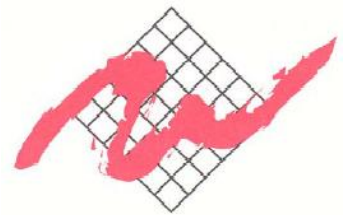


# The Status of Women in the Middle East and North Africa (SWMENA) Project

Focus on Yemen | Paid Work and Control of Earnings &  
Assets Topic Brief

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## PAID WORK

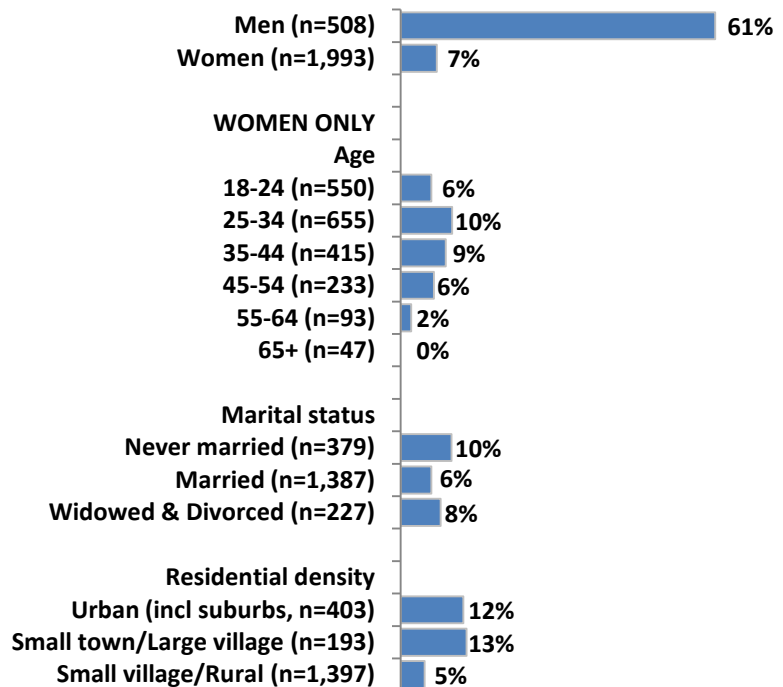
This topic brief presents the main findings from the SWMENA survey in Yemen on paid work and employment<sup>1</sup>. The focus of this brief is an analysis of participation by Yemeni women in the formal economy through their wage labor, and subsequent control over their earnings and any other assets. In addition, other features of income and formal sector involvement are discussed, such as receipt of benefits, paid leave, and health insurance as a part of employment.

### Labor Force Participation

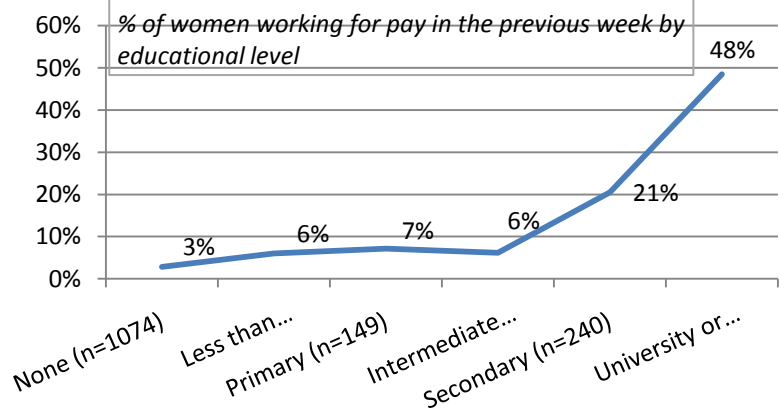
Labor force participation among Yemeni women is extremely low, particularly when compared to that of men: 61% of men work for pay, compared to only 7% of women (Figure 1). Levels of working for pay are slightly higher for women between ages 25 and 44 than for either younger or older women. Unmarried women and women who live in urban areas and small towns are all somewhat more likely to work than their respective counterparts. However, labor force participation for Yemeni women in general is quite low by both regional and international standards.<sup>2</sup>

Formal education in Yemen appears to prepare women for paid work (for more analysis about education levels among Yemeni women, please see “Educational Attainment and Career Aspirations” Topic Brief). Figure 2 shows that the rate of women working for pay is higher for

**Figure 1 - Labor force participation**  
% of selected groups reporting that they worked for pay in the previous week



**Figure 2 - Women's labor force participation by education**



<sup>1</sup> During June and July 2010, the SWMENA survey collected data from 1,993 women and 508 men in Yemen. The survey is designed to assess how women in Yemen view themselves as members of society, the economy and the polity. Data was weighted appropriately for computing percentages, although labels in figures and tables show the unweighted number of cases in the sample.

<sup>2</sup> International Labour Organization. 2009. *Key Indicators of the Labour Market 6th Edition* [Computer Software and File]. Geneva: International Labour Organization [Producer and Distributor, URL: <http://kilm.ilo.org/kilmnet>]

women who complete at least secondary schooling than for women with less education. Twenty-one percent – three times the overall rate for women – who complete secondary schooling and nearly half (48%) of women who complete a postsecondary degree are working for pay.

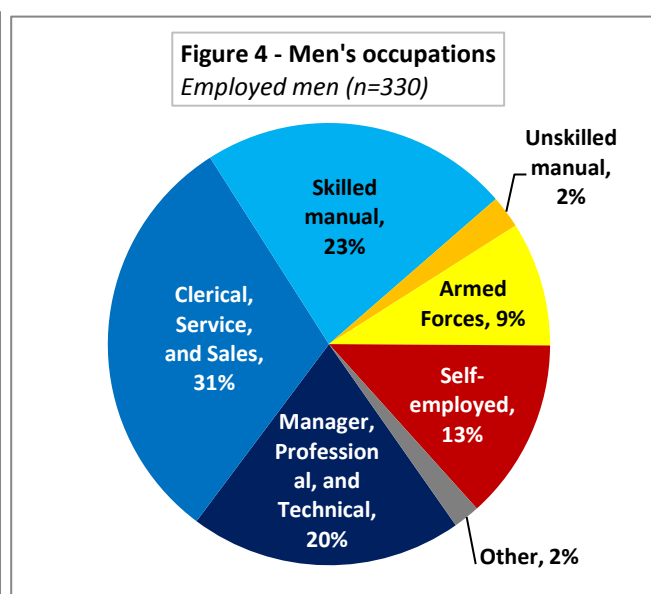
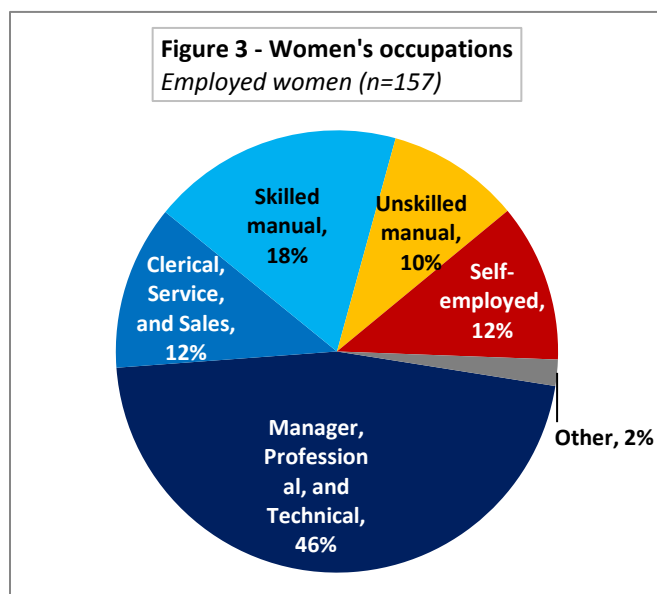
Low labor force participation cannot be entirely attributed to the preferences of women themselves: 46% of young women surveyed indicated that they intended to or already were pursuing a career. This question was asked only among respondents under age 25, but even among this age group only 12% of women currently work (not shown).

As shown in Table 1, women and men give different reasons for not working. Two-thirds of women report that they are occupied by their roles as wives and mothers (52% stated they are housewives and 15% reported that they are engaged in household or family duties). More than one in ten women (11%) reports that no work is available. Lack of job opportunities is the most frequently given reason for men reporting they were not working the previous week (28%). Many men also report being out of the labor force for schooling (24%) or for age-related reasons (14%).

Table 1 – Top reasons given for not working	
Women (n=1840)	Men (n=188)
Housewife (52%)	No work available (28%)
Household or family duties (15%)	Student (24%)
No work available (11%)	Too old/Too young (14%)

## Employment Patterns

Yemeni women who are employed report a range among the types of jobs in which they work (Figure 3).



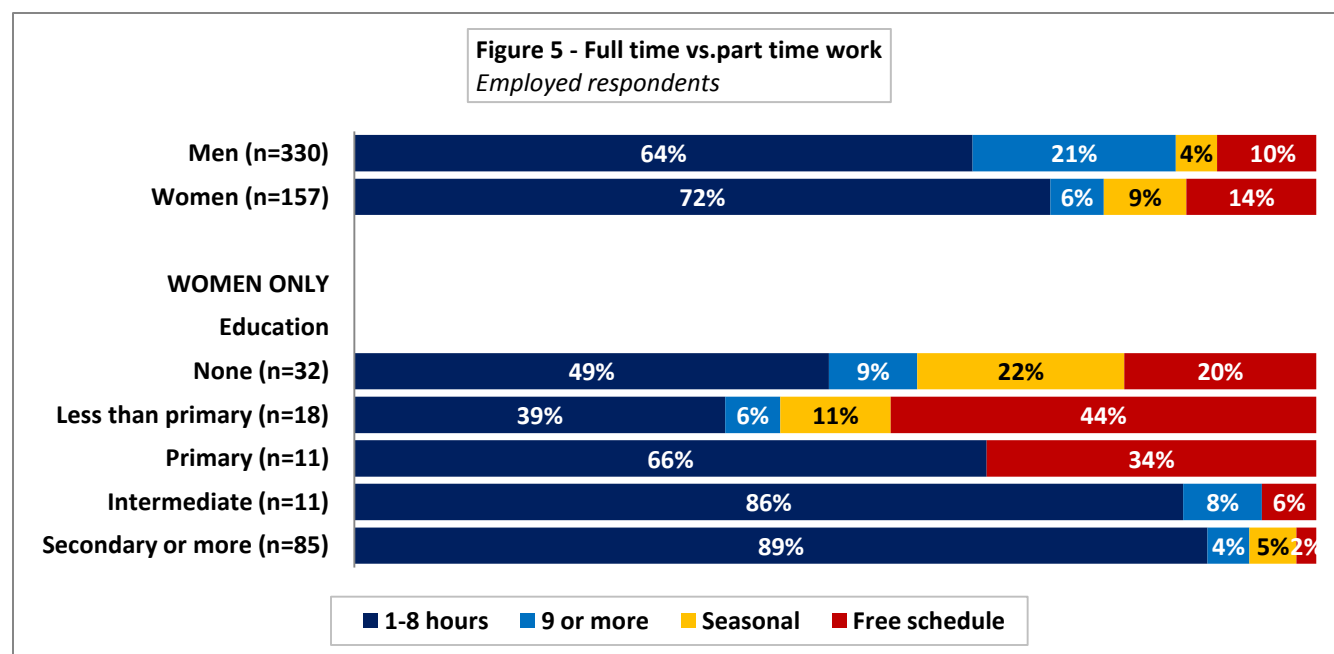
The most common occupations among working Yemeni women are managers, professionals, or technical workers (46%). Eighteen percent of women are in skilled manual occupations and 10% in unskilled manual occupations. Twelve percent of working women are in the clerical sector or services and sales and 12% are self-employed. (Because the overall sample of working women in the study was quite small, it is difficult to draw firm conclusions about whether the occupational distribution represented here can be generalized to the population as a whole.)

The largest occupation group for men is services and sales; only 5% of women and 4% of men reported themselves in clerical occupations so those were grouped together with services and sales. Within the manual occupations, more men are in skilled jobs (23%) than unskilled jobs (2%). Fewer men are in managerial, professional, and technical jobs (20%) compared to women (46%). The proportion of men that are report being self-employed (13%) is close to that of women (12%). Nine percent of men are in the armed forces.

Women (n=157)	Men (n=330)
Education (32%)	Services (20%)
Manufacturing/Processing (19%)	Agriculture (18%)
Health (15%)	Trade/Selling (17%)
Agriculture (11%)	Education (14%)

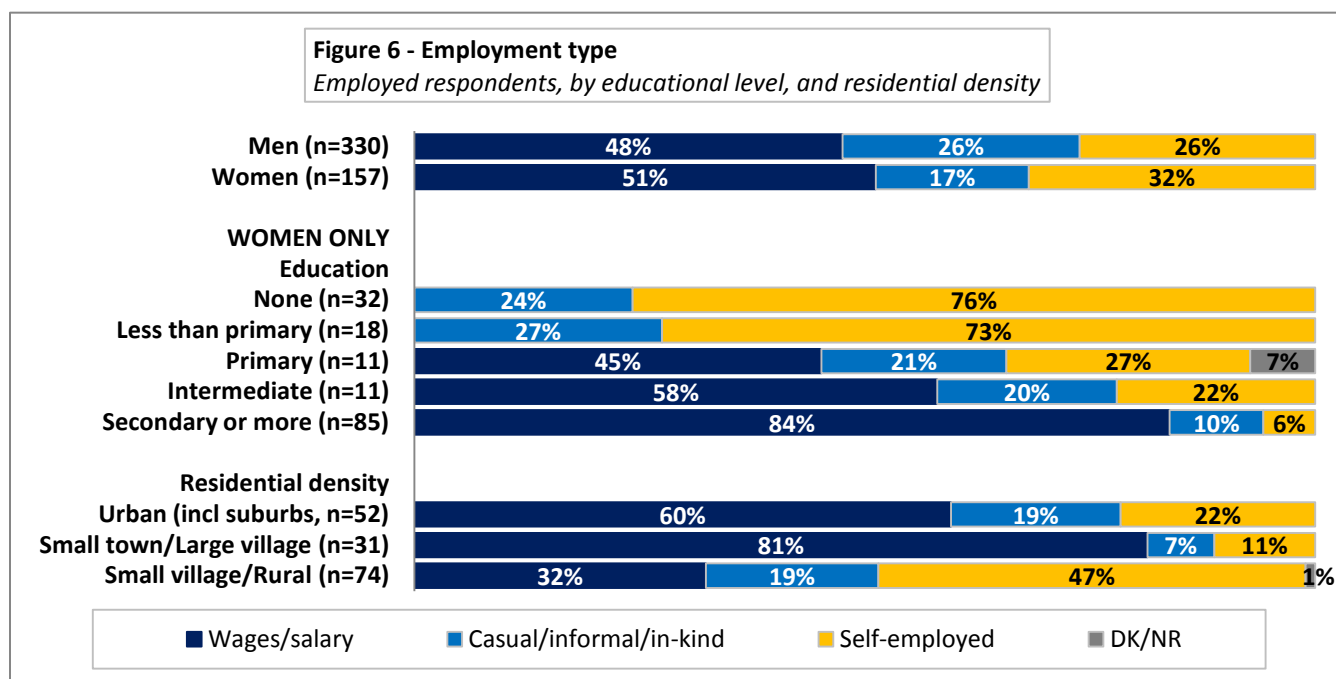
Women and men are working in different industries in Yemen (Table 2). Large proportions of women are found in education (32%), manufacturing and processing (19%), health (15%), and agriculture (11%). Men are clustered in services (20%), agriculture (18%), trade and selling (17%), and education (14%).

Among those who work for pay, most Yemeni women (72%) and men (64%) work one to eight hours per day (Figure



5). A larger proportion of men (21%) work 9 or more hours per day than do women (6%). In addition, women are more likely than are men to work only seasonally (9% for women and 4% for men) and on a free schedule (14% for women and 10% for men).

A majority of those women who are employed are paid a salary or regular wages (51%) and nearly a third (32%) are self-employed (Figure 6). In contrast, men are more likely to be employed on an informal basis and paid on a casual or in-kind basis (26%) than are women (17%).



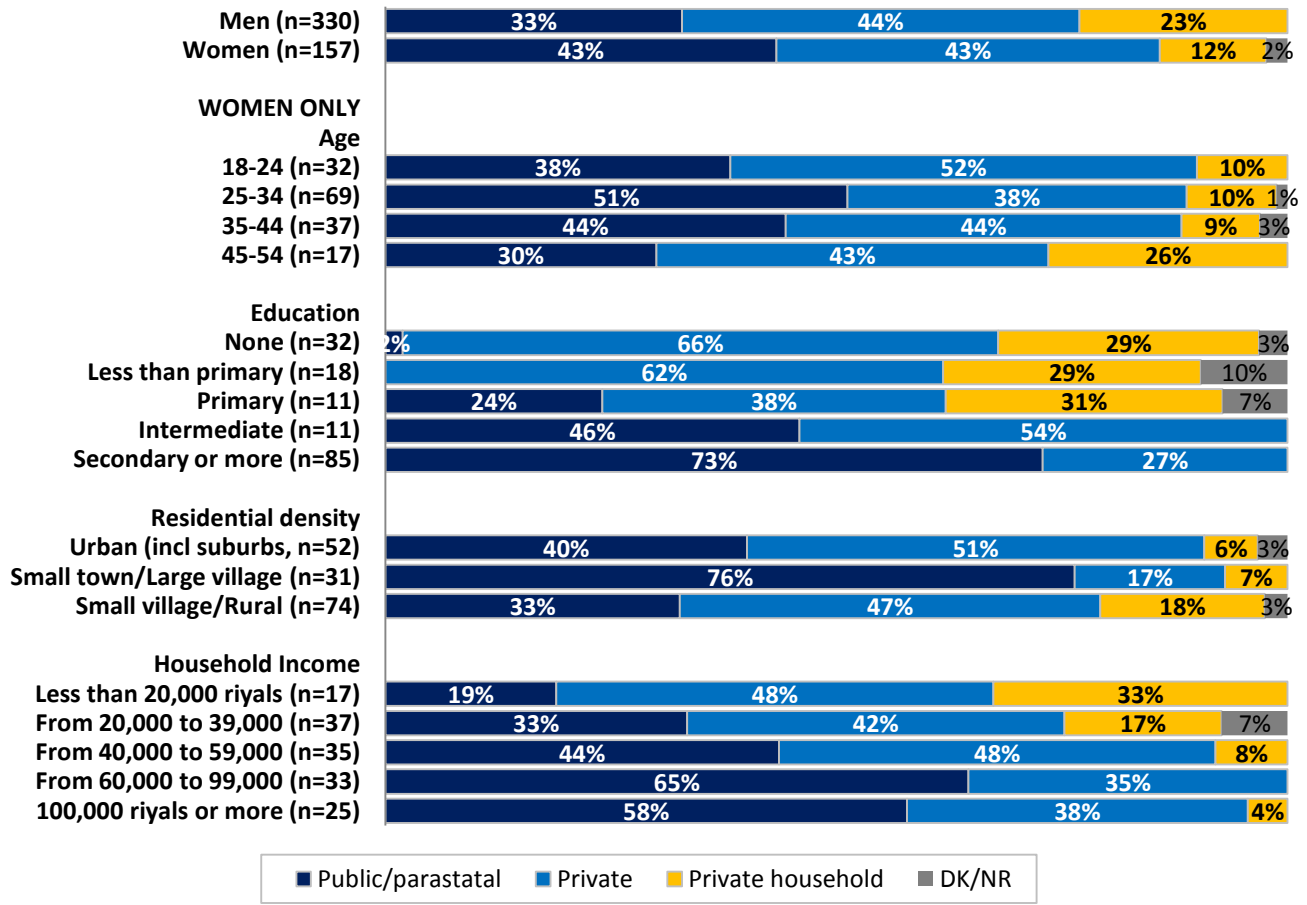
Among working women, the proportion working for a wage or salary increases sharply with education. None of the working women with less than a primary education are salaried workers; roughly three-quarters of working women are self-employed. Among women completing secondary or higher schooling, 84% are salaried workers. Salaried work is more common for women in small towns than in urban areas. Nearly half of women (47%) are self-employed and live in small villages and rural areas.

As shown in Figure 7, women are more likely than men to work in the public sector: 43% of employed women work either in government or in government-owned corporations, compared to 33% of men. Men are nearly twice as likely as women to work for a private household (23% of men and 12% of women).

Among women, public sector employment increases with education. For those with less than a primary education, there are few opportunities in the public sector, but 73% of working women with secondary or more schooling hold such positions. Perhaps the strongest indicator, other than level of education, as to whether a woman would work in the public sector instead of a private household or a private-sector position is the density of the population where she lives; 76% of women in small towns and large villages work in the public sector, compared to either 40% in more urban, and 33% in more rural, communities. Public sector work for women in Yemen also might relate to higher household incomes along with higher levels of education: roughly two-thirds of employed women living in households with incomes either from 60,000 – 99,000 riyals or 100,000 riyals or above work in some sort of government job.

At the same time, private sector employment constitutes a significant portion of all work for women across education level, residential area, and household income level. The smallest percentage of Yemeni women working in the private

**Figure 7 - Employment sector**  
 Employed respondents, % by gender, and women only % by educational level, residential density, and household income



sector by education level is found among women with secondary degrees or higher, at 27%; by residential area, 17% of women in small towns and large villages work in the private sector. However, by household-income level the difference between the largest and smallest percentage of women employed by private companies is only 10 percentage points, ranging between 38% - 48%. In comparison, employment within private households seems to be concentrated, principally among women with less education, in small villages and rural areas, and from households with lower income levels.

In addition to questions about formal labor force participation, respondents were asked whether they participated in a number of informal economic activities.

Among the informal economic activities in Yemen shown in Figure 8, women are more likely to engage in home production activities raising poultry or livestock, producing dairy products, and collecting firewood. Women are also more likely than men to produce handicrafts. Men are more likely than women to work in Qatt, construction, or trade. Men are also more likely to have access to training for skilled jobs than women.

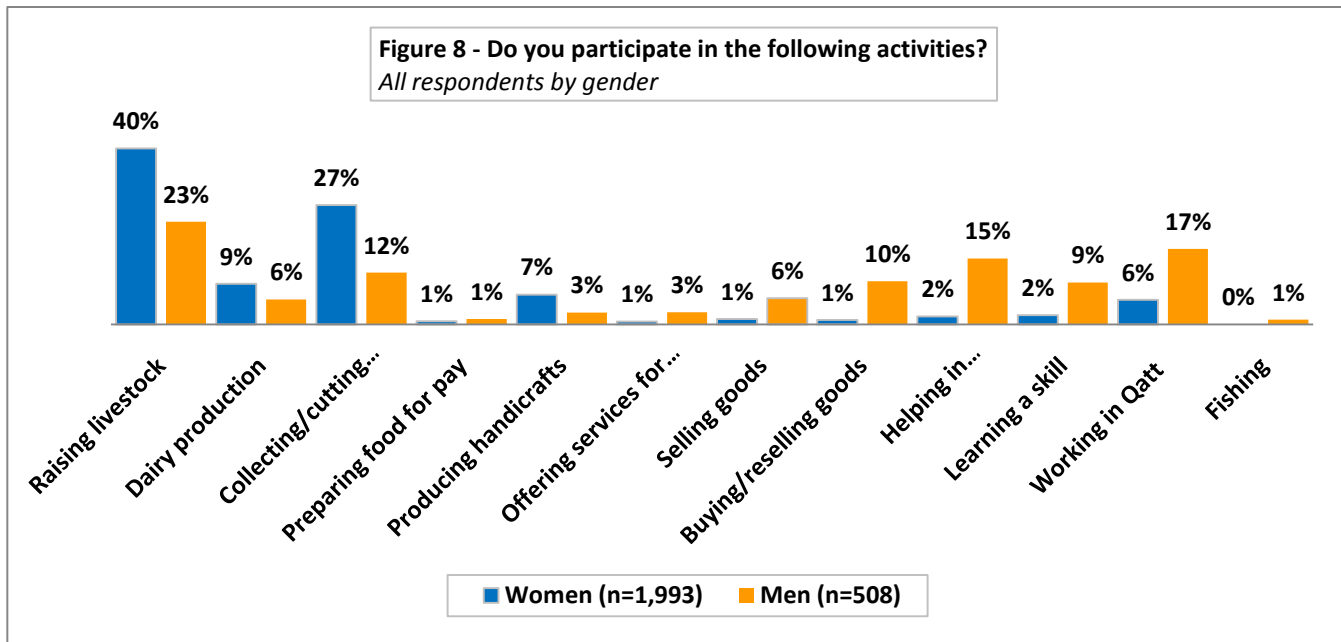
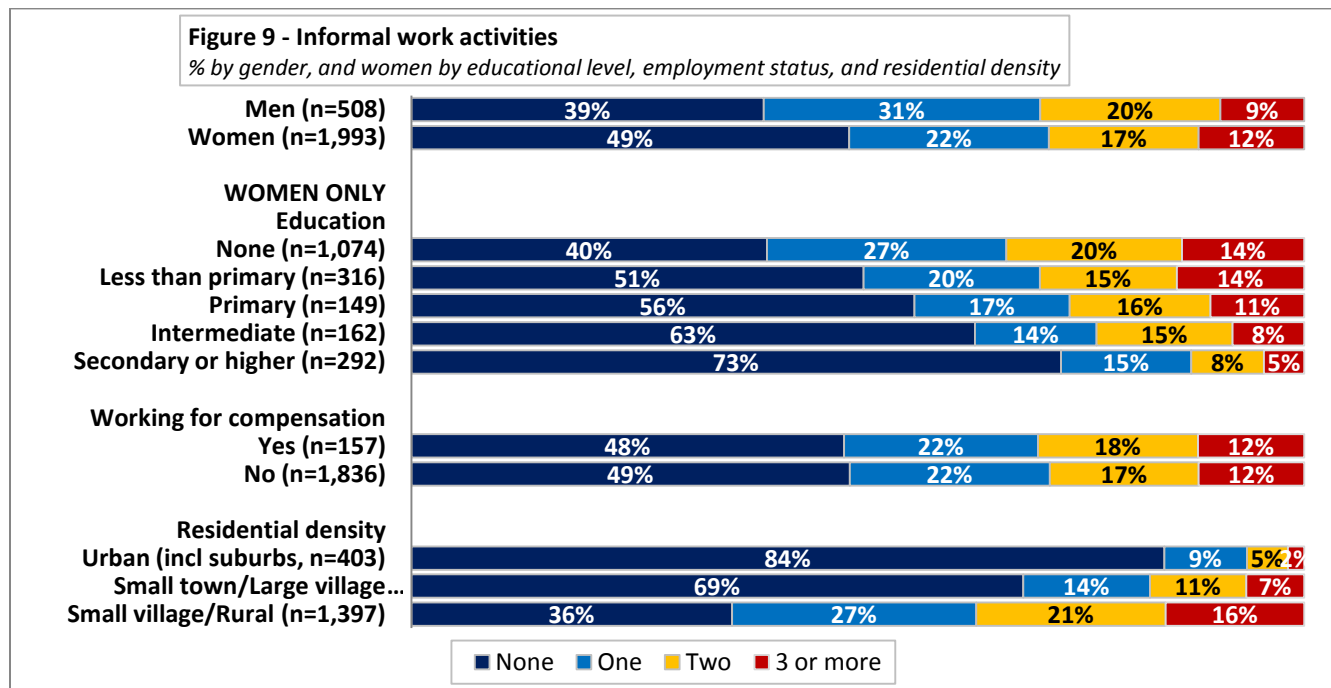


Figure 9 looks at the extent of engagement in informal work in Yemen by counting the number of the specific activities respondents were asked about in the survey. A larger proportion of women (49%) than men (39%) do not engage in any of the specific informal work activities. Slightly more women are more likely to engage in three or more of the activities (12%) than men (9%).



Women’s engagement in informal work declines as education increases. Among women without any formal schooling 60% of them perform at least one of the activities and 14% are engaged in 3 or more. For women with secondary or higher degrees, only 27% of women engage in informal work with 5% performing three or more tasks.

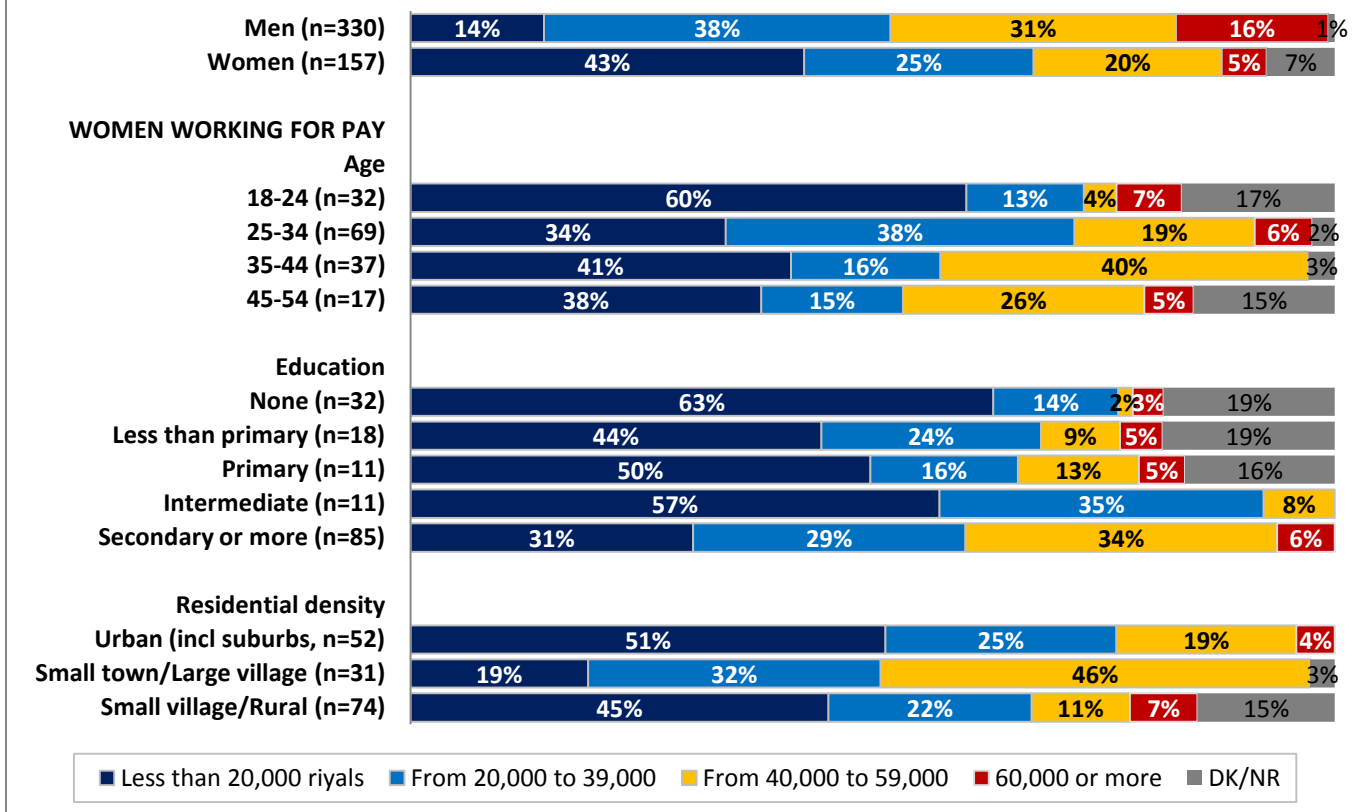
Women living in rural areas are significantly more likely than their urban counterparts to perform informal work when activities such as raising poultry or livestock or producing dairy products are included. Sixteen percent of women in urban areas performed some of the informal work they were asked about, compared to 64% of women in rural areas.

Interestingly, there is no difference between women in Yemen who work for pay and those who do not in the number of informal activities performed. Paid work does not appear to be a substitute for informal work activities.

## Wages and Employment Benefits

Working women in Yemen earn less than working men (Figure 10). In the survey, monthly earnings were collected using intervals. Forty-three percent of working women, but only 14% of working men, earn less than 20,000 riyals per month. Men are more than three times as likely as women to earn 60,000 riyals or more per month (16% and 5%, respectively.) If responses to each interval in the questionnaire are coded to the midpoint of the response category’s

**Figure 10 - Estimated monthly earnings**  
Employed respondents by gender, and women only by age group, educational level, and residential density





range, working women earn an average of 28,948 riyals per month compared with 42,475 riyals earned by men. These figures suggest that women earn 68% as much as men, a gender gap of 32%. However, differences in hours worked and type of work have not been taken into account.

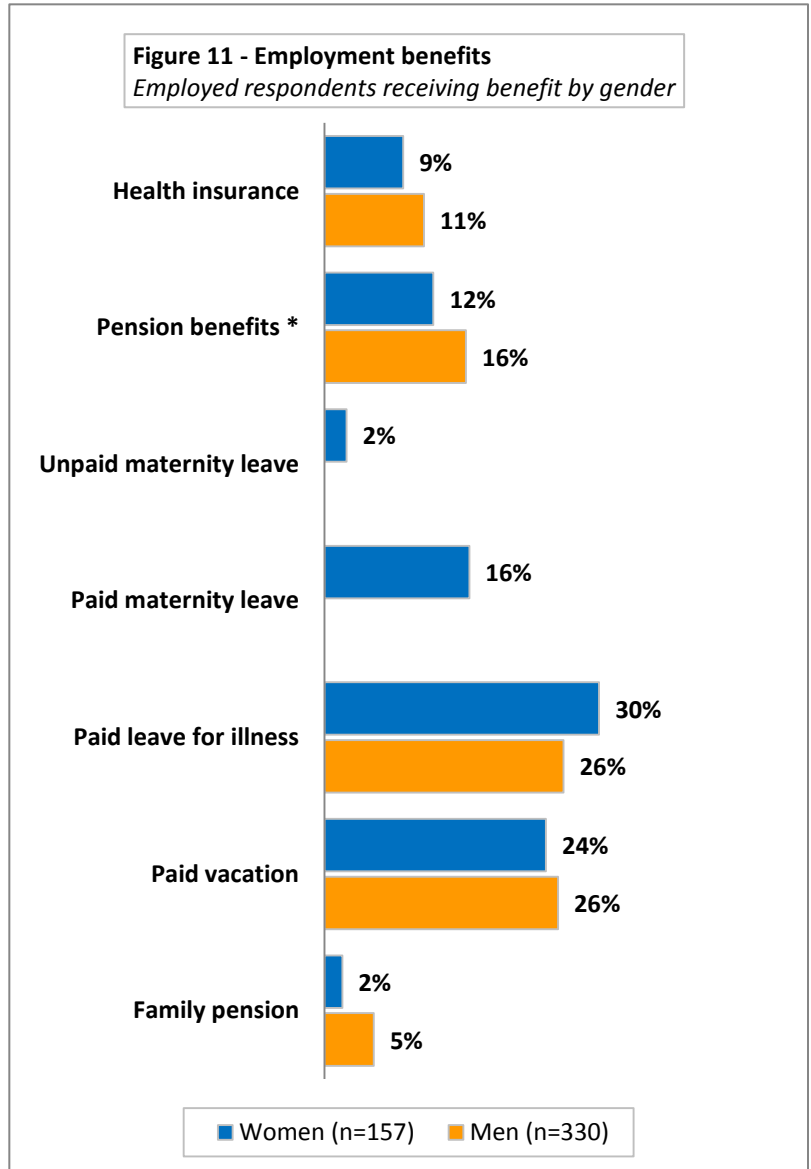
Young Yemeni women (under age 25) are more likely to be low earners (60% earn less than 20,000 riyals per month) than women of other ages. However, 7% of women under age 25 and 6% of women age 25-34 earn 60,000 riyals or more per month.

Large proportions of the youngest (17%) and oldest (15%) age groups of working women were unable or unwilling to report their monthly earnings. The pattern is even more pronounced in women with less than a primary education, with nearly one in five women (19%) not reporting their earnings level.

Earnings do not increase steadily with more schooling. Women without education are twice as likely (63%) to earn less than 20,000 riyals per month as women with a secondary degree or more (31%). While 5% of women without any formal schooling earn 40,000 riyals or more per month, 40% of working women with a secondary or higher degree earn the same amount.

Women in small towns and large villages appear to have higher earnings than those in either larger (urban) or smaller (rural) areas. Nineteen percent of women in small towns earn less than 20,000 riyals per month compared with 51% in urban areas and 45% in rural areas. At the upper end, 46% of women in small towns earn 40,000 riyals or more per month – more than twice the proportion of women in urban (23%) or rural (18%).

Yemeni women workers are as likely as men to receive most employment benefits (Figure 11). The only statistically significant difference was retirement pension benefits, where women were only three-quarters as likely as men (12% of women and 16% of men) to receive the benefit. While coverage levels are highest for paid leave for illness or annual vacation among both men and women, at most three in ten workers enjoy these benefits. Sixteen percent of Yemeni women receive paid maternity leave from their employer and 2% are eligible for unpaid maternity leave.



In Figure 12, differences in employment benefits among women by educational level are displayed. No working women in the SWMENA survey with less than a primary level of education received any of the nonmonetary benefits in the questions they were asked. In all but retirement pension plans, women with postsecondary education are more likely to have access to insurance or paid leave through their employer than women with less education. In fact, more than half of the women with university or graduate degrees receive paid sick days (58%) or paid vacation (54%) and 40% receive paid maternity leave.

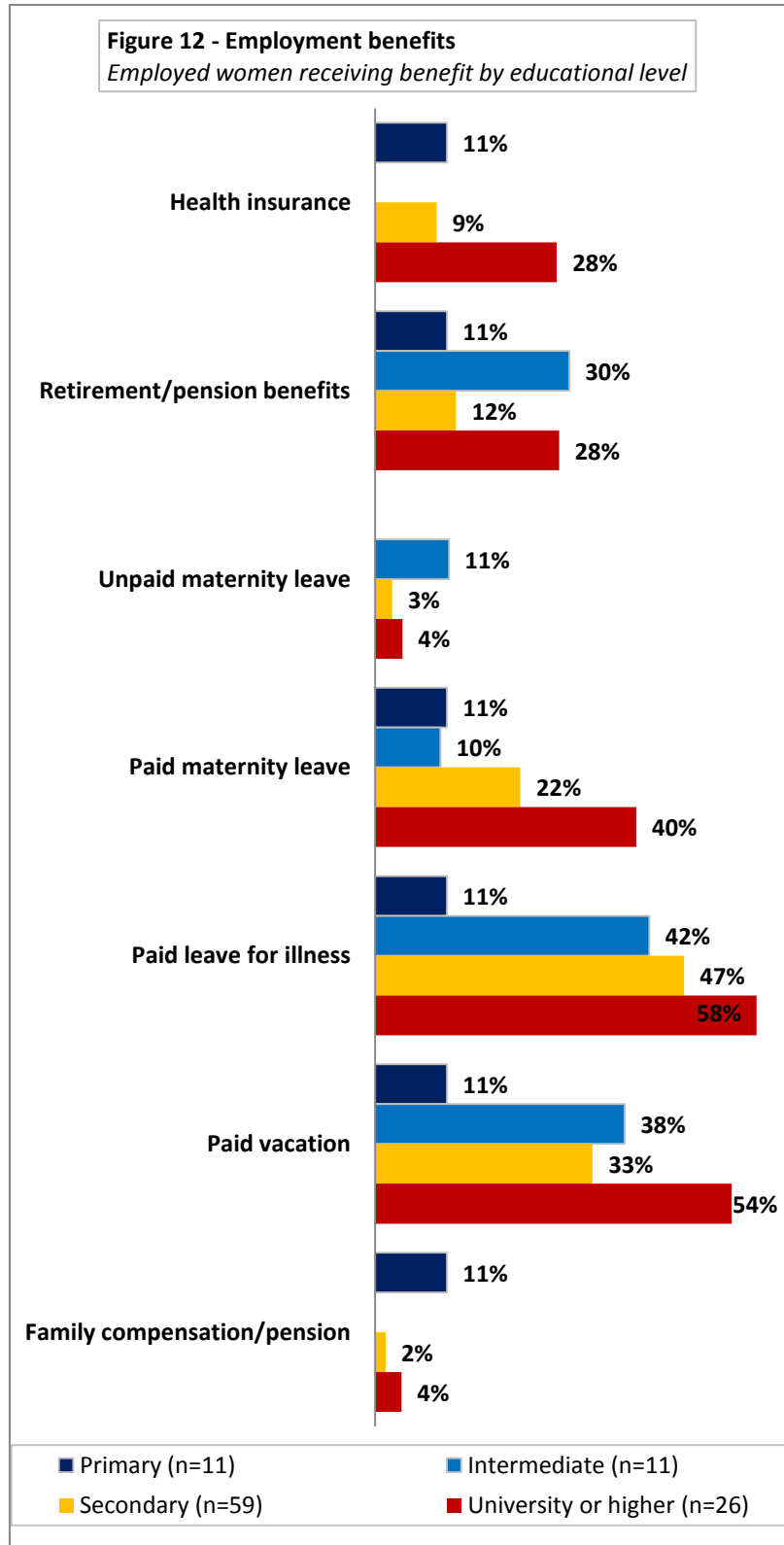
### CONTROL OF EARNINGS AND ASSETS

Although only 7% of Yemeni women report working for wages, a large majority of those who do so say they feel either completely free (64%) or somewhat free (22%) to decide how their earnings are used (Figure 13). Only 8% of working women feel that they are completely restricted in deciding how their earnings are spent.

In Yemen, women and men do not report differences in how much control they exercise over how their earnings are spent.

More women age 45 and older feel completely restricted than women less than 45 years of age. Women with more education or urban residence report greater decision-making control of their earnings than women with less education or from rural areas. There were not differences by marital status in the control of women’s earnings.

More than three-quarters of working women (76%) report spending some of their earnings on their family (Figure 14). Nearly



half (49%) spend all their earnings on family and 27% spend a portion while keeping the rest for personal use. Eleven percent of working women keep all of their earnings for personal use and another 11% give some (6%) or all (5%) of their earnings to their husband or relatives. Only 1% of women say that they put their earnings in a bank account.

Women (11%) are twice as likely as men (5%) to say they keep all their earnings for their own use. Men’s earnings are primarily used for family expenses (59%).

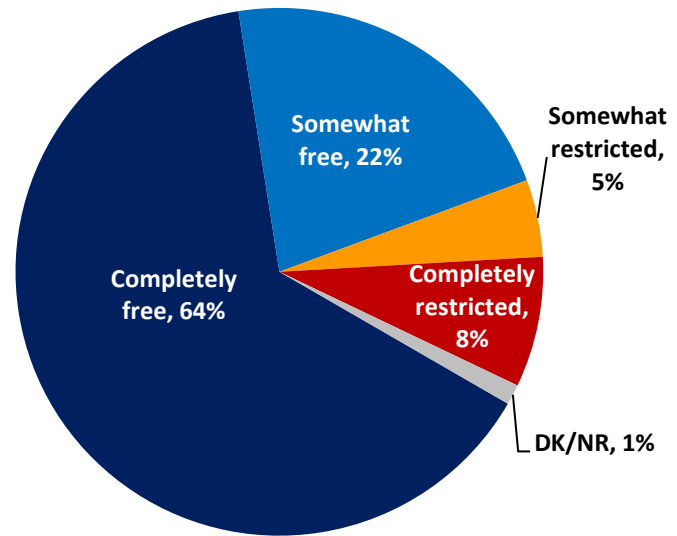
Younger and never-married women are more likely to keep their earnings for their own use. Older women and those who are divorced or widowed primarily spend their earnings on family needs.

Women with less formal schooling and living in smaller towns or villages are less likely to keep their earnings for their personal use than women with more schooling (completed primary or more) and living in urban areas. Even among urban women or those with more than primary schooling completed, most women use their earnings to support their families.

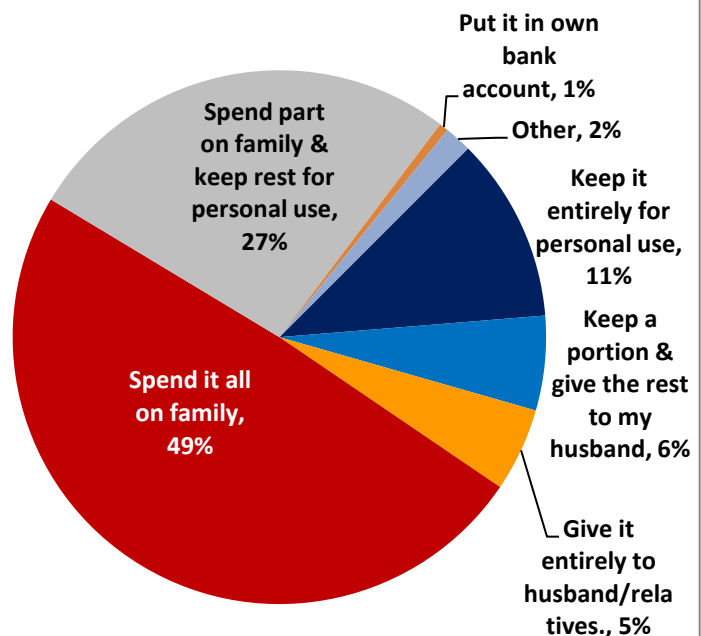
### Household and Family Decisions

Women were asked about different categories of household decision-making, regarding economic concerns, in order to learn about family and household relationships and women’s relative autonomy over what they view as important. In Figures 15, 16, and 17, responses about decision-making for

**Figure 13 - To what extent do you consider yourself free in deciding how your earnings are used?**  
Employed women (n=157)



**Figure 14 - When you earn money, what do you do with it?**  
Employed women (n=157)



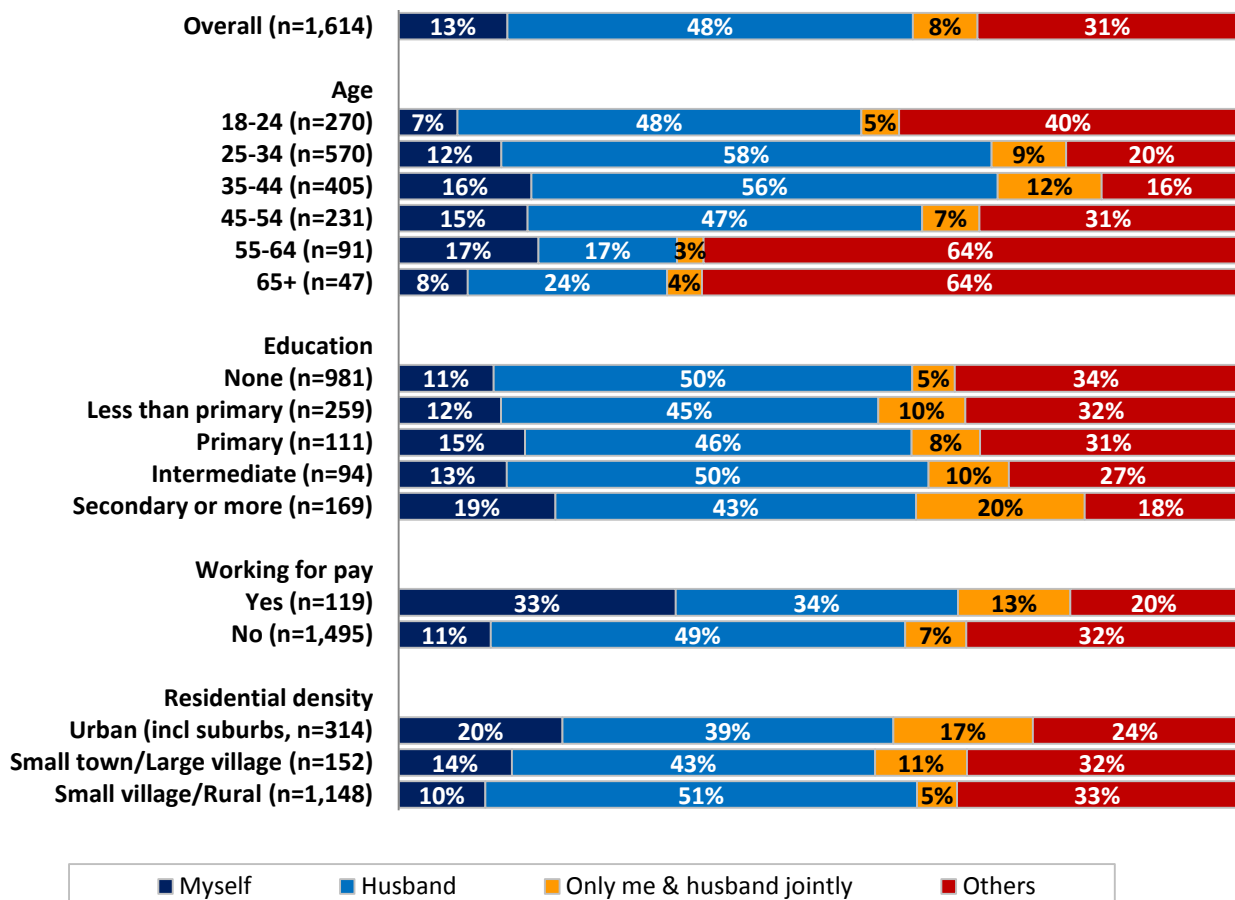
household purchases are shown. Men appear to exercise more power than women within the household.

As Figure 15 displays, most currently or formerly married women report that either their husbands (alone or jointly with them) make decisions about daily household and family needs in more than half of households (56%). In nearly a third (32%) parents, children, or other relatives are making decisions on daily household purchases.

Women’s sole decision-making authority for household purchases does grow some as age increases. However, between ages 25 and 44, women report that their husbands make the purchase decisions in well over half of the households. After age 55, women report that other family members are making the decisions on daily purchases in almost two-thirds of the households (64%).

Education increases women’s role in household decision-making. The role of sole decision-maker for daily purchases is nearly twice as large among women with secondary or higher degrees (19%) than among women with no formal schooling (11%). Their role as joint decision-maker increases even more from 5% of those with no formal schooling to 20% of women with at least a secondary degree.

**Figure 15 - Daily purchase decision-making**  
*Currently and formerly married women (n=1,614), by age, educational level, employment status, and residential density*

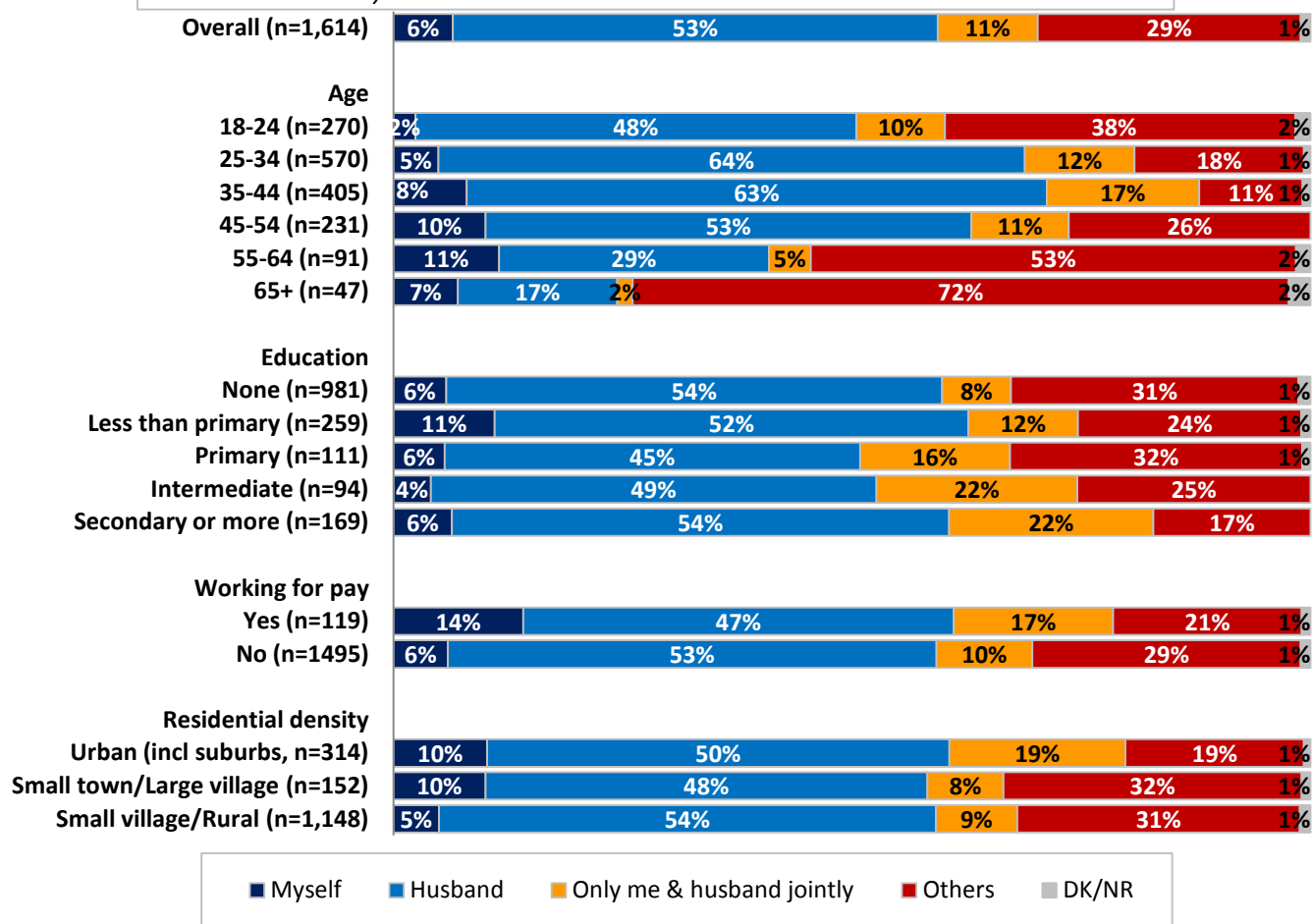


Women who work for pay are three times more likely to make the daily purchasing decisions (33%) on their own than women who do not work for pay (11%). The more educated also have greater joint authority with their husbands over daily purchases.

Urban women make more purchasing decisions for daily household needs than women in smaller towns or rural areas. In rural areas other relatives play a larger role in the household decisions.

Current or former husbands have more control over household decisions regarding large purchases (Figure 16). In general, women’s sole authority for decision-making is lower for large purchases than daily purchases; there is some increase in the proportion of couples who make decisions jointly. Overall, 6% of ever-married women report that they make large household decisions on their own and 11% make these decisions jointly with their husband. Over half (53%) say that their husband alone makes these decisions for the household. For three out of ten women (29%), these decisions are made by other relatives.

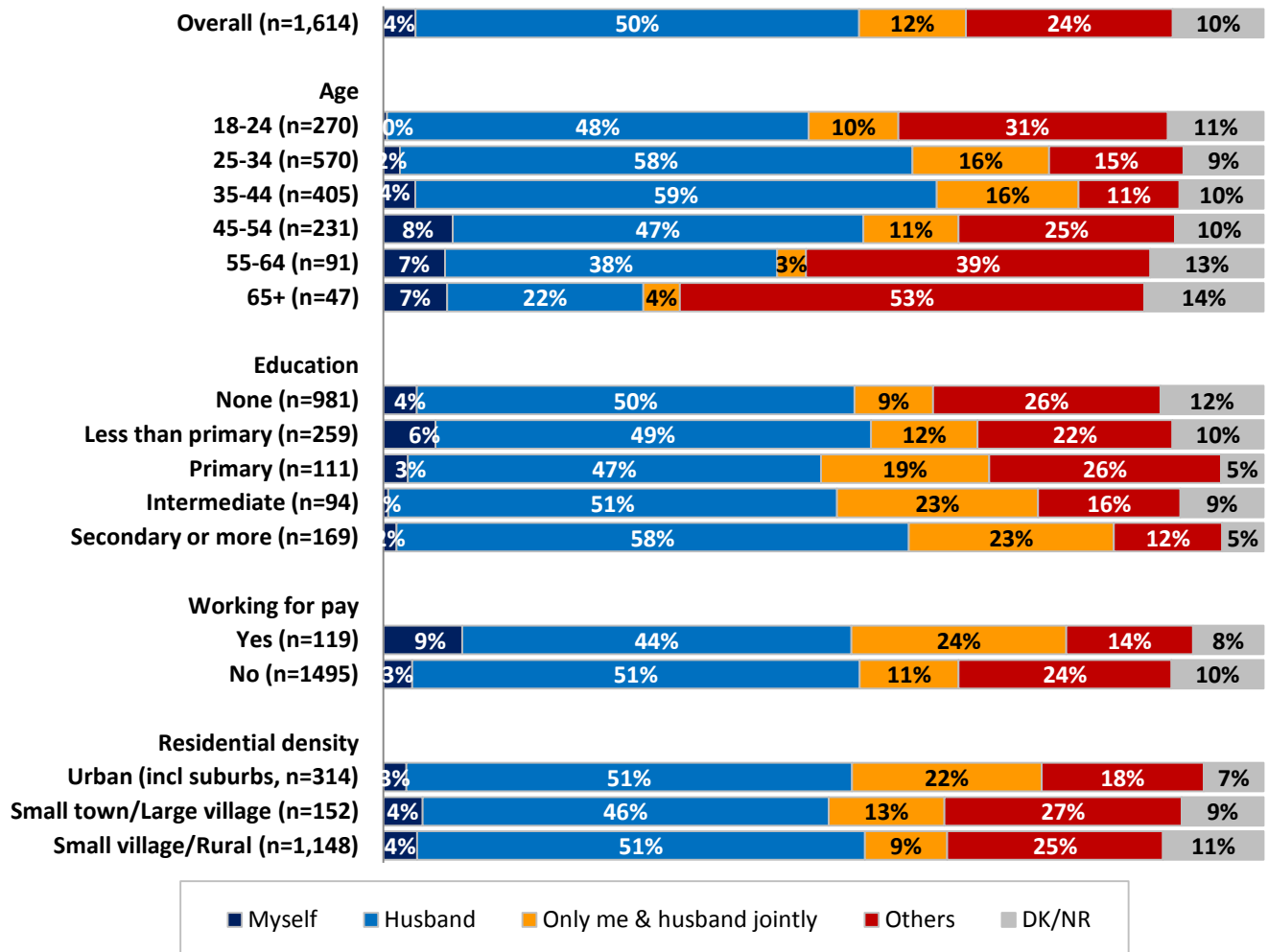
**Figure 16 - Large household purchase decisions**  
 Currently and formerly married women (n=1,614), by age, educational level, employment status, and residential density



Women’s sole decision-making authority increases with age up to 55-64 years; in the oldest age group, 65 and over, other relatives are making large purchase decisions in 72% of these households. Between ages 25 and 44, husbands make large purchase decisions on their own in nearly two-thirds (63-64%) of households and 12% (age 25-34) to 17% (age 35-44) make decisions jointly with their wives.

There is not a strong shift across education level where women with more schooling are more likely to make decisions on large purchases in the household. However, women who work for pay do exercise more decision-making authority within the household. Women who work for pay are twice as likely to make large household decisions on their own as women who do not work for pay (14% and 6% respectively). Working women are also more likely than nonworking women to share decision-making with their husbands (17% and 10% respectively) and less likely to share it with other family members (21% and 29% respectively). In urban areas, women appear to have more joint authority with their husbands and less with other relatives than in small towns or rural areas.

**Figure 17 - House purchase decisions**  
 Currently and formerly married women (n=1,614), by age, educational level, employment status, and residential density



Interestingly, these results seem to contradict the earlier results shown in Figure 13 regarding freedom to decide how earnings are used. While 64% of women felt completely free to decide how earnings are used (Figure 13), only 6% of women feel free to make large household purchases, and 11% jointly with their husbands (Figure 16). This discrepancy indicates that depending how the question is framed, perception of freedom and various examples may differ.

The survey asked specifically about the decision to purchase a home (Figure 17). The patterns are quite similar to the previous analysis of large household purchases in general. One difference is that many more respondents (10%) said that they did not know or refused to answer the question about house purchase than large purchases (1%). Half of ever-married women say that their husbands make home purchase decisions on their own. Four percent of women say they make the decision on their own and 12% say they do so jointly with their husbands. Twenty-four percent report other relatives make house purchase decisions.

The proportion of women making house purchase decisions on their own is higher at ages 45 and older than in the younger groups. However, joint decisions with their husbands are highest in the 25-44 years range. The role of other relatives grows in the housing decisions of women age 55 and older.

Education increases the proportion of women who report deciding on house purchases with their husbands from 9% among women with no formal schooling to 23% for those completing at least intermediate school. The role of other relatives declines across educational levels from 26% for women with no formal schooling to 12% for women completing secondary school or more.

Women who work for pay are three times more likely than those who do not to say that they make house purchase decisions on their own (9% and 3% respectively) and twice as likely to say that they and their husbands share decision-making power when it comes to making large household purchases (24% and 11%, respectively). Working women are less likely to have extended family involved in their housing decisions than nonworking women (24% and 14%, respectively).

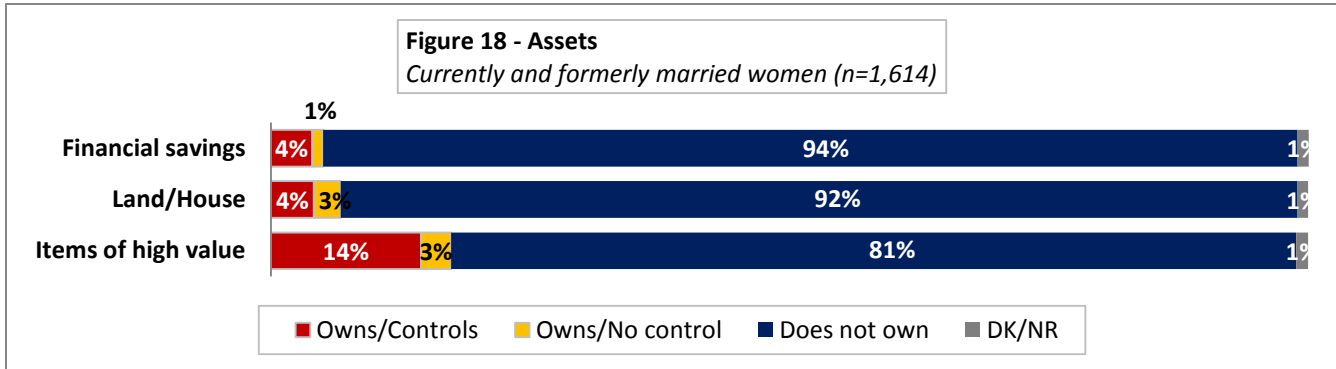
Women living in urban areas are more likely (22%) than those in small towns (13%) or rural areas (9%) to report that they make housing decisions jointly with their husbands, and less likely to have other relatives involved in such decisions.

## Assets and Credit

The survey also asked about women's access to assets and credit. Women who were married, divorced, or widowed were asked if they owned any financial savings (such as a house, an apartment, or land), and items of high value (such as jewelry or a car). If they said "yes," women were asked if they had the right to use or sell it as they please (referred to as "control of the asset" in the figures below).

As can be seen in Figure 18, very few Yemeni women have their own assets that could be drawn upon during times of financial need. Only one in twenty currently or formerly married women report having any financial savings. Four percent of currently or formerly married women have savings they can use as they please and 1% have savings, but cannot spend them independently. Seven percent have land, an apartment, or a house with the title in their name; 4% can use or sell the holdings as they please and 3% do not exercise full control over the asset. The most common assets are items of high value, such as a car or jewelry. Seventeen percent of women own some item of high value and 14% exercise full control over it and 3% do not.



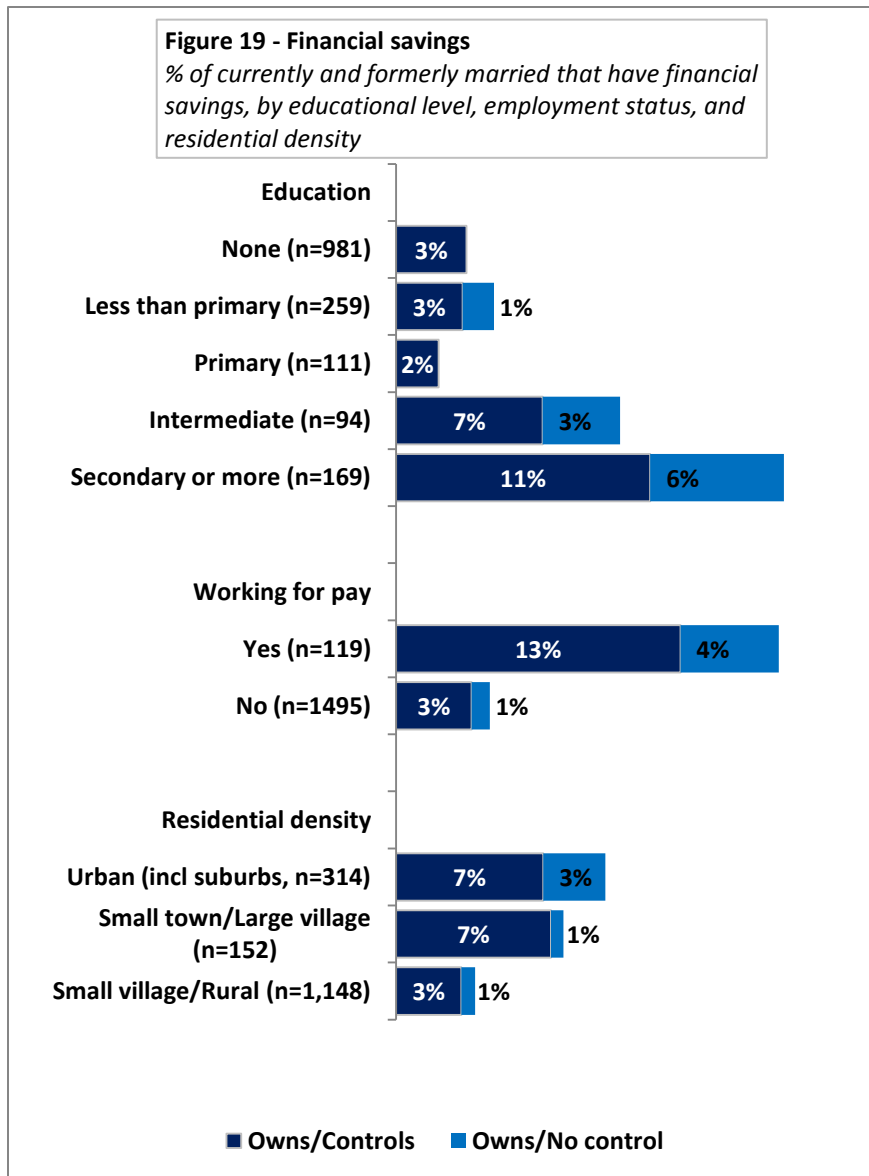


Although few Yemeni women have financial assets, some groups are more likely to have them than others. Figure 19 presents a more detailed analysis of financial savings.

In general, better-educated women are more likely to have savings. While only 3% of women with no formal education have financial savings, 17% of women with a secondary degree or more have some savings. Among this more educated group, two-thirds (11% of ever-married women) have full control over their savings to use them as they would like and one-third (6%) do not.

Women who work for pay are four times more likely to have savings (17%) than women who do not work for pay (4%). While savings was not the primary use of earnings for working women (Figure 14), more working women do manage to build financial savings than nonworking women. Nevertheless, some of these savings are not fully under their control.

More women in urban settings have financial savings (10%) than in small towns (8%) or rural areas (4%). However, the percentage of women





with control over these accounts is the same (7%) in urban places and small towns.

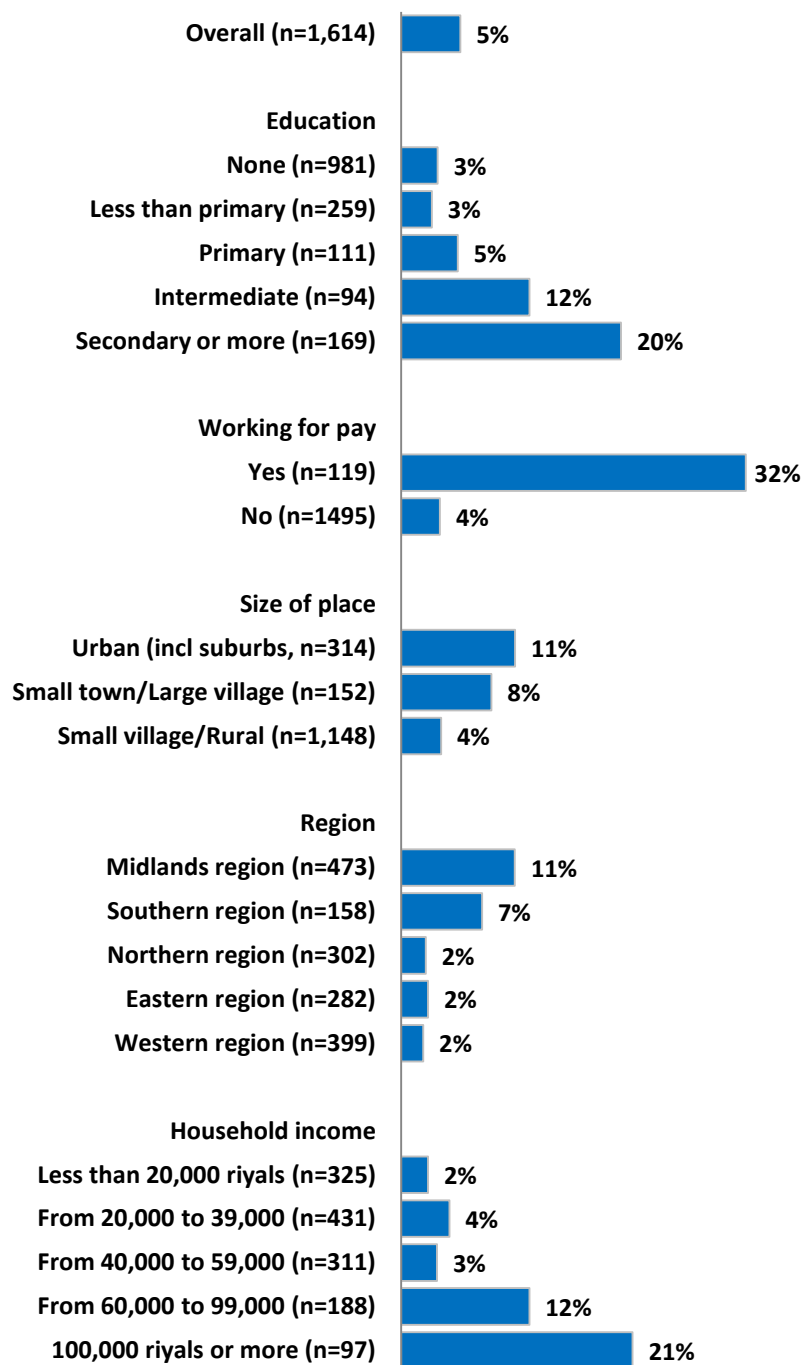
Only 5% of currently or formerly married Yemeni women say they can obtain bank loans or other credit without help from a spouse or parent (Figure 20). Once again, there are significant differences among subgroups, some of which appear related to ability to repay the loan.

With educational attainment, access to loans and credit for women in Yemen increases. While only 3% of women with less than a primary level education can obtain credit, 20% of women with secondary or higher education have access. Most strikingly, employment dramatically increases women's access to credit: 32% of women who work for pay, but only 4% of women who do not, can obtain loans or credit on their own.

Urban-dwelling women are more likely to have access to credit (11%) than women in small towns (8%) or rural areas (4%). By region, women's access to credit or loans is highest in the Midlands (11%) and Southern (7%) regions and lower in the Northern, Western, and Eastern parts of the country (2% in each).

The survey question asked women whether they could obtain credit or loans on their own without help from family, and women from higher income households have greater access. While 3 to 4% of women from households with incomes below 60,000 riyals per month can obtain loans, 12% of women from households with income of 60,000-99,000 riyals per month and 21% of women from households with income of 100,000 riyals or more per month have access to credit.

**Figure 20 - Can you obtain bank loans or credit on your own?**  
Percent "yes" for currently and formerly married women (n=1,614)



Among women who said they have access to credit, the most common source was from relatives (34%, Table 2). Twenty percent said they could get loans or credit from commercial banks, and almost as many said they rely on friends for loans or credit (18%).

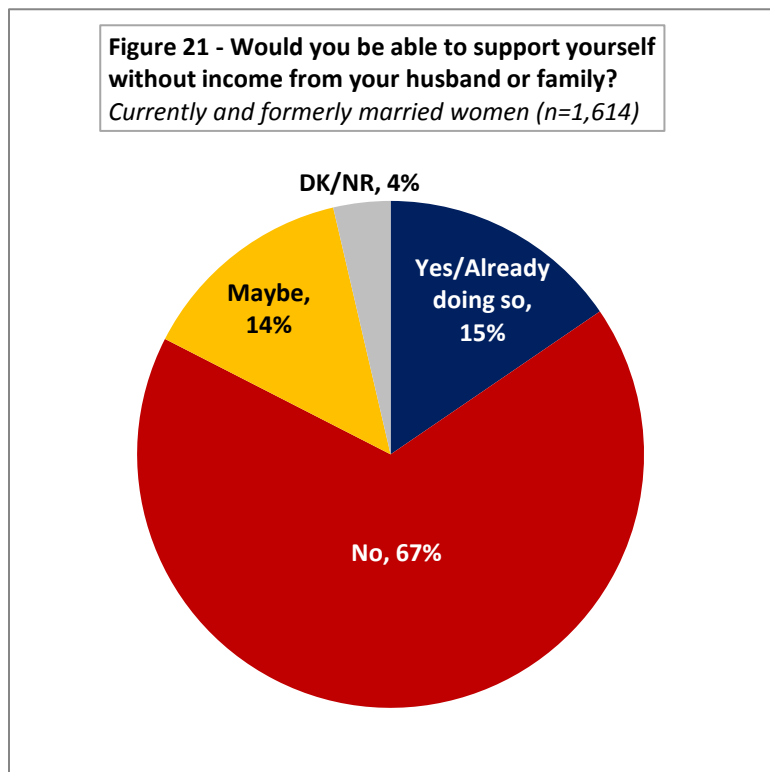
Table 2 – Sources of credit for Yemeni women (n=85)	
Relative	(34%)
Commercial Banks	(20%)
Friend	(18%)

Finally, the survey asked women about their general feelings of economic security: “If you were no longer able to depend on your husband’s or family’s income, would you be able to support yourself and your family financially?” Two-thirds of women who were married, widowed, or divorced (67%) said they would not be able to support themselves and their family (Figure 21). Fifteen percent said yes, they could support themselves and their families, or were already doing so. Fourteen percent of women were unsure of their ability to provide financial support for themselves or their family.

Widows and divorced women were more likely to say that they could or were already supporting themselves (24%) than currently married women who were the only wife (14%) or one among several wives (15%).

Education provides some economic security for women with more than a primary degree. While 14% of women with a primary degree think they could support themselves, 41% of women with a secondary or higher education believe they could be financially self-sufficient. While nearly three-quarters (74%) of women with no formal schooling think they could not support themselves on their own, just over a third (35%) of women with a secondary education or higher doubted their economic security.

Two-thirds of women who were working for pay (66%) said they could or were already supporting themselves and their family, compared to 12% of women who were not working for pay.



About a quarter of women each in urban areas (25%) or small towns (24%) expressed confidence in their ability to support themselves, compared to about half as many (12%) women in rural areas.

Women from higher income households were more likely to believe they could support themselves and their family than women from lower income households. While 12% of women in households with incomes below 20,000 riyals per month said they could support themselves, nearly three times as many women in households with incomes over 100,000 riyals per month (35%) said they could do so.

**Figure 22 - Would you be able to support yourself without income from your husband or family?**

*Currently and formerly married women (n=1,614), by marital status, educational level, employment status, residential density, and household income*

