

Tourism for Development

Women and Tourism: Designing for Inclusion

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About the Facility for Investment Climate Advisory Services (FIAS)

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“We cannot all succeed when half of us are held back.”

- Malala Yousafzai¹

This preparatory World Bank paper on tourism and gender explains the rationale for integrating a gender lens into tourism development projects. It also includes a set of resources designed to help development professionals and project managers get started and find necessary data.* This paper paves the way for more in-depth operational research and data collection on what works for empowering women in the tourism sector.

Many advancements have been made in empowerment of women, but women are still far from enjoying the same basic rights, privileges and benefits that men do. Women still earn much less than men, do a disproportionate amount of housework, have fewer rights, less social mobility, and limited access to resources. Research by the World Bank shows that women lag behind men in nearly all measures of economic opportunity in every country in the world.² These inequalities are even more extreme in low income countries. Achieving greater gender equality is a critical step toward the World Bank Group’s (WBG) goals of ending extreme poverty and boosting shared prosperity, and tourism is one pathway towards achieving these goals.

The importance of gender equality and the empowerment of women and girls have been underscored in the 2012 World Development Report³ and the United Nations’ Sustainable Development Goal 5 (SDG 5). In 2015, following the adoption of the SDGs, the WBG published a new Gender Strategy for 2016 to 2030. This strategy focuses on how the WBG can move beyond gender mainstreaming toward greater transparency on the gender-based outcomes of projects in client countries. It outlines four strategic objectives for enhancing women’s economic empowerment:

- i) improving human development,
- ii) removing constraints for more and better jobs,
- iii) removing barriers to women’s ownership of and control over assets, and
- iv) enhancing women’s voice and agency.⁴

To operationalize these objectives, the strategy calls for stronger research and evidence about what works for gender equality, and for more private-sector partnerships for effective gender outcomes.

* WBG Gender specialists who want more information about working with tourism should refer to the Sustainable Tourism Global Tourism Solutions Group.
<http://globalpractices.worldbank.org/gsg/SustainableTourism/Pages/en/GSGSolutionHome.aspx>

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The Current State of Gender Equality

Inequality persists around the world

Gender equality matters because basic human rights should be equal for everyone, independent of their sexual identity.⁵ Women around the world are far from being equal to men as the following research highlights:

Female labor force participation is low around the world:

Just over half of women of working age are participating in the labor force. This varies from about 30% in South Asia to more than 60% in Sub-Saharan Africa.

Globally, women earn less than men, earning on average 60 to 75 cents for every one USD of men's income.⁶ Women that are working generate on average 37% of the world's GDP. In some regions, this contribution is even lower. The share of regional economic output generated by women in India is only 17% of the national output. In the Middle East North Africa (MENA) region it is 18%. In North America and Oceania, China, and Europe and Central Asia, women generate 40-41% of the GDP.⁷

Women are less likely to own their own businesses.

Even when women own businesses, it is harder for them to get the necessary financing to expand. International Finance Corporation (IFC) estimates that in developing countries 70% of women-owned small and medium enterprises are unserved or underserved by financial institutions, resulting in a credit gap of \$285 billion USD.⁸

Women have trouble growing their businesses from micro to small- and medium-sized formal businesses.

A 2009 IFC Gender and Investment Climate Reform Assessment found women own just 16% of formalized businesses despite being 48% of the labor force in East Timor.⁹ The study found

women may not be formalizing their businesses, due to lack of access to resources and the complex procedures involved that favor those with education, connections and more time. Women are also disadvantaged because they tend to be time poor - having to combine the demands of their business with domestic tasks - and have lower literacy levels.

Women are over-represented in manual or low productivity sectors, such as agriculture, and underrepresented in high-productivity sectors, such as business services. International Labour Organization (ILO) data also show that women are more likely to be in marginal part-time work.¹⁰

Women are more likely to seek part-time or flexible positions. Women are frequently caretakers making it difficult for them to work in jobs with rigid work schedules. Therefore, women regularly seek more flexible jobs, which tend to pay less, in order to be available to care for their children, parents, and other members of the family.¹¹

Women are less likely to be promoted to managerial positions. Fewer women end up on a leadership career path. ILO data show that men are almost three times as likely as women to hold leadership positions, such as legislators, senior officials, and managers.¹²

A 2015 study by McKinsey found that narrowing the gender gap could double the contribution of women to global GDP between the years 2014 and 2025. They concluded that in a 'full potential' scenario in which women participate in the economy identically to men, \$28 trillion USD (26%) could be added to annual global GDP by 2025.¹³

Progress in closing the gender gap in advanced economies is significant.

The Economic Case for Gender Parity



\$28 trillion

of **additional annual GDP in 2025** in the full-potential scenario of bridging the gender gap — equivalent to the combined U.S. and China economies today.



\$12 trillion

could be added in 2025 if all countries matched their best-in-region country in progress toward gender parity.

Equal to two times the likely contribution of women to global GDP growth in the business-as-usual scenario.

Progress in closing the gender gap in advanced economies is significant. In the United States, women-owned firms are growing at more than double the rate of all other firms, contributing nearly \$3 trillion to the U.S. economy, and are directly responsible for 23 million jobs.¹⁴ In 2011 in emerging markets, female entrepreneurship is also increasing: there are thought to be 8 to 10 million formal SMEs with at least one woman owner, up from 5 million in 1997.¹⁵

Evidence from Nepal, France, Turkey, Uganda, Botswana, Japan, Mauritius, and the United States shows that when women are socially, economically, psychologically, physically, and politically empowered, there can be many positive impacts that are multiplied at the household and community levels, including:¹⁶

- Economic independence (sense of freedom from male/family control);
- Ability to afford permanent housing or property;
- Ability to send children and/or siblings to school;
- Opportunities for entrepreneurship;
- Development of skills;
- Increased self-esteem, self-respect, happiness, and self-confidence;
- Improved control over their own and/or children's future;
- Increased social status;
- Creation of community cohesion; and
- Representation in social groups within community.



Tourism's Comparative Advantage for Women

Why travel and tourism offers more benefits

Travel and tourism have been proven to provide women with more opportunities for empowerment compared to other industries, giving the sector increased responsibility for the advancement of women. According to the UN *Global Report on Women and Tourism 2010* by World Tourism Organization (UNWTO) and UN Women, tourism provides better opportunities for women's participation in the workforce, women's entrepreneurship, and women's leadership than other sectors of the economy.¹⁷

Many studies report that women benefit from their interactions with other cultures, which are facilitated by tourism. Women interviewed for a study in Costa Rica, Belize, and Honduras viewed working in tourism very positively, saying that tourism provides them with a much better life than other paid work in the dairy or citrus fruit industries. Younger women also mentioned that it was a great way to earn a living, and an opportunity to meet a diverse array of people and gain more confidence through these interactions.¹⁸

According to ILO's 2010 analysis of developments and challenges in the hospitality and tourism sector, women made up between 60% to 70% of the labor force in the hotel sector.¹⁹ In the Philippines, 58% of workers in the accommodation and food industries are women.²⁰ Not only are women employed in tourism, they have more opportunity for advancement. A study in Bulgaria revealed that 71% of managers and administrators in tourism are women compared to just 29% in the country as a whole. This is further reinforced by a 1997 European Union study, which discovered that women held 63% of management positions in tourism.²¹

Many studies report that women benefit from their interactions with other cultures, which are facilitated by tourism.

In some countries, tourism has almost twice as many women employers as other sectors, offering significant opportunities for women to run their own enterprises. In Indonesia, Malaysia, the Philippines, and Thailand, more than half of tourism businesses are run by women. In Latin America, 51% of tourism businesses are managed by women, more than double the proportion in other sectors. In Nicaragua and Panama, more than 70% of business owners are women, compared to just over 20% in other sectors.²²

Explanations for the tendency for women to be more represented in tourism than in other sectors vary, but it may be due to the following unique characteristics of the tourism sector:

- Less emphasis on formal education and training;
- Greater emphasis on personal and hospitality skills;
- Higher prevalence of part-time and work-from-home options;
- Increased options for entrepreneurship that do not require heavy start-up financing; and
- Opportunities through the sharing economy for women through online platforms, such as Airbnb, Uber, and Vacation Rentals by Owner (VRBO).

Illustrating this point, it is estimated that more than one million women host on Airbnb, making up 55% of the global Airbnb community, and 59% of the platform's top hosts called Superhosts. In 2016, more than 200,000 women hosts worldwide each earned at least USD5,000 from Airbnb. The typical Airbnb annual income for a woman host is USD2,015. In addition to earning income, many women host for the social benefits like friendships and cultural exchange.²³

Women are more likely to have a leadership voice in tourism governance than in other arenas. The UN *Global Report on Women and Tourism 2010* found that women are more likely to be government ministers in tourism than ministers in other areas.

It also found that women are more likely to run private sector associations and lead NGOs on tourism than in other sectors.

A number of private sector travel organizations have helped support these trends. For example, Hilton Worldwide formalized its Women in Leadership strategy, which helps build a talent pipeline of next generation women leaders. The Hilton strategy's key initiatives include a signature women's leadership development program, an executive committee networking program, a women's mentoring program, and year-round networking opportunities. Women now represent 51% of Hilton's U.S. employees.²⁴ Similar programs to enable female leaders and support all female staff are found at other major brands like Marriott International, where women comprise 55% of its U.S. workforce and 41% of executive officers. Marriott's programs include the Emerging Leader Program, Diversity & Inclusion councils, women's networking groups, paid maternity and parental leaves, adoption assistance, infertility coverage, new parent coaching, tuition reimbursement, and workplace and scheduling flexibility options.²⁵ Individual hotels are also demonstrating leadership in the empowerment of women.

The Alzalai Grand Hotel in Mali (an IFC-supported property) offers job-specific training and life coaching for women through its training academy. In 2014, 55% of interns were women. The hotel also formalized a tripartite partnership agreement between women processors of local products and the Centrale d'Achat et de Distribution, which connects Alzalai's four hotels in Bamako and the local market.^{26, 27} Similarly, the share of women working at the Shangri-La hotel in the Maldives (also an IFC-supported property) is twice the average for the hotel industry. Ten percent of core head-office functions (including managers, supervisors, accountants, administrators, and sales and marketing staff) are held by Maldivian women, comprising at least 8% of all management and supervisory staff, which is twice the national average.²⁸

²²In the Maldives, hotel staff need to live at the resorts where they work because they are generally located on remote islands, but it is not culturally acceptable for women to do so. Shangri-La has access to a local community with a good population base, which makes it easier to hire women.

The Ongoing Challenge for Women in Tourism

Room for improving tourism's empowerment of women

Despite advancements for women at some destinations and brands, significant inequity persists.

Women continue to be paid less and are underrepresented in certain tourism occupations and management levels. The UN report on women in tourism shows significant regional variation in pay with women still typically earning 10-15% less than their male counterparts.²⁹

In the MENA region, a World Bank study found that women are greatly underrepresented in the tourism sector. Only 5% of firms have a female managing director and only 4% have female majority ownership. Differences in labor force participation rates between women and men in MENA are the greatest in the world, estimated at a 53-percentage point gap on average.³⁰

Research in Iran found that although women were often more highly educated than men, they were not allowed to take up positions in line with their educational qualifications because of a governmental regulation preventing hotels from hiring women for senior positions.³¹ These statistics are further reinforced by a 'culture of shame' of working in the tourism industry and the reluctance of women to work outside of the home due to societal pressures.³²

Key persistent challenges in the tourism sector include:

- A high degree of gender-role stereotyping with women often to be concentrated in lower-paid spa, clerical, and cleaning jobs;
- Underrepresentation of women in more lucrative professions, such as tour guides, chefs, and land-and water-transportation positions;
- Widespread disparities in women's access senior technical and managerial roles;
- Discriminatory laws and practices in many countries that prevent women from working on or starting their own businesses;
- Limited or no access to collateral or financing to start or grow a business;
- Fewer women in decision making roles in tourism than men;
- Divergence between women's qualifications and their workplace responsibilities;
- Women in tourism are more likely to be undertaking part-time, informal, seasonal, agency, and casual work;
- Women are more likely to be victims of sexual exploitation from tourism.

Understanding the causes of these inequalities is important. Research suggests that women are more likely than men to have childcare and other family care responsibilities, and have less access to information, technology, and finance, as well as fewer assets to serve as collateral. Mobility, cultural and security concerns often prevent women from being employed in remote locations or during night shifts as might be required for some tourism businesses.



“If these obstacles persist, we will squander the potential of many of our citizens and incur a substantial loss to the productive capacity of our economy.”

- Janet Yellen, Chairwoman of the U.S. Federal Reserve³³

The Asilia Africa Travel Company, which runs 20 luxury camps and lodges in Kenya, Tanzania, and Zanzibar, gives additional reasons for the gender imbalance in their work:³⁴

- Women can be reluctant to seek what are traditionally considered ‘men’s roles’ due to many factors, including distance from home to work, perceived nature of the work, and family reluctance to allow daughters or wives to work in a predominantly male environment far from home.
- Low societal belief in their capabilities and less support leads women to have lower self-confidence. This also creates greater societal barriers to overcome in pursuing this line of work. Beyond these gender norms, many women aren’t actually able to work in tourism because few of them drive and many camps lack housing for female staff.

Tourism presents socioeconomic risks for women, particularly for the young, the very poor, and those living in fragile and conflict states. Risks include:

- **Violation of rights:** Poverty-trapped households, that may not be able to participate in the tourism value chain, are at increased risk for prostitution and child trafficking. This can occur through tourism or through the construction teams with temporary laborers often attracted by tourism development.
- **Unpaid work:** Homestays and handicraft activities can further burden women who are already overworked if there are no safeguards in place to ensure women receive their due income.
- **Strenuous working conditions:** Through service roles like tour guiding and hotel desk agents, tourism puts women in contact with people from all over the world who might not be familiar with their cultural norms. Hotel, catering and other service positions often involve challenging and strenuous work, as well as standing for long periods of time.³⁵

The Knowledge Gap

There remains much to be learned about how to take full advantage of the opportunities tourism can provide for women, but it is clear that tourism project designs that lack a gender lens cannot fully leverage the advantage tourism offers for women.

A 2015 study by Ferguson and Alarcon criticizes international organizations for tackling gender in a superficial way, without addressing the fundamental questions about unequal power relations in the tourism sector. The study finds that even though gender is nearly always considered to be crosscutting, it often only appears in monitoring indicators, rather than a critical precondition for tourism development.³⁶ While women are often identified as beneficiaries, there is often a lack of targeted and consistent actions to remove the barriers to full empowerment for women in tourism.

In addressing this gap, the McKinsey report identifies key interventions, including: financial incentives and support; technology and infrastructure; capability building; advocacy and shaping attitudes; and ensuring laws, policies, and regulations are gender sensitive. The Center for Global Development study *Revising what works: Women economic empowerment and smart design* found that the very poor need ‘bundled interventions’, which are ongoing and multifaceted. Interventions that help women increase their autonomy, self-reliance, confidence, and risk taking are likely to yield better results.³⁷

The emergence of the Women Entrepreneur's Financing Initiative (We-Fi)* in 2017, a USD1 billion fund for women entrepreneurs to be housed at the World Bank, provides opportunities to take this agenda forward at scale. To further this goal, this paper encourages project managers to incorporate a gender lens into all stages of the project cycle. Considerations include:

- Analysis that puts greater focus on gender context and systematically includes a breakdown of the client country's tourism and gender challenges and opportunities prior to intervention plans;
- Actions and interventions designed to encourage and enable women to step outside of traditional gender roles and take higher paying jobs in tourism; and
- Monitoring and evaluation that focuses on the quality, as well as quantity of jobs held by women.

Stages of Gender Consideration in Projects



Analysis

Identify gaps in outcomes between men and women, and the causes of these in the given sector or project context.



Actions

Design interventions to address the gaps between women and men.



M&E

Support mechanisms to measure changes in outcomes between women and men.



Source: Adapted from Gender Innovation Lab Workshop, 2017.

* Women Entrepreneurs Finance Initiative. <http://www.worldbank.org/en/programs/women-entrepreneurs>

Preliminary Guidelines for Applying a Gender Lens at Each Project Stage

A holistic view of gender interventions

These guidelines will be of use to those involved in projects, as well as those designing other kinds of tourism projects with a gender component. For IFC and World Bank projects, an organization-wide gender tag process is in place to indicate to project teams when and how gender considerations need to be incorporated into project design. Further advice on the Gender Tag for World Bank staff can be found through Operations, Policies and Country Services (OPCS) platform.* Other development agencies and institutions are likely to have similar arrangements.

Information on the World Bank systems can be requested at tourism@worldbankgroup.org.

*Gender Tag can be found through Operations, Policies and Country Services (OPCS) platform: <http://intranet.worldbank.org/WBSITE/INTRANET/UNITS/INTOPCS/o,,contentMDK:23368343~pagePK:51455324~piPK:3763353~theSitePK:380832,00.html>





Step One: Analysis

It is imperative that project leaders and specialists have knowledge of the full tourism and gender context in their destination from the start. This will help analyze the degree to which gender sensitivities should be raised in subsequent sector diagnoses. The following resources may be useful for preliminary desk work into the level of women's economic, social, and political empowerment. A valuable first step would be to review the World Bank Gender Strategy FY16-23* and the Trade & Competitiveness (T&C) Gender Practice Note.**

- ✓ Verify if the country is a signatory of the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW)***. If so, when did they sign and what reports on progress have been issued?
- ✓ Check ILO's statistics for labor force participation: ILOSTAT source of labor statistics. Note how women are represented in different sectors of the economy (e.g. agriculture, services, manufacturing).
- ✓ Use the World Bank Group's Gender Data Portal to research additional gender-specific statistics on health, education, literacy, public agency and more.
- ✓ Review the UNDP's Gender Development Index (GDI) for social indicators for women (e.g. health, education, life expectancy, leadership positions) as compared to men.
- ✓ Explore the World Economic Forum (WEF)'s Global Gender Gap Report for additional gaps in the progress of men and women.
- ✓ Examine the incidence of gender-based violence, and access to credit and property for women with this World Bank visualization data tool.

Country Strategy

Country-level analysis begins with the National Tourism Strategy, if available, and a range of more general strategies and reports that will give a sense of the development priorities for the country and the sector.**** Within the World Bank Group this begins with the Country Partnership Strategy, which is informed by the Strategic Country Diagnostic process in terms of these two documents:

- Are gender issues mainstreamed in the Country Partnership Framework (CPF) through explicit statements on gender objectives in relation to tourism?
- Have relevant documents - Systematic Country Diagnostics (SCDs), Country Social Analysis (CSA), and Country Gender Assessments - been used to identify gender gaps that might be important for the design of the project?
(See additional resources section at the end of this report).

Do any reports on the Economic Sector or Investment Climate present empirically based diagnoses and best-practice examples of gender issues that are important for economic growth and poverty reduction? Reports under this category include Country Economic Memorandums, Development Policy Reviews, Trade Investment Studies, Enterprise Surveys,**** and Public Expenditure Reviews.

Onsite analysis is an opportunity to investigate deeper into issues flagged during the initial desk research.

- Take the opportunity to identify relevant gender gaps in the three focus areas: employment, entrepreneurship, and voice/agency.
- During research and interviews, consider the following questions in Table 1. For more detailed analyses refer to the USAID *Gender Toolkit for Tourism's* Gender Analysis Questions.³⁸
- When planning stakeholder meetings, make sure to include a balance of women and men participants whenever possible.

For World Bank staff, other related diagnostic tools can be found on the Global Tourism Solutions Group website. These include Tourism Diagnostic Tools and Diagnostic Trade Integration Study tools.

*The full World Bank Gender Strategy FY16-23 can be found here: <https://openknowledge.worldbank.org/handle/10986/23425>.

**The Gender Practice Note is available upon request, please contact tourism@worldbankgroup.org

*** CEDAW is an international treaty adopted in 1979 by the United Nations General Assembly. Described as an international bill of rights for women, it was instituted on September 3, 1981, and has been ratified by 189 states.

**** The Sustainable Tourism Global Solutions Group has a full tourism diagnostic tool in development. Contact tourism@worldbankgroup.org for more details.

***** World Bank Enterprise surveys can be found at: <http://www.enterprisesurveys.org/>

Table 1: Gender Scoping Checklist for Use in Desktop Research

Leadership

- ✓ *Are women represented in leadership in NGOs, and the private and public sectors?*
 - Do they have decision-making power? Please list by sector.
 - Do women participate in professional associations?
Do they have leadership roles?
 - Are women's roles changing? Do they take leadership positions?
Do they sign contracts?
- ✓ *What is women's own perception of change? Did they gain more self-confidence, credibility?*
 - Can these changes be interpreted as empowerment?

Employment

- ✓ *Do women play an important role or predominate in certain tourism roles? If so, which roles?*
 - Are women underrepresented in accommodations, cultural interpretation, or tour and transport roles? If so, which roles? Please break out by field.
 - What is share of men and women working in the tourism value chain in each activity (suppliers, construction, financial services, transportation, and entertainment)?
 - Are women part of the formal or the informal economy?
 - What are the functional, as well as sexual, divisions of labor and roles within the different segments of the value chain (suppliers, construction, financial services, transportation, entertainment)?
 - Are there any segments where the presence of women is more important? Are women involved in stages where value-added is generated? Where is actual income earned?
- ✓ *What is the visibility and value granted to women's roles?*
 - What are the perceptions by women themselves, men and the community?
 - What is the nature of women's work?
 - Is it a temporary or casual type of work?
 - Are women frequently unpaid for their work? If so, please describe.
 - To what extent is there an awareness of the gender wage gap?
 - What resources do women employees need to improve their efficiency, productivity and effectiveness?

Entrepreneurship

- ✓ *What types of firms do women tend to run? (e.g. large, medium, small or micro; formal/informal; rural/urban; years in operation; management structure, number of employees).*
- ✓ *Are women entrepreneurs disadvantaged compared to their male counterparts? If so, why?*
 - Do women have equal land and property rights?
 - What are the sector-specific constraints to business regulation, licensing, and taxation?
 - What resources do women business owners need to improve their efficiency, productivity, and effectiveness?
 - How do female business owners most commonly receive information?
 - Do women have equal access to finance? What are the maximum loan windows for women and men?
 - Are there skill and capacity differences between women and men?
 - Do men and women have different access and understand of technology? If so, describe their access to technology, and technological comprehension and training.

Culture and Society

- ✓ *What are the main constraints faced by women in different segments of the value chain?*
 - What is women's access to land, water and other resources?
 - What is women's access to information on production, organizations and services available? Through what means of communication? Are these adapted to the possibilities of women?
- ✓ *How many females are enrolled at principal- and government-tourism training institutions? How has this trended overtime? How does this compare to male enrollment data?*
- ✓ *How and why are women's needs different from men's needs in the tourism sector?*
 - Is there a presence of social norms or mores that prevent women from working alongside men or in roles typically occupied by men?
- ✓ *What is the sexual division of labor within the household (socially determined gender roles)?*
 - What are men's and women's reproductive roles? What tasks are performed by men and women?
 - Are women constrained in their ability to travel (locally or internationally), because of domestic responsibilities, cultural or religious factors?

Step Two: Actions

If significant gender gaps were identified in Step 1, actions to address them should be considered in Step 2. Table 2 provides examples of common constraints and suggested actions.

Table 2: Gender Constraints and Suggested Actions

| Common Gender Constraints to be Alert to | Suggested Approaches to Common Gender Constraints |
|--|---|
| Employment | Employment |
| <ul style="list-style-type: none">• Wage gaps.• Occupational segregation.• Inadequate workplace policies and conditions.• Inadequate skills.• Concentration in lower level positions.• Lack of upward mobility.• Lack of childcare or flexible work schedules options.• Security/mobility concerns.• Gender related problems, e.g. sexual harassment, sex-related entertainment. | <ul style="list-style-type: none">• Examine the wage, position, and work segregation between men and women in tourism, and collect baseline data and design actions to address them.• Examine the underlying causes of the gender patterns observed, e.g. security, mobility, and legal constraints, and design actions to address them.• Provide training opportunities for women employees at convenient times with a focus on segments and jobs with fewer women, and move women into positions of responsibility and leadership.• Provide onsite childcare or guidelines on flexible work schedules for mothers. |



Provide training opportunities for women employees at convenient times with a focus on segments and jobs with fewer women, and move women into positions of responsibility and leadership.

| Common Gender Constraints to be Alert to | Suggested Approaches to Common Gender Constraints |
|---|--|
|---|--|

| Entrepreneurship | Entrepreneurship |
|-------------------------|-------------------------|
|-------------------------|-------------------------|

- | | |
|---|---|
| <ul style="list-style-type: none"> • Burdensome business regulations • Limited access to finance, markets, and technology. • Cultural and legal constraints. • Lack of access to information. • Lack of business skills. | <ul style="list-style-type: none"> • Ensure new policies and strategies are gender aware. • Support female entrepreneurs in gaining access to finance and information to scale up operations. • Strengthen tourism linkages with agribusiness and retail sectors. • Increase women-led businesses in supply chains and distributors. • Provide business plan and marketing training at times that work with women's schedules. |
|---|---|

| Leadership and Voice | Leadership and Voice |
|-----------------------------|-----------------------------|
|-----------------------------|-----------------------------|

- | | |
|---|--|
| <ul style="list-style-type: none"> • Limited inclusion in stakeholder consultation or Public-Private Dialogue (PPD).* • Lack of participation and input into decision-making. • Low representation in formal institutions. | <ul style="list-style-type: none"> • Increase women's participation in the development of tourism plans and policies • Increase female representation in tourist boards, destination marketing organizations or tourism associations. • Take into account women's participation in PPD. |
|---|--|

*There are numerous good resources at www.publicprivatedialogue.org

Projects that include a marketing component should consider gender-sensitive messages and imagery.





The Female Entrepreneurship Resource Point has additional recommendations for project design. Additional considerations that will be specific to the project components include:

- Projects with a **policy or planning component** need to consider gender-based implications of any policy or plan and ensure women are equal partners in their development.
- Projects with a **capacity-building component** need to consider gender training for all actors and women trainers, integrating awareness of gender issues in training materials, ensuring training techniques are sensitive to gender issues (e.g. group work), and utilizing gender-neutral language.
- Projects focused on **enabling the business environment and SME development** will need to consider credit availability, factors affecting profitability of women-owned businesses, and women's access to information.
- Projects aiming to boost **entrepreneurship** should review the Female Entrepreneurship Program Guidelines and Case studies for a comprehensive list of questions for project identification missions.
- Projects that include a **marketing** component should consider gender-sensitive messages and imagery.
- Projects aimed at **investment** should consider legal status and property rights, and examine the kind of investment that is being attracted and the impacts on women.³⁹
- **Project procurement** needs to consider gender-awareness contracting and procurement processes as well as the need for gender safeguards.

Step Three: Monitoring & Evaluation

The World Bank Group has set a goal of incorporating gender-disaggregated data in 20% of all new advisory and lending projects across the portfolio. Strong gender indicators should track expected tourism results and be SMART: specific, measurable, achievable and attributable, relevant, and time-bound. The 21 indicators listed in Table 3 combine Gender indicators and Tourism Gender indicators. For instance, the World Bank Group has developed an M&E framework specific to tourism that forms a part of a documented Theory of Change for tourism-related projects. Other institutions may have similar systems.

In general, Tourism Gender Results Framework will include the following areas:

- improving the business environment;
- expanding trade and market opportunities;
- strengthening productivity and opening markets; and
- increasing voice and agency.

The following indicators are preliminary only. More comprehensive resources with indicator definitions, methods, and data sources will be available in early 2018.

Key questions to discuss at this stage include:

- Which gender disaggregated information, relevant to the program activities, is already available?
- Which indicators should be included in the framework and which are priorities?
- Are the indicators realistic?
- Are the identified indicators adequate to measure achievements in terms of promoting gender equality?
- How can these indicators be measured? Who will measure them? How frequently?



Table 3: Preliminary Women in Tourism Indicators for the Sector and Firm Levels

Project Output Indicators

- Number of women participants in workshops, training events, seminars, conferences, etc.
- Number of women who acquired/adopted new skills.*
- Number of women consulted in Public-Private Dialogue (PPD) processes.
- Number of new direct jobs created for women.
- Number of female-owned/led firms participating/generating leads at market events (e.g. trade fairs, meet-the-buyer, and linkage events, etc.).*
- Number of women receiving grants and total amount received.
- Number of women-owned/led SMEs that benefit from new linkages with large firms.
- Number of recommended laws/regulations/amendments/codes enacted or government policies adopted.*
- Number of women (business owners or entrepreneurs) with increased access to finance.*
- Percentage of total investment provided by women investors.

Employment Output Indicators

- Percentage of women employed in the tourism sector.
- Percentage of women contributing to organizational decision-making.*
- Percentage of wage gaps for similar work between females and males.
- Percentage of female employees per tourism activity area/job type.
- Percentage of women per tourism subsector, e.g. accommodation, transport, guiding.
- Percentage of women with access to childcare at work.
- Percentage of women with mobility and security concerns related to work.
- Percentage of female professional and technical employees.
- Measures undertaken to recruit, retain, promote, and develop female employees.
- Level of education of female employees versus male employees.
- Percentage of women reporting preparedness for sector employment.

Entrepreneurship Outcome Indicators

- Number of women adopting new technologies or improved practices.
- Number of female-owned/led firms receiving investments.*
- Number of female-owned/led firms with increased sales or revenue.
- Women-owned/led firms that benefit from reformed licensing/registration requirements.*
- Value of women owned businesses.
- Number of new women-led firms in under-represented sectors.*
- Total employment in women-owned tourism businesses.
- Percentage of women entrepreneurs with access to business training, mentors, etc.
- Percentage of women business owners/employers in the tourism sector.
- Percentage of women as 'own-account workers' in tourism.
- Percentage of women 'contributing family workers' out of all 'contributing family workers'.

Leadership Outcome Indicators

- Number of membership/leadership positions held by women in trade industry organizations.*
- Number of women CEOs or women chairpersons at tourist boards or tourism associations.
- Number of organizations representing women.*
- Percentage of women who are participating in civic dialogue.
- Percentage of women in tourism who are association members.
- Number of women report increased autonomy following this intervention.

* Denotes indicators collected by the World Bank Gender team.

Key Takeaways and Next Steps

The path forward

Countries that capitalize on all their human potential, not just half of it, are more competitive. Countless reports reveal that firms that include women on their boards or as owners, executives, managers, and staff perform better in terms of profitability, creativity, and sustainability.

The potential for a gender-equal tourism industry is promising, but there is still much more to do to reduce stereotypes, enable entrepreneurship, and foster leadership by women.

Project managers and consultants can make important contributions during project analysis, action, and design monitoring that can improve outcomes for women. Change starts with good data which leads to awareness and innovation.

There are still large gaps in knowledge about what works to empower women in tourism and why. Further empirical work is needed to determine the following: why some regions have been more successful than others for women in tourism, how to increase the number of women in formal and well-paid tourism jobs, and why training might increase employment levels but not raise wages.⁴⁰ In particular, there is a need to examine global case studies, workplace practices, and operational results to further advance this discourse. This preparatory paper was designed as a starting point for critical examination of tourism projects so that all opportunities for the economic and social empowerment of women are realized. Comments, feedback, and suggestions are encouraged and appreciated.*

* Send feedback to tourism@worldbankgroup.org







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Additional Resources

WBG Sustainable Tourism Global Tourism Solutions Group.

<http://globalpractices.worldbank.org/gsg/SustainableTourism/Pages/en/GSGSolutionHome.aspx>

- Intranet site for World Bank Staff on tourism, news, knowledge, research and operations

WBG Gender Data Portal. <http://datatopics.worldbank.org/gender/>

- Up-to-date, cross-country data useful for benchmarking

WBG World Development Indicators. <http://data.worldbank.org/products/wdi>

- The primary World Bank collection of development indicators presenting the most current and accurate global development data available

WBG The Little Data Book on Gender. <https://openknowledge.worldbank.org/bitstream/handle/10986/23436/9781464805561.pdf>

- Gender statistics by country and region on education, health, access to economic opportunities, and public life and decision-making

WBG Women, Business and the Law 2016. Getting to Equal. <http://wbl.worldbank.org/data/visualization>

- Tracks discriminatory laws against women in labor; property; agency; gender-based violence; and access to credit, justice, and political and judicial representation

WBG Global Findex. <http://datatopics.worldbank.org/financialinclusion/>

- Gender-disaggregated data on account ownership, savings, credit, and payment behavior; up-to-date cross-country data useful for benchmarking

WBG Female Entrepreneurship Resource Point.

<http://siteresources.worldbank.org/EXTGENDER/Resources/FemaleEntrepreneurshipResourcePoint041113.pdf>

- Guidelines on best practices and tools for evaluating and integrating gender dimensions in private sector development and entrepreneurship promotion programs

WBG Roadmap for Promoting Women's Economic Empowerment. <http://www.womeneconroadmap.org/>

- Provides a comprehensive review of empirical studies evaluating interventions to improve women's economic outcomes, as well as recommended measures to assess program effectiveness

WBG Africa Gender Innovation Lab. <http://www.worldbank.org/en/programs/africa-gender-innovation-lab>

- Evaluations of interventions on gender gap in Sub-Saharan Africa

ILO Key Labor Market Indicators. <http://www.ilo.org/global/statistics-and-databases/lang--en/index.htm>

- Robust database on labor statistics

CEDAW: The Convention on the Elimination of All Forms of Discrimination Against Women.

<http://www.un.org/womenwatch/daw/cedaw/states.htm>

- Information on the participants of CEDAW

UNDP Human Development Index. <http://hdr.undp.org/en/content/human-development-index-hdi>

- Tools for assessing the human development of a country

UNDP Gender Inequality Index. <http://hdr.undp.org/en/content/gender-inequality-index-gii>

- Provides information on gender inequalities in three key areas: reproductive health, empowerment and economic status

SDG 5. <http://www.un.org/sustainabledevelopment/gender-equality/>

- Homepage for SDG 5: Achieve gender equality and empower all women and girls; provides additional facts, targets and gender resources

Harvard Gender Action Portal. <http://gap.hks.harvard.edu/>

- Additional research and scientific evidence on the impact of policies, strategies and organizational practices aimed at closing gender gaps

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