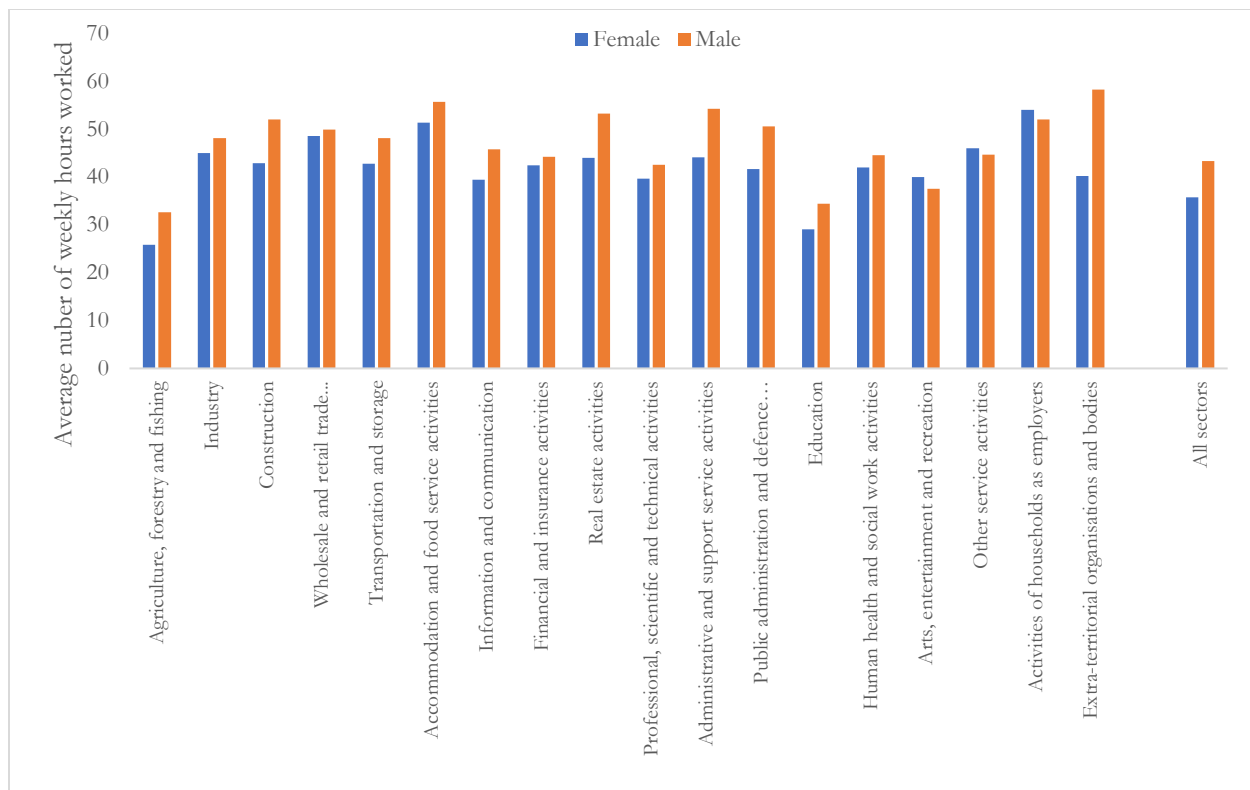


Figure 37. Share of occupations, 2016



Source: Integrated Household Survey (IHS) 2016.

Figure 38. Hours of employment by sector of economic activity, 2018



Source: Labor Force Survey (LFS) 2018.

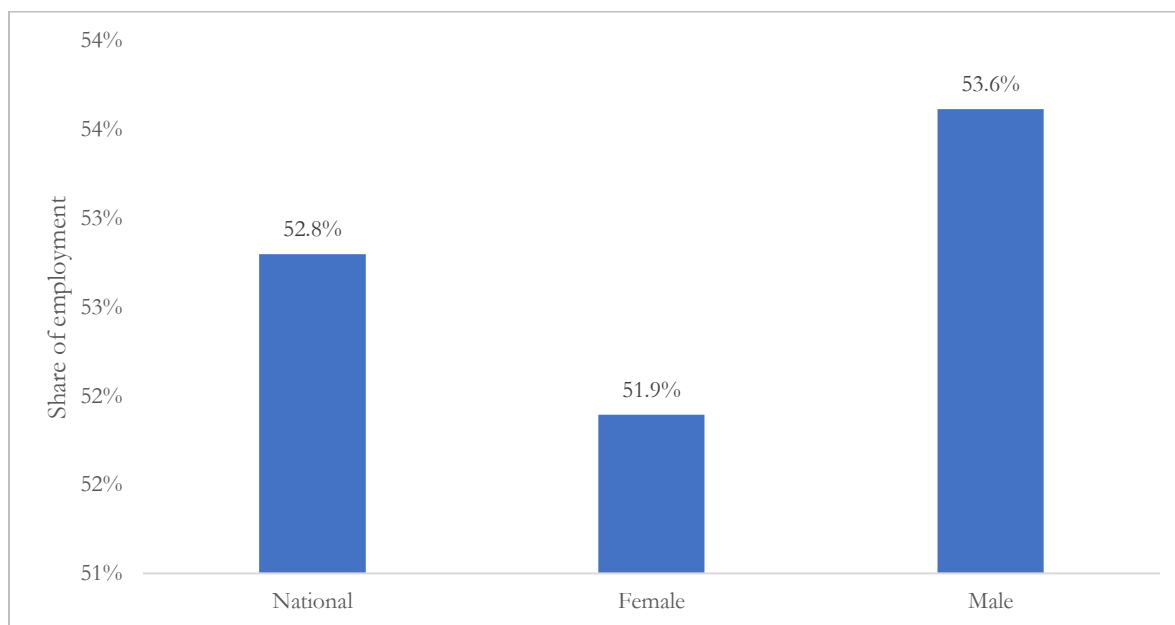
**Men work more hours than women in almost all sectors.** On average, employed women work seven hours per week less than men. Employed men work an average of 43 hours per week, compared to 36 hours for female workers. Women work fewer hours per week than men in all sectors of economic activity, except domestic work and arts and entertainment.

**Housekeeping responsibilities and job unavailability prevent women from taking full-time jobs.** Female workers seem often forced to take only part-time jobs, to balance other housekeeping, childcare or family care responsibilities. In general, most part-time workers (70% of male part-time workers and 40% of women) claim that they were unable to find full-time employment. The shortage of full-time jobs seems more acute in secondary cities and Tbilisi.

**Economically active men and women are equally likely to have access to good jobs.** Gender has heterogeneous effects on access to labor markets and formal employment. Despite large gender gaps in labor force participation, those women who are economically active as hired employees are as

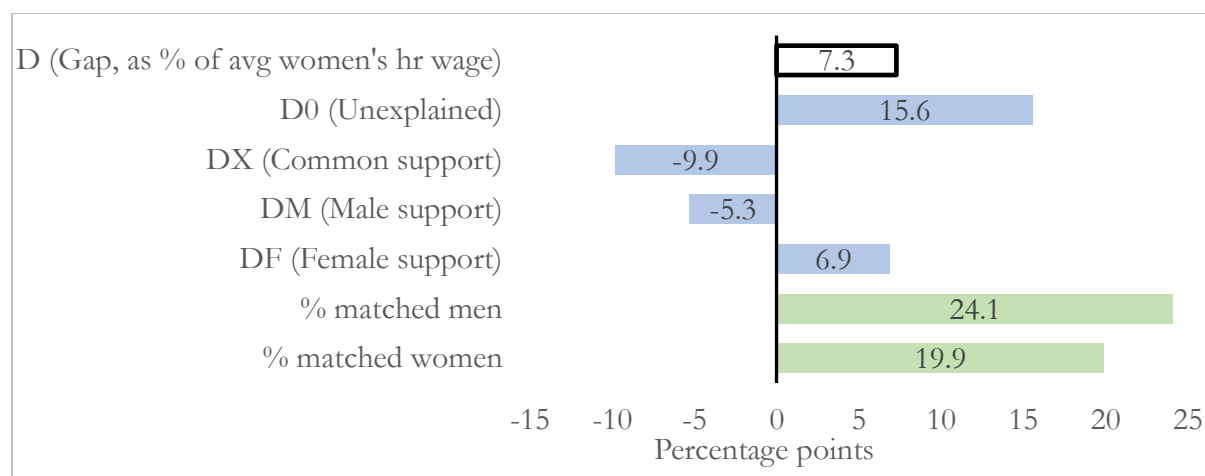
likely as men to have good quality jobs.<sup>13</sup> Male workers are slightly more likely than female workers to be informal: 53.6% vs. 51.9%, respectively.<sup>14</sup>

Figure 39. Estimated size of informal employment by gender, 2018



Source: Estimated based on the Labor Force Survey (LFS) 2018.

Figure 40. Gender gap estimates



Source: Taken from World Bank (2020).

<sup>13</sup> Preliminary econometric analysis based on data from the Labor Force Survey 2017 and 2018 (World Bank 2020). Good jobs are defined as those with an oral contract, permanent and 20 or more hours of work per week. Informal jobs follow the definition used by the National Statistics Office of Georgia (Geostat).

<sup>14</sup> Preliminary estimates based on the LFS 2018 by World Bank (Forthcoming).

**The gender-based wage gap in Georgia remains large.** Women earn a monthly average of 509 GEL, compared to 674 GEL average among men.<sup>15</sup> A higher proportion of women receive low salaries, as compared to men (World Bank 2020).

**The progress in narrowing the gender-based wage gap has been slow.** Georgia maintains a large gender gap in earnings, relative to comparator countries (World Bank 2020). The decrease in the earnings gap over the last decade may be attributable to the contraction of men's wages after the 2008 crisis, and the continued catching up of women's wages during the post-recession recovery (Rodriguez-Chamussy et al. 2018).

**Women's lower wages are partially driven by female segregation to specific industries.** Past research found that segregation to specific industries and occupations and fewer hours of employment among women contribute to wage gaps. Industrial and occupational segregation of women result in strong cyclical trends of the gender wage gap (Khitashvili 2016; World Bank 2020).

**However, most of the gap cannot be explained by observable characteristics of men and women and may be driven by discriminatory practices in labor markets (World Bank 2016).**

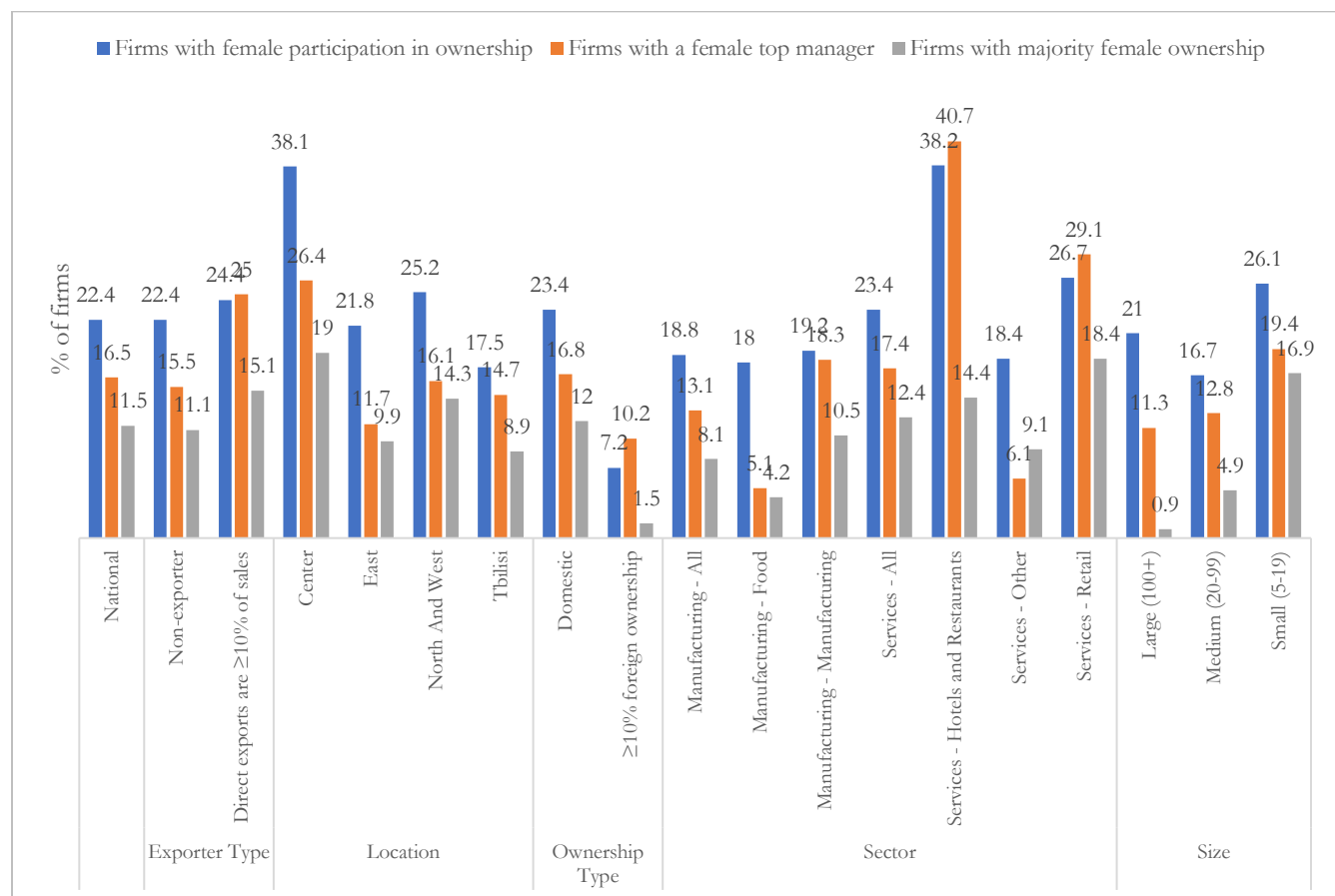
An important share of the observed wage gap can be attributed to observable differences between men and women. However, a sizable portion of the gap can't be explained by observables characteristics. Hence, using the econometric matching technique proposed by Nopo (2008) the gender wage gap is estimated at 16% of women's earnings, after controlling for differences in demographic and job characteristics (World Bank 2020, based on LFS 2018). This difference is higher than the estimation without controls (7%).

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<sup>15</sup> Based on the reported monthly (net) earnings for the main occupation of employees aged 15-64 years with at least upper secondary educational attainment.

## Entrepreneurial activities

Figure 41. Female ownership and management of firms

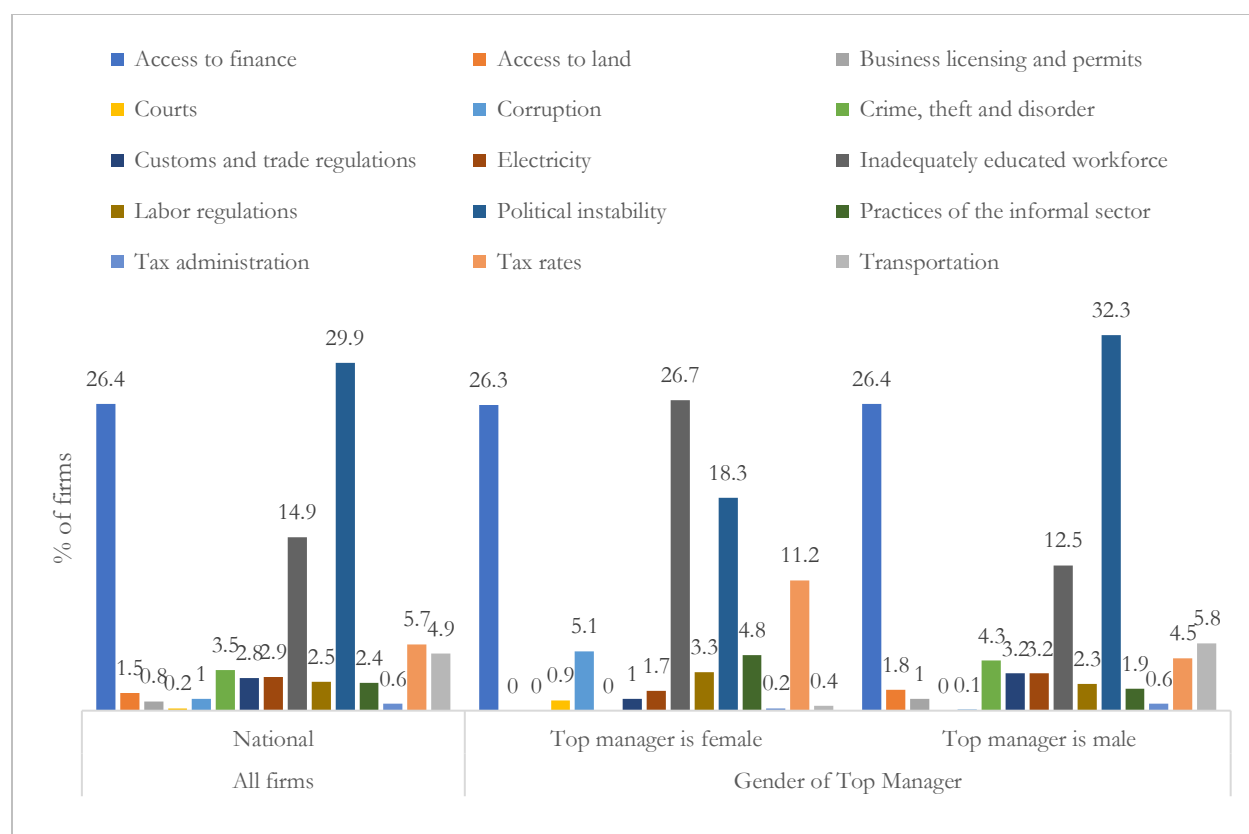


Source: Enterprise Survey (2019-2020).

**Women's ownership and management of firms in Georgia remain low.** Only one-fifth of firms in Georgia have female participation in ownership. 16% of firms have a female top manager (Enterprise Survey 2019). Georgia's central, northern and western regions have the highest percentage of firms with female participation, 38 and 25, respectively. Female ownership and female management are the most prevalent in smaller firms. 16% of small firms (5-19 employees) have majority female ownership, but less than 1% of large firms (100 or more employees) have majority female ownership (Enterprise Survey 2019). These numbers are in addition to the large participation of female workers in self-employment employment and micro-enterprises (less than 5 employees).



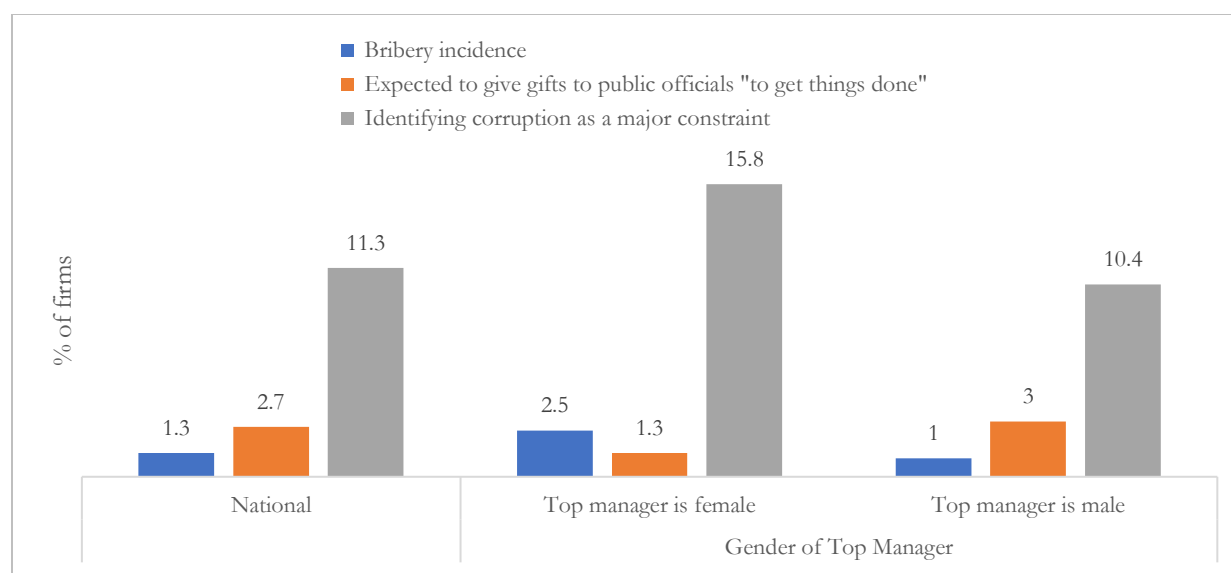
Figure 42. Biggest obstacle for business in Georgia



Source: Enterprise Survey (2019-2020).

**Female top managers identify access to finance, political instability, and inadequately educated workforce as the biggest obstacle for business in Georgia.** Female top managers report that the most common obstacle for business is the inadequately educated workforce. In contrast, male top managers put political instability on top of the obstacle's list. For female top managers, political instability is the third biggest problem. More than a quarter of female- and male-run businesses struggle with having access to finance (Enterprise Survey 2019).

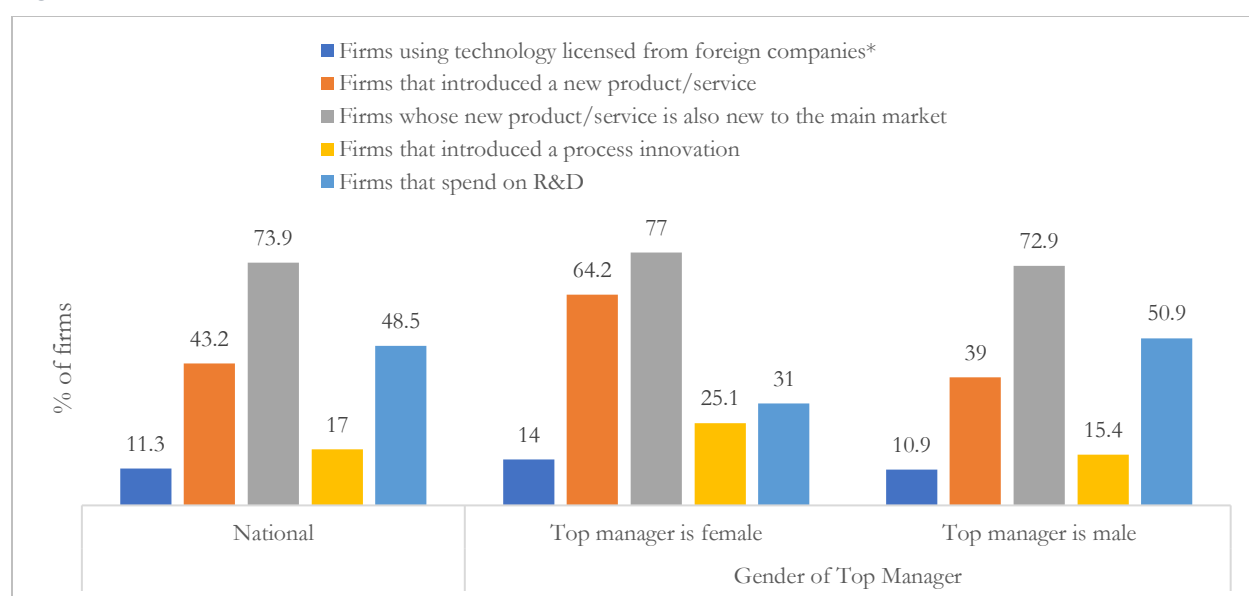
Figure 43. Incidence of corruption



Source: Enterprise Survey (2019-2020).

**Female top managers view corruption as a big constraint to business.** It is more common for firms with a female top manager to identify corruption as a major constraint to business (15.8%) than for those with a male top manager (10.4%). Moreover, firms with female top managers are more likely to face bribery incidence. Interestingly, a slightly higher share of firms with male top managers expects to give gifts to public officials (3%) than their counterparts with female top managers (1.3%).

Figure 44. Innovation in business



Source: Enterprise Survey (2019-2020).

**Firms with a female top manager are more likely to be at the forefront of innovation.** There is mixed and only preliminary evidence on innovation by female-run businesses. Firms with a female top manager are more likely to have introduced new services or products (including those that are new to their main market). Furthermore, a quarter of firms with a female top manager introduced a process innovation compared to only 15% of those with a male top manager. However, only 31% of firms with a female top manager engage in R&D, compared to one-half of firms run by a male top manager (Enterprise Survey 2019).

Figure 45. Account ownership at a financial institution or with a mobile-money-service provider



Source: World Bank. Gender Data Portal (2020).

## Access to assets

### More women than men in Georgia have an account at a financial institution.

Between 2011 and 2017, access to financial markets substantially increased among both men and women in Georgia. The percentage of women who own an account at a financial institution or with a mobile-money-service provider rose from 34.9 in 2011 to 63.6 in 2017. Similarly, the same figure for men almost doubled (from 30.6 to 58.5) yet it remains lower than that for women.

## c) Voice and Agency

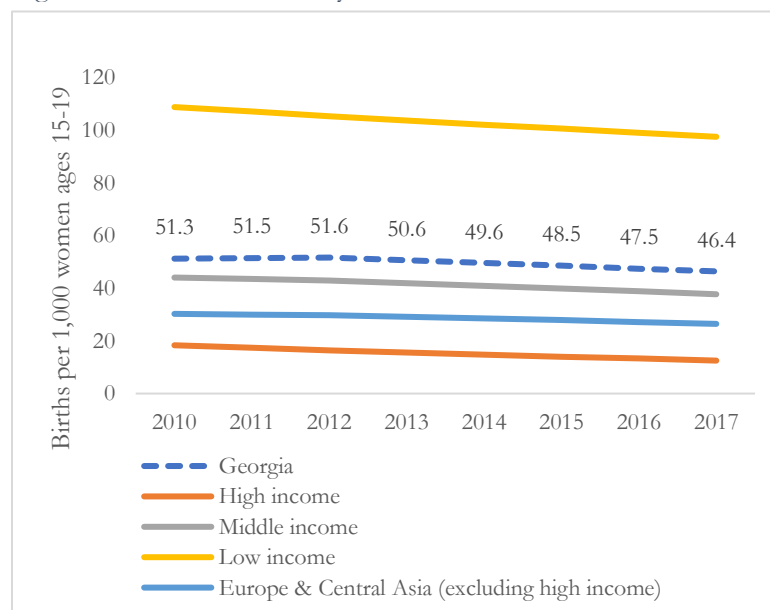
### Key Takeaways

The evidence on voice and agency for women in Georgia is mixed. Adolescent fertility rate has been on a downward trajectory, suggesting progress in reproductive rights and women's agency. Nonetheless, child marriage continues to affect a large share of Georgian girls. Overall, limited data availability poses a major barrier to fully understand and address issues related to GBV and reproductive rights. Over a quarter of Georgian women may experience some form of GBV in Georgia, according to a specialized study. Female political representation has increased since 2010, though progress remains slow and insufficient.

### Reproductive rights

**Fertility rates remained stagnant below replacement rate until 2014.** New estimates suggest an increase to replacement level, at 2.1 since 2015 (2018 data from World Bank Gender Statistics).

Figure 46. Adolescent fertility rate, 2010-2017



Source: World Bank Gender Data Portal.

**The adolescent fertility rate in Georgia has been on a downward trajectory.** Between 2010 and 2017, the adolescent fertility rate decreased by 5 percentage points. However, at 46.4% in 2017, it continues to be significantly higher than in Europe and Central Asia (excluding high-income, at 26.5%) and middle-income countries (at 37.7%).

**Limited data is available on the prevalence of contraceptive methods.** According to the most recent data available from 2015, only 35% of women (ages 15 to 49) report using modern contraceptive methods. Though this figure represents a large increase since 2010.

Table 2. Use of contraceptive methods, 2010 and 2015

	2000	2015
Contraceptive prevalence, any methods (% of women ages 15-49)	40.5	53.4
Contraceptive prevalence, modern methods (% of women ages 15-49)	19.8	34.7

Source: World Bank Gender Portal. <https://www.worldbank.org/en/data/datatopics/gender/country/Georgia>.

## Child marriage

**Child marriage<sup>16</sup> is a nationwide social problem in Georgia, though knowledge of this issue is not well researched.** The Georgian Civil Codes states that the minimum age for marriage is 18 years, however, marriages from age 16 can take place with parental consent or under special circumstance. Moreover, the laws are not always enforced (UNFPA 2014). Child marriage is a major threat to girls' welfare in Georgia, though substantial measures for its elimination are being implemented (UNICEF 2019).

**The issue of child marriages remained invisible in Georgia until recent years, partially due to the lack of data.** A major concern is that administrative do not include child marriages before the age of 16, child cannot be officially recorded. Existing evidence suggests that up to 17% of Georgian women were married before the age of 18, placing Georgia among countries with the highest rates of child marriages in European countries (UNFPA 2014).<sup>17</sup> For 2012, Geostat reported that 14% of marriages involved an under-age girl (cited in UNFPA 2014).<sup>18</sup> More recent survey data from the Multiple Indicator Cluster Surveys (MICS) conducted by UNICEF found that 14% of women aged 20-24, claimed to have married before age 18. The problem is less acute in Tbilisi (12%) and more common in Kvemo Kartli (25%) (UNICEF 2019).

<sup>16</sup> "Early or child marriage is the union, whether official or not, of two persons, at least one of whom is under 18 years of age." (UNFPA 2014).

<sup>17</sup> As a benchmark, child marriages in Armenia only affect 5% of women (UN Women 2016).

<sup>18</sup> Geostat. Letter N 11-06/2335, 29 October 2013. Cited in UN Women (2014).

**Child marriages are perpetuated by poor knowledge of reproductive issues, as well as heterogenous factors across religious, ethnic, and regional groups** (UNFPA 2014). Globally, while child marriages can have negative consequences for both girls and boys, girls tend to be more vulnerable, for example, to domestic violence and sexual abuse, dropping out of education, and leaving the workforce. In Georgia, social expectations and pressures on girls to become pregnant immediately after marriage, promote early motherhood. Moreover, child marriage is one of the main reasons for girls dropping out of school, and it is associated with other consequences for girls, including social isolation (Ibid).

### **Gender-based violence (GBV)<sup>19</sup>**

**Like other countries, data on gender-based violence (GBV) is not systematically and widely available in Georgia.** Research and data collection by the World Bank (2017c) based on mixed methods provides some understanding of gender norms and GBV, including for populations affected by conflict—internally displaced persons (IDPs) and administrative line persons (ALPs).<sup>20</sup>

**Over a quarter of surveyed women had experienced some form of GBV (World Bank 2017c).**

Twenty-seven percent of interviewed women reported that they had experienced at least one type of GBV, including 16.3% of women surviving sexual abuse, and 8% experiencing physical violence. Some women also reported being forced to give up income to a spouse against their will, or to give up a job following their partner's wish. However, results from the study on GBV conducted by the World Bank (2017c) should not necessarily be interpreted as incidence rates due to varying methodologies and differing analytical objectives.<sup>21</sup>

**Indicators of the national prevalence of GBV suggest that 6% of women in Georgia suffer lifetime physical and/or sexual intimate violence from their partners.** According to the Global Database on Violence against Women administered by UN Women, 6% of Georgian women suffer physical and/or sexual intimate violence from their partners at least once in their lifetime (Table 3). One in 100 women have suffered this type of intimate violence over the past 12 months. Finally, 2.7% of women in Georgia experience sexual violence perpetrated by someone other than an intimate

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<sup>19</sup> This section is based on the report World Bank. 2017c. *Gender Based Violence in Georgia. Links among Conflict, Economic Opportunities and Services*. World Bank. Washington DC. <https://openknowledge.worldbank.org/handle/10986/29108>.

<sup>20</sup> Four forms of violence (FFV) were analyzed: controlling behavior/emotional abuse, sexual harassment, sexual violence, and physical violence. The mixed methods included survey interviews, focus groups, stakeholder analysis, etc.

<sup>21</sup> For more information please refer to the study at hand (World Bank 2017c).

partner, since age 15. While these rates are low compared to regional peers and more developed countries<sup>22</sup> international benchmarking remains difficult due to concerns over data comparability and underreporting.

Table 3. Global indicators of prevalence of violence against women and gender inequality

Indicator	Value	Indicator Methodology	Sources
<b>Prevalence data on different forms of violence against women</b>			
Lifetime Physical and/or Sexual Intimate Partner Violence	6%	Proportion of ever-partnered women aged 15-64 years experiencing intimate partner physical and/or sexual violence at least once in their lifetime.	GEOSTAT, UN Women and the European Union for Georgia. 2018. National Study on Violence against Women in Georgia 2017.
Physical and/or Sexual Intimate Partner Violence in the last 12 months	1%	Proportion of ever-partnered women aged 15-64 years experiencing intimate partner physical and/or sexual violence in the last 12 months. Source:	GEOSTAT, UN Women and the European Union for Georgia. 2018. National Study on Violence against Women in Georgia 2017.
Lifetime Non-Partner Sexual Violence	2.7%	Proportion of women aged 15–64 years experiencing sexual violence perpetrated by someone other than an intimate partner since age 15.	GEOSTAT, UN Women and the European Union for Georgia. 2018. National Study on Violence against Women in Georgia 2017.
Child Marriage	14%	Percentage of women aged 20 to 24 years who were first married or in union before age 18.	UNICEF SDG Target 5.3.1 global database 2018, based on Demographic and Health Surveys (DHS), Multiple Indicator Cluster Surveys (MICS) and other nationally representative surveys.
<b>Gender Equality Indexes</b>			
Gender Inequality Index Rank	76 <sup>th</sup>	The Gender Inequality Index is a composite measure reflecting inequality between women and men in three different dimensions: reproductive health (maternal mortality ratio and adolescent birth rate), empowerment (% of parliamentary seats held by women and share of population with at least some secondary education), and labor market participation (labor force participation rate).	United Nations Development Program, Human Development Report 2016.
Global Gender Gap Index Rank	90 <sup>th</sup>	The Global Gender Gap Index benchmarks national gender gaps on economic, political, education and health criteria.	World Economic Forum, the Global Gender Gap Report 2016.

Source: UN Women. 2016. Global Database on Violence against Women. Country Profile. Georgia. <https://evaw-global-database.unwomen.org/en/countries/asia/georgia#2>. Accessed 18th March 2021.

<sup>22</sup> For example, Armenia reports 8% incidence of lifetime physical and/or sexual intimate partner violence; Germany reports 22% and France reports 26% (UN Woman, Global Database on Violence against Women, Accessed 18<sup>th</sup> March, 2021).

**Socioeconomic vulnerabilities among women reinforce GBV.** Over half of interviewed women had no personal income, while men traditionally control most household assets. Women can lack relevant job skills or networking capabilities to pursue economic independence. Such economic constraints can discourage women from reporting abusive behavior and limit their choices in cases of GBV. The analysis also found that specific sub-groups may be more susceptible to GBV. Women in urban locations, those living in worse housing conditions, and those who married before the age of 18 were more likely to report violence and abuse. Lack of stable employment and alcohol consumption of partners are correlated with violence. People affected by conflict and displacement do not necessarily experience higher GBV (relative to those unaffected by conflict). Nonetheless, some IDP groups warrant further research and attention, including IDP women living in collective centers. Surveyed IDPs and ALPs consider that GBV has increased with the declining economic conditions, shame and stress, due to conflict and displacement.

**Despite policies and services in place, GBV is often underreported.** The analysis found that women often feel without recourse for reporting GBV, and they have limited knowledge and experience of services against GBV. Over 70% of surveyed women respondents reported that existing laws offer insufficient protection. Survivors are often unaware of the services available, and they lack confidence in the police and legal system.

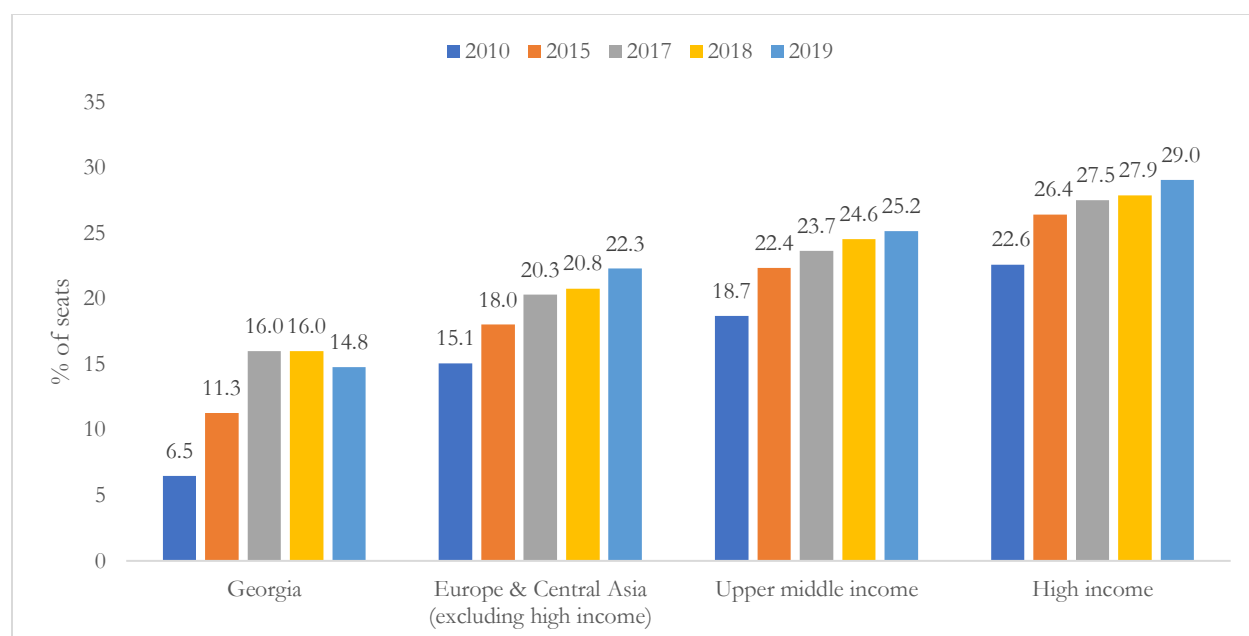
**Gender norms have traditionally perpetuated GBV, but they are shifting among the youth.** Social expectations upon roles and acceptable behaviors of men and women are stark in Georgia (World Bank 2017c). It is often believed that GBV should remain a private matter. However, traditional gender norms are shifting among the youth, and Georgians overwhelmingly believe in equal capability of men and women in leadership roles (Ibid).

## **Political representation**

**Since 2010, women's political representation has improved, albeit slowly.** In 2010, only 6.5% of the seats in the national parliament were held by women. In 2019, women held nearly 15% of all seats. Nevertheless, this figure is lower than the average for Europe and Central Asia (excluding high-income, 22% of seats in 2019), upper-middle-income countries (25% of seats in 2019), and high-income countries (29% of seats in 2019).



Figure 47. Proportion of seats held by women in national parliaments

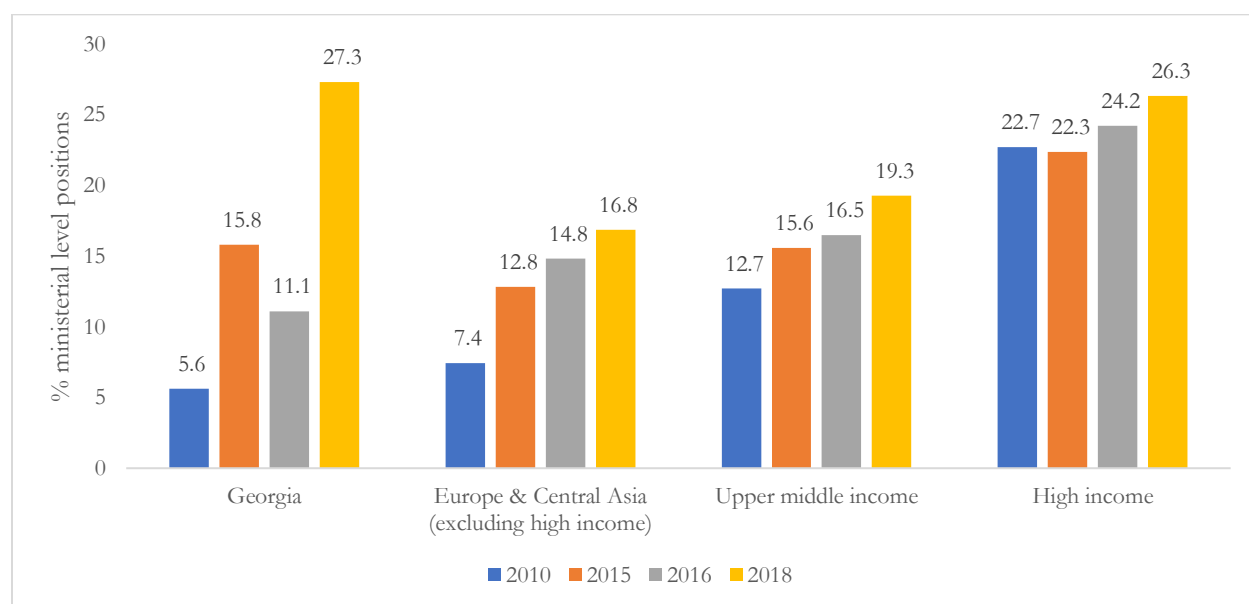


Source: World Bank. Gender Data Portal (2020).

**Since 2010, women's representation in ministerial-level positions has substantially improved.**

Between 2010 and 2018, the percentage of ministerial-level positions occupied by women rose from 5.6 to 27.3. Georgia's female representation in high-ranking public administration positions is higher than that of Europe and Central Asia (excluding high-income countries, at 16.8%), upper-middle-income (at 19.3%) and high-income countries (26.3%).

Figure 48. Proportion of women in ministerial level positions

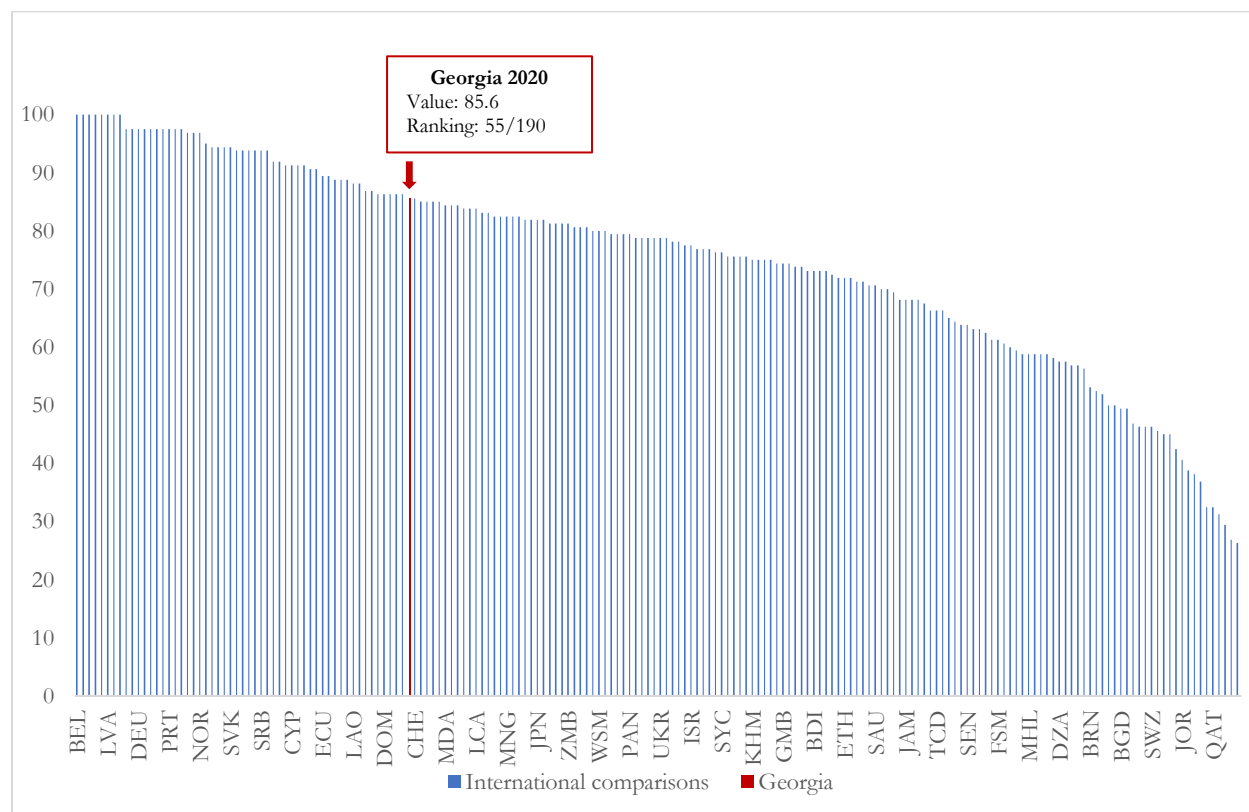


Source: World Bank. Gender Data Portal (2020).

## Other legal protections

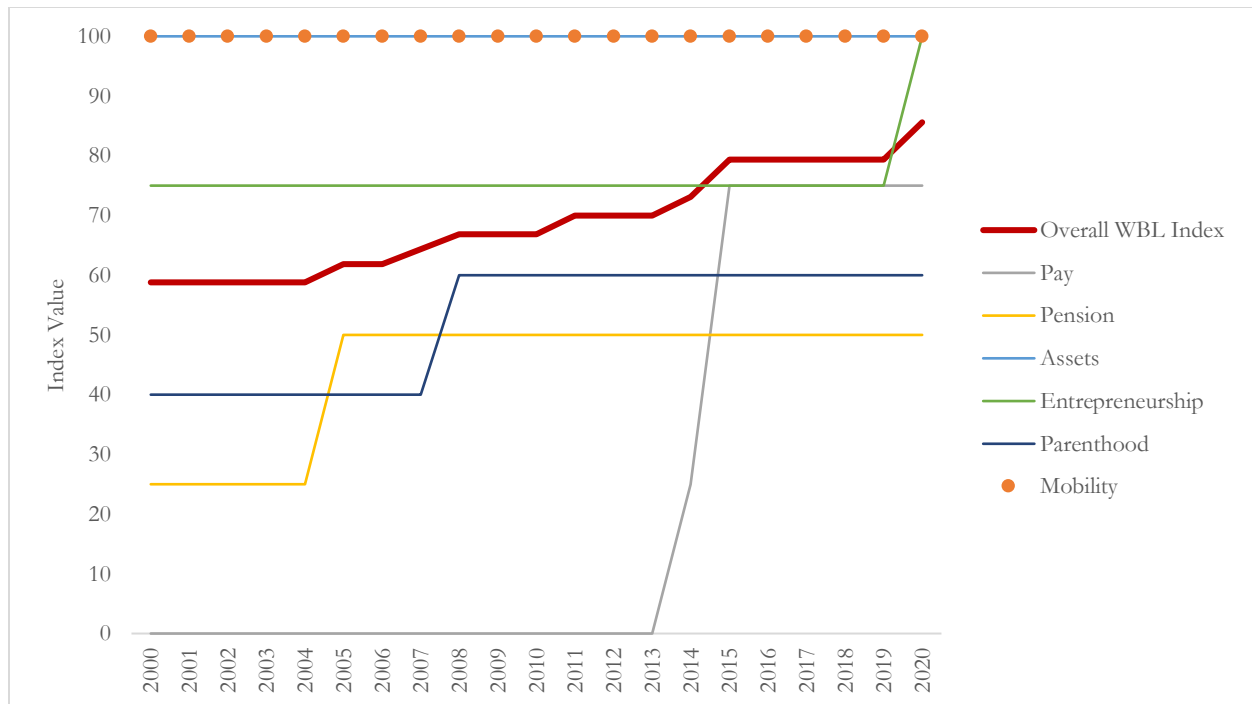
**Georgia has improved the legal environment to protect women's businesses and economic activities.** The Women, Business and the Law (WBL) Index produced by the World Bank increased slowly but continuously, from 58.8 in 2004 to 85.6 in 2020. Improvements recognized in the WBL 2020 Report included the enactment of protections against sexual harassment and against gender-based discrimination in access to finance. Georgia adopted legislation to provide civil remedies in the case of the unfair dismissal of victims of sexual harassment. Evidence suggests that the implementation of legal prohibitions against gender-based discrimination can effectively promote access to financial services among women (Women, Business and the Law Report 2020). On the other hand, lagging areas of protection in Georgia include pensions and parenthood (Ibidem).

Figure 49. International ranking in the Women, Business and the Law (WBL) Index, 2020



Source: World Bank. 2020. *Women Business and the Law 2020*.

Figure 50. Women, Business and the Law (WBL) Index in Georgia, 2000-2020



Source: World Bank. 2020. *Women Business and the Law 2020*.

## d) Additional evidence on gender preferences

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### Key Takeaways

This section presents additional indicators on gender preferences in Georgia. The available evidence is mixed, with the majority of Georgians declaring no preference for the gender of their children, but also most Georgians (and most likely men) considering that a man should normally be the household's breadwinner. Monitoring these indicators over a longer period can deepen knowledge on social perceptions and inform potential policy targeting and interventions.<sup>23</sup>

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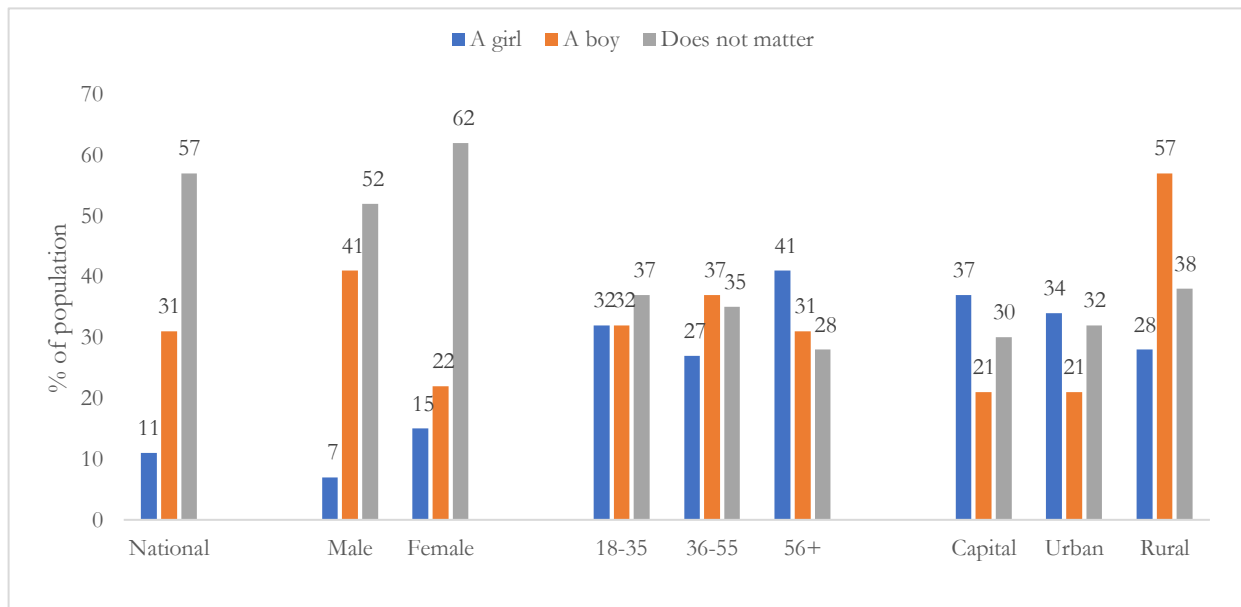
**The majority of Georgians have no preference for the gender of their children** (Figure 45). When asked about their gender preference of their only child, at the national level, the majority of both men and women respondents indicated no gender preference (Caucasus Barometer 2019). Only 31% of the respondents have a preference for sons. However, there is some variation by location. In rural areas, 57% of the respondents prefer to have a boy. In contrast, the majority of the respondents in Tbilisi (37%) and other urban areas (34%) indicated their preference for a girl. The preference for boys is also higher among men (vs. women) and respondents aged 36-55 years (vs. other age groups). The youth (0-18 years) report no preference over the gender of children.

**On the other hand, the majority of Georgians believe that a man should normally be the breadwinner.** 70% of men and 61% of women respondents indicated that men should be responsible for earning money to support a family (Figure 46).

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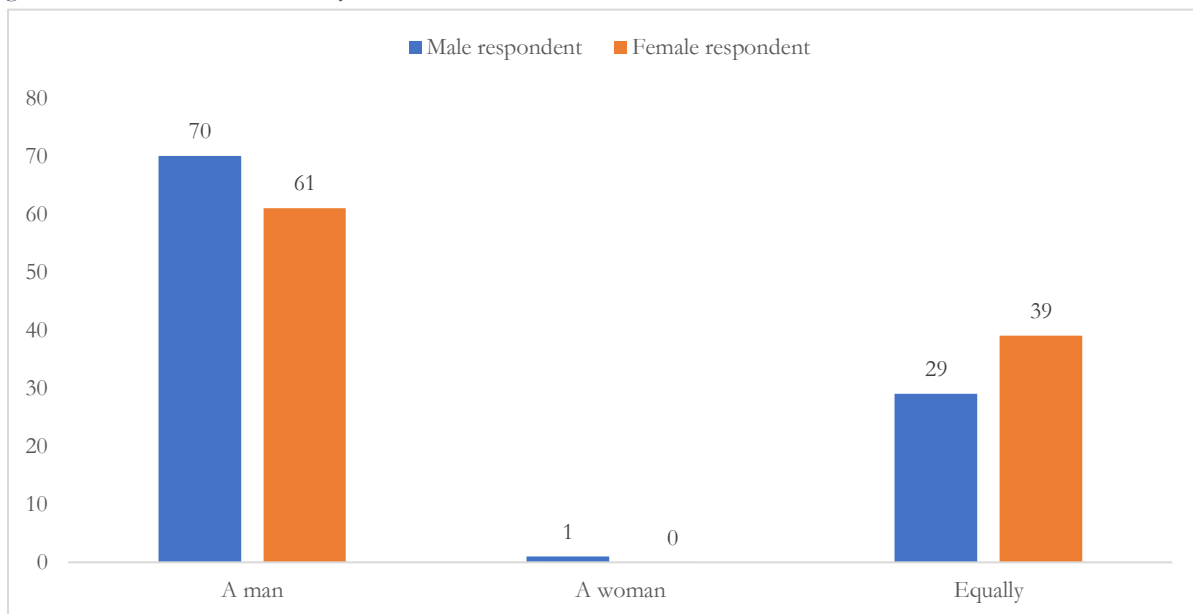
<sup>23</sup> This brief section is based on data from the Caucasus Barometer, Georgia 2019, conducted by the Caucasus Research Resource Centers (CRRC). Although several editions of the Caucasus Barometer have been collected in Georgia since 2008, data on gender preferences is only available for 2019 to this date.

Figure 51. If a family has one child, what would be the preferred gender of the child?



Source: Caucasus Barometer. Georgia 2019.

Figure 52. Who should normally be the breadwinner?



Source: Caucasus Barometer. Georgia 2019.

## VI. Impacts of COVID-19 on gender disparities.

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### Key Takeaways

COVID-19 risks overturning progress in gender issues and could widen existing gender gaps. The long-term effects of COVID-19 will likely be mediated by pre-existing gender gaps across endowments, economic opportunities, and agency. Women may be more vulnerable because of their role as primary caregivers and homemakers; occupational segregation; lack of de facto labor and property protections; biased intra-household allocations; prevailing social norms and behaviors, etc. This section presents results from firm-level data and household phone surveys collected since the outbreak. Available evidence suggests that women have been disproportionately affected by unemployment and furloughs. Simulations of the short-term effects of COVID-19 on household incomes and monetary poverty do not find significant gender differences. Nonetheless, a comprehensive understanding of gender disparities amid the negative shocks from COVID-19 requires further attention to longer-term effects, nonmonetary welfare, and intra-household dynamics.

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**Georgia, like most countries of the world, is facing the unprecedented economic and social challenges due to the COVID-19 pandemic.** The toll of the outbreak has claimed over 1.6 million lives worldwide (JHU, December 2020). Lockdowns and other policy responses have unintendedly contracted economic activity, by raising unemployment, shrinking international remittance and capital flows, etc. International financial markets and several economies—across developed and developing countries—face volatility and risks of recession. Economies across the world will deaccelerate in 2020, with an uncertain path to recovery. The global economy is expected to contract by –5.2% in 2020 (World Bank, June 2020).

**Over 254 thousand people have been diagnosed with COVID-19 in Georgia, by January 2021.** Over 3 thousand people have died due to the pandemic. Georgia responded swiftly to the outbreak of COVID-19, declaring national state of emergency on March 21<sup>st</sup>, 2020. However, the number of active cases accelerated and increased 10-fold by September 2020. Localized restrictions based on the epidemiological situation remained in force until February 2021. The measures have included partial closures of intercity passenger transport, restaurants and food outlets. Additional restrictions apply in Tbilisi and other large cities to retail outlets, educational facilities, etc.

**The pandemic has contributed to a sharp economic slowdown in 2020.** The COVID-19 outbreak and the resulting lockdowns have contributed to important economic slowdowns in key sectors of the economy, including tourism and hospitality (which accounts for 8% of GDP). Results from firm surveys highlight large disruptions and financial distress faced by Georgian firms (Enterprise Survey COVID-19 Follow-Up).<sup>24</sup> Remittances inflows in the ECA region are expected to decrease by 27.5% in 2020 (KNOMAD 2020). Overall, the economic shocks derived from the pandemic are expected to contract the economy by -5.8% in 2020, a sharp contrast to initial forecasts of 4.6% GDP growth held before the pandemic (World Bank October 2020h).

### **a) Analytical framework**

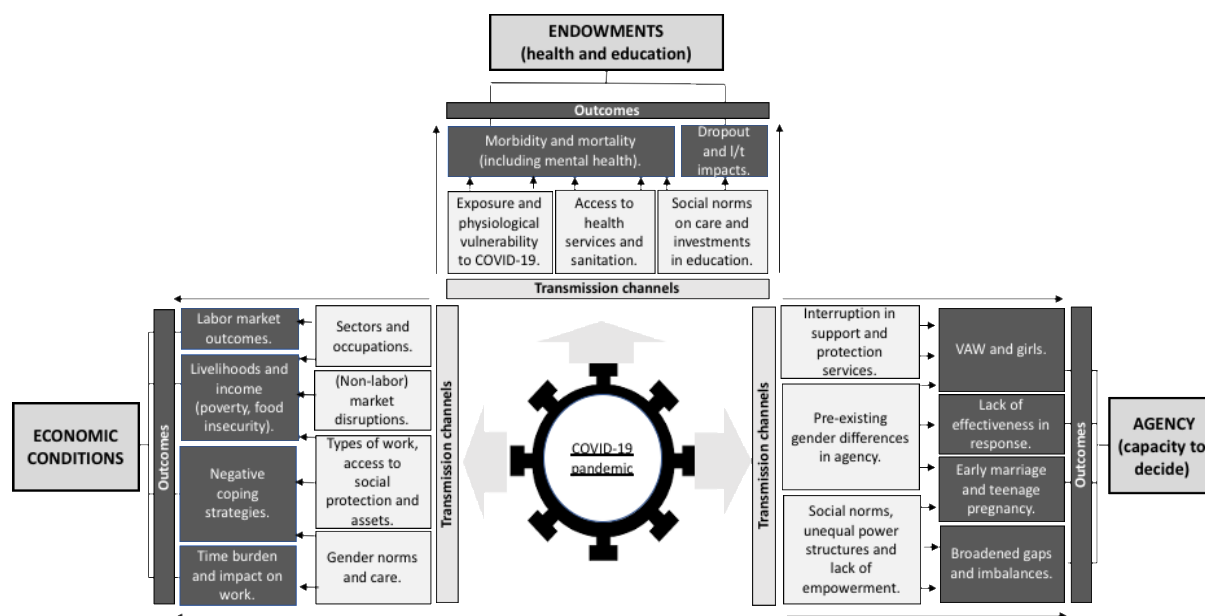
**The analytical framework adopted by the World Bank suggests that the COVID-19 pandemic risks overturning progress in gender issues and widening existing gender gaps.** The potential medical and mortality outcomes of COVID-19 are not specific to women, they affect all population groups and countries. Nonetheless, as illustrated below, the economic, social, and health impacts of the pandemic will be mediated by pre-existing gender gaps across three dimensions: endowments (health and education), economic conditions, and agency (World Bank 2020f; 2020g). Consequently, the effects of COVID-19 may affect men and women differently, widen existing gender disparities and, consequently, affect long-term growth and development prospects.

**COVID-19 and the policy responses to the pandemic can hinder the economic opportunities available to women.** As women are more likely than men to take on additional care demands and responsibilities—including child and elderly care, and home-schooling—their employment and income-generating opportunities can suffer most. The occupational segregation of female workers in hard-hit sectors (such as retail, hospitality, etc.) could result in worsening working conditions and wage cuts. The disproportionate presence of women in informal activities affects their access to social protection and labor laws. Limited ownership and exercise of property rights among women can expose them to property and asset losses in case of family deaths. Additionally, female headed businesses can be more adversely impacted due to the vulnerabilities that existed before the pandemic (i.e. lack of collateral, limited access to formal financial services; care responsibilities).

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<sup>24</sup> Over 80% of interviewed firms decreased sales during May 2020, compared to the same month in 2019, and almost 70% of firms reported temporary closures due to the pandemic. World Bank. Enterprise Survey COVID-19 Follow-Up. Round 1. June 2020.

Figure 53. Why are women more vulnerable to COVID-19? A framework



Source: World Bank. Poverty and Equity GP. “Gender related inequalities emerging from COVID-19.” April 2020.

**Gender disparities in endowments deepen the negative effects of COVID-19, and result in vicious interactions.** The overrepresentation of women as teachers and healthcare workers increases their exposure to the disease, and to associated consequences on mental health. Social norms and disparities in access to healthcare services can also worsen health outcomes for women, due to COVID-19 or other medical conditions. In education, traditional social roles are likely to increase the burden of care and household responsibilities for girls. Girls and boys may also enjoy differentiated access to virtual and basic inputs for learning from home.

**Finally, the pandemic and the subsequent policy responses can undermine women’s voice and agency.** The risks of intimate partner GBV and exploitation for women and girls could increase under confinement and lack of functioning protection systems during lockdown. The underrepresentation of women in decision-making spaces can limit gender-perspectives to inform policy responses to the pandemic.



Figure 54. Why are women more vulnerable to COVID-19? Concrete examples

Economic Conditions	Endowments	Voice
<ul style="list-style-type: none"> <li>• Female segregation in informal employment; subsistence businesses and unpaid family work, OLF.</li> <li>• Women are over-represented in vulnerable industries (care, retail, travel, domestic work, hospitality...)</li> <li>• Lack of legal ownership of assets, housing, land, etc.</li> <li>• Food shortages might lead to rationing on women's nutrition.</li> <li>• Market disruptions, trade restrictions and food insecurity may affect livelihoods of women smallholder farmers.</li> <li>• Burden of care for the ill, children out of school, etc. Could lead to women exiting the labor force or losing incomes.</li> </ul>	<p><b>HEALTH</b></p> <ul style="list-style-type: none"> <li>• Incidence of chronic conditions, risky behaviors (men over-represented among fatalities).</li> <li>• Exposure to disease via gender-differentiated activity (nurses, cleaning, sales).</li> <li>• Potential disruptions to key health services for women and girls</li> <li>• Burden of growing care demands may negatively impact female (mental) health outcomes.</li> </ul> <p><b>EDUCATION</b></p> <ul style="list-style-type: none"> <li>• Burden of care-related tasks (girls) and pressure to contribute to family incomes (boys) may lead to permanent school dropouts.</li> <li>• Gender inequalities in intra-household and/or community allocation of resources for home schooling</li> </ul>	<ul style="list-style-type: none"> <li>• Increased gender-based violence due to confinement measures.</li> <li>• Higher risk of early marriage, abuse, and sexual exploitation as schools close.</li> <li>• Constraints and disparities in access to information.</li> <li>• Gender norms restricting women's mobility and work might be exacerbated due to confinement and increased burden of care.</li> <li>• Under-representation of women in decision-making and leadership for crisis response.</li> </ul>

Source: Authors' based on World Bank. Poverty and Equity GP. "Gender related inequalities emerging from COVID-19." Brief. April 6, 2020.

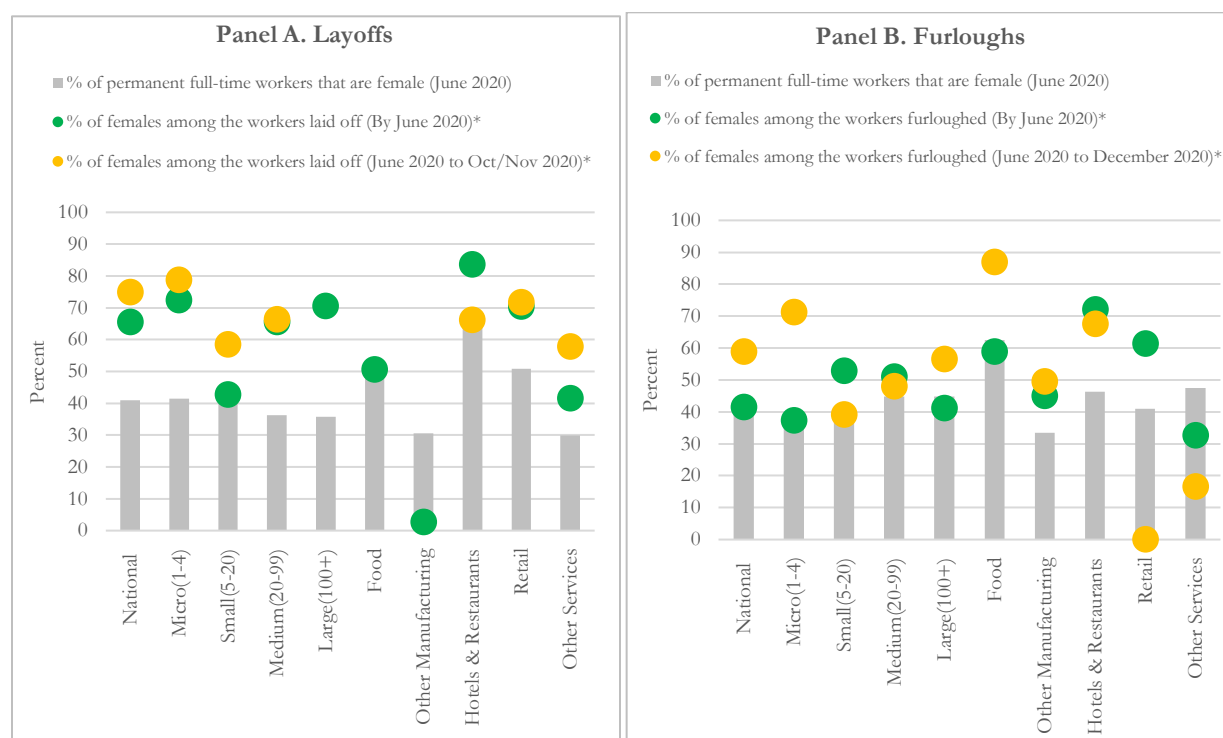
## b) Available evidence

**The pandemic has had disproportionate effects on women's livelihoods and has further exacerbated already existing vulnerabilities.** According to a rapid gender assessment carried out by CRRC-Georgia for UN Women in June 2020, 39 per cent of women interviewed reported receiving less money from productive activities as a result of the impacts of COVID-19 (UNWomen 2020). About 78% reported that if restrictive measures continue, they would struggle to meet the basic expenses. Unpaid domestic work and care work continue to present significant barriers: around 42 per cent of women report spending more time on at least one extra domestic task, more time on cleaning (35 per cent) and cooking (31 per cent) (Ibid). In addition, the closure of schools and kindergartens has imposed disproportionate barriers on women as they are now dedicating even more time than before. The study also found that women were more likely to report psychological issues due isolation and limited socialization, especially among women and girls with disabilities.

**Data collected from Georgian firms suggests that COVID-19 has widen gender disparities in labor markets.** According to information collected in June and October/November, 2020 by the

Enterprise Survey COVID-19 Follow-Up,<sup>25</sup> women are over-represented in 2020 among workers who have been laid-off or furloughed since the outbreak of COVID-19. Across all firms, female workers made-up 41% of full-time employees. However, women made up a larger share (66%) of workers who were laid off by June 2020, and an even larger share (75%) of workers who lost their jobs since June 2020. The data show other forms of gender disparities in labor markets beyond lay-offs. Overall, almost three quarters of female employees took more than 5 days of leave or quit since the beginning of the outbreak through June 2020. The percentage remained large by the end of 2020.

Figure 55. Layoffs and furloughs among female workers, 2020



Source: Enterprise Survey COVID-19 Follow-up, Georgia. Notes: Data from Wave 1 (June 2020) and Wave 2 (Oct-Nov 2020).

<sup>25</sup> The Enterprise Survey COVID-19 Follow-up in Georgia leveraged the sampling frame and baseline information of the Enterprise Survey 2019, collected between March and December 2019. 581 Georgian firms were re-interviewed in June 2-10, 2020 as part of the COVID-19 Follow-Up (First Round). The surveys cover four regions in Georgia (Center, East, North and West and Tbilisi). Interviewed firms include micro-firms (with less than 5 employees), small (5 to 19 employees), medium (20 to 99 employees) and large (100+ employees), with activities in manufacturing and services. Additionally, the sampling frame is designed to obtain representativeness of the hospitality sector. The Georgia Enterprise Survey COVID-19 Follow-up Round 2 was collected in October through November 2020. The same sample of 701 firms were re-contacted, resulting in 575 successful interviews.

Figure 56. Female workers taking more than 5 days of leave or quitting, 2020



Source: Enterprise Survey COVID-19 Follow-up, Georgia. Notes: Data from Wave 1 (June 2020) and Wave 2 (Oct-Nov 2020).

**There is additional evidence of gender disparities in the impacts of COVID-19 on the labor force, beyond layoffs.** Female workers are also over-represented among workers who have been furloughed since the beginning of the pandemic. And a large share of female workers (64% from June to October/November, 2020) decided to take 5 days of leave or quit their job.

**Data collected as part of the Georgia High Frequency Survey (GHFS), and representative of the national adult population, confirms large gender disparities in job losses.**<sup>26</sup> According to the first round of the GHFS, 42% of workers who were employed in March 2020 did not have a job in December 2020. A much larger share of female workers (50%) lost a job over this period, compared to only 37% of male workers. The phone survey also provides evidence that child and elderly care responsibilities are more common reasons for women (than men) losing their job since March 2020. Nonetheless, their shares remain low. On the other hand, preliminary data from round 2 of the GHFS (collected between January and February 2021) do not show differences in the incidence of job losses between men and women. Hence, further research is required to fully understand gender disparities in the effects of the pandemic on labor markets transitions and economic opportunities.

<sup>26</sup> The Georgia High-Frequency Survey Round 1 was collected in December 2020 by random digit dialing of phone numbers. Information included COVID-19 shocks on jobs, incomes, schooling, etc.; government assistance; individual attitudes and expectations. The sample is representative at the national level, and for urban, rural and Tbilisi locations.

Table 4. Gender disparities in job losses since COVID-19, 2020

	<i>(Employed in March 2020, not employed in December 2020)</i>				
	All	By gender		By location	
		Women	Men	Tbilisi	Other Urban Rural
Number of workers	630,296	302,286	328,010	184,176	186,213 259,906
% Adult population	22%	20%	25%	21%	24% 21%
% Workers	42%	50%	37%	35%	45% 47%

Source: Data from the Georgia High Frequency Phone Survey, Round 1, December 2020. Notes: Post-stratification sampling weights for the adult population are applied.

**Other household data point at additional gender inequalities amid COVID-19.** Women, people with lower educational attainment, elderly population, and those living outside Tbilisi were more likely to report some level of food insecurity (CRRC 2020).<sup>27</sup> A regression analysis also found that women and the unemployed were more likely to express higher levels of anxiety (Ibid). Finally, among perception questions, women are significantly less likely to want a COVID-19 vaccine than men, after controlling for other factors (Ibid). By December 2020, only 34% of women declared willingness to take the COVID-19 vaccine, compared to 40% of men respondents (GHFS-1 December 2020).

**Simulations of the microeconomic short-term impacts of COVID-19 on household labor and nonlabor incomes suggest that poverty in Georgia could significantly increase (World Bank 2020h).**<sup>28</sup> National poverty in 2020 could increase by 10 percentage points, from a counterfactual of 17% of the population (in absence of COVID-19) to a simulated 27% after the economic shocks derived from the pandemic. The national poverty rate could be higher in 2020 than its 2013-level. The economic shock resulting from COVID-19 could impoverish 375 thousand people.<sup>29</sup>

**COVID-19 is expected to increase income inequality in Georgia, to force thousands of households into downward mobility, and to reduce the size of the middle-class.**<sup>30</sup> The Gini coefficient could increase from 32.1 to 35.7.<sup>31</sup> The share of those considered middle-class and higher-

<sup>27</sup> Based on the question: “How often did you experience trouble buying the food you and your family needed in the last month?”. 38% of women and 44% of men reported never experiencing food insecurity (CRRC 2020).

<sup>28</sup> This section follows the policy note: World Bank. 2020. “Georgia Poverty Note”. South Caucasus Poverty, Equity and Gender Program. World Bank, Washington DC. The results more accurately reflect trends in the impact of COVID-19 and mitigation policies observed from March to November 2020, before the surge in the number of positive cases. The microsimulation analysis was based on microdata from the HIES 2018. Refer to the policy note for methodological details.

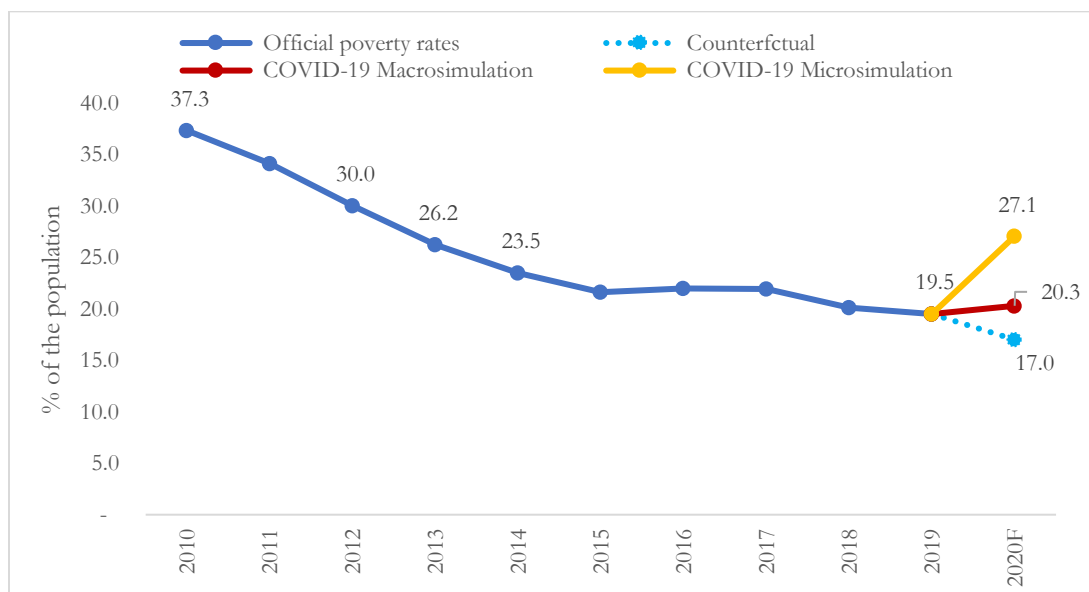
<sup>29</sup> Based on the national absolute poverty line. Alternatively, 350 thousand people would become impoverished if measured by the upper middle-income class poverty line of \$5.50 per capita per day (2011 PPP).

<sup>30</sup> Downward mobility is the movement (re-classification) of households from a welfare group to a lower welfare group, as a result of income losses after COVID-19. For example, households moving from middle-class to vulnerable, or from poor to extreme poor.

<sup>31</sup> Based on the counterfactual and post-COVID-19 national consumption aggregate, per adult equivalent.

incomes<sup>32</sup> could shrink from 24% to 20% of the population. Finally, 805 thousand people would face losses that would taken them to a lower welfare group.

Figure 57. Short-term impacts of COVID-19 on the absolute poverty rate, 2020



Source: World Bank calculations based on microdata from the HIES 2018, macroeconomic projections from the MTI, and inputs from the WDI and Geostat. Notes: F = Forecasted based on data from the 2018 HIES.

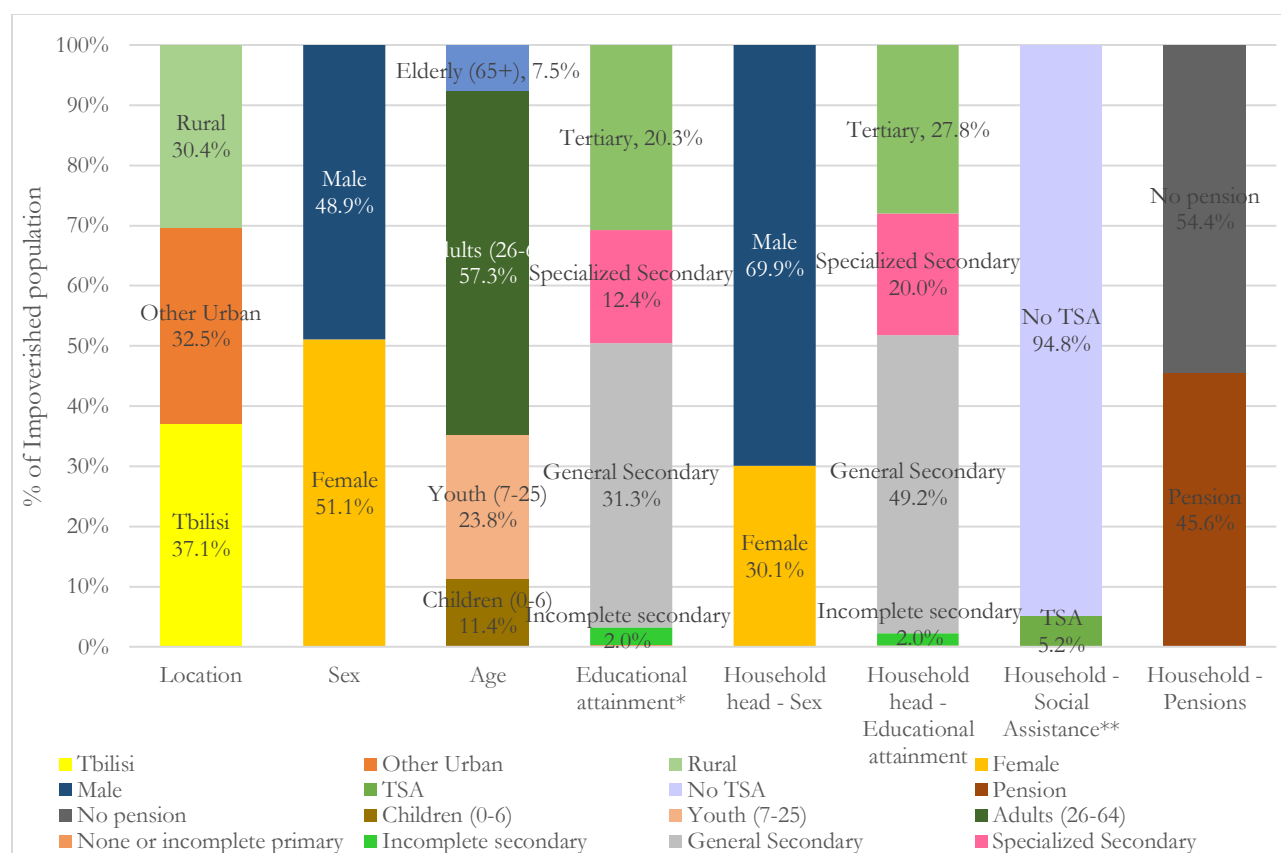
**The economic short-term impacts of COVID-19 could reduce incomes across the population, with regressive effects.** While the model assumes differential unemployment and wage shocks by sector of economic activity, all deciles and welfare groups suffer negative income shocks, with larger relative impacts on poor households. The simulated model also finds that women would constitute 38% of workers facing unemployment due to COVID-19 in 2020.<sup>33</sup>

**The analysis did not find significant gender disparities in the short-term effects of the pandemic on monetary poverty rates.** The microsimulations found that Georgian men observe a slightly higher increase in poverty rates than women. Due to their higher share in the national population, women would constitute 51% of individuals suffering impoverishment due to the pandemic. One quarter of those impoverished by COVID-19 could be children, in the absence of appropriate mitigation measures.

<sup>32</sup> Middle-class and higher incomes are defined as people living with >\$10 per capita per day (2011 PPP).

<sup>33</sup> This smaller share of female workers can be attributable to lower female labor force participation and, potentially, to the large concentration of female workers in agriculture, which is assumed to face no unemployment effects (only partial reductions in wage incomes and agricultural sales).

Figure 58. Profile of impoverished population due to short-term impacts of COVID-19, 2020



Source: World Bank calculations based on the HIES 2018, MTI, WDI and Geostat. Notes: Estimations exclude potential mitigation measures. Notes: Impoverishment relative to the \$3.20 (2011 PPP) international poverty line. \* Educational attainment restricted to individuals 25 years-old and older. \*\* Based on reported income from social assistance.

**Nonetheless, some limitations of the analysis can hide additional gender disparities in the effects of COVID-19.** The incidence of poverty is traditionally measured at the household level. However, measuring the poverty of individuals—including women and girls—requires estimating intrahousehold resource allocation, and adjusting for the differences in needs among individuals (World Bank 2018a). While some households may not be identified as impoverished, women and girls within those households may suffer food insecurity, and monetary and non-monetary poverty. Second, the annualized measurement of poverty in 2020 would not capture those temporary but relevant cases of impoverishment. Finally, as highlighted above, the simulation models do not incorporate other non-monetary or indirect effects that with longer-term economic impacts, including population health shocks, foregone human capital accumulation, or risks to gender equality in the context of lockdowns.

## VII. Key messages and policy priorities

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### Key Takeaways

Based on the empirical evidence presented in this Gender Assessment, the main policy areas to promote gender equality in Georgia include measuring multi-dimensional and dynamic aspects of poverty; developing skills among girls that are relevant for the labor market; ending occupational segregation and promoting STEM; providing formal care for children and elderly; assisting women to transition into labor markets; fighting discrimination in labor markets; widening opportunities for female workers and entrepreneurs; changing beliefs and biases; and tackling disparities (specially in health outcomes) affecting men. These key policy areas are supported by the World Bank Group in Georgia, through a series of initiatives contained in the Country Partnership Framework (CPF) 2019-2022 and aimed at enhancing women's employment, and effective citizen engagement. The actions are complemented by the IFC's efforts to expand financial access for women entrepreneurs.

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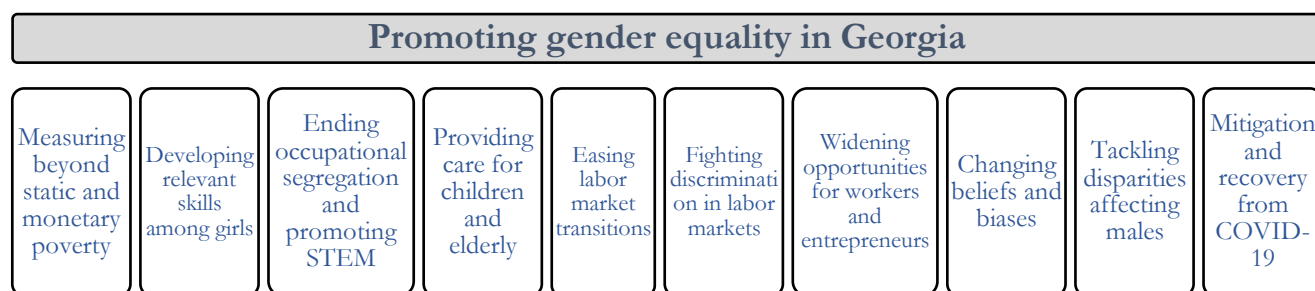
**This section addresses areas of policy priority to advance gender equality in Georgia based on the results from the empirical analysis and previous literature.** The identified policy priorities are also discussed in correspondence to the World Bank Groups' program in Georgia, including the Country Partnership Framework 2019-2022 (World Bank 2018d) and the Systematic Country Diagnostic 2018 (World Bank 2018a).<sup>34</sup> The identification and discussion of current and potential areas for policy intervention can provide specific gender-sensitive entry points for the WGB and development partners and increase their effectiveness and impact in promoting gender equality and overall shared prosperity in Georgia.

**Figure 53 illustrates ten key policy areas to promote gender equality in Georgia.** Each policy priority is discussed next. Although the section identifies general areas for policy priority based on the empirical analysis presented in this Gender Assessment, all policy initiatives must be carefully crafted and targeted when implemented, taking into consideration the wide diversity and heterogeneities among the women and men of Georgia, including location, age, ethnicity, educational attainment, income level, among other sociodemographic cleavages.

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<sup>34</sup> The main priorities identified in Georgia's CPF and the SCD are summarized in **Appendix 3** and **Appendix 4**, respectively.

Figure 59. Identified policy priorities for promoting gender equality in Georgia



Source: Author's.

### Measuring beyond static and monetary poverty

**The empirical evidence highlights Georgia's impressive progress in poverty reductions, which have benefited both women and men.** The national absolute poverty rate fell sharply from 2010 (37.3% of the population) to 2019 (19.5%). In 2019, there was no statistically significant difference in the national poverty rate between men and women.

**However, the pace of headcount poverty reduction is insufficient to capture vulnerabilities, intrahousehold dynamics, and other deprivations that affect women's wellbeing.** Escaping poverty is not a one-way route. Despite rapid economic growth and considerable reductions in overall national poverty, a significant share of the population fell back below the poverty line or remained in chronic poverty or vulnerability between 2009 and 2015 (Fuchs et al. 2019). In 2018, one in three Georgians remains vulnerable to impoverishment.<sup>35</sup> Today's agenda for ending poverty also recognizes the need to understand resource allocations within households, and the needs and wellbeing of different household members (World Bank 2018a). Finally, some evidence points at nonmonetary aspects of poverty in Georgia, including lacking access to healthy sources of heating at home.<sup>36</sup>

**Locking-in progress in gender equality—and overall poverty reduction—requires tackling household vulnerabilities and further understanding intra-household and multi-dimensional poverty.** The threats to vulnerable households and women have become particularly acute in 2020.

<sup>35</sup> Calculations based on the HIES (2018). Vulnerable households are defined as those living above the poverty line of USD 5.50 per capita per day (2011 PPP), but below a consumption threshold of USD 10.00 (2011 PPP).

<sup>36</sup> Over 70% of the population in Kakheti, Mtskheta-Mtianeti, Samegrelo-Zemo Svaneti, and Guria lack access to healthy heating (World Bank staff based on the HIES 2018).



The economic and health crises resulting from the COVID-19 outbreak could accentuate gender disparities and reverse progress in endowments, economic opportunities and agency. Women's segregation in informal employment and unpaid family work; increased need to care for children and sick family members, and women's overrepresentation among health workers pose risks to women's wellbeing and empowerment.

**Georgia should continue monitoring and targeting gender disparities in nonmonetary dimensions of poverty.** Introduction of a multi-dimensional poverty (MPO) index could monitor households' and women's deprivations beyond monetary means, for instance, in terms of time poverty which refers to the time women spend in unpaid care and family work that could have been otherwise spent in paid economic activity. The high dependence of women (especially elderly women) on pensions and public transfers emphasizes the role of social assistance and social protection to tackle chronic poverty and vulnerability. Finally, programs to encourage worker formalization could help to ensure female workers against shocks.

### Developing relevant skills among girls

**Progress in girls' access to education has not translated to improved skills demanded in the labor market and income opportunities.** Despite near-universal school coverage, Georgia struggles to provide quality learning and skills. While girls perform better than boys in learning—as proxied by standardized test scores—the HCI suggests that they achieve only 64% of their human capital potential by age 18.

**Skills provided by the education system are not necessarily aligned with needs in the labor market.** Evidence on the difficulties faced by graduates of upper secondary/TVET in finding jobs points at “the importance that skills mismatch plays for job placement” in Georgia (Fuchs et al. 2019).

**Potential areas of policy include revising school curricula and textbooks** to incorporate a more balanced representation of men and women. In consultation with industry and employers, a review of school and university curricula could also ensure that material is tailored to the needs of labor markets.<sup>37</sup> Furthermore, from the supply side of the labor market, skills training programs need to adapt so they can address the specific constraints that women have; adaptations can be (i) operational

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<sup>37</sup> The World Bank—through the “Georgia I2Q Innovation, Inclusion and Quality” project—contributes to foster the quality of learning in general education, and to improve the relevance of postsecondary education.

(provide childcare options safe transportation, and convenient training location); (ii) financial (offer cash grants and capital along with skill training), and (iii) information, aspiration, and norms (provide information on labor market opportunities and income, incorporate life skills and facilitate networks and mentorship) (Beegle & Rubiano-Matulevich, 2020). Investing in teacher's training has been identified as another priority to improve quality of education (World Bank 2018a).

### **Ending occupational segregation and promoting STEM**

**Georgia faces the challenge of reducing horizontal and vertical gender segregation in labor markets.** Segregation by industry, occupation, and field of study locks women in economic activities with lower earnings.<sup>38</sup> Women are generally excluded from industrial activities and science. Only 6% of female workers concentrate in industrial activities, while only 16% of STEM graduates in tertiary education were women in 2018 (WDI 2020). This problem, however, is deeply enrooted, and it is shared by countries across the world. For example, stereotypical perceptions of male versus female roles and capabilities discourage women's specialization in technical fields (Duflo 2011).<sup>39</sup>

**Integrating women in STEM requires implementing systemic changes in education, as well as breaking misconceptions, biases, and traditional gender-roles.** From the education system, potential policies to attract students (particularly girls) to STEM include scholarships and mentorship opportunities, and paid internships with pathways to full time employment (World Bank 2017b). Discussions of teachers and students and mass information campaigns could also promote positive aspects of STEM careers and celebrate positive female role models in STEM (Ibidem).<sup>40</sup> On the other hand, behavioral and aspirational interventions could help fighting inaccurate perceptions of women performing worse in technical fields.

**Other strategies to inform policy and programmatic approaches include removing gender biases in school materials, removing roadblocks such as legal barriers and promoting**

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<sup>38</sup> Rodriguez-Chamussy, et al. (2018) find that reductions in the gender wage gap were mainly driven by reductions in inequality within sectors, industries, and skill levels, between 2004 and 2015. Changes in occupational and industrial segregation benefitting women also contributed to the reduction in the gap, though to a lesser extent. Despite this modest role in explaining gender wage gaps, however, industrial and occupational segregation is “problematic to the extent that it reflects strong gender specialization patterns [...] that can widen gender gaps in the long run” (Ibidem).

<sup>39</sup> Psychologists find this “stereotype threat” to be very powerful (Duflo 2011). Experimental evidence shows that girls accept and internalize biases and misconceptions that they are not good at math, with negative effects on their actual performance and effort (Spencer et al. 1999).

<sup>40</sup> For example, the World Bank and the Government of Armenia currently collaborate to attract students into STEM, through the World Bank-administered “EU4Innovation in Armenia: STEM Pilot Project.”

**inclusive policies to encourage recruitment and retention, and providing mentoring and sponsorship among others** (Schomer & Hammond, 2020). Potential operations could focus on providing scholarships to female students to pursue higher education in various STEM fields, providing stipendiums to support research; facilitating linkages with mentors and tutors; and partnering with industries in the private and public sector to facilitate school-to-work transition.

### **Supporting women's economic participation**

**Women's educational achievements have not translated to economic opportunities.** Georgia has had a large and stagnant gender gap in labor force participation (19 percentage points, LFS 2019), with only 43% of working-age women participating in labor markets. Cuberes and Teignier (2016) estimate that the economic costs of the gender gap in labor participation add up to 11% of Georgia's gross domestic product (GDP). Simultaneously, lower unemployment rates observed among women could be hiding high underemployment, as female workers tend to work fewer hours per week.

**Childcare and eldercare responsibilities burden woman, limiting their labor opportunities.**

The demand for women's time for childcare, eldercare, and other household responsibilities—including unpaid work in family businesses and farms, and domestic tasks—limit their engagement in labor markets (both, participation and intensity) and compromise their earnings potential. Extensive literature suggests that caregiving has negative impacts on labor market outcomes, financial status, and human capital accumulation (Buitrago-Hernandez and Boudet 2019).

### **By providing care for children and elderly**

**The expansion of job opportunities for women in Georgia must be accompanied by policies addressing child and elderly care needs** (Buitrago-Hernandez and Boudet 2019). Expanding formal care services can bring multiple social and economic benefits, including higher female participation in labor markets; improved coverage of early childhood education; and improved health outcomes among the elderly. These benefits, in turn, can boost long-term economic growth and fiscal savings (Ibidem). Moreover, in Georgia's context of demographic challenges and rising dependency ratios, expanding formal care options could simultaneously expand the labor supply and encourage higher fertility, by facilitating parent's and women's family and career choices. Finally, developing the formal care sector could generate additional employment opportunities in the economy.

**Georgia faces several challenges in the demand and supply of childcare and eldercare services.** Childcare supply is limited and costly, with relatively low coverage and overcrowding of formal institutions (Buitrago-Hernandez and Boudet 2019). High child-to-staff ratios and poor staff training affect the quality of childcare provision. While access to public childcare services is free of charge, saturation and waiting lists are common, and interviewed families expressed willingness to pay fees in exchange for better quality.<sup>41</sup> The private provision of eldercare tends to be unaffordable and inflexible, with limited options for residential care (Ibidem).

**Social norms and misinformation play a significant role in shaping negative perceptions about formal childcare and eldercare** (Buitrago-Hernandez and Boudet 2017). Two thirds of interviewed parents in a specialized survey believe that mothers' work outside the house affects children negatively.<sup>42</sup> Similarly, social norms and filial obligations deter the use of residential eldercare.

**Policies should aim to provide early childhood education and care services with good quality standards, sufficient capacity, availability in urban and rural locations, and affordable costs** (Buitrago-Hernandez and Boudet 2017). The main challenges to the quality of formal childcare services are lowering the child-to-staff ratios and improving staff's qualifications. Hence, Georgia may consider establishing a national system for pre- and in-service training of educators and caregivers, including educational and accreditation programs to prepare caregivers and care entrepreneurs. A viable alternative is a neighborhood program—made widely available through public or private subsidized provision and based on the expectations of mothers and fathers.

**A successful eldercare system will require flexible arrangements and tailoring to meet household needs.** Buitrago-Hernandez and Boudet (2017) conclude that flexible arrangements could be more compatible with current social preferences and demand for eldercare in Georgia. Those arrangements could include daycare centers, home-based care, and on-call services, rather than over-institutionalization and long-term care in medical institutions. For example, elders could spend the day in formal daycare institutions, but come back home later. Ideally, daycares would also provide

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<sup>41</sup> The abolition of fees in early and preschool public institutions (September 2013) has resulted in excess demand and saturation of infrastructure capacity of public kindergartens (Buitrago-Hernandez and Boudet 2017).

<sup>42</sup> A mixed methods assessment of the supply and demand of childcare and eldercare services was conducted in Georgia in 2017-2018. The mixed-methods assessment included the collection census-type data on providers, as well as household interviews and focus groups (Buitrago-Hernandez and Boudet 2017). The study was part of a World Bank initiative to assess childcare and eldercare in Eastern Europe and Central Asia.

medical services. Under all these alternatives, however, government investments will likely be required to train professional workers (such as nurses) capable of working with the elderly and their families.

**Potential policy actions or policy operations to address the issue of childcare on the supply side could include actions to support the development of community-based childcare facilities** that are safe, reliable, and affordable, and could also include partnerships with various industries in the private sector for employer supported childcare. This also presents an opening to support female entrepreneurship with skill-training and access to start-up capital for those aspiring to establish and operate a childcare business. On the demand side, the interventions could provide subsidies to the mothers or the caregivers in the targeted project areas.

### **By easing transitions into labor markets**

**A large share of women does not transition to labor markets after education.** After completing their education—unlike young men—young women tend to remain economically inactive for long periods of time (Fuchs et al. 2019). Gender disparities affect the youth not in employment, education, or training (NEETs). It is estimated that 37% of women are NEET, in contrast to 25% of men (Ibidem). Marriage and the presence of young children in the household increase the likelihood that women become NEET, but they do not affect men similarly. Female NEETs in Georgia are mostly economically inactive, while male NEETs suffer mostly unemployment. Labor market detachment and career interruptions can negatively and permanently affect women's career prospects, expected lifetime incomes, and human capital investments.

**Active labor market programs and job search initiatives could assist women in transitioning from school-to-work.** Such programs should adopt a life-cycle approach, to assist women throughout their careers and life decisions. Additionally, policy should target specifically the youth NEET. Other approaches to facilitate school-to-work transition include a combination of initiatives that provide skills training in business development, technical and vocational training focusing on skills that are in high demand in the job market, as well as life skills training that could be utilized throughout the professional life (World Bank 2020j).<sup>43</sup>

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<sup>43</sup> For example, see the work of the AGI Initiative <https://www.s4ye.org/agi/>.

**In addition to expanding alternatives for formal childcare and eldercare, equality in paternal leave rights can facilitate women's re-integration to labor markets.** The 2013 expansion of the maternity leave was a positive development in Georgia, allowing mothers to stay with newborns for a longer period.<sup>44</sup> However, the disparity with no paternity leave for fathers can hurt mothers' careers and labor outcomes in the long-term, encouraging them to take-up most of the childcare responsibilities. Granting equal paternal rights for mothers and fathers will allow men to take family-leave and to share-in the care of newborns.

### Fighting discrimination in labor markets

**The gender-based wage gap in Georgia remains large.** After controlling for differences in demographic and job characteristics, the gender gap is estimated at 16% of men's earnings, (World Bank 2020). The sizable portion of the wage gap between men and women that cannot be explained by observable characteristics of men and women, suggests that discriminatory practices could be affecting women earnings (World Bank 2020a).

**Policy recommendations include implementing laws that mandate equal pay for equal work and ensuring a stronger representation of women on company boards** (Rodriguez-Chamussy et al. 2018). Georgian law prohibits discrimination in employment based on gender; however, there is not an explicit mandate requiring equal remuneration for work of equal value (Women, Business and the Law 2020).<sup>45</sup> In addition to implementing this explicit and legally-binding mandate, Georgia should aim to address implicit gender-biases at the workplace. Some policy alternatives include regulating the disclosure of wages and promoting the representation of women in company boards (Rodriguez-Chamussy et al. 2018 and World Bank 2020b). Evidence also suggests the need to tackle wage disparities within both the private and the public sectors (Rodriguez-Chamussy et al. 2018).

**International experiences highlight the potential use of public procurement as a tool to level the playground for female-owned enterprises.** Public procurement can be a powerful tool to promote the equal treatment of female workers and to expand women's opportunities in the private sector. For example, supported by the World Bank, Albania embedded principles of gender equality

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<sup>44</sup> The Labor Code recognizes paid maternity leave of 183 days (Labor Code, Art. 27). And the law prohibits the dismissal of pregnant workers (Labor Code, Art. 37). Taken from Women, Business, and the Law 2020.

<sup>45</sup> The Law on Gender Equality prohibits discrimination and harassment based on sex, and legal provisions are in place to allow women to combine their dual roles of mother and worker. In 2014, maternity leave was increased to 730 calendar days, and paid leave has risen from 126 to 183 calendar days. There also has been a boost in government assistance.

and nondiscrimination in public procurement processes. Private tenders competing in public bidding processes are required to self-declare that their firm complies with provisions for nondiscrimination and gender equality (including adherence to the principle of equal pay for work of equal value).

**Potential policy actions or operations could focus on promoting skill-development and capacity building** to enhance the prospects for upward mobility for women in the industries where they are overrepresented. Similarly, enhancing access to information about job opportunities and earning potential in non-traditional industries along with mentorship activities could also be beneficial (World Bank 2016b).

### Widening opportunities for female workers and entrepreneurs

**Women's entrepreneurial potential faces several limitations.** Only one-fifth of firms have female participation in ownership, and 16% of firms have a female top manager. Among other constraints, access to finance is identified as a major obstacle for doing business by female top managers (Enterprise Survey 2019). Extensive international evidence suggests that women entrepreneurs often face higher interest rates and struggle to comply with higher collateral requirements to access credit (IFC 2011).

**Enforcing equitable property rights can expand productivity, investments and economic opportunities for women,** in addition to reducing women's vulnerability to shocks. Property rights are key for women to access credit and to engage in profitable business investments. Georgian law recognizes equal rights for men and women in the ownership rights to immovable property, and daughters (female spouses) have equal rights as sons (male spouses) to inherit assets (World Bank 2020c). Efforts should be made to further understand if such de jure provisions are applied in practice. Policy alternatives—recently tested in a World Bank operation in Albania—include facilitating land titling and property registration through awareness campaigns, supporting cadasters to enforce the rights of married women to joint immovable property, and providing legal assistance to women (Oviedo Silva 2019).

**Potential policy actions or operations could focus on enhancing access to financial services (micro-credit or alternative collateral), on the acquisition of soft technical and managerial skills, as well as life skill training.** Such combination of soft skills training and grants appears to have been successful according to the latest evidence.

## Changing beliefs and biases

**Throughout the analysis, the evidence highlighted the important role of beliefs, biases and social norms in moving towards greater gender equality.** Georgia has achieved significant progress in curtailing the adolescent fertility rate and sex-selection practices—the sex ratio decreased from 111 to 106 male live births for 100 female births between 2007 and 2018. However, deeply engrained behaviors, attitudes, and sociocultural practices maintain a biased view of women’s role in the society. Traditional roles in marriage and household tasks continue affecting key decisions for women. The majority of Georgians still believe that a man should normally be the breadwinner. And 31% of respondents—and 57% of respondents in rural areas—have a preference for sons over daughters (South Caucasus Barometer 2019). Duflo (2011) argues that gender equality will be hindered as long as such biases persist, regardless of other policies and technological conditions to even the playing field for women.

**Strong and innovative communication campaigns to raise awareness on gender issues must accompany all policy and legal reforms.** Leveraging innovative ideas such as educational entertainment products and the outreach of social media could help changing behaviors, gender biases, and eventually social norms. In Armenia, for example, a communication initiative—the “[Merci Papa](#)” film—leveraged visuals, storytelling, and role models to counter-act biases and misperceptions of women’s and social roles, and to raise awareness on the potential and capacity of daughters (World Bank 2020b). Similar mass media and public awareness campaigns could promote the value of daughters and leadership roles of women in Georgia. Following the experiences in Armenia, such campaigns, could also leverage the wide-reach and appeal of social media.

**Behavioral nudges, aspirations and demonstration effects can be powerful in promoting gender equality.** Empirical evidence highlights the relevance of demonstration effects and role models to influence social perceptions, and even women’s attitudes and outcomes. For example, Beaman, Duflo, Pande, and Topalova (2012) find that the gender gaps in aspirations and educational outcomes decreases in villages of West Bengal after seats at local councils have been randomly reserved for women. The authors attribute these effects to the role of “socialization” in shaping gender disparities. Although Spencer et al. (1999) found that the “stereotype threat”—where women internalize biases and misconceptions about their skills—affected their performance in math tests negatively, they also found that interventions to correct misperceptions and to prime girls with a



positive message about their capabilities helped them to perform as well as men in the math tests. Georgia may have a similar opportunity to show-case female role-models in government and leadership roles, and to test behavioral interventions and information campaigns to promote women's empowerment and gender equality.

**Potential operations by the WBG could consider initiatives aimed at challenging gender norms. For example,** by providing scholarships to series of cohorts of female students and facilitating their school-to-work transitions in non-traditional sectors. Such efforts could have normative effect that in the short run but enhance the appetite to pursue education and career in such sectors in the long run. Connecting, networking, and mentorship opportunities with role models could also be impactful.

### Tackling disparities affecting men and boys

**The analysis found concerning risks to human capital accumulation among men and boys of Georgia.** While the focus of the analysis were gender disparities affecting women, the evidence highlighted poor health and education outcomes among Georgian boys. The prospects for human capital accumulation are significantly lower among boys than girls, as measured by performance in harmonized test scores, and low male adult survival rates. Georgia's gender gap in the HCI—expressing disadvantages among boys—is larger than the global gap.

**Further understanding and tackling such disparities is key to achieving gender equality.** Promoting the wellbeing and human capital accumulation of young males can have significant long-term benefits on economic growth and help to break intergenerational patterns of poverty and social behaviors that affect overall gender equality. Further research and policy attention should be paid to the drivers of infant and premature mortality among males, including high consumption rates of tobacco consumption and engagements in risky behaviors. Potential policies include supporting educational programs and behavioral interventions to change the norms associated with those risky behaviors (World Bank 2020), as well as fiscal disincentives (e.g. increasing taxes on tobacco).<sup>46</sup>

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<sup>46</sup> Growing empirical evidence across countries suggests that—contrary to traditional arguments of regressive fiscal effects—the medium- and long-term net effects of increasing tobacco taxes are positive for large shares of the population, and especially for the poor. In Georgia, for example, simulations based on an extended cost benefit analysis (ECBA) methodology concluded that increasing the specific excise tax to 2.9 GEL per pack of 20 filtered cigarettes potentially

**In terms addressing infant and premature mortality among males, strategies could focus on enhancing the knowledge on risks and signs in a child's health as well as on the importance of seeking medical help.** Other interventions on Some promising strategies as laid out in the Supporting Youth at Risk policy toolkit (2008) include interventions aimed at investing in educational equivalency (also known as second chance education program); investing in job training that combines technical skills, life skills and internships; providing financial support and incentives to young people to encourage good decision-making; offering activities for youth in youth-friendly spaces; investing in youth service programs and internships; providing mentorship and employment opportunities and support to self-employment initiatives.

### **Strengthening and disseminating policies against GBV**

**Georgia has adopted relatively robust political and institutional frameworks to combat GBV.** Nonetheless, further efforts are required to build institutional capacity, to improve financing, and to ensure successful implementation (World Bank 2017c). Dissemination campaigns could raise awareness of GBV, as well as enhance public knowledge and use of protection mechanisms.

**Effective prevention of and response to GBV requires multi-sectoral, coordinated action among health and social services actors, legal and security actors, and the community** (VAWG Resource Guide). In this context, Georgia has achieved some major milestones such as adopting critical legislation, signing key international conventions on protecting women from violence, and engaging in various initiatives with international partners, and working closely with community organizations, including service providers among others. Going forward, it is of vital importance that Georgia continues to effectively implement the national laws harmonized with the Istanbul Convention and continue raising awareness on GBV issues and on the available services. Furthermore, allocating funding, attention, and resources to the implementation of existing GBV-related legislation and policy reforms is critical. While several nongovernmental organizations also provide services to survivors and support awareness raising on GBV, data shows that such services are severely underutilized (World Bank 2017c). As such, increased awareness is needed. Focusing on employment opportunities (access to livelihood opportunities and capacity building) could enhance women's

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prevent 10% of all premature deaths annually attributable to smoking, and reduce the volume of cigarettes sold by 15%. This tax increase could generate additional annual revenues of 0.6% to 0.7% of GDP in 2021 and 2022 (Fuchs and Gonzalez Icaza 2020).

economic security, and access to services (Ibid). Similarly, providing capacity building support to the various stakeholders involved in GBV prevention and response could aid the overall efforts.

**GBV-related programing must be guided by ethical principles to ensure the safety of survivors and prevent revictimization.** Some guiding principles as laid out in the Violence Against Women and Girls (VAWG) Resource Guide include: putting mechanisms in place to track the intended and unintended consequences of the intervention; including VAWG-related indicators in broader programs; supporting multisectoral approaches working with law enforcement, service providers, education institutions, and healthcare among others; supporting programs that integrate multi-sectoral services under one roof for women; establishing partnerships with the government and other stakeholders; and undertaking behavior change and community mobilization activities to address entrenched social norms among others.

### **Recovery measures to address the COVID-19 pandemic**

**Mitigation policies implemented by the GoG between March and October 2020 had significant, yet insufficient effects to revert the impoverishment effects of COVID-19 (World Bank 2020h).** A series of unemployment benefits and social safety nets complemented each other by tackling income losses across population and vulnerability groups. Likewise, strong evidence suggests that social protection and social assistance mechanisms (pensions and TSA) remain essential to prevent impoverishment and poverty severity.

**Beyond the expansion of existing mitigation vehicles, Georgia may consider introducing strong gender priorities as part of the mitigation and recovery strategies for 2021 and beyond.** Many investments identified as key structural priorities for Georgia's sustainable growth—for example, boosting agricultural productivity and reforming the education system to provide relevant skills for labor markets (World Bank 2020b)—would directly or indirectly benefit gender equality in the long-term. Other short- and medium-term policies to potentially support include initiatives to expand cash transfers and access to capital grants for female-headed business, with the aim to prevent reduction in staff, firm closure, or bankruptcy; providing cash assistance to female-headed and other vulnerable households, as well as elderly women without pensions and no other sources of income; and curbing the increased rates of GBV by investing in service provision (shelters, psycho-social support etc.) and increasing awareness.

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## Appendix

### Appendix 1. Components of the Human Capital Index (HCI).

- The HCI captures the amount of human capital that a child can expect to attain by age 18. The project measures three components:
  1. Survival. Measured by the under-5 mortality rate.
  2. Expected years of learning-adjusted school. Captures the quantity of education that a child can expect to obtain by age 18, adjusted by a measure of quality in learning (based on the country's relative performance on international student achievement tests).
  3. Health. Comprises two indicators of a country's health environment:
    - a. Rate of stunting of children ages under 5
    - b. Adult survival rate, defined as the proportion of 15-year-olds expected to survive until age 60.
- The resulting index ranges from 0 to 1.
- As interpretation example, a score of 0.70 signals that a child born today can expect her productivity as future worker to be 30% below her full potential productivity with complete education and full health.
- The Index also links to real differences in countries' income in the long run. A score of 0.50 suggests that gross domestic product (GDP) per worker in that country could have been twice as high, under the benchmark of complete education and full health.

*Source:* World Bank, Human Capital Project.



## Appendix 2. Selected Indicators of Georgia's Women, Business and the Law Index, 2020

Topic	Question	Answer	Law
Workplace	Does the law prohibit discrimination in employment based on gender?	Yes	Labor Code, Art. 2; Law of Georgia on the Elimination of All Forms of Discrimination, Art. 10 (A)
Workplace	Is there legislation on sexual harassment in employment?	Yes	Law on Gender Equality, Art. 6; Labor Code, Art. 2
Workplace	Are there criminal penalties or civil remedies for sexual harassment in employment?	Yes	
Workplace	Criminal penalties	<b>No</b>	No applicable provisions could be located
Workplace	Civil remedies	Yes	Labor Code, Arts. 2 (4 and 7) and 37 (3)
Pay	Does the law mandate equal remuneration for work of equal value?	<b>No</b>	No applicable provisions could be located
Marriage	Is there legislation specifically addressing domestic violence?	Yes	Law of Georgia on Elimination of Domestic Violence, Protection and Support of Victims of Domestic Violence; Criminal Code, Arts. 11-1 and 126-1
Parenthood	Is paid leave of at least 14 weeks available to mothers?	Yes	
Parenthood	Length of paid maternity leave	183	Labor Code, Art. 27
Parenthood	Does the government administer 100% of maternity leave benefits?	Yes	Labor Code, Art. 29
Parenthood	Is there paid leave available to fathers?	<b>No</b>	
Parenthood	Is there paid parental leave?	<b>No</b>	
Parenthood	Is dismissal of pregnant workers prohibited?	Yes	Labor Code, Art. 37
Entrepreneurship	Does the law prohibit discrimination in access to credit based on gender?	Yes	Gender Equality Act of 2010, Arts. 2, 4(1) and 9(1)
Assets	Do men and women have equal ownership rights to immovable property?	Yes	Civil Code, Arts. 170 and 1159
Assets	Do sons and daughters have equal rights to inherit assets from their parents?	Yes	Civil Code, Art. 1336
Assets	Do female and male surviving spouses have equal rights to inherit assets?	Yes	Civil Code, Art. 1336
Pension	Are periods of absence from work due to childcare accounted for in pension benefits?	<b>No</b>	No applicable provisions could be located

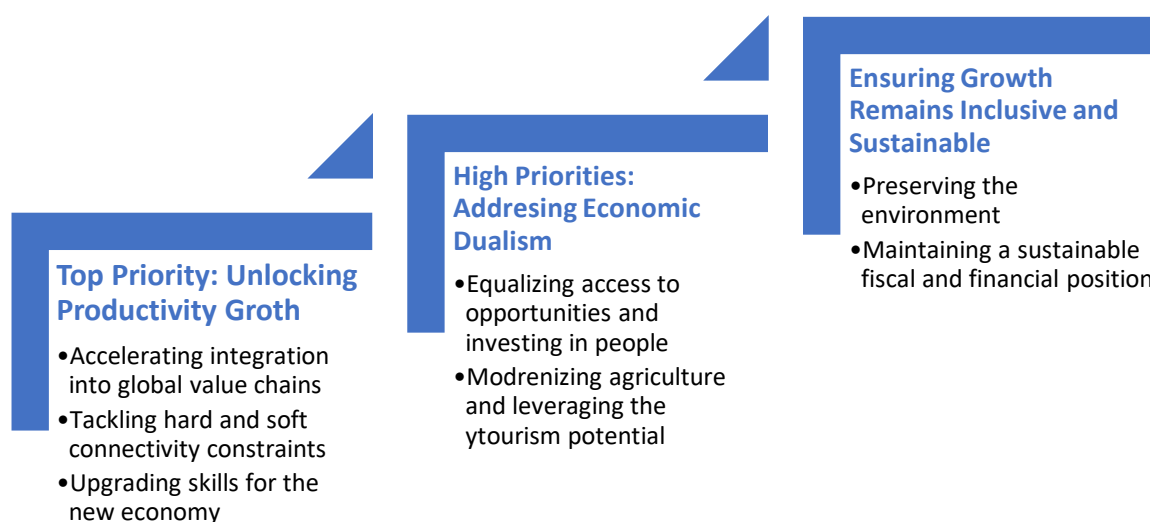
Source: World Bank. 2020. *Women Business and the Law 2020*.

### Appendix 3. Pillars of World Bank's Country Partnership Framework in Georgia (2019-2022)

Enhance inclusive growth and competitiveness	Invest in human capital	Build resilience
<ul style="list-style-type: none"> <li>• Support agricultural modernization and access to markets</li> <li>• Improve connectivity and integration</li> <li>• Diversify sources of finance and strengthen innovation capacity</li> <li>• increase economic participation in the regions</li> </ul>	<ul style="list-style-type: none"> <li>• Support education system for improved quality and relevance</li> <li>• Enhance efficiency of health care delivery</li> </ul>	<ul style="list-style-type: none"> <li>• Improve macro-fiscal management and mitigate risks</li> <li>• Strengthen resilience of households</li> <li>• Enhance management of natural resources and climate risks</li> </ul>

Source: World Bank. 2018. Country Partnership Program 2019-2022.

### Appendix 4. Priorities for Georgia identified in the Systematic Country Diagnostic: from reformer to performer (SCD 2018)



Source: World Bank. 2018. Systematic Country Diagnostic: from reformer to performer (SCD 2018).

## Appendix 5. Government support for households implemented in 2020

Category	Policy target	Mechanism	Eligibility	Benefit	Budget or estimated population
Household cash transfer	(a) Vulnerable families	Temporary (monthly) cash transfers	Families with a PMT rating score of 65,000 - 100,000.	Flat benefit of 100 GEL for up to 6 months.	Budget of 55 million GEL.
	(b) Families with young children	Temporary (monthly) cash transfers	Families with a PMT rating score of 0 - 100,000 who have three and more children under the age 16.	Benefit of 100 GEL for Targeted Social Assistance for up to 6 months.	Expected to benefit about 43,000 individuals. Budget of 15 million GEL.
	(c) Families with disabilities	Temporary (monthly) cash transfers	Persons with severe disabilities and children with disabilities.	Direct transfer of 100 GEL for up to 6 months.	Budget of 27 million GEL.
Unemployment benefits	(d) Unemployment benefits	Monthly payment	People who lost their jobs because of the coronavirus crisis or are on unpaid leave.	1,200 GEL over the course of six months, 200 GEL per month.	Budget of 150 million GEL.
	(e) Informal workers	One-off cash transfers	People employed in the informal sector or the self-employed with substantiated claim of job loss.	One-time assistance of 300 GEL.	Budget of 75 million GEL.
Support for children and youth	(f) All children	One-time payment	All children below 18 years old	One-time payment of 200 GEL.	Budget of 160 million GEL.
	(g) Vulnerable students in tertiary education	Education subsidy	Students from vulnerable families (social score < 150 thousand)	Assistance to cover one semester of university tuition.	Budget of 35 million GEL.
Utility subsidies	(h) Utility subsidy	Subsidize utility fees for three months (March, April, May)	Households which consume less than 200 kWh of electricity and 200 cubic meters of natural gas per month.	Subsidy for electricity bills, sanitary service, gas and water bills.	Budget of 270 million GEL.

Source: IMF, Government of Georgia.