
LEAVE NO ONE BEHIND

A CALL TO ACTION FOR GENDER EQUALITY AND WOMEN'S ECONOMIC EMPOWERMENT

REPORT OF THE
UN SECRETARY-GENERAL'S
HIGH-LEVEL PANEL ON
**WOMEN'S ECONOMIC
EMPOWERMENT**

Full report can be found at: www.WomensEconomicEmpowerment.org

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The Panel members note that those who represent international organizations have expressed commitments to take action against constraints facing women within the scope of, and consistent with, their respective institutions' mandate.

FOREWORD FROM THE CO-CHAIRS OF THE UN SECRETARY-GENERAL'S HIGH-LEVEL PANEL ON WOMEN'S ECONOMIC EMPOWERMENT

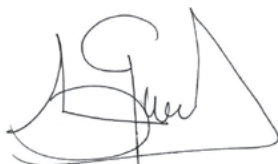
In January 2016, UN Secretary-General Ban Ki-moon honoured us with our appointment as co-chairs of the High-Level Panel on Women's Economic Empowerment. We are grateful for the opportunity to have served as the co-chairs and remain committed to continue working with this Panel in the months ahead of us.

The launch of this first report represents a major milestone for the work of the High-Level Panel on Women's Economic Empowerment. Building on the objectives and directions that were agreed on during the inception meeting in March and the subsequent Panel meeting in Costa Rica, this report has drawn on the substantial and robust evidence about key issues, identified the fundamental drivers and principles, and delivered a call to action.

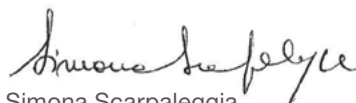
We are truly grateful to all of the panelists and deputies for their dedication and commitment to this work with the goal of shifting the needle on women's economic empowerment, leaving no one behind. This report that has been enriched by passionate and vigorous debates essentially marks a down payment. We still have a substantial task ahead, which we will undertake in the coming months.

We appreciate the diligent and highly professional work of the co-authors—Jeni Klugman and Laura Tyson—as well as the research team. In addition, we wish to thank all of the stakeholders who contributed fully to the vigorous discussions, including the consultations that were widely conducted. In particular, we wish to acknowledge the generous financial support of the Government of the United Kingdom for the Panel's work. Finally, we wish to thank the Secretariat for its valuable support to the Panel during this process.

Yours sincerely,



Luis Guillermo Solis Rivera
President of Costa Rica



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PREFACE BY THE CO-AUTHORS

Inclusive and sustainable growth around the world is the overarching vision of the 2030 Agenda. Gender equality and women's economic empowerment are central to this vision—but progress has been far too slow. Now is the time to accelerate progress and mobilize the global community to expand women's economic opportunities.

We have appreciated the opportunity to work on this crucial topic with a distinguished high-level panel on women's economic empowerment, the first ever established by the Secretary-General of the United Nations. During the course of our work, we have been struck by the interest and investments of a range of stakeholders who contributed to the panel's research and thinking and who were very generous with their time and support. Their engagement both demonstrates the salience of the issues motivating the panel's work and reflects widespread impatience with persistent gender gaps in economic opportunities and economic outcomes.

Advocacy is critical to accelerating progress. Through our research, we have done our best to support efforts to advocate for the progressive reforms that are needed, drawing on the most robust evidence available to document the economic gains and the business case for gender equality and women's economic empowerment. We believe that empowering women economically is not only the right thing to do to honour the world's

commitment to human rights—it is also the smart thing to do for development, economic growth and business.

Achieving gender equality is clearly a deep-seated and complex challenge. We focused on the world of work, underlining how economic and social inequalities are deeply related. We have sought to draw attention to the challenges faced by the most disadvantaged women, to bring informal work from the margin to the mainstream, to highlight how discriminatory laws limit choice and to shed light on the centrality of unpaid work and care, which is one of the most pervasive and significant barriers to women's economic empowerment identified in our research and consultations.

After six months working closely with panel members, we are happy to present the panel's first report, a report that is both bold and practical. We are optimistic that the report will be received as a call to action, as it is intended to be, given that there is so much interest in gender equality and women's economic empowerment from governments, business and civil society, and given that the scope for progress is so large.

We have been honoured to work on the report, and we hope it will inspire others to join us in realizing its transformational agenda.

Jeni Klugman and Laura Tyson

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Most of all, we are grateful to the Panel co-chairs for their leadership and vision and to the entire High-Level Panel for their dedication and commitment in producing a report that strives to accelerate the expansion of women's economic opportunities.

Gender equality and **women's economic empowerment** are essential to the 2030 Agenda on Sustainable Development to achieve inclusive growth leaving no one behind.

It is the right thing to do and the smart thing to do: Gender equality is a matter of **basic human rights**, and women's economic empowerment can generate huge gains for human development, economic growth and business.

Progress requires local and global action by all parts of society often **working in partnerships** to achieve scalable and sustainable impact.

OVERVIEW AND CALL TO ACTION

Empowering women in the economy and closing gender gaps at work are central to the 2030 Agenda for Sustainable Development. Yet too many gaps persist. How to accelerate progress? Through concrete actions by individuals, businesses, governments, worker and employer organizations, civil society, and multilateral institutions to drive change by addressing systemic constraints.

Expanding women's economic opportunities is central to the 2030 Agenda for Sustainable Development. More than two decades after the landmark 1995 United Nations (UN) Conference on Women in Beijing and with the unprecedented consensus on the 2030 Agenda, the global commitment to gender equality has never been stronger. For the first time in history, governments have set a concrete deadline for the elimination of gender inequality—the year 2030. And the potential gains for basic human rights, for human development and for economic growth have never been larger.

At the September 2015 UN General Assembly, governments from across the world adopted the 2030 Agenda, with goals to improve lives for all. Applying to all countries and promising sustained, transformative change, the Agenda commits to *leave no one behind*—not women, not children, not minorities, not migrants, not indigenous people, not people with disabilities. More than that, those who are farthest behind must be moved to the top of the global community's agenda. Today around 1 billion people continue to live in extreme poverty, many of them women and children.

The economic empowerment of women—to succeed and advance economically and to make and act on economic decisions—is a cornerstone of the Sustainable Development Goals (SDGs). Over the past two decades, there has been progress in

closing gender inequalities, especially in education and health. Yet there still is much to do to achieve the full and equal participation of women in society and in the economy.

Today, on the first anniversary of the SDGs, the world is faced with the urgent task of accelerating progress. The UN Secretary-General established the High-Level Panel on Women's Economic Empowerment in January 2016 as part of his efforts to ensure that the 2030 Agenda moves from the pages of UN documents into the lives of women—and builds stronger, more inclusive economies. With powerful and influential membership, the Panel seeks to corral energy, commitment and action to accelerate the economic empowerment of women across the world.

After six months of fact finding, sharing best practices and consulting around the world, the Panel presents its findings about proven and promising actions to address gender gaps and accelerate progress. The Panel also presents the new commitments and ongoing activities of its members to break through the constraints facing women in the world of work. And it sets out key principles that guide and inform action. This first report, which outlines the Panel's commitment and thinking during its first six months, will be complemented by a second report that will be informed by further discussions amongst Panel members and by the results from the first year of implementation of the 2030 Agenda.

Women's economic empowerment is the right thing to do and the smart thing to do. The case for women's economic empowerment has several interlinked pillars, each integral to progress. First is the universal case for basic human rights. Second is the growth and human development case. And third is the business case. The economic and human development costs of gender gaps are enormous, as are the potential gains from closing them, as

documented in major recent reports that informed the Panel's work. Mounting evidence about the persistence of gaps and the costs of inaction for individuals, communities, businesses and nations underscores the urgency of accelerating progress.

Limited progress, persistent gaps

The pace of improvement in expanding women's economic empowerment and closing gender gaps has been far too slow. And gender inequalities in other critical areas including political representation and protection against violence, are persistent and pervasive. The challenges are interrelated: Constraints on women's economic empowerment are rooted in unaddressed gender inequalities in society.

All too often, discriminatory social norms constrain women's ability to find decent jobs on an equal footing with men. Layers of disadvantage—including those related to poverty, ethnicity, disability, age, geography and migratory status—remain powerful obstacles to equal rights and opportunities for hundreds of millions of women.

This report focuses on women's economic empowerment and their opportunities in the world of work. Women perform the majority of unpaid household and care work. They also work for pay or profit in a raft of ways and contexts—in the formal and informal economy—as waged or salaried workers, employers, own-account workers, and contributing family workers. The gender differences both in unpaid work and in all types of paid work are large and persistent, reflecting constraints on women's economic opportunities and outcomes.

Globally, only one in two women aged 15 and over is in paid employment compared with about three in four men. Indeed, about 700 million fewer women than men of working age are in paid employment in 2016—1.27 billion women against 2 billion men. At the same time, women take on about three times more unpaid work than men.

Even when women are paid, they tend to work in jobs that reflect gender stereotypes and are characterized by relatively low earnings, poor working conditions and limited career-advancement opportunities. In many jobs and sectors, women have restricted scope for collective voice and action. Even when women do the same jobs as men or perform work of equal value, they are paid less on average than men, although the size of the pay gap varies considerably around the world.

Hundreds of millions of women work informally without social and labour protection in law or in practice. In India, for example, some 120 million women (around 95 percent of women in paid work) work informally as do around 12 million women in Mexico (around 60 percent). Expanding opportunities for women in informal work is integral to realizing the SDGs and is a major focus of this report.

Also lagging behind men as entrepreneurs, women are less likely than men to own small or medium-sized enterprises—only 20 percent of firms in the poorest countries have female owners. Women-owned enterprises (WOEs) tend to be smaller, are more likely to be home-based, and are often disadvantaged in their access to credit, resources and assets.

Barriers to gender equality and women's economic empowerment

Why, despite advances in education and rising incomes in much of the world, do these gender gaps in work persist? The evidence points to four overarching systemic constraints to the economic empowerment of women: adverse social norms; discriminatory laws and lack of legal protection; the failure to recognize, reduce and redistribute unpaid household work and care; and a lack of access to financial, digital and property assets. These constraints undermine women's economic opportunities in all aspects of work (figure 1). To accelerate progress, transformations are needed to break through all of these constraints.

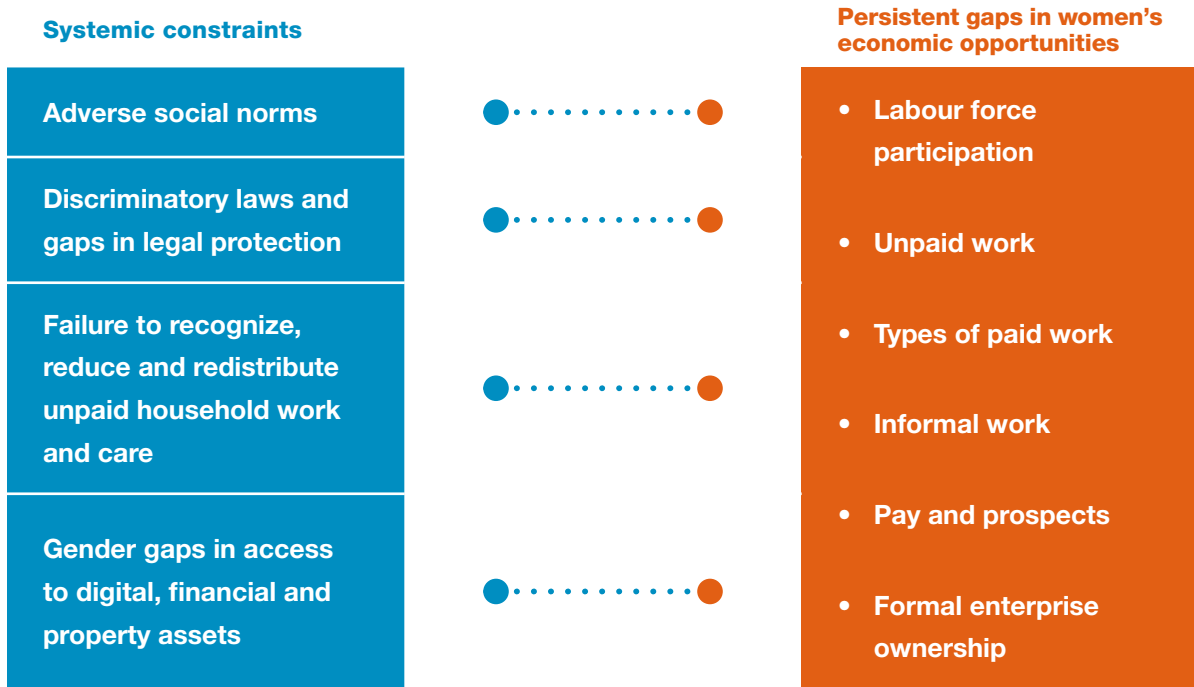
This report highlights four sets of actors to lead and drive change. The public sector can lead by implementing policies to promote inclusive growth and women's economic empowerment, and by improving public sector practices in employment and procurement. The business sector can lead by changing business culture and practices, building on the accumulating experience of companies already promoting gender equality. The United Nations and multilateral organizations can play a critical role in supporting reform and investments. And collective voice is critical—especially women's groups, worker and employer organizations and other civil society organizations—to advocate, represent and hold decisionmakers accountable.

Breaking the constraints on women's economic empowerment—Seven drivers of change

From the wealth and diversity of experience around the world, the Panel identified seven primary drivers of

Figure 1

Major systemic constraints contribute to persistent gaps in women’s economic opportunities



transformation (figure 2). For each of these seven drivers of change, the report highlights concrete actions and interventions that are proven, in the sense that they have demonstrated impact in reducing gender gaps—or promising, in the sense that experience and analysis to date suggest valuable potential. To be acknowledged at the outset, however, is that important gaps in data and evidence constrain knowledge and understanding of what works. Addressing these data gaps should be a priority for those committed to driving change and achieving results.

Moreover, not every proven or promising action is appropriate to every situation. Priorities are context-specific, and what is effective differs across countries based on their specific development, institutional and cultural conditions. But large differences in country performance within regions, and at the same development levels, indicate that there is room for significant progress everywhere.

1. Tackling adverse norms and promoting positive role models

Challenging and transforming the negative and harmful norms that limit women’s access to

work and that often devalue their work are core to achieving women’s economic empowerment. Social norms are the rules of behaviour that are considered acceptable in a group or society. There are many norms around the types of work done by women and men; about women’s mobility outside the home; about the value of women’s work; about the justification for violence against women; and about women and men’s rights to expect equal remuneration and respect at work and equal access to property—all of these and other norms shape women’s economic empowerment. Decisive actions are needed to break the stereotypes and rules that shape gender divisions of labour.

Changing norms should be at the top of the 2030 Agenda to expand women’s economic opportunities. Everyone has a role to play in challenging adverse social and economic norms—girls, women, men and boys within families, communities, businesses, civil society organizations (including women’s groups and worker and employer organizations) and government—as part of a comprehensive approach to women’s economic empowerment. Starting young is critical, and working at the community level has been shown to bring about

Figure 2

Seven primary drivers of women's economic empowerment



fundamental changes in attitudes and behaviours around gender roles, gender violence and outcomes like girls' educational achievements. Positive role models can accelerate such changes, with examples both from the political sphere (women on village councils) and from the corporate world (Australia's Male Champions of Change). Popular media—television and radio—should challenge rather than reinforce sexist stereotypes about what

is acceptable and typical for women and men, exposing people to different views.

2. Ensuring legal protection and reforming discriminatory laws and regulations

Laws reflect society's expectations for gender roles. By guaranteeing equal opportunities and protections and by removing legal barriers, governments

signal their commitment to achieve and enforce gender equality. A simple example is changing laws to enable women to open bank accounts in their own names. Laws provide a powerful framework for women to know and assert their rights.

Removing discriminatory laws is essential to accelerating women's economic empowerment. As the World Bank has documented, 90 percent of economies have at least one gender-differentiated law, and 943 gender-differentiated laws have been documented across 170 economies. Legislating specific protection against discrimination is necessary. Governments should respect the basic human rights and protection against discrimination enshrined in international law and in a series of major ILO conventions. These rights include the right to freedom of association.

For informal workers, the legal shift involves moving from stigmatization and criminalization to the assurance of rights and protection. Actions that are being undertaken, often in response to collective action, include legal recognition as workers, regulated access to public space as workplaces, freedom of association and collective bargaining, and access to social protection.

As with informal workers, domestic workers—about one in 25 women in paid employment globally—are without protection. The adoption of the ILO's 2011 Domestic Workers Convention (No. 189) and Domestic Workers Recommendation (No. 201) has built momentum for change, and some 70 countries have since advanced decent work for domestic workers, including through ratifications, adopting laws or policy reforms, or working towards this end. Recent progress in extending basic protections to domestic workers is especially evident in Latin America. The Panel calls on all governments to ratify and implement Convention 189.

3. Recognizing, reducing and redistributing unpaid work and care

Progress on the agenda to expand women's economic empowerment depends, to a significant extent, on closing the gender gap in unpaid work and investing in quality care services and decent care jobs. Care is provided in homes as well as in institutions; the workers are often informal, lacking legal and social protection.

The reduction and redistribution of care require investments from both the public and private sector.

These investments not only have major benefits for individuals and families but also major benefits for the economy, businesses and society at large, including increasing women's labour force participation in paid work, creating jobs in the care sector and strengthening the education of children, with beneficial effects for the development of their talent and future productivity.

Addressing challenges around care requires recognizing the importance of care and valuing this work. It also requires reducing the time spent on care—by investing in basic infrastructure and in time- and labour-saving technology. And it requires redistributing care—through larger roles for men at home and through public policies such as maternity protection, paid parental leave, publicly supported quality child-care services, early childhood education and other social care services.

Legislative, policy and private actions can do much to close the gender gap in unpaid work and care, though what is appropriate and effective depends on the local context. To reduce the time that women spend on unpaid work and care, public investment in basic infrastructure like water and energy is critical where such services are lacking. Support for quality child, elderly and disability care services as well as decent care jobs should increase.

Working to change norms around the gender division of labour is an urgent task for governments, the private sector and civil society. Interventions to influence norms about the distribution of care responsibilities at home include engaging with men and communities and promoting role models and national awareness efforts using mass and social media. Survey analysis suggests that many men want to be more involved in the lives of their children. Promising initiatives include MenCare, a global fatherhood campaign active across more than 40 countries and dedicated to promoting men's involvement as equitable, nonviolent fathers and caregivers.

Social protection is critical, especially nontransferable maternity and paternity leave benefits and job protection, and so are flexible work arrangements. Fathers' use of parental leave increases when leave is not just paid but well paid—and highest when offered on a "use-it-or-lose-it" basis—and affects norms and behaviours around care at home. Where paid leave is collectively financed, results indicate reduced discrimination against the hiring of workers with potential or actual maternity or family

responsibilities. Practices such as the recognition of companies implementing good business practices for gender equality and flexible work arrangements through a seal or certificate can help to promote social co-responsibility of care.

Caring for the elderly also tends to reduce female labour force participation and hours worked. This will become a larger challenge as societies age, most markedly in Asia and Europe. Many countries are exploring ways to support more equitable sharing of responsibility for care of the elderly, ill and disabled.

4. Building assets—Digital, financial and property

Eliminating gender disparities in work and in society depends on eliminating gender disparities in access to key assets. Accumulating experience shows how public policy, private firms and civil society can increase digital inclusion and reduce the digital gender gap, especially in lagging regions and countries.

Laws, policies and regulations can support digital inclusion while addressing security and privacy concerns. Broadband plans should address barriers to access, affordability and adoption, with adequate funds for implementation. Public–private partnerships can create innovative solutions and improve access, even in rural and remote areas. Affordability needs to be addressed for low-income customers, through public subsidies, reduced pricing or free access. As an example, the National Telecommunications Fund in Costa Rica connects communities through schools and community centres. It also establishes local networks and connects public sector organizations. Corporations can also expand access by offering “entry-level” broadband Internet at an affordable price.

Both governments and the private sector can facilitate women’s access to financial services. Where discrimination exists in law, governments need to reform the relevant laws. The major push on the global agenda to facilitate access to identification documents is important here. Know-your-customer requirements to open basic bank accounts can be reduced by linking such requirements to the likely risks posed by customers. Reducing the costs of opening and maintaining a savings account can increase access, as can financial products tailored to the different needs of women.

Digital financial solutions have enormous promise. By 2013, 219 mobile money services were offered

in 84 countries. Research on Kenya’s M-PESA shows the potentially dramatic impacts of digital financial services on women’s economic and social well-being. Countries should ensure that digital financial services are associated with greater access and use among women as well as men. A practical way to accelerate financial inclusion is to move cash payments of social benefits and wages into bank accounts. About 80 million unbanked women around the world receive government transfers and wage payments in cash. Making these payments digitally would expand their financial inclusion.

There are major grounds for optimism based on the trends and innovations in digital technology and finance and on the increasing pace of reform to land and property law. But the poorest must not be left behind by the new technologies and their needs must be addressed by legal reforms.

5. Changing business culture and practice

Business culture, practice and policies are major drivers of women’s economic opportunities. At a minimum, companies should comply with national laws and follow ILO conventions on gender equality to eradicate discriminatory practices, eliminate gender gaps in legal and social protection and enable the equal participation of men and women in trade unions, employer and business membership organizations and other worker organizations.

Beyond basic protections and standards that are the “right thing to do,” companies are realizing the business value of women’s economic empowerment—supporting and enabling women to reach their full potential at all levels of the value chain—as leaders, employees, suppliers, distributors, customers and community members.

The agenda begins in-house—addressing explicit and implicit bias in recruitment and promotions; ensuring robust, formal pay equity processes with avenues for recourse; and offering training and mentoring for women to develop their skills. Companies should offer family-friendly policies to all employees, including maternity and paternity leave, flexible work options and support for childcare and elderly care. IKEA Group, a Co-Chair of the Panel, is addressing all of these issues. IKEA AG, the company subsidiary in Switzerland, has already achieved the highest level of EDGE certification, a measure of a company’s commitment to gender equality.

More and more companies are adopting targets to increase the share of trade and procurement with WOEes and female cooperatives, and undertaking outreach and providing training to support such efforts. WEConnect International, a Panel member, and others are working to expand women's economic opportunities on this front.

Companies need to combat the risk of exploitation of workers in their supply chain, including the lower tiers where women are overrepresented. Actions on that front include recognizing and respecting freedom of association and the right to collective bargaining; ensuring safe and healthy working conditions and hours; and paying living wages. The Better Work programme—supported by the IFC and ILO—and Oxfam's Behind the Brand illustrate approaches to improve outcomes for women working in global supply chains. There are many potential bottom line gains from improving conditions for workers in supply chains, including increased consumer and investor support, stronger worker engagement, reduced turnover, greater productivity and less risk.

A key factor in changing business culture and practice is business leadership at the highest level, with determined follow-through to measure and monitor results and hold management accountable. Male leaders can be effective champions of gender diversity and inclusion agendas.

Companies can signal their commitment to gender equality and women's economic empowerment by signing and implementing the Women's Empowerment Principles, a joint initiative of the UN Global Compact and UN Women.

6. Improving public sector practices in employment and procurement

Beyond their key roles in determining the legal, institutional and policy environments that affect women's economic opportunities, governments are major employers and procurers of goods and services. The power of governments in setting high standards for and exemplifying gender equality at work cannot be underestimated.

About 16 percent of women who work are in the public sector, ranging from almost half in Norway, down to 2 percent in Uganda. Like private companies, governments should review and modify their recruitment, training, promotion and pay practices to eliminate implicit biases and

stereotypes that disadvantage women and to ensure gender equity.

Public procurement accounts for 10–15 percent of GDP in developed countries and averages more than 30 percent in developing countries—with trillions of dollars of goods and services procured from the private sector every year. Yet globally, only an estimated 1 percent of public procurement contracts go to WOEes.

Governments need to review the rules and practices that have largely excluded WOEes. Procurement targets to boost women's shares have been adopted by several governments—including Kenya, South Africa, Tanzania and the United States. Another promising innovation is a government requirement that firms bidding for procurement contracts disclose information about their gender pay equity—as in Switzerland and in the Albuquerque city government.

7. Strengthening visibility, collective voice and representation

Women's collective and representative organizations, especially those representing women at the base of the pyramid, play a critical role in driving women's economic opportunities.

The rights to freedom of association and collective bargaining are fundamental labour and human rights, enshrined in ILO conventions going back to the 1940s. These rights apply to all workers, including workers in the informal economy. Exercising these rights requires enabling legislative and policy frameworks, as well as funding and support. Women's knowledge must be at the heart of policymaking and programming to be responsive to women's needs as women and as workers.

Restrictions and challenges need to be addressed, particularly for women and minority groups organizing in contexts where they have few rights. In addition, worker, employer and business membership organizations should allow working women to voice their needs and demands, enhance their bargaining power, advocate for legal and policy reforms, and increase access to markets on fair and efficient terms.

Women's organizations and collective enterprises can benefit from access to finance, business and leadership skills, and technical advice and assistance, such as how to link to markets and supply chains.

A call to action—Join us

This report is a call to action. To realize the 2030 Agenda for Sustainable Development, there is a pressing need to step up actions to close gender gaps and ensure the full economic empowerment of women by 2030. To guide and inform action, the Panel has set out seven key principles (box 1).

Actions to address the challenges confronting women at the base of the pyramid are particularly important to honour the 2030 Agenda commitment to leave no one behind.

Investments are needed that will not only have major benefits for individuals and families but also bring major gains for the economy, businesses and society at large.

To move this agenda forward, new partnerships—among governments, multilaterals, business, civil society and thought leaders—are essential. Within these partnerships, each type of actor can take

concrete steps to accelerate progress. These steps should be set against concrete timelines and permeated with a sense of urgency. In order to achieve gender equality and the full economic empowerment of women by 2030, significant progress will be needed by 2020 already and a conscious and special effort is required to accelerate the slow pace of change.

Governments

- ✓ Remove discriminatory legislation and provide a positive policy and legal environment that supports women’s economic empowerment, including:
 - Establishing nondiscrimination, adequate minimum wages, equal pay for work of equal value, maternity protection and paid parental leave.
 - Setting and enforcing effective laws to protect women from violence and exploitation at work.

Box 1

Seven principles for a transformative agenda for women’s economic empowerment

No woman left behind. The focus must be on women at the base of the economic pyramid, regardless of their characteristics or circumstances. Leaving no one behind—including the 1 billion people still living in extreme poverty—is a key principle of the 2030 Agenda.

Nothing done for women without women. Women’s voice and participation must be central to all actions.

Equal focus on rights and gains. Enabling women’s economic empowerment is not only the “right” thing to do to honour the states’ commitment to international human rights. It is also the “smart” thing to do for human development, inclusive growth and business.

Tackle root causes. Addressing adverse social norms and all forms of discrimination is critical. Gender inequality in the economy is rooted in and reinforces gender inequality in society.

State parties must respect international human rights and labour standards. Actions by states must be consistent with agreed upon international standards—as laid out in the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) and in ILO conventions and recommendations.

Partnerships are critical. Progress requires action from the local to the global level and by all parts of society—individuals, businesses, governments, employer and worker organizations and civil society—often working in partnerships to achieve scalable and sustainable impact.

Deliver globally. This is a global agenda. While the challenges and solutions vary, action is needed in every country.

- Creating an enabling environment for decent work for all.
- ✓ Adopt macroeconomic policies to boost short-term and long-term inclusive economic growth.
- ✓ Deliver gender-smart employment and procurement practices.
- ✓ Recognize women workers' organizations and create structures where they can be represented.
- ✓ Ratify ILO Domestic Workers Convention, 2011 (No. 189) setting labour standards for domestic workers.
- ✓ Provide adequate support to enable women to work productively, including by investing in quality public care services and decent care jobs, social protection for all, and infrastructure that supports women's safe access to economic opportunities.
- ✓ Invest in norm change campaigns and support community-level norm change programmes, including through education.
- ✓ Spearhead national processes for data collection and identification of national and local priorities.

Businesses

- ✓ Urgently address discrimination, implicit bias, abuse and health and safety issues in their workforce and ensure that suppliers do the same.
- ✓ Create enabling environments for female employees to succeed in businesses through flexible work options, family-friendly policies, equal pay for work of equal value, as well as training, mentoring and sponsorship.
- ✓ Invest in initiatives to reduce and redistribute unpaid care and work.
- ✓ Promote positive role-modeling of economically empowered women and leaders.
- ✓ Integrate and support women, women-owned enterprises and women's collective enterprises in supply chains.
- ✓ Create products and services to meet the needs of women, particularly underserved groups.

- ✓ Work in partnerships with governments and civil society to achieve financial and digital inclusion for women.
- ✓ Challenge stereotypes through advertising and media communications.
- ✓ Map and monitor performance on gender equality in business operations, including throughout supply chains, and share success stories to inspire others in a race to the top.
- ✓ Adopt the Women's Empowerment Principles.

Civil society: Women and their organizations

- ✓ Work with women, particularly the most marginalized, to amplify their voices and support representative organizations to negotiate with local and national government and other bodies.
- ✓ Encourage women's participation and leadership in trades unions, organizations of informal workers, and employers' and business membership organizations.
- ✓ Bring together women for networking and mentoring.
- ✓ Take forward advocacy and strategic litigation to protect the rights of informal, or otherwise vulnerable, workers.

International development institutions

- ✓ Establish and implement gender strategies, under the SDG framework, to ensure that:
 - Work on economic issues reflects the need for increased women's economic empowerment.
 - Technical support and resources are allocated for implementation of institutional strategies for women's economic empowerment.
- ✓ Provide technical and financial support to women entrepreneurs.
- ✓ Work together with governments to support women's rights organizations by ensuring women's right to organize and their representation in key policymaking spaces and providing support that is available and accessible to these groups.

Box 2

The need for investments in data and analysis

The data revolution called for in the 2030 Agenda must have women and girls at its heart. Effective decisionmaking relies on high-quality and timely data. Key economic data must be disaggregated by sex (and by other relevant characteristics). There is also a need for improved data and analysis on issues of particular importance to women's economic empowerment, such as unpaid care work, informal work, part-time work and domestic work. Digital technologies, which are changing data collection and analysis capabilities faster than expected, can be—and already are being—leveraged.

Better sex-disaggregated data are critical to the better understanding of the causes of gender gaps and to the better design and evaluation of actions to address them. More and better data presented in user-friendly formats will help policymakers, advocates and researchers.

- ✓ Work together with governments to develop standards for, gather, use and disseminate national data on women's economic empowerment.

Thought leaders and academics

- ✓ Expand and disseminate the evidence base on what works for women's economic empowerment.
- ✓ Scan and identify risks and opportunities for women's economic empowerment in emerging trends, including global instability, climate change, demographic change and technological advances.
- ✓ Develop programmes and initiatives to support women and girls in the fields of science, mathematics, engineering and new technologies.

In their organizations and working with their constituencies, Panel members are already leading a range of activities to reduce gender gaps and empower women. The Panel's actions are guided by the seven agreed principles and focus on the seven primary drivers of women's economic empowerment. Many of the activities of Panel members are described in

the report and in an online Action Agenda (www.WomensEconomicEmpowerment.org).

Alongside their actions, all Panel members, recognizing their distinct institutional mandates, commit to influence their networks, to make new connections and to facilitate partnerships among public entities, the private sector, employer and worker organizations, civil society and individuals. On its website and in continuing consultations around the world, the Panel will share evidence and good practices through action-oriented research, policy briefs, and menus of actions. Indeed, this report is not the end of the Panel's work—it is the start of a process to embark on new actions and establish new partnerships across global stakeholders.

The Panel calls on you to join in taking action to accelerate women's economic empowerment and to create the global movement that is needed to change the lives of women across the world by 2030.

The Panel members note that those who represent international organizations have expressed commitments to take action against constraints facing women within the scope of, and consistent with, their respective institutions' mandate.

CHAPTER 1

WHY NOW?

“The empowerment of the world’s women is a global imperative. Yet despite important progress in promoting gender equality, there remains an urgent need to address structural barriers to women’s economic empowerment and full inclusion in economic activity.”

***United Nations Secretary-General
Ban Ki Moon, January 2016***

More than two decades after the landmark 1995 United Nations (UN) Conference on Women in Beijing and with the unprecedented consensus on the 2030 Agenda for Sustainable Development, the global commitment to women’s empowerment and to gender equality has never been stronger. The potential gains for basic human rights, for human development and for economic growth have never been larger.

The rallying message of the 1995 conference—that women’s rights are human rights and human rights are women’s rights—still resonates around the world. The economic empowerment of women—their ability to succeed and advance economically and their power to make and act on economic decisions—is a cornerstone of the Sustainable Development Goals (SDGs).

Since that message was first articulated, much of the world has been closing gender inequalities, especially in education and health, demonstrating that commitment and action can lead to real transformative change. Yet there is still much to do to achieve the full and equal participation of women in the economy and society.

The pace of improvement has, for example, been far too slow on the economic front and in a range of other areas, from political representation to violence against women. These challenges are interrelated: Constraints to women’s economic empowerment are rooted in persistent gender inequalities in society.

Around the world, discriminatory social norms and gender bias in economic policy still constrain

women’s ability to take decent jobs on an equal footing with men. Multiple layers of disadvantage—due to age, poverty, ethnicity, disability, geography and migratory status—remain powerful obstacles to equal rights and opportunities for hundreds of millions of women.

Most women work. They perform the majority of unpaid household and care work. And they work for pay or profit in a raft of ways and contexts—in the formal and informal economy—as waged or salaried workers, employers and own-account workers, and as contributing family workers. All these types and conditions of work show large and persistent gender differences, reflecting substantial constraints on women’s economic opportunities and outcomes.

Globally, only about one in two women takes part in employment for pay or profit, against three in four men—this means that about 700 million fewer women than men are employed in 2016 (1.27 billion versus about 2 billion men). The full spectrum of women’s work is neither recognized nor valued, resulting in policies and approaches that undervalue women’s care work and stigmatize informal paid work. Critically, women undertake three times more unpaid work than men and spend about half as much time in paid work. In sum, women work more hours than men but receive less remuneration for their work.

At the September 2015 UN General Assembly, governments from across the world adopted the 2030 Agenda for Sustainable Development, with goals that set out an agenda for action to improve lives for all. Applying to all countries and promising sustained, transformative change, the 2030 Agenda commits to *leave no one behind*—not women, not minorities, not migrants, not indigenous people, not people with disabilities. More than that, those farthest behind must now be moved to the top of the global community’s agenda. Today, around 1 billion people continue to live in extreme poverty, many of them women and children.

The 2030 Agenda is firmly anchored in human rights that call for an end to all forms of discrimination

against women and girls, building on decades of work and advocacy by women's rights organizations and others. The Agenda is also closely linked to the international labour standards (conventions and recommendations) of the International Labour Organization (ILO), which set out the framework and responsibilities of states to ensure gender equality at work (see box 3.2 in chapter 3).

Today, on the first anniversary of the Agenda's adoption, the world faces the urgent task of accelerating progress. The SDGs are interconnected and mutually dependent, with a focus on gender equality reflected throughout (box 1.1).

The UN Secretary-General's High-Level Panel on Women's Economic Empowerment

The UN Secretary-General established a High-Level Panel on Women's Economic Empowerment in January 2016 as part of his efforts to ensure that the Sustainable Development Agenda moves from the pages of UN documents into the lives of women and works towards stronger, more inclusive economies.

The High-Level Panel seeks to corral energy, commitment and action to accelerate the economic empowerment of women across the world to catalyze the delivery of the SDGs, through:

1. Demonstrating high-level leadership and commitment.
2. Informing and inspiring action by highlighting the gains.
3. Identifying priorities for concrete, effective, scalable and transformative actions that address critical constraints and that can be taken now.
4. Showing how governments, employer and worker organizations, businesses, multilateral organizations, development partners, and civil society can work in partnerships to achieve women's economic empowerment.

The Panel starts from the understanding that economic empowerment is about rights, sustainability and justice. It is grounded in the recognition that gender inequalities are rooted in the gamut of individual and social attitudes, household divisions of labour, communities, formal and informal institutions, education and legal systems and market

forces. The numerous and complex obstacles to women's economic empowerment require reform on multiple fronts. Supporting and enabling frameworks are required to generate change among individuals' capabilities, knowledge and self-esteem; in families, households and interpersonal relationships; in communities, institutions, workplaces, markets and corporate value chains; and in political, legal and policy environments. A recurring theme is the need to eliminate discriminatory norms that constrain the potential of women in the economy and society.

The changes needed to enable tangible improvements in women's lives inevitably vary across countries and circumstances. There are significant differences in both the nature and the severity of the barriers to empowerment facing individual women in different circumstances. The specific barriers to the expansion of their economic opportunities depend on the kind of work they do, their income and family situation, and the norms, laws and institutions that govern their lives.

The world is changing rapidly. Political and economic uncertainty and rising income inequality in many countries are the context for policy and practice. This is part of the background for understanding and addressing women's economic opportunities. Women's increased participation in paid work *can* support economic growth and wider development goals, but not all forms of economic growth are associated with expanding the opportunities for decent work. Nor do all development paths support women's rights or gender equality. And poor communities (especially poor women and girls) risk being left behind. The reality of climate change, massive forced movements of people, the fragility of some states, the persistence of armed conflicts, the rise of political movements that explicitly curtail women's activities—all form the backdrop of efforts to expand women's economic empowerment.

Given the breadth, complexity and diversity of the barriers to women's economic empowerment, the Panel has focused on actions to expand women's economic opportunities and outcomes in the world of work. As the next chapter documents, all countries and all development levels show large and persistent gender disparities across all types of paid and unpaid work.

After six months of fact finding, sharing best practices and consulting around the world (box 1.2), the Panel presents its findings about proven and promising actions to address gender gaps and accelerate progress. It also presents the commitments and

Box 1.1

The Sustainable Development Agenda and gender equality

The post-2015 development agenda, led by UN Member States with broad participation from a range of stakeholders, has targets agreed under Goal 5 on gender equality and women's empowerment. Goal 5 also has links to Goal 8 on sustained, inclusive economic growth, full and productive employment and decent work for all and Goal 10 on reducing inequalities between and within countries.

SDG 5 aims to achieve gender equality and empower all women and girls by 2030. It has nine associated targets, all with links to economic empowerment.

- End all forms of discrimination against all women and girls everywhere.
- Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
- Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation.
- Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
- Ensure women's full and effective participation and equal opportunities for leadership at all levels of decisionmaking in political, economic and public life.
- Ensure universal access to sexual and reproductive health and reproductive rights.
- Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.
- Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.
- Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

Addressing gender disparities is recognized in SDG 8 for decent work and economic growth through “full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value” (Target 8.5) and to “protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment” (Target 8.8). SDG targets 1.3 and 10.4 underline the importance of social protection, with fiscal and wage policies, in addressing inequalities.

Addressing gender disparities is also recognized in SDG 10 for reduced inequalities, by ensuring “equal opportunity and by reducing inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard” (Target 10.3)—and in the revitalization of the Global Partnership for Sustainable Development in Goal 17.

Box 1.2

Consultations for the report

The High-Level Panel held 14 consultations around the world between March and August 2016, bringing together diverse actors and providing space to discuss the key challenges and opportunities for women's economic empowerment. The discussions highlighted:

- Addressing discriminatory social norms, attitudes and gender roles, including through engaging and mobilizing men.
- Ensuring legal protection and the removal of legal barriers.
- Protecting the rights of domestic workers.
- Increasing training, education and capacity-building for women workers and entrepreneurs.
- Ensuring equal pay for work of equal value.
- Enhancing public and corporate procurement processes that increase opportunities for women suppliers.
- Increasing investment in social infrastructure, social protection and childcare to reduce women's unequal share of care work.
- Providing more resources and support for women's collective organizing and bargaining.
- Supporting digital and financial inclusion as major enablers of women's economic opportunities.
- Increasing partnerships among stakeholders to ensure the sustainability of interventions.
- Recognizing the diversity of women's experiences, intersecting forms of discrimination and the need for programmes and policies to respond to different socioeconomic and political contexts.
- Increasing and collecting better quality sex-disaggregated data.

The Panel also partnered with the UN SDG Action Campaign to launch a My World Women's Economic Empowerment survey to extend the reach of the consultation process. The survey questions elicited people's opinions on the key barriers to progress and the main enabling factors and opportunities to advancing women's economic empowerment.

actions by its members to break through the constraints facing women in the world of work.

This report is a call to action to meet the new global goals for women's economic empowerment. The report and its supporting policy briefs are available on the Panel's website (<https://www.empowerwomen.org/en/who-we-are/initiatives/sg-high-level-panel-on-womens-economic-empowerment>). Over the next year, the Panel will continue its work through its commitments, consultations and advocacy to inform and inspire actions by governments, civil society, development partners, businesses and employer and worker organizations. A second

report, building on this first report, will be issued in March 2017 with additional recommendations and analysis in light of the first year of implementation of the 2030 Agenda. It will include additional best practices and ongoing actions by Panel members and other stakeholders.

Why is women's economic empowerment so important?

Women's economic empowerment and gender equality are first and foremost about basic human rights. The Panel's report and recommendations are grounded in the human rights foundation of the 2030

Agenda and build on international human rights and labour conventions, laws and norms. The centrality of human rights has guided the Panel's work and is reflected in its commitments and recommendations.

Empowering women economically is not only the "right thing" to do to honour the world's commitments to human rights. It is also the "smart thing" to do for development, economic growth and business. The economic and human development costs of large and persistent economic gender gaps are enormous. These costs include both actual costs and opportunity costs and have been documented in major recent reports that informed the Panel's work (box 1.3).

Gender equality can bring dramatic gains in human development and well-being for individuals, families and societies. The human development index is a widely used measure of achievement in key aspects

of individual well-being encompassing health and education alongside income. Figure 1.1 shows the strong relationship between a country's achievements in human development and its level of gender inequality.

Women's economic empowerment yields human development gains through many channels, such as enabling greater autonomy and choice for women and boosting investment in children. Increasing the share of household income controlled by women tends to increase spending on children's education and health.¹

In terms of benefits for the economy, strong and accumulating evidence suggests that lower levels of gender inequality are associated with gains in terms of income, economic growth and national competitiveness (figures 1.2–1.4).

Box 1.3

Some recent major global reports on decent work, gender equality at work and women's economic empowerment

2011: Food and Agriculture Organization, *The State of Food and Agriculture 2010–11: Women in Agriculture*

2011: World Bank, *World Development Report 2012: Gender Equality and Development*

2012: UN Foundation and ExxonMobil Foundation, *A Roadmap for Promoting Women's Economic Empowerment*

2012: Organisation for Economic Co-operation and Development, *Closing the Gap*

2014: International Labour Organization (ILO), *Global Wage Report*

2014: World Bank, *Gender at Work*

2015: McKinsey Global Institute, *The Power of Parity*

2015: UN Women, Progress of the World's Women, *Transforming Economies: Realising Rights*

2015: ILO, *Women in Business and Management: Gaining Momentum*

2015: World Economic Forum, *The Global Gender Gap Report*

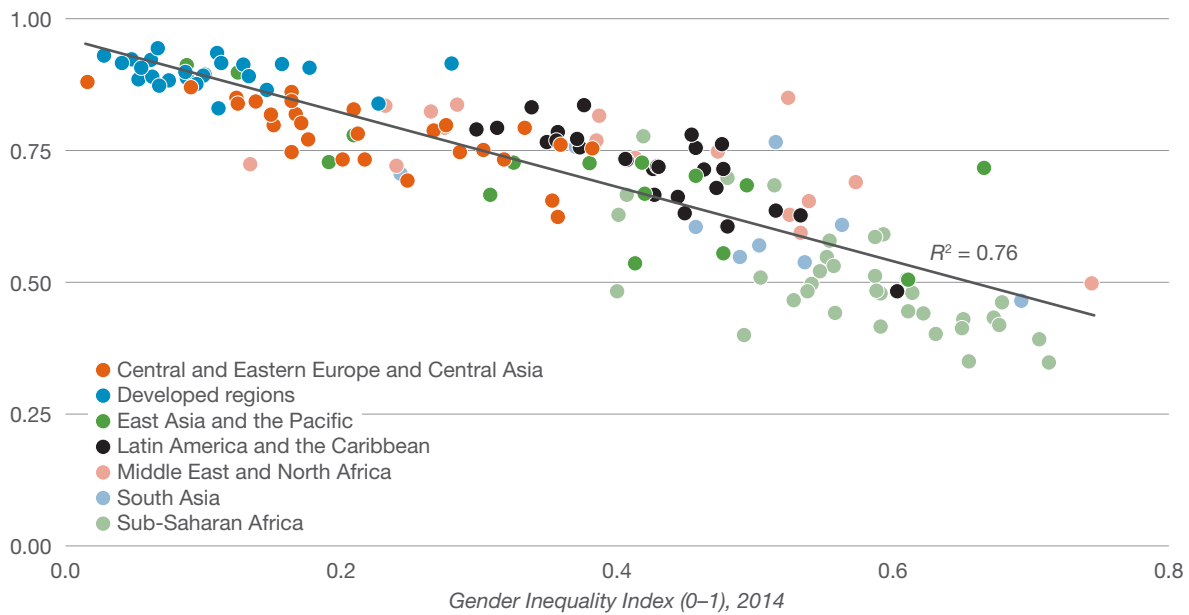
2016: International Center for Research on Women and Business for Social Responsibility, *Building Effective Women's Economic Empowerment Strategies*

2016: ILO, *Women at Work*

Figure 1.1

Gender equality is associated with human development

Human Development Index (0–1), 2014

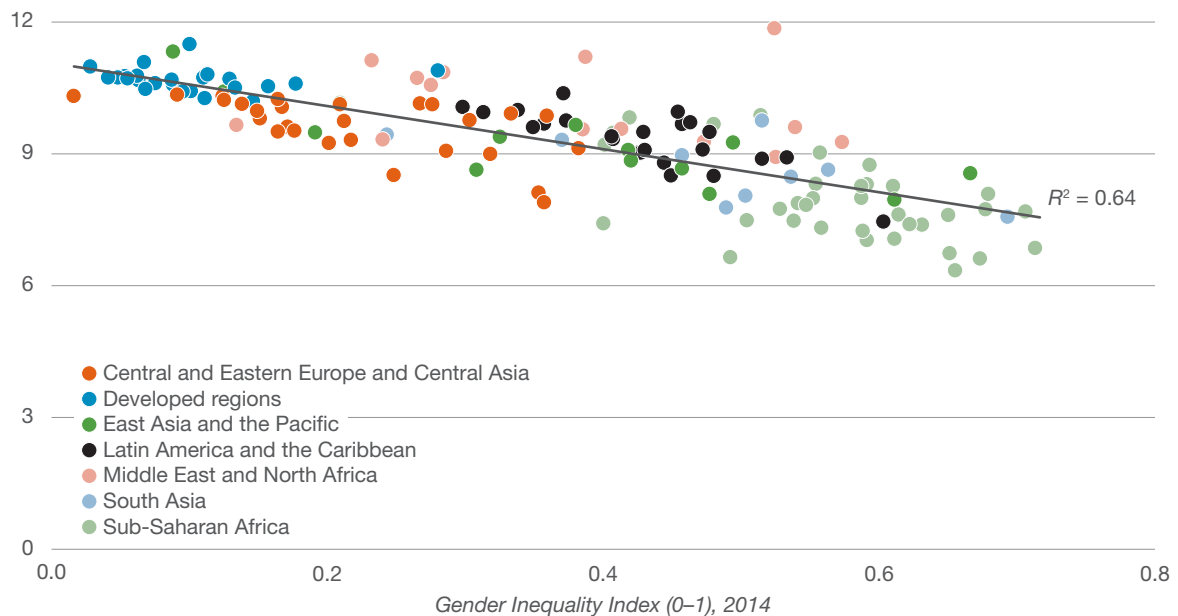


Source: United Nations Development Programme 2015 Human Development Report.

Figure 1.2

Gender equality is associated with higher income per capita

Log GDP per capita (PPP), 2014

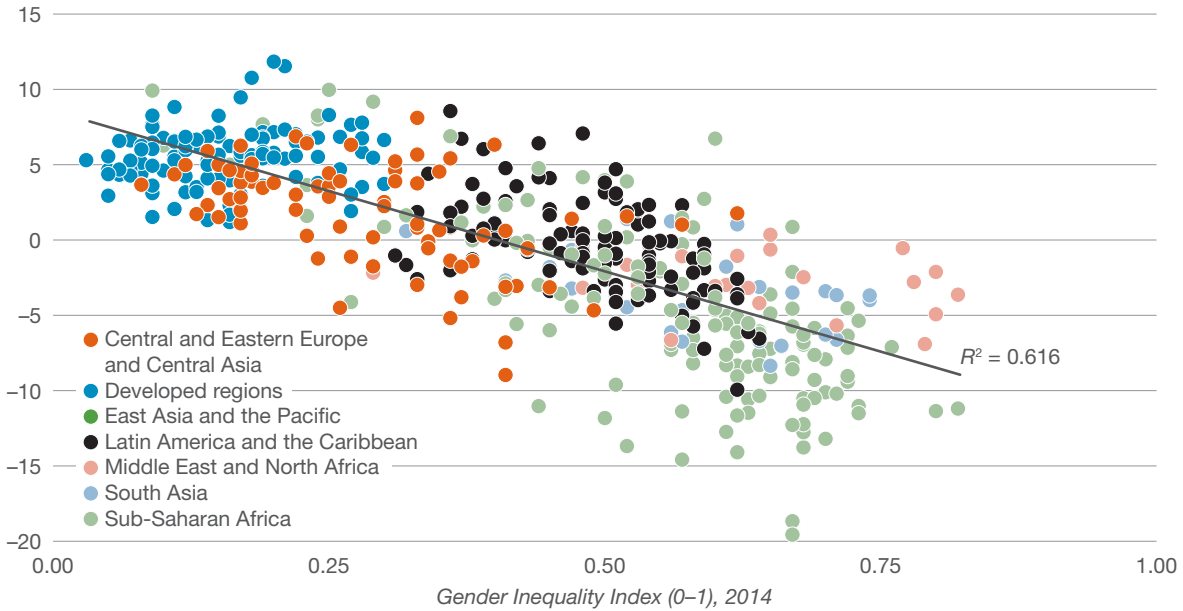


Source: Development Indicators 2015 and United Nations Development Programme 2015 Human Development Report.

Figure 1.3

Gender equality is associated with faster economic growth

GDP per capita average growth (%), 1990–2010



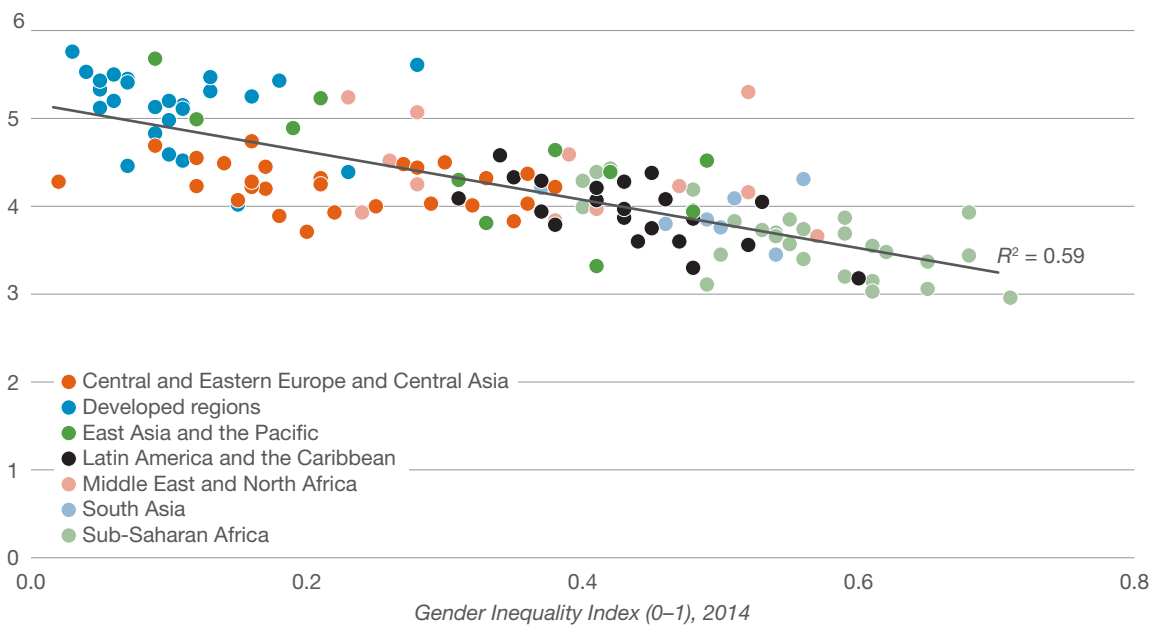
Note: GDP per capita growth was regressed on initial income to control for convergence. Years range from 1990 to 2010.

Source: Development Indicators 2015, IMF staff estimates, and United Nations Development Programme 2015 Human Development Report.

Figure 1.4

Gender equality is associated with stronger national competitiveness

Global Competitiveness Index (1–7), 2015



Source: The Global Competitiveness Report 2015–2016 (World Economic Forum) and United Nations Development Programme 2015 Human Development Report.

The associations between gender equality and levels and rates of growth of income are suggestive but not conclusive and run in both directions. The effect of higher income on gender equality is positive,² and the effect of gender equality on economic growth is positive. Here we focus on the latter—the channels for gender equality to increase economic growth.

From a supply-side perspective, economic growth depends on the growth and skills of the labour force; the movement of people from low- to high-productivity activities; innovation and entrepreneurship; and investment in the education and skills of future generations.

Several recent studies examine these channels and, despite differences in methodology, regional focus and time period, consistently find that the potential income gains from women's economic empowerment are substantial, ranging up to the McKinsey Global Institute's estimated 26 percent boost to annual global output in 2025.³ The gains are especially large for countries with low fertility rates like Japan, the Republic of Korea, Germany, Italy and Singapore and for countries where women's labour force participation rates are very low like those in the Gulf region. David Cuberes and Marc Teignier use a similar methodology that incorporates female entrepreneurship and find the largest potential gains approaching 40 percent of GDP—in the Middle East and North Africa.⁴ A recent OECD study takes a different approach and shows how gender-based discrimination in social institutions reduces productivity and economic growth by lowering both human capital investment and labour force participation, with larger effects in low-income countries.⁵

Given the projected sharp slowdown in the growth of the global labour supply as a result of demographic trends, reducing gender gaps in the labour market will become increasingly important to economic growth in the coming decades.⁶

The potential gains associated with women's economic empowerment are particularly dramatic in the context of the world's current slow economic growth, which is largely the result of weak aggregate demand, exacerbated in some countries by austerity policies.⁷ Many countries, including almost all of the G-20 countries, are currently operating below their potential level of output, and measures are warranted to boost both

short-term growth and long-term growth. These measures include both macroeconomic policies such as more public infrastructure investment and structural policies such as product market deregulation. Policies to break through the constraints impeding women's participation in labour markets are important growth-enhancing structural measures, and warrant more attention from policymakers. Such measures not only stimulate high rates of growth but also lead to more equitable patterns of growth.

Policymakers should recognize that reductions in public spending—including health, education, social services and social protection—are especially damaging for women. Women are more likely than men to work in the public sector, more likely to rely on government services and more likely to have to fill the gaps in family and social services when the government withdraws support for them. And public sector jobs are often better quality jobs—with higher incomes, more job security, more support for families and easier access to worker and social protection.⁸

The gender effects of budgetary cuts have been largely overlooked or underestimated by governments, even though, as shown by recent analysis supported by the International Trade Union Confederation (ITUC), public investment in care and other social services has large potential multiplier effects on output and employment in times of high unemployment; it also reduces gender gaps in employment and pay.⁹ UN Women is supporting gender budgeting in many countries around the world. The Department for International Development (DFID) of the United Kingdom and the International Monetary Fund (IMF), two Panel members, are cooperating on research to develop budgeting approaches and metrics that focus on both the macroeconomic growth effects and the gender equality effects of fiscal decisions. Some countries undertaking gender budgeting have succeeded in incorporating gender equality goals into fiscal policies and programmes. Others are cooperating on research to develop budgeting approaches and metrics that focus on both the macroeconomic growth effects and the gender equality effects of fiscal decisions.¹⁰ It is equally important to acknowledge and incorporate social gains—in terms of child development, for example—in measures of returns to public investments in childcare and early childhood education.

Beyond the gains for economic growth, gender equality can reduce poverty and foster a more equitable distribution of income. Gender inequality is strongly associated with income inequality, controlling for the standard drivers of income inequality like education. Gender inequality affects income inequality through several channels, including gender gaps in labour force participation rates and part-time work, in wages, and in access to education, health and assets.¹¹ Indeed, increases in female labour force participation accounted for about 30 percent of the reductions in poverty and income inequality in Latin America between 2000 and 2010.¹²

The incentives for businesses to support women’s economic empowerment are strong—a smart strategy, indeed. A growing body of research from around the world documents and measures the many ways that women contribute value to each link of the business value chain—as suppliers, leaders, employees, customers, brand creators and community members (figure 1.5).

Companies with greater gender equality in their workforce and top management can reap a whole

range of benefits.¹⁸ Such companies are better able to attract and retain female talent, to motivate their female workers, to understand and respond to the needs of female customers and to better address complex problems by incorporating more diverse views. Businesses with more women in top leadership and board positions enjoy stronger financial performance.¹⁹ And gender-diverse teams are correlated with higher financial returns²⁰ and innovation.²¹

A call to action

The High-Level Panel issues a call to action for governments, businesses, employer and worker organizations, civil society organizations, foundations and individuals—and partnerships among stakeholders—to accelerate progress towards women’s economic empowerment and gender equality.

The Panel recognizes that empowerment rests on the ability of women to control their lives, to take economic decisions and act on them, to advance and succeed economically and to influence the legal and policy frameworks that affect their work

Figure 1.5

A value chain approach to the business case



<p>As designers, suppliers, contractors, marketers and distributors</p> <p>Sourcing from women-owned enterprises can strengthen the brand and improve access to premium markets.¹³</p>	<p>As business leaders and board members</p> <p>One more woman in senior management or on a corporate board is associated with 8–13 basis points higher return on assets.¹⁴</p>	<p>As employees</p> <p>Companies in top quartile for gender diversity are 15 percent more likely to have financial returns above national industry means.¹⁵</p>	<p>As customers</p> <p>Women make or influence 80 percent of buying decisions and control US\$20 trillion in global spending.¹⁶</p>	<p>As a source of brand value and reputation</p> <p>A commitment to women can enhance a company’s reputation and brand.¹⁷</p>	<p>As community members influencing the market and policy conditions</p> <p>More than one in three private sector leaders report increased profits following efforts to empower women in emerging markets.¹⁷</p>
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and lives. The Panel cannot empower women, but through its commitments, partnerships and recommendations, it can help create the conditions for women individually and collectively to expand this ability.

This report seeks to instigate action and broaden impact. As a call to action, it is not simply an exercise in agenda setting—it is an effort to drive bold new approaches to empower women economically and embed priority actions in policies and practice.

CHAPTER 2

WHERE DO WOMEN STAND, AND WHY?

Most women perform unpaid household and care work. Many also work for pay or profit in a raft of ways and contexts in the formal and informal economies—as waged or salaried workers, as employers and own-account workers and as contributing family workers. The gender differences both in unpaid work and in all types of paid work are large and persistent, reflecting constraints on women’s economic opportunities and outcomes (figure 2.1). The main systemic constraints identified in the Panel’s work and highlighted throughout the report are adverse social norms; discriminatory laws and gaps in legal protection; the failure to recognize, reduce and redistribute unpaid household work and care; and gender gaps in access to financial, digital and property assets. These constraints interact with persistent gender biases in policy, investment and business practices to impede women’s economic empowerment in the world of work.

This chapter begins with the latest global evidence on pervasive gender gaps in paid and unpaid work, showing differences in the size and trends in these gaps both among and within regions based on available comparable data. The fact that there are large differences within regions indicates that there is scope for considerable progress at all development levels. Particular attention is given to the informal sector, where millions of the poorest women in developing economies work under challenging conditions. The second part of the chapter examines the four systemic constraints that underlie and reinforce gender gaps in all types of work—paid and unpaid, formal and informal—in countries at all development levels.

Gender gaps in the world of work: Large, pervasive and persistent

Globally, only one in two women aged 15 and over participates in employment for pay or profit, compared with about three in four men. Indeed, about 700 million fewer women than men of working age

are in paid employment in 2016—1.27 billion women against 2 billion men. At the same time, women undertake about three times more unpaid work than men.

Many women are in part-time paid work and in jobs, sectors and occupations reflecting gender stereotypes and characterized by relatively low earnings, poor working conditions and limited career-advancement opportunities. In many jobs and sectors, women have restricted scope for collective voice and action. Even when women do the same or similar jobs as men or perform work of equal value, they are paid less on average than men. The size of these gender gaps varies considerably around the world, with results in some countries much better than in others.

A summary of key definitions used in this report is in appendix table 1. There are substantial gaps in the availability of relevant data²² and evidence that constrain our understanding. These gaps include comparable cross-country data on basic measures such as pay and earnings, informal work and unpaid work. Urgently addressing these gaps should be a priority for the global community. This report uses UN Women’s regional classifications (see appendix table 2). Where possible, population-weighted regional and world averages for indicators are presented.

Persistent gaps in labour force participation

Female rates of labour force participation remain lower than male rates in all regions and almost every country,²³ often significantly lower, and both male and female rates have declined in recent decades. In 2015, South Asia and the Middle East and North Africa had by far the lowest female participation rates (figure 2.2).

Globally, the rate of labour force participation for women aged over 15 years fell from about 53 percent in 1990 to 50 percent in 2015. This was driven by declining female youth (15–24 years old) participation rates, which fell from 52 to 37 percent over

Figure 2.1

Major systemic constraints contribute to persistent gaps in women’s economic opportunities

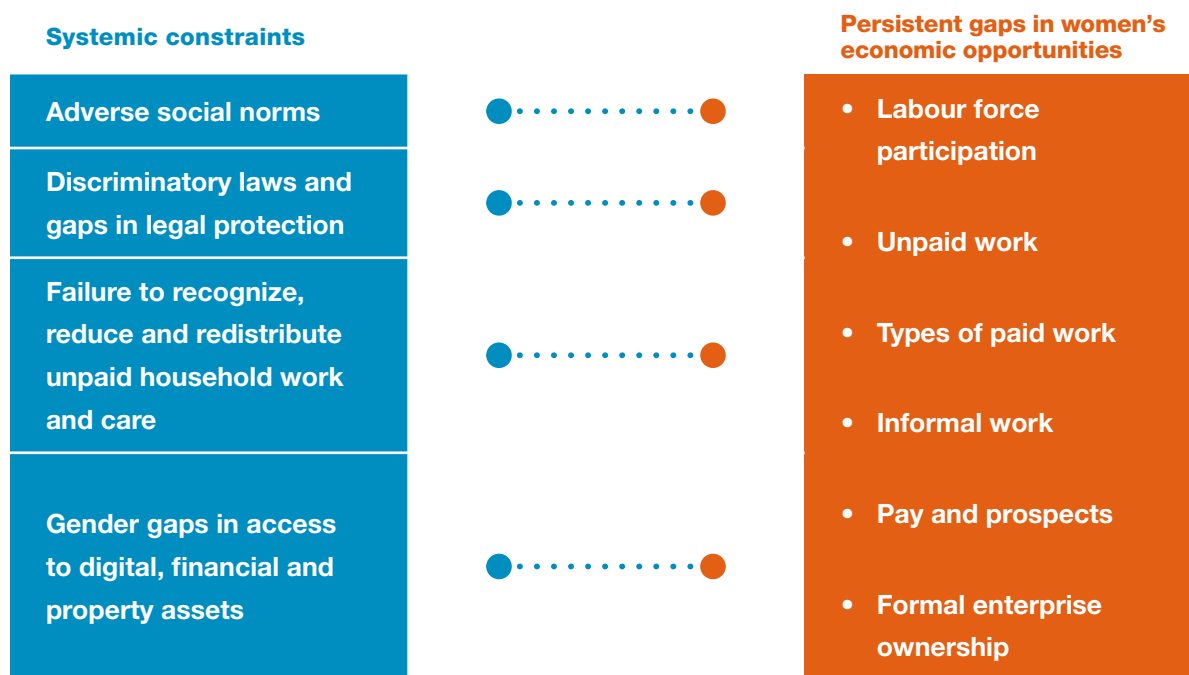
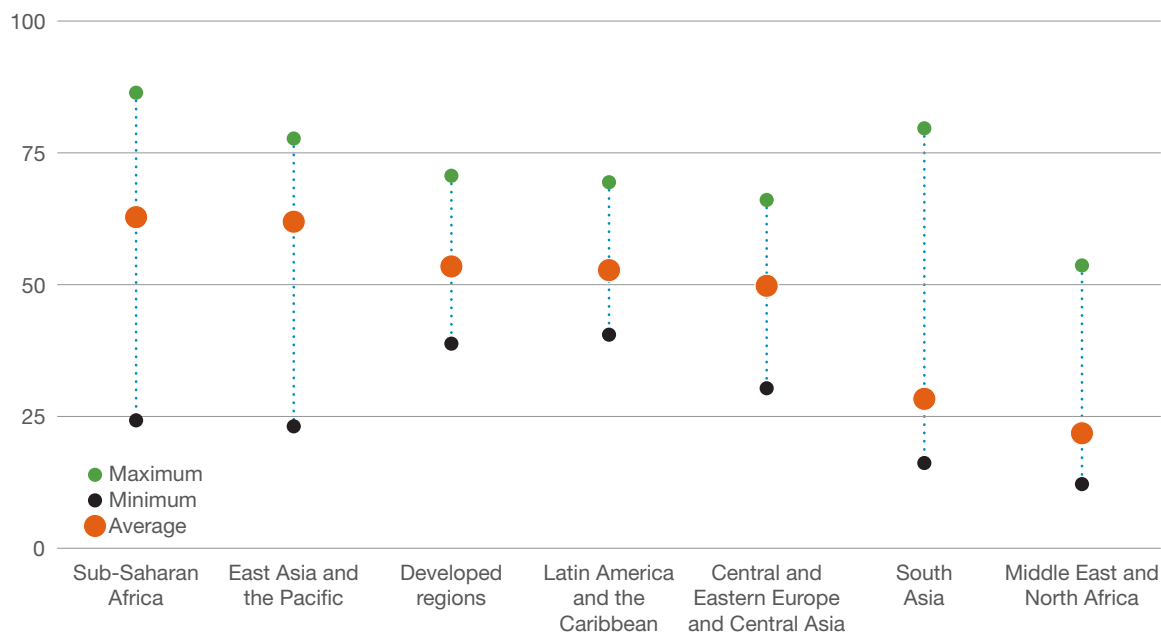


Figure 2.2

Female labour force participation rates are low but variable

Regional patterns in female labour force participation (age 15+), 2015 (%)



Note: Weighted regional average. 180 countries are included.

Source: International Labour Organization Key Indicators of the Labour Market 2015 (table 1A).

the period, while adult female labour force participation stayed at 53 percent.²⁴ Some young women are still at school, but in most countries larger shares of female than male youth are “not in employment, education or training” (NEET). In 108 countries, about one in three young women are counted as NEET, ranging from 13 percent in developed regions to 54 percent in South Asia, compared with 10 percent for young men. In South Asia, the youth gender gap for NEET is huge: 54 percent for women and 5 percent for men.²⁵

The female labour force participation rate—the most widely cited measure of women’s engagement in work—is flawed, however. It does not count what women do in developing countries to grow food for their families’ consumption, for example, or what women in all countries do to provide similar unpaid household and care services. Despite such shortcomings, it is the broadest available measure of women in paid work, whether formal or informal.

Over the past 25 years, men’s labour force participation rates have also been falling—from 81 to 76 percent (figure 2.3). So, despite the decline in

female rates, the overall measured global gender gap in labour force participation has diminished by about 1.5 percentage points, to 26.6 percent in 2015 (figure 2.4).

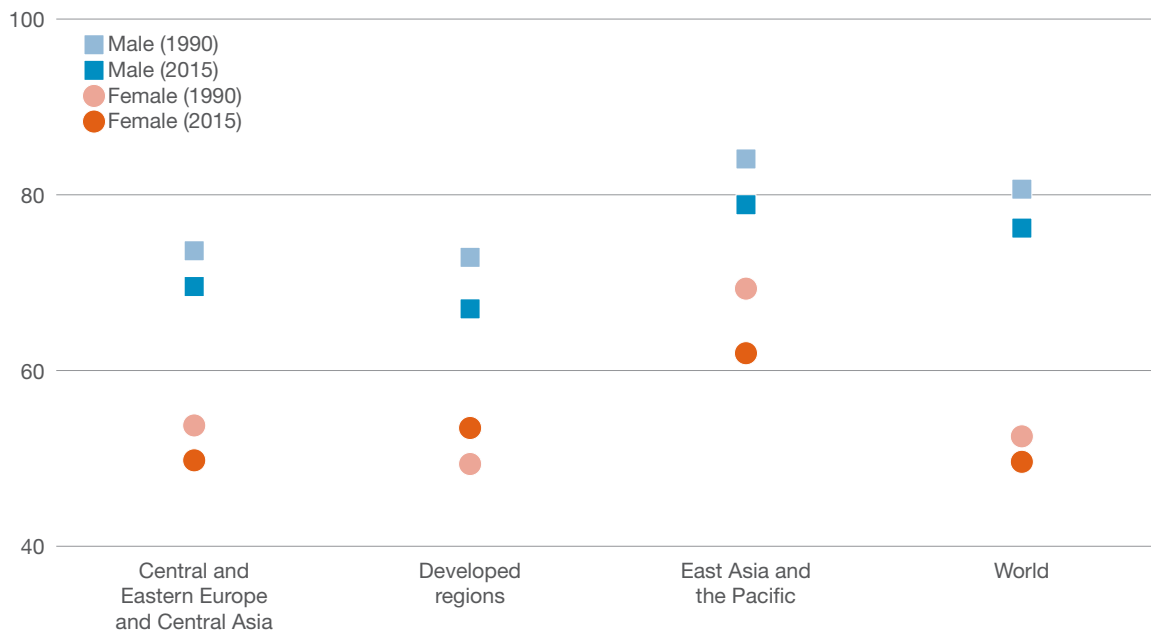
A well-known pattern is that women’s labour force participation rates fall as national incomes rise, before climbing again when female education levels improve and the value of women’s time in the labour market (the opportunity cost of not working) increases.²⁶ Around this average is enormous variation: some high-income countries have very low female labour force participation rates—for example, Saudi Arabia, Oman and Malta (20, 30 and 39 percent, respectively). And several middle- and low-income countries have high female labour force participation rates—exceeding 70 percent in Botswana, Ghana, Lao People’s Democratic Republic (Lao PDR), Myanmar and Viet Nam.

As explored below, many factors constrain and shape women’s decisions to participate in the labour force. Norms and preferences play a critical role but so do economic factors—whether the net earnings from such work at least offset the cost of (forgone)

Figure 2.3

Male and female rates of labour force participation have declined since 1990

Trends in male and female labour force participation rates (age 15+), global and selected regions, 1990 and 2015 (%)



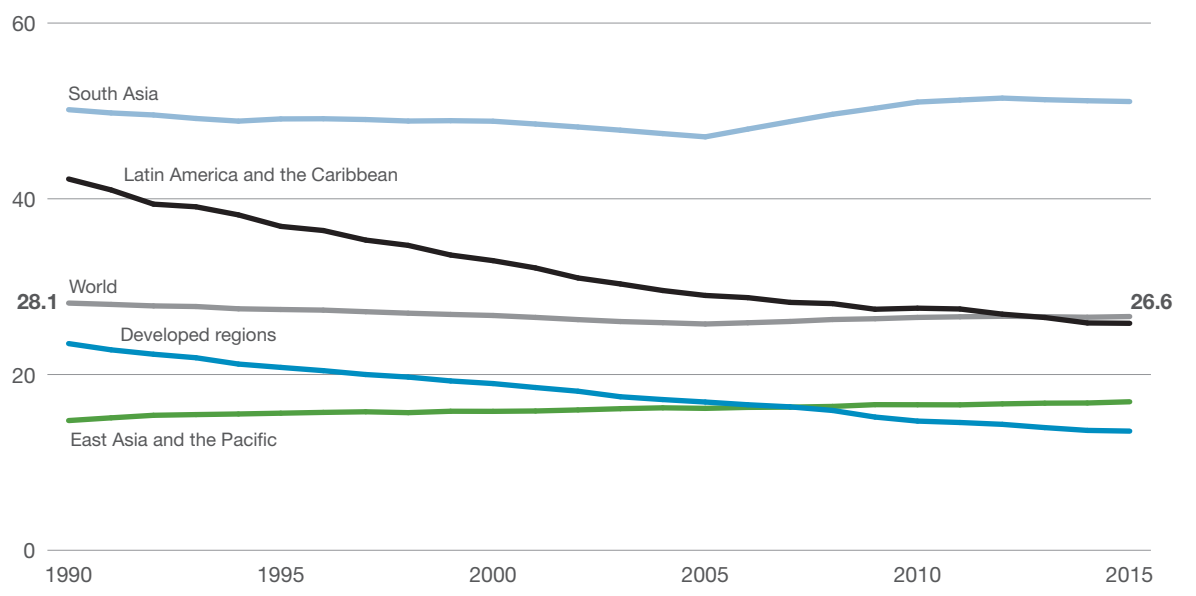
Note: Weighted regional average. 180 countries are included.

Source: International Labour Organization Key Indicators of the Labour Market 2015 (table 1A).

Figure 2.4

The global gender gap in labour force participation rates has narrowed slightly, with regional variation

Trends in the labour force participation gender gap (age 15+), globally and by region, 1990–2015 (%)



Note: Weighted regional average. 180 countries are included. Gender gap is the difference between male and female.

Source: International Labour Organization Key Indicators of the Labour Market 2015 (table 1A).

home-based production of goods and services. A variety of individual, social and institutional factors affect different sides of this equation—including potential earning opportunities in paid work, marginal tax rates, marital status and care responsibilities, as well as the availability of education, adequate leave policies and affordable care services. The factors more likely to affect women’s decisions to participate in the paid labour force vary across different types of economies: Marginal tax rates, for instance, are unlikely to play a role in largely agrarian economies but are an important factor in many developed economies.

In high-income countries, the tax system can create incentives for both spouses to work and provide tax credits for childcare. In Canada, the tax wedge²⁷ for secondary earners, typically women, fell from 35 to 31 percent in the decade to 2004, increasing the opportunity cost of doing unpaid care work, making employment more attractive for women and boosting the female labour force participation rate.²⁸ The OECD has estimated that Japan’s low female labour force participation would rise significantly (almost 13 percent) with favourable changes to its secondary-earner tax.²⁹

Rising levels of girls’ education, alongside challenges in low-income countries

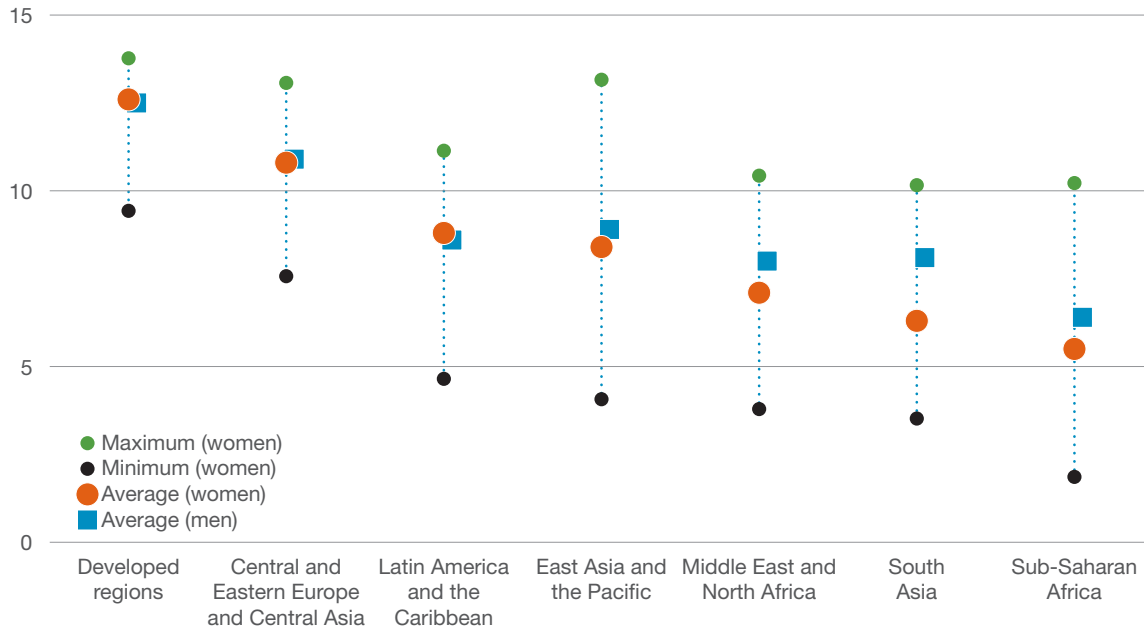
The decline in women’s labour force participation rates and the persistent gender gap in labour force participation rates stand in stark contrast to the major progress on gender gaps in education and in health.³⁰ More than 90 percent of girls now complete primary school, compared with only about 75 percent in 1990—and more girls than ever are making the transition to secondary school.³¹ In 1980, the global gender gap in years of schooling among adults aged 15 years and above was 19 percent (and as high as 57 percent in South Asia). By 2010, it had narrowed to 11 percent. In most of the world (110 of 161 countries with data), more women than men are graduating from college and university.³² Along with educational outcomes, health outcomes for women have also improved—including falling maternal mortality and adolescent fertility.³³

Yet girls’ education remains limited in many low-income countries: 21 countries still average fewer than five years of girls’ schooling,³⁴ and only 8 of the 32 low-income countries with data have achieved gender parity in secondary enrolment.

Figure 2.5

South Asia has the largest gender gap in educational achievement

Regional patterns in mean years of schooling (age 15–64), 2015



Note: Weighted regional average. 145 countries are included.

Source: Barro and Lee 2015.

Discriminatory social norms and practices, including early marriage and the gendered division of household labour, continue to limit girls' access to education.³⁵ Moreover, as a result of adverse social norms, education does not always translate into better economic opportunities for women—particularly in the Middle East and North Africa and in South Asia.³⁶

Persistent and pervasive gender gaps in unpaid work and care

Not all of women's work is recognized as productive or included in mainstream economic discussions or measures of gross national income—yet the value of unpaid care work done by women is at least US\$10 trillion, or 13 percent of global GDP.³⁷ Unpaid work contributes to higher overall workloads for women who participate in paid work as well. Data from 65 countries suggest that women spend 45 minutes more on average than men on paid and unpaid work every day, for almost six additional weeks of total work annually and 5.5 extra years over five decades.³⁸

Globally, women take on more than three times more unpaid work and care than men.³⁹ This includes (among other tasks) caring for children, the elderly and ill; routine household chores such as cooking, cleaning and fetching food, water and firewood; and home production for own consumption. Of course, some unpaid work and care reflect individual preferences. As noted, as incomes rise, many women in both developing and developed countries may decide to allocate more of their time both to unpaid work and care for their families and to volunteering. But because most women (like most men) follow gender norms and stereotypes, it may be difficult to distinguish norms from preferences in how men and women share unpaid work and care responsibilities.

Women's labour force participation can fall sharply during the age of childbearing (25–34 years).⁴⁰ Women often work part time to balance work and family responsibilities—a balancing feat particularly hard for those with young children and other dependants such as elderly relatives. Across 100 countries covering 87 percent of global employment,

34 percent of employed women work part time (less than 35 hours a week) compared with 23 percent of employed men.⁴¹ Part-time work offers flexibility but often at the cost of lower hourly pay, reduced access to social protection and diminished long-term career prospects (see below).⁴²

Looking ahead, changing demographics flag that elderly care will loom larger in the future, due to aging societies and declining fertility rates in many developed and developing countries alike (figure 2.6).⁴³ Most countries do not provide any long-term support for elderly care, partly because of the failure to recognize the value of such care provided primarily by female family members.⁴⁴ A recent study in the United States found that daughters spend more than twice the number of hours that sons do caring for elderly parents.⁴⁵ A survey in China found that 95 percent of women already have responsibilities for elderly relatives, and “daughterly guilt” affected an extraordinary 88 percent of Chinese women surveyed.⁴⁶ Another study in China estimates that on a weekly basis, women spent 30 percent more time than men in caring for the elderly.⁴⁷

Mixed trends in gender gaps in paid work: Good news and bad

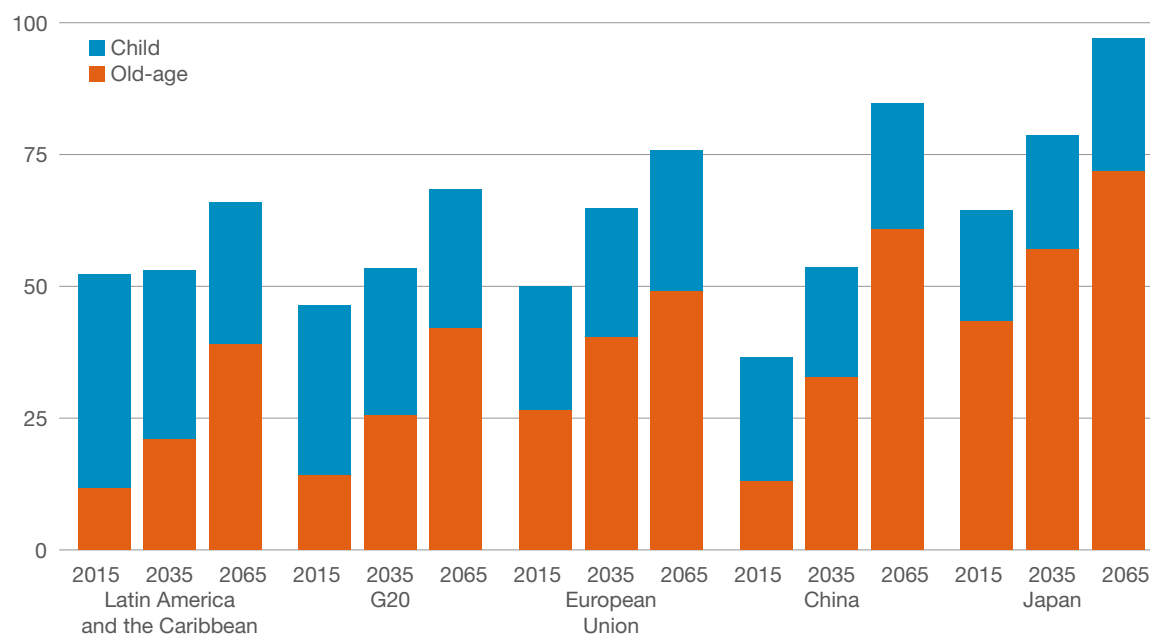
For women in paid work (formal and informal), the picture is mixed, with evidence of positive changes alongside persistent gender gaps and segregation. Wage and salary employment make up a rising share of women’s paid work, and worldwide, women are at least as likely to have wage jobs as men (figure 2.7). But only just over half of women in paid work have such jobs and the shares in some regions are much lower. For instance, the share of employed women who are wage employees in South Asia has risen but is still around 20 percent, far below the global average (see figure 2.7).

The global average masks wide gender gaps in several developing regions (figure 2.8), including Sub-Saharan Africa. On average in low-income countries, the share of wage and salary work for men in paid work is 25 percent but 17 percent for women.⁴⁸ By contrast, the average share of wage and salary work for women in paid work in developed countries is 88 percent, compared with 83 percent for men.

Figure 2.6

A growing share of elderly in the population

Old-age and child dependency ratio, selected countries and groups, 2015–2065 (%)



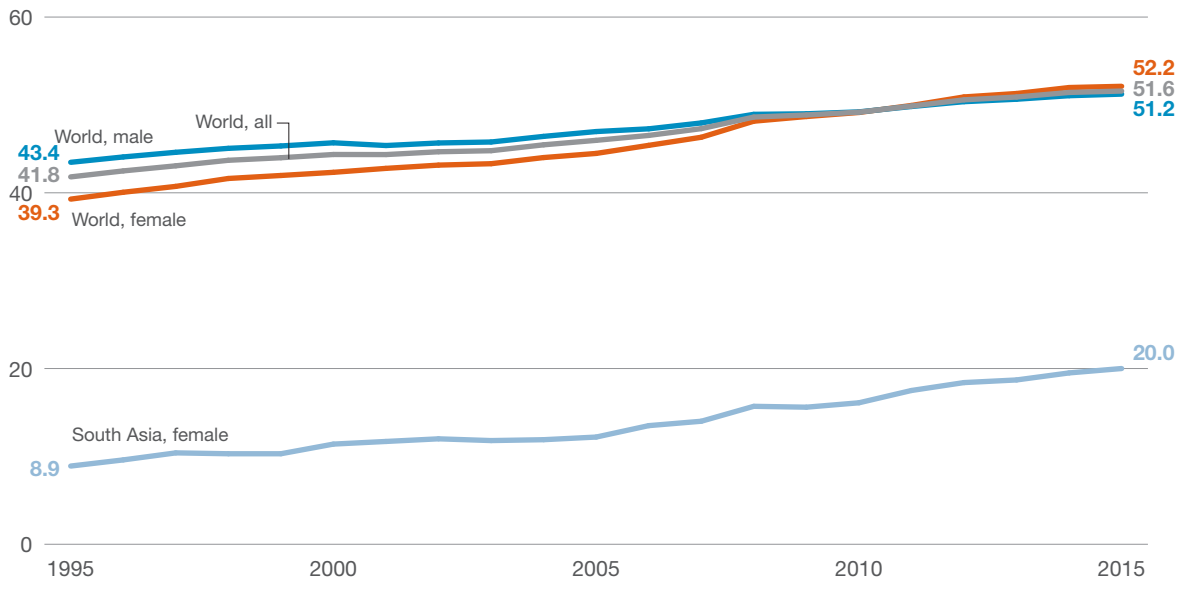
Note: Weighted regional average. Old-age dependency ratio is the ratio of population 65+ per 100 population 15–64 and child dependency ratio is the ratio of population 0–14 per 100 population 15–64.

Source: United Nations Department of Economic and Social Affairs, Population Division (2015). World Population Prospects: The 2015 Revision, DVD edition.

Figure 2.7

Rising shares of wage and salary work for women, reversing the gender gap globally

Share of wage and salary employment, 1995–2015 (%)



Note: Weighted regional average. 194 countries are included. South Asia is equivalent to Southern Asia in ILO KILM's regional groups.

Source: International Labour Organization Key Indicators of the Labour Market Table 3R (accessed July 2016).

The public sector is typically the largest single employer of wage and salary workers, with large differences across regions and countries.⁴⁹ Public service employment includes government services like education and health. Women form the majority (52 percent) of employment in the public sector globally,⁵⁰ though their share is less than 30 percent in South Asia and Middle East and North Africa, against an average of 59 percent in developed countries. The range across countries is from as low as 19 percent in Guinea to 71 percent in Finland and Sweden.⁵¹

For different types of paid employment more broadly, the ILO distinguishes wage and salary workers, employers, own-account workers and contributing family workers (known also as unpaid family workers) (annex table 2.1 and figure 2.8).⁵² We use these categories because internationally comparable labour data are collected on this basis.

After wage and salary workers, the next largest global category is own-account workers, a category that includes people who work alone or with family members but do not engage any employees continuously. Examples range from a woman running a small unregistered household enterprise in Dhaka,

to a street vendor in Ghana, to skilled professionals working as “independent contractors” in California.

Contributing family workers work in a market-oriented business or on a farm operated by a relative in the same household.⁵³ Examples range from helping in a small family shop or large family business to working as a subsistence farmer. About one-third of women participating in the labour force in Sub-Saharan Africa and South Asia are contributing family workers, against only 1 percent in developed countries.

Across all regions, men are twice as likely as women to be employers, though employers account for a very small share of total employment in all regions.

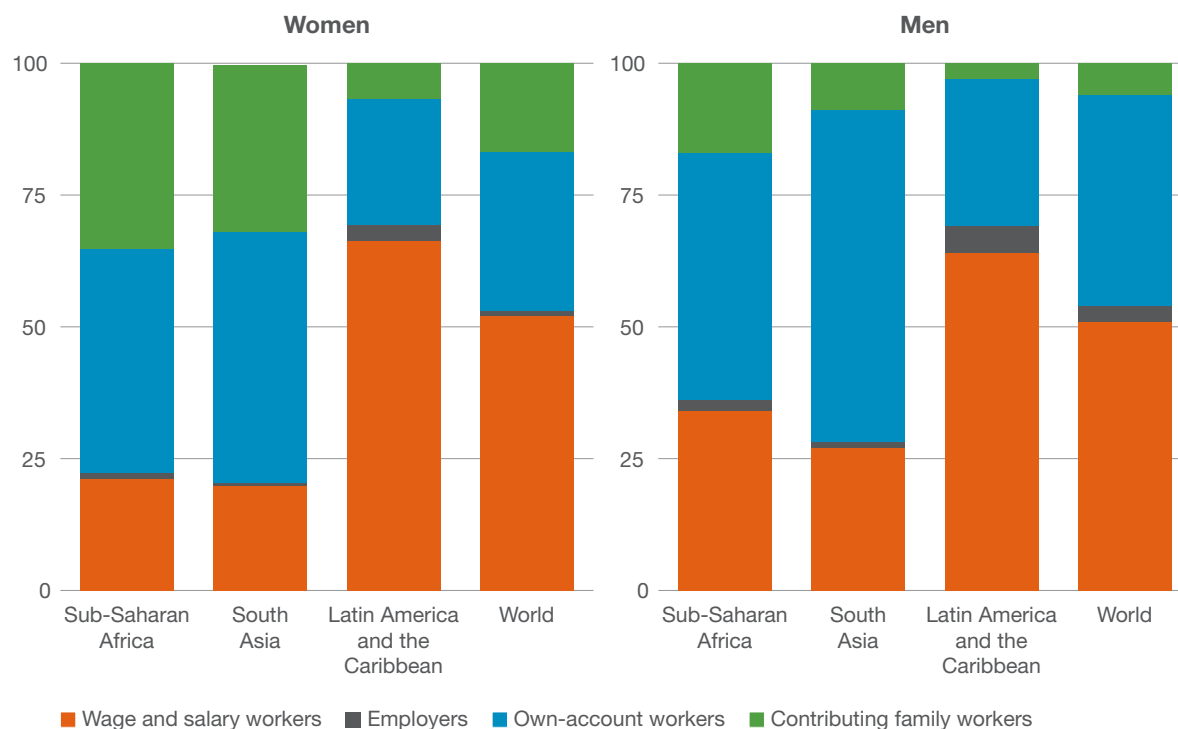
Rising share of women working in services

More than half the people on the planet live in cities and towns, a share set to rise to two-thirds by 2050.⁵⁴ With the trend towards urbanization, employment in services has grown and is now the biggest job sector for men and women (figure 2.9), accounting for 55 percent of female and 45 percent of male employment in 2015.

Figure 2.8

The share of women in wage and salary work varies hugely across regions

Distribution of employment by status in employment, by sex and region, 2015 (%)



Note: South Asia is equivalent to Southern Asia in ILO KILM's regional groups.

Source: International Labour Organization Key Indicators of the Labour Market Table R3 (accessed July 2016).

Persistent and widespread sectoral segregation in employment is associated with norms and discrimination, as well as education. Women tend to work in such sectors as domestic work, agriculture, health, education, retail and tourism. Traditionally male sectors include maritime and transport services, wood pulp and forestry, construction, mining and oil and gas.

Globally, the share of women's employment in agriculture has shrunk over the past two decades, to less than a third of the total (figure 2.9). While the trend is universal, regional differences are profound. For women living in poverty in Sub-Saharan Africa and South Asia, agriculture remains a key economic activity, in stark contrast to Latin America, for example. The decline in the share of women's employment in agriculture in China has been dramatic, from 78 percent in 1982 to 40 percent in 2015.⁵⁵ Women still provide most of the agricultural labour in South Asia (almost two-thirds), Sub-Saharan Africa and

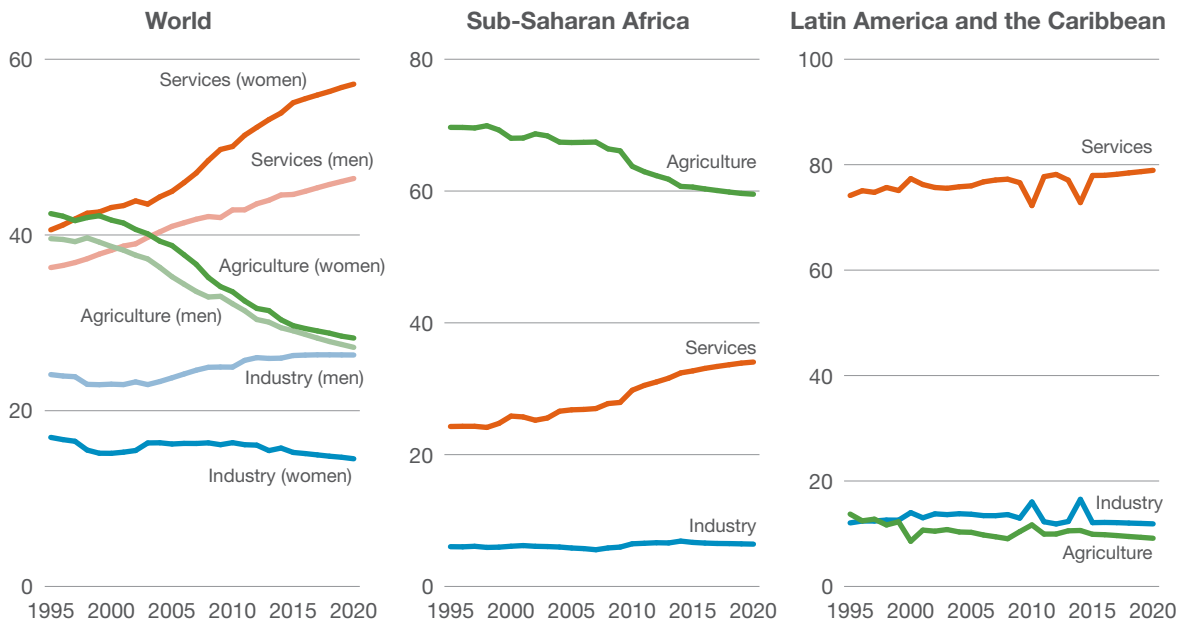
East Asia. But the global gender gap on this metric has virtually closed (see the left panel of figure 2.9). Around the world, women participate in agriculture both as members of family farming households and as hired wage labour on farms owned and operated by other households or companies.

Agriculture remains the primary source of livelihood for both men and women living in rural areas in developing countries. In Sub-Saharan Africa, agriculture is marked by low productivity, largely due to small-scale subsistence production.⁵⁶ In both South Asia and Sub-Saharan Africa, women tend to be locked out of land ownership, credit and productive farm inputs (fertilizers), support from extension services and access to markets and other factors essential to productivity.⁵⁷ Most work in agriculture lacks social protection and job security (as does most nonagricultural employment in the informal sector in developing economies—see below).⁵⁸ Addressing the challenges confronting women in

Figure 2.9

Women’s paid work is shifting from agriculture to services

Share of employment, by sector and region, 1995–2020 (%)



Note: Weighted regional average.

Source: International Labour Organization Key Indicators of the Labour Market 2015 (table R4).

small-scale, low-productivity agriculture in developing countries is essential to realizing the 2030 Agenda goal of leaving no one behind.

Occupational segregation persists

Around the world, women and men tend to work both in different occupations and in different positions within the same occupational group, with women tending to work in lower status and lower paid positions. These gender differences in the composition of employment are called “gendered occupational segregation.”

While this segregation varies by development level and by country, women tend to be overrepresented, relative to their share of total wage and salary employment, in lower paying sectors and lower paying occupations (figure 2.10). For example, women in developed countries account for 64 percent of service workers, an occupation whose average pay is about 70 percent of the national average. And men dominate the senior official and management category in both developing and developed countries, with average earnings more than twice

the national average. China provides an illustrative example: nine of ten managers in 1990 were men, and they still accounted for three of four managers in 2010 (box 2.5 reviews the Chinese experience more broadly).

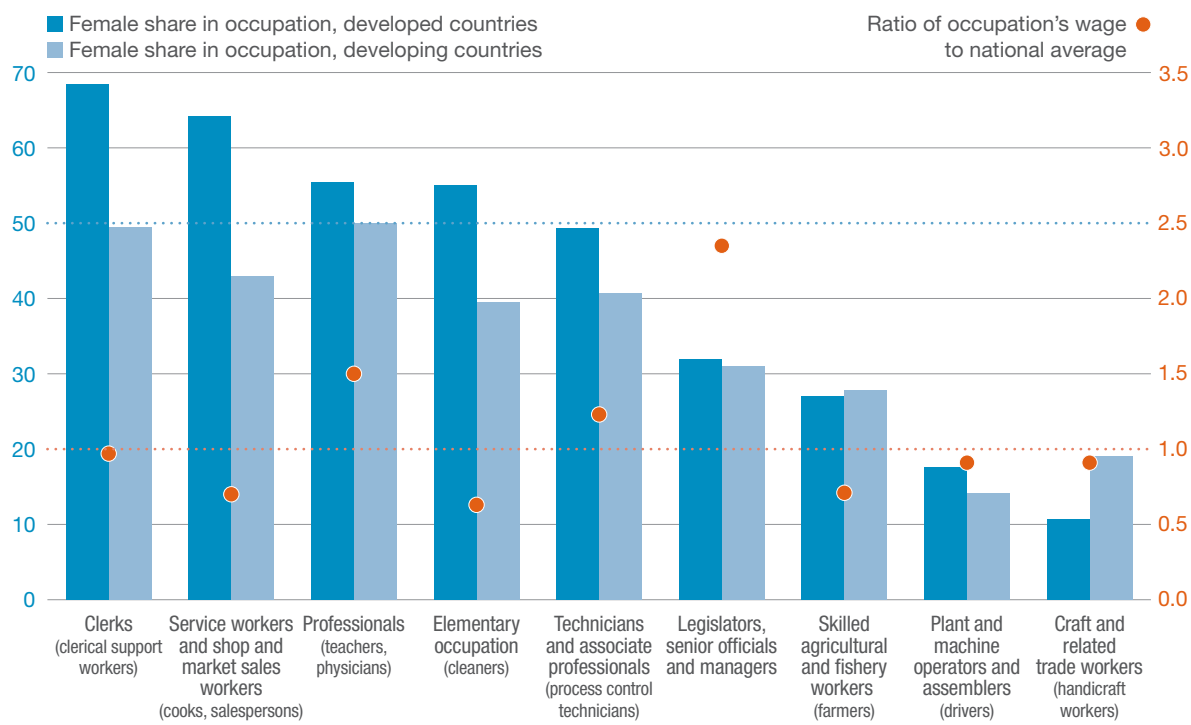
Women are overrepresented—especially in developed countries—in lower paying sectors of health, domestic work, social work, education, wholesale-retail trade and communication services, with very little change over time. Just one example: In the United States more than 90 percent of preschool/kindergarten teachers, hairdressers and dental hygienists are women—a proportion largely unchanged since the early 1970s.⁵⁹

Recent research forecasts that a large share of the jobs lost to digital technologies and automation over the next several years will occur in office and administrative positions and lower skilled labour-intensive sectors that have a large share of female employees.⁶⁰ The same technologies will also create new job opportunities in fields related to science, technology, engineering and mathematics (STEM). That could be good news for women’s economic

Figure 2.10

Women tend to be overrepresented in low-paying occupations

Female share in occupations (%) and wage ratio by occupations, latest year 2008–2015



Note: Data available for 43 countries. Data for occupational share is most recent available (2008–2014) and data on average wage is most recent available (2010–2015). Figures are not weighted by population. Only data based on ISCO-08 and ISCO-88 classifications are included.

Source: International Labour Organization ILOSTAT database, International Labour Organization Key Indicators of the Labour Market database and EUROSTAT, Structure of Earning Survey 2010.

opportunities. But if current occupational gender gaps persist, most of these jobs will go to men. The continuing digitization of work thus risks amplifying gender gaps in occupations and earnings, unless effective measures are taken to help women build and develop new and relevant skills to enter STEM-related occupations and sectors.⁶¹

Paid work in developing countries is largely informal, especially in South Asia and Sub-Saharan Africa⁶²

Informality (as defined in annex table 2.1) is an important characteristic of paid work for both sexes in developing countries. In informal work, gender inequality intersects with other inequalities—such as poverty, geography, ethnicity and race or caste—in shaping women's economic opportunities. The lack of employment-related social protection and other benefits means that workers in informal employment are left without income replacement if they are laid

off or injured or otherwise cannot work. Many of the 1 billion people living in poverty around the world are working informally. (Data limitations mean that the discussion of informal work in this report refers only to the nonagricultural sector in developing countries.)

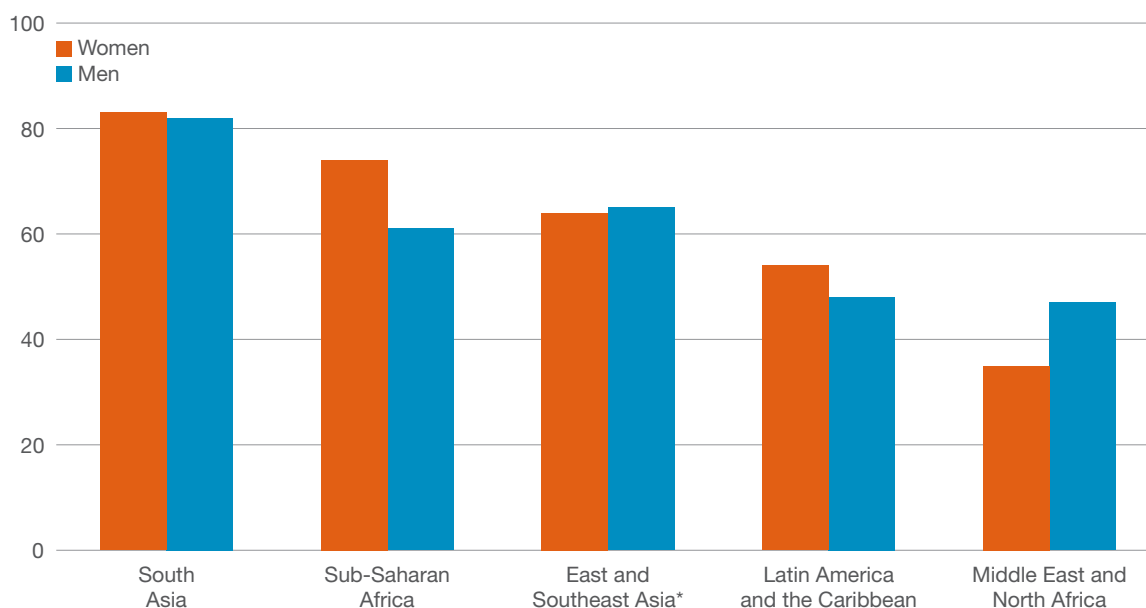
More than four in five employed women workers in the nonagricultural sector in South Asia are informally employed, and about three-quarters in Sub-Saharan Africa (figure 2.11).⁶³ The type of informal work varies across regions—most non-agricultural informal work in Sub-Saharan Africa is self-employment, and informal work in Central and Eastern Europe and Central Asia is mainly wage employment for both formal and informal businesses.⁶⁴

Available data indicate that average earnings are low and that there are gender gaps in earnings among

Figure 2.11

Most employment is informal in South Asia, Sub-Saharan Africa and East and Southeast Asia

Informal employment as a share of nonagricultural employment, average by region and by sex, 2004–2010 (%)



* East and Southeast Asia excludes China.

Note: Regional estimates are based on 40 countries with direct measures and 80 countries with indirect measures.

Source: Vanek and others 2014. WIEGO working paper no. 2.

the informal self-employed. Consider the earnings of three groups of urban informal workers from a 10-city study in 2012: four cities in Asia and three each in Africa and Latin America.⁶⁵ The study finds gender gaps in earnings across all sectors. Home-based workers (all women from Asia in the sample) were, by far, the lowest earnings group of workers in the study: a typical home-based worker earned US\$32 a month and almost a third earned less than US\$21 a month (table 2.1).

In developing countries, informal workers of both sexes typically suffer from deficits on several fronts: access to basic infrastructure; to childcare; to education and skills training; to financial services; to health services, including occupational health and safety; and to transport.⁶⁶ Most of these deficits are more severe for women, and women living and working in these conditions face particular challenges—including sexual harassment, violence and restrictions on their reproductive rights.⁶⁷ In

Table 2.1

Median monthly earnings of informal workers by sector and sex

	Home-based workers		Street vendors		Waste pickers	
	Women	Women	Men	Women	Men	
Median monthly earnings (US\$)	32.30	87.09	97.24	75.84	96.24	
Number	434	484	186	367	279	

Note: Unadjusted US\$ in 2012 prices.

Source: Roever and Rogan 2016, and WIEGO Informal Economy Monitoring Study 2012.

garment factories in Indonesia, for example, 82 percent of the respondents expressed concerns about sexual harassment at work.⁶⁸ These challenges underline the importance of assessing the barriers facing informal women workers through a class and gender lens, particularly as all informal workers, both men and women, tend to be disempowered by the state and the market actors they deal with.

Informal workers are constrained by a lack of voice (in opportunities to exercise influence and bargaining power), visibility (in data and evidence on informal work) and validity (in legal identity and recognition). These mutually reinforcing constraints mean that the contributions of informal workers to national and local economies go unrecognized and undervalued. As Thandiwe Xulu of the South African Self-Employed Women’s Association explains, “I am working as an informal worker. We are contributing in the economy but those who are high level do not recognize us. Our government calls us to make good presentations, but nothing changes.”

Nonstandard forms of work are becoming increasingly common in developed countries

In developed countries, nonstandard work arrangements are expanding rapidly, facilitated by digital technologies and digital platforms. Such jobs are usually performed by independent contractors working for online platforms to perform specific tasks.⁶⁹ In some cases, these jobs resemble wage work without the protections, as with Uber. In other cases, digital platforms may facilitate new forms of skilled work, as with Task Rabbit, a same-day service—now operating in the US and the UK—that connect customers seeking skilled workers for a variety of personal and household tasks to workers with the requisite skills.

This type of “on-demand” or “gig economy” employment has many of the characteristics of informal employment in developing countries (see annex table 2.1).⁷⁰ In particular, although the income earned by workers in such arrangements is subject to tax, most of the traditional protections and benefits in standard wage and salary employment do not apply.

Nonstandard workers include people such as those on temporary or fixed-term contracts, temporary agency workers or dependent self-employment.⁷¹ Currently, about one in three workers in the OECD is in nonstandard work, which generated about half the new jobs created in the OECD in 2005–2011 and nearly all of the net job growth in the United States in 2005–2015.⁷² Women make up the majority of

nonstandard workers in the OECD—around 55 percent overall, ranging from 70 percent in Luxembourg to less than 20 percent in Turkey.⁷³

Relying on nonstandard work arrangements may reduce costs for businesses, but sometimes at the expense of workers who are low paid and lack benefits.⁷⁴ In the OECD, there is evidence that the growth of nonstandard employment has reduced the average pay of new jobs and increased inequality.⁷⁵ Despite the shortcomings, nonstandard work can provide the flexibility valued by parents balancing work and family responsibilities (see chapter 3 for more on flexible work).

Challenges facing domestic workers

Domestic workers, estimated by the ILO to total 67 million in 2013, 54 million of them women, account for a significant share of informal workers. And almost one in 25 women in paid work are domestic workers. Around 17 percent of domestic workers are migrants, most of whom work in high-income countries.⁷⁶ Domestic workers provide in-home care services for children and the elderly. With aging populations in Asia, Europe and North America, domestic work is a sector that is poised to grow. While many domestic workers are women, these jobs are often informal, lacking labour and social protection.

Domestic workers are among the least protected groups of workers under national labour law—and face particularly poor monitoring and implementation of laws. It is estimated that only 10 percent of domestic workers enjoy labour protection to the same extent as other wage workers.⁷⁷ Many domestic workers do not have employment contracts, are unregistered and lack access to social security. And many work excessively long hours for very low wages, have no guaranteed days off and face the risk of abuse.⁷⁸ According to 2013 data, the largest share of domestic workers lives and works in East Asia and the Pacific (41 percent), followed by Latin America and the Caribbean (27 percent).⁷⁹

The conditions of work for most domestic workers stand in contrast to the definition of decent work as outlined in box 2.1. Recognizing the value of domestic work and providing decent jobs to all workers, including domestic workers, are key goals of the 2030 Agenda and are essential to leaving no one behind. (See chapter 4 for a discussion of Domestic Workers Convention, 2011 (No. 189), which establishes labour standards for domestic workers.)

Box 2.1

What is decent work?

Decent work is the core mandate of the International Labour Organization (ILO). The ILO defines decent work as productive work for women and men in conditions of freedom, equity, security and human dignity. Decent work involves opportunities for productive work, delivers a fair income, guarantees equal opportunities and equal treatment for all, provides security in the workplace and protection for workers and their families, offers better prospects for personal development and social inclusion, and gives people the freedom to express their concerns, to organize and to participate in decisions that affect their lives.

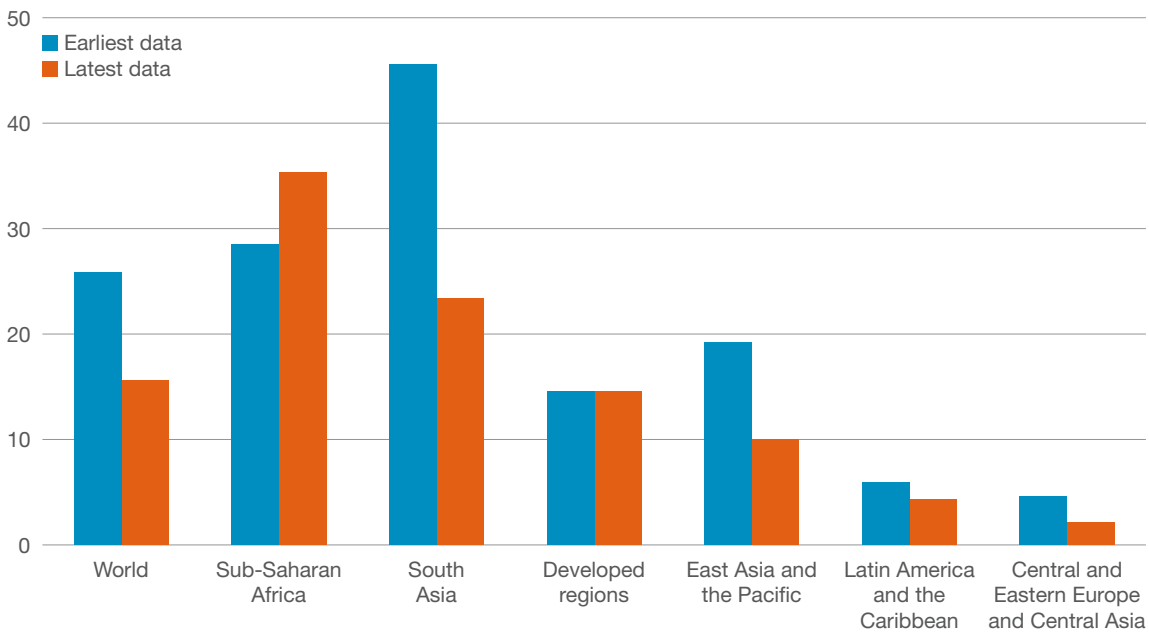
Decent work has been included in major human rights declarations, UN resolutions and outcome documents from major conferences including Article 23 of the Universal Declaration of Human Rights (1948), the World Summit for Social Development (1995) and in the UN's 2030 Agenda for Sustainable Development (2015).

Source: Adapted from International Labour Organization. Retrieved from www.ilo.org/decentwork/.

Figure 2.12

Gender wage gaps are closing in most regions

Mean hourly gender wage gaps, 1991–2014⁸⁰ (%)



Note: Data from 60 countries, employed population 15+ used to calculate weighted averages. No data for the MENA region. Earliest data for Thailand were in 1977 and for India were in 1983.

Source: Hallward-Driemeier and Posadas forthcoming (years vary by country).

Gender pay gaps remain prevalent

Gender pay gaps prevail around the world to varying extent (figure 2.12). The fact that women continue to earn less than men on average, despite having levels of education that in many

countries are at least equal to men's, can be traced to several interrelated factors—including part-time work, unpaid work, care responsibilities, occupational segregation, social norms, implicit biases, discrimination and weak labour market institutions.

The global gender wage gap averages around 16 percent.⁸¹ The much larger gender wage gaps in South Asia and Sub-Saharan Africa—relative to other regions—are broadly associated with the continuing importance of agriculture and informality as a share of female employment, the time women spend on unpaid household work and care, high fertility rates and discriminatory social norms.⁸²

Globally, the gender pay gap has been narrowing, in part due to the gains in female education, which have enabled women to enter more skilled occupations. It is notable, however, that progress in closing gender pay gaps has stalled in most developed countries over the past 20–30 years.

How household and care responsibilities contribute to gender pay gaps

When women have children, they tend to gravitate towards part-time work or flexible work options—both of which tend to pay less on an hourly basis than comparable full-time work, contributing to the pay gap. In OECD countries, women’s part-time status explains one-third of the gender pay gap on average, rising to more than 50 percent in Germany and the Netherlands.⁸³ Part-time work status affects career prospects. In corporate Europe, for example, the association between the share of women in part-time employment and their share in senior positions is strong and negative.⁸⁴ A similar relationship appears to hold in public sector employment.

The household work and care responsibilities of women are tied to the “motherhood pay penalty.” In all regions, mothers with dependent children on average earn less than women without dependent children and less than fathers with similar household and employment characteristics. Even where the gender wage gap is narrow for young women, it tends to grow during child-bearing and child-rearing years. Across 28 developed and developing countries, 88 percent of women aged 30 to 39 saw their earnings decline when they had children. In OECD countries, the average wage penalty for having children was estimated at 14 percent in 2013.⁸⁵ The motherhood wage gap tends to be larger in developing than developed countries, and it increases with the number of children women have.⁸⁶

There is also some evidence of a “fatherhood pay premium”: a negative relationship between a woman’s wage and her number of children and a positive relationship between a man’s wage and his number of children.⁸⁷ In a recent study, men’s earnings

increased by more than 6 percent on average when they had cohabiting children while women’s earnings *decreased* by 4 percent for each child.⁸⁸

The motherhood penalty for women and the fatherhood premium for men reflect gendered norms that regard men as more committed to their work when they have a family to provide for and women as less committed to their work when they have a family to care for.⁸⁹ And women often face discrimination from employers and negative attitudes from colleagues if they seek flexibility after childbirth or when an elderly parent becomes frail. In the book *Unfinished Business: Women Men Work Family*, Anne-Marie Slaughter talks about difficulties women still face in trying to balance their care responsibilities while breaking the glass ceiling or overcoming the “motherhood penalty.” She highlights the need to stop undervaluing caretaking activities and to change our assumptions of what an “ideal” worker looks like—to benefit not only women but society as a whole.⁹⁰

Negative attitudes about parenthood and its implications for work can affect men as well as women. In Australia, 49 percent of mothers and 27 percent of fathers experienced pregnancy discrimination, including negative comments and attitudes from colleagues or managers, and discrimination related to pay, conditions, duties or flexible working.⁹¹ A global survey of 600 employers found that only 29 percent of organizations say they give their managers training to support employees through the maternity/paternity leave and return-to-work processes, and to counter any implicit bias in pay and promotion decisions that maternity or paternity leave can trigger.⁹²

Occupational segregation leads women to lower paying sectors

Gender gaps in pay also reflect patterns of employment by occupation and sector, related in part to gender differences in educational choices. While gender gaps in primary and secondary education are closing, even women who finish tertiary school with degrees associated with male-dominated professions are less likely to follow this career track than men with comparable degrees. Women are also less likely to graduate in STEM disciplines associated with careers in higher paying fields. In the United States, fewer than a quarter of STEM jobs are filled by women, even though women in STEM jobs earn a third more than women with comparable characteristics working in other sectors.⁹³

As digital technologies reshape the global economy, STEM education qualifications will become even more important for access to well paying jobs, and gender gaps in STEM education and STEM employment will become even more important determinants of gender pay gaps.⁹⁴

The “unexplained” gender pay gap reveals gender discrimination

Even in similar occupations, the gender pay gap persists, and evidence suggests that discrimination plays a role. In a recent study of 39 countries with comparable data, wages differed between male and female workers with comparable individual characteristics in comparable occupations—comparable education, experience, location, work intensity (part-time or full-time) and occupation.⁹⁵ There were “unexplained” gender differences in hourly pay even in the same occupations for workers with similar individual characteristics. If men and women were equally remunerated according to observable labour market characteristics, the gender wage gap would nearly disappear or even reverse in about half of the developed countries in the sample and would decline in several other countries, including Germany and the United States.

Discriminatory norms and implicit bias both contribute to the unexplained portion of the gender pay gap, which widens at higher ranks of management

and leadership, and reinforce the “glass ceiling” women face in reaching these positions (box 2.2 and see figure 2.10).⁹⁶

Union coverage, minimum wages and centralized systems can reduce gender gaps

Union coverage, minimum wages and more centralized pay-setting systems can reduce both overall wage dispersion and the gender pay gap.¹⁰² Countries with higher unionization rates tend to have lower wage dispersion, and the decline in union coverage in the past two decades has been accompanied by rising wage inequality.¹⁰³ Across the OECD, countries with strong collective bargaining coverage (80 percent or more) as well as a relatively high minimum wage (40 percent of the average wage) have smaller gender pay gaps.¹⁰⁴ Many countries formerly part of the Soviet Union experienced widening gender wage gaps after market-oriented systems replaced centralized wage-setting.¹⁰⁵ Likewise in China, as such institutions weakened, the gender wage gap increased,¹⁰⁶ from roughly 16–20 percent in 1980 to around 30–40 percent in 2010 for full-time salary workers.¹⁰⁷

Although sex-disaggregated data on the share of workers on the minimum wage are unavailable, women are overrepresented relative to their share in the total labour force in lower paid, less protected sectors of the economy that lack minimum wage

Box 2.2

Glass ceilings: Some cracks, but not yet shattered

The share of women in management occupations has slowly increased to about 31 percent today.⁹⁷ But their share in top leadership positions remains small: in OECD countries only one in five chief financial officers and one in 25 chief executive officers are women.⁹⁸ Many women in management positions in large companies are siloed into back office functions such as human resources, public relations and finance rather than product development, operations or sales.⁹⁹

According to Credit Suisse calculations based on 3,000 companies across 40 countries and all major sectors, women accounted for only 4 percent of chief executive officers in 2013. The enormous gender disparity in CEO positions occurs at a time when the ratio between CEO and average pay is nearly 300-to-1.¹⁰⁰

The female share of board positions in the Credit Suisse analysis approached 13 percent, in part because of quota mandates. Across sectors, women had higher shares of top management and board positions in nonmanual/service sectors like health care and travel and leisure, and in new economy sectors like media.¹⁰¹

coverage or lack enforcement of coverage (as in the informal sector). In 2010, more than 42 percent of domestic workers globally, mainly women, were not covered by minimum wages, even though many of them were in countries with minimum-wage laws for other workers.¹⁰⁸ Enforcement and compliance of minimum wage policies were found to be particularly weak for women, ethnic groups, unskilled workers and informal workers.

Women are a minority of enterprise owners in the formal economy

Entrepreneurs are critical to realizing the goals of the 2030 Agenda, as is enabling women to create and grow their own businesses.¹⁰⁹ Stylized facts on WOE in the formal sector are clear—even if comprehensive global data are lacking—starting with the overall gender gap in enterprise ownership. In 134 countries, women are a minority of employers, ranging from lows of close to zero in Qatar and Saudi Arabia, to highs of 66 percent in Namibia (figure 2.13). ILO data suggest that the share of female employers has been increasing over time, in 63 of

the 99 of countries with data.¹¹⁰ These numbers measure the share of formal firms owned by women.

In light of the constraints—including women’s lower participation rates in the paid economy and their higher unpaid care responsibilities—coupled with the cross-cutting systemic constraints of adverse norms, legal discrimination and a lack of access to finance, it is perhaps not surprising that women are less likely than men to own a firm.¹¹¹

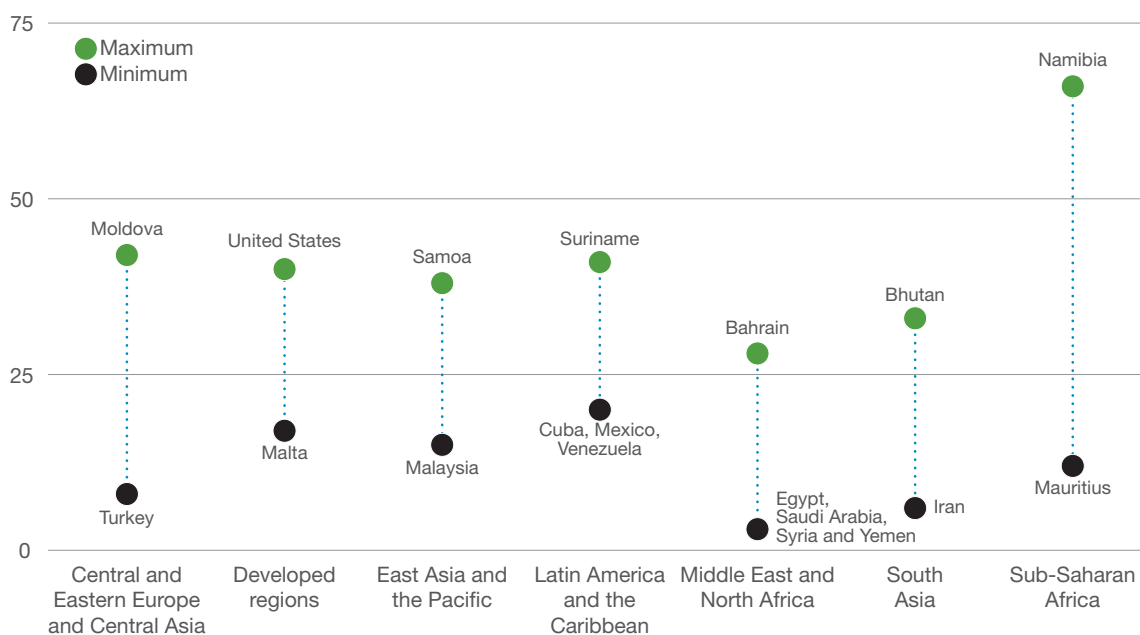
To inform efforts to support and strengthen WOE, it is important to understand their profiles. Firms that women own are more likely to be micro or small in size and informal in nature (figure 2.14). The best data available suggest that women own about one-third of micro firms (fewer than 10 employees), one-third of all small firms (10–49 employees) and one-fifth of medium-size firms in developing countries (50–250 employees).¹¹²

Consistent with patterns of occupational segregation, WOE tend to be concentrated in sectors where profits and growth opportunities

Figure 2.13

Fewer than half of employers are women, in most countries ranging between 2 to 66 percent

Share of women among employers, by region, most recent year 2010–2015 (%)



Note: 119 countries are included.

Source: International Labour Office, ILOSTAT.

are lower—retail, beauty, food service and other services—and rarely in mining, construction, electronics or software. ¹¹³ In Africa, Asia and Latin America and the Caribbean, around 75 percent of female entrepreneurs are in consumer-oriented sectors (against 45 percent of male entrepreneurs).¹¹⁴

In the 20 countries for which recent data are available, far fewer WOE engage in exporting or importing. ¹¹⁵ This gender gap often reflects a lack of information, confidence, role models, access to networks and connections to exporting opportunities for WOE.

Because WOE typically concentrate in less profitable activities, they often perform less well than male-owned formal firms. In Latin America, female-owned firms have lower sales and employment growth than those owned by men.¹¹⁶ In Sub-Saharan Africa, women’s businesses tend to fail at a higher rate than men’s. These differences in performance stem partly from differences in firm size and access to capital and partly because WOE are concentrated in sectors characterized by fewer barriers to entry, lower profit margins and lower returns on capital.¹¹⁷

One of the major recurring constraints limiting WOE is access to finance. An estimated 63–69 percent of women-owned SMEs in developing economies are unserved or underserved by financial institutions, which equates to a credit gap of US\$260 billion to US\$320 billion.¹¹⁸ This is a huge opportunity for banks and financial institutions. The more general challenges around women’s access to finance are explored below.

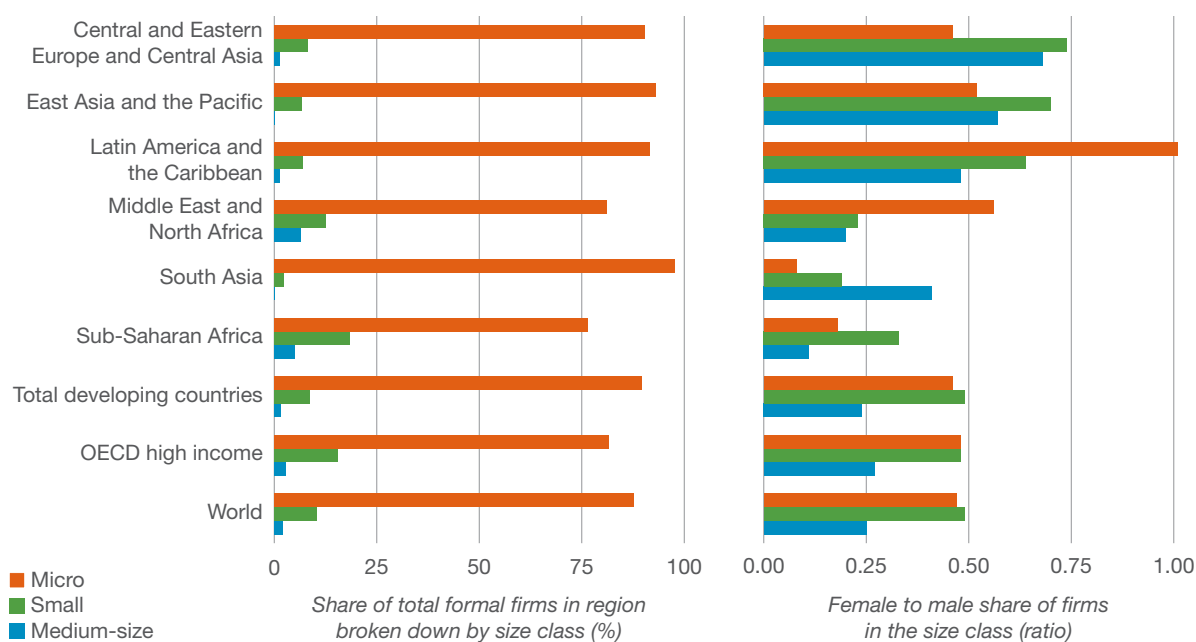
Innovation and technology present major opportunities for entrepreneurs and economies. But the resources to start and grow an innovation- or technology-driven organization can pose especially large barriers for women. In the United States, often noted as the world’s start-up leader, only 15 percent of all venture capital-funded companies had a woman on their executive team, and fewer than 3 percent had a woman CEO.¹¹⁹ Lack of capital severely limits women’s ability to start high-growth innovation-driven businesses.

The potential returns to overcoming these constraints are huge. If women started growth-oriented businesses at the same rate as men in Chile and

Figure 2.14

Women tend to own smaller firms than men

Micro, small and medium-size formal firm distribution by gender and region, 2010



Note: 177 countries are included. For formal sector enterprises, micro is 1–9 employees, small is 10–49 and medium is 50–250. The calculation for the left panel is (# women-owned firms in class / # firms in class) / (# men-owned firms / # firms in class). The calculation for the right panel is # firms in class / total # formal firms.

Source: IFC Enterprise Finance Gap Data 2010.

the Republic of Korea, each country would have about 2 million more jobs. Eliminating this gender gap—assuming that women started successful growth-oriented businesses at the same rate as men¹²⁰—would in the next two years generate 15 million more jobs in the United States, 9 million more in Turkey and 74 million more in China.¹²¹

Why: The systemic constraints behind gender gaps in work

The Panel identified four overarching constraints that face women and shape gender gaps in all types of work: adverse social norms; restrictive and discriminatory laws and lack of legal protections; failures to recognize, reduce and redistribute unpaid household care; and a lack of access to financial, digital and property assets. These four constraints were the focus of one of the Panel's consultations that took place in South Africa and focused on informal workers. Box 2.3 summarizes the recommendations by participants at this consultation.

Adverse social norms

Social norms are a pervasive feature of all our lives. Norms are shared beliefs about what is typical and appropriate behaviour in a group of people. Social norms are like informal rules, which also influence (and are influenced by) formal rules such as laws and regulations. Norms shape expectations and attitudes and often have beneficial effects, such as enabling cooperation, but they can also sustain and prescribe gender inequality.

Around the world, social norms on gender shape the unequal status of women and girls, the expectations of their role in society and the control of their sexuality.¹²² Failure to behave according to gender norms generally elicits some kind of sanction, or at least the risk of sanction, ranging from a negative comment through to violence. Norms may be “sticky” and persist over time, but they can also change, as seen in evolving attitudes about women working in many countries, and in often rapid changes in norms in conflict-affected states (box 2.4).

Box 2.3

Highlights from the Southern Africa consultation

The Southern Africa consultation in August 2016 hosted by UN Women, Oxfam and WIEGO brought together 70 activists and workers from urban and rural contexts to discuss barriers to decent work and to collectively identify a set of recommendations for advancing women's economic empowerment. The participants included organizations of waste pickers, street vendors, domestic workers, and farmers among other worker groups.

Participants discussed a fundamental bias against women in the economy, including norms that undervalue care work and stigmatize informal work, and that limit mobility for women. Lack of inclusion in policymaking processes and undervaluing indigenous knowledge were also identified as structural barriers to women's economic empowerment.

Based on this collective analysis and critique, participants made a series of recommendations related to key themes addressed in this report:

Investing in the care economy. Expand state provision of care services; invest in evidence generation on cost of unpaid work; invest in skills development and labour-saving equipment; promote equal responsibilities on care work; drive policy and legal reform.

Tackling adverse social norms and behaviours. Challenge institutions that perpetuate negative gender norms; challenge negative norms embedded in economic policy and practice; embark on community-level rights education for women and girls; address normative barriers faced by women with disabilities and gender-nonconforming women.

Building women's capabilities and assets. Implement UN guidelines to ensure the legal right of women to rights over land; provide state subsidies and infrastructure to assist women's access to markets and

(continued)

Box 2.3 (continued)

provide support across the value chain; prevent investment from compromising the environment or local economies; design and provide infrastructure in a way that is inclusive of informal livelihoods, especially for women informal workers; design stronger laws to protect women producers; protect indigenous seeds, species and knowledge; hold politicians accountable.

Reforming discriminatory laws and policies, extending legal protections. Include informal workers in labour laws (amend definition of a worker); include women in drafting and making accessible information on laws and policies for women; ratify and implement ILO conventions and review local laws and regulations to include informal workers; collect evidence on informal employment; put in place improved laws and procurement policies to support women's cooperatives; ensure security for women cross-border traders.

Taken as a whole, the recommendations highlighted the need to create more inclusive and sustainable economies where women's knowledge, skills and labour are valued and where women are empowered as women and as workers.

Participants affirmed that collective organizing is fundamental to achieving this vision, which could take the form of mobilizing on common issues, creating local forums, acting politically, strengthening collective enterprises and building networks. They argued that engaging grassroots groups will be critical to implementing and monitoring the progress of the Panel.

Box 2.4

Women's changing work in fragile states

The challenge of fragility, conflict and violence is widespread and not confined to low-income countries. The last few years have seen a spike in conflicts, and almost 60 million people are displaced globally.¹²³ The World Bank's current list of fragile situations includes 35 countries.¹²⁴ Many of the constraints that women face generally—adverse norms, unpaid work and unsafe environments—affect women in conflict, but there are important specifics. Women's labour market participation often increases, but constraints on the returns to work often persist or worsen.¹²⁵

The destabilizing effects of conflict can have mixed effects on women's economic opportunities. Weakened social and institutional structures can give way to more fluid norms.¹²⁶ These changes may enable or compel women to enter labour markets. In Yai, a town in South Sudan, the long-running conflict has killed far more men than women. In response, many widows have become more active in the informal economy and the main breadwinners in their households.¹²⁷

Displacement can affect women's roles, though restrictive laws and rules can constrain opportunities. Among Syrian refugees in Lebanon, more than 10 percent of women reported having begun working for the first time, compared with 1 percent of men. However, laws prohibiting refugees from working in all but three sectors mean that 90 percent of displaced people have taken up informal jobs, with women particularly disadvantaged. While men displaced in Lebanon earn US\$13 a day, women average less than half that. Women refugees in Middle Eastern countries are further restricted from working as a consequence of cultural norms stigmatizing their work. A number of organizations have encouraged women to find jobs in female-friendly environments where their work would not be stigmatized.¹²⁸ UN Women has established safe spaces for women and girls in camps that enable women to earn an income by providing tailoring, teaching and childcare.¹²⁹

Gender norms shape women’s economic opportunities in many ways. Society may expect that women do care work “for free,” and may assess work such as teaching young children and offering personal care as low-skill and low-value work. Some of the most restrictive norms are those that require a woman to spend most of her life within her home. In many communities in South Asia and West Asia, a woman seen in public brings “shame” to the family. In some communities around the world, the norms restricting women’s access to public spaces and interactions outside the home can also severely limit their opportunities to seek outside paid work. Adverse norms limit women’s pay and prospects by affecting their expectations about whether they should work outside the home and by limiting their aspirations about which occupations they should pursue. Adverse norms can also constrain prospects for women’s leadership and restrict female entrepreneurs to less profitable sectors.

Gender norms also reflect and reinforce gender stereotypes that affect women’s economic

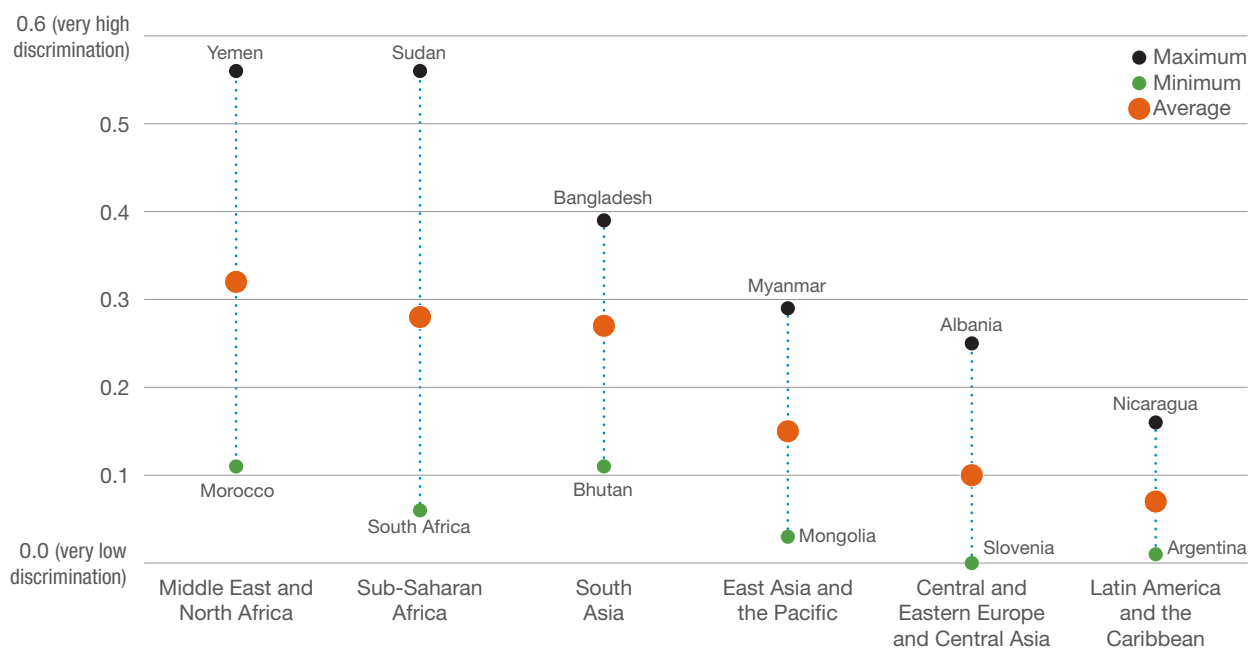
opportunities. Many societies differentiate warmth (warm, nice, friendly and sincere¹³⁰) from competence (competent, confident, skilful and able¹³¹) when judging social groups. And high-status groups are perceived as competent but lacking in warmth¹³² — a stereotype associated with men. So when women are successful, they tend to be rated as less likeable than men. And when women ask for a salary increase or promotion, they violate gender norms about appropriate female negotiating behaviour, and their managers are less likely to want to work with them. Deviating from behaviour expected by prevailing social norms can thus be costly for economic opportunity and even physical security.

Gender norms also affect women’s attitudes and preferences, and it is difficult to disentangle them. For example, women are much more likely than men to work as nurses. Some women who have achieved high levels of education often continue to choose female-dominated occupations and sectors, female-friendly places of work and part-time jobs or career breaks to care for their families, even

Figure 2.15

Discriminatory norms vary widely across regions and countries

OECD Social Institutions & Gender Index (0–1) by region, 2014



Note: Unweighted regional average. 104 countries are included. Developed regions (Belgium, France, Italy and Spain) are not included due to too few observations. SIGI is coded between 0 (no or very low discrimination) and 1 (very high discrimination).

Source: OECD Gender, Institutions and Development Database 2014.

though these choices hurt their earnings and career prospects.

Adverse gender norms interact with laws and regulations in ways that constrain women’s economic independence. For example, norms are reflected in requirements that husbands co-sign banking applications for their wives in some countries. Such requirements constrain women’s economic opportunities by limiting their access to financial services and property ownership.

An overall sense of discriminatory norms comes from the OECD’s Social Institutions & Gender Index, a measure of discrimination against girls and women that covers formal and informal laws, social norms and practices across 160 countries.¹³³ Belgium, France, Italy and Spain, for example, have very low levels of measured gender discrimination, while the Middle East and North Africa region performs worst, with serious weakness in civil liberties and the family code (figure 2.15).¹³⁴

Globally nearly two in five people agree that men should have stronger rights than women to jobs when they are scarce (figure 2.16). And an increase

of 10 percent in the proportion of people who think that “scarce jobs should go to men first” reduces women’s employment by 5–9 percent.¹³⁵ Such biases are particularly strong in the Middle East and North Africa and in South Asia.

Changing gender norms that restrict women’s economic opportunities is thus a critical driver of women’s economic empowerment, and we return to this urgent task in the next chapter.

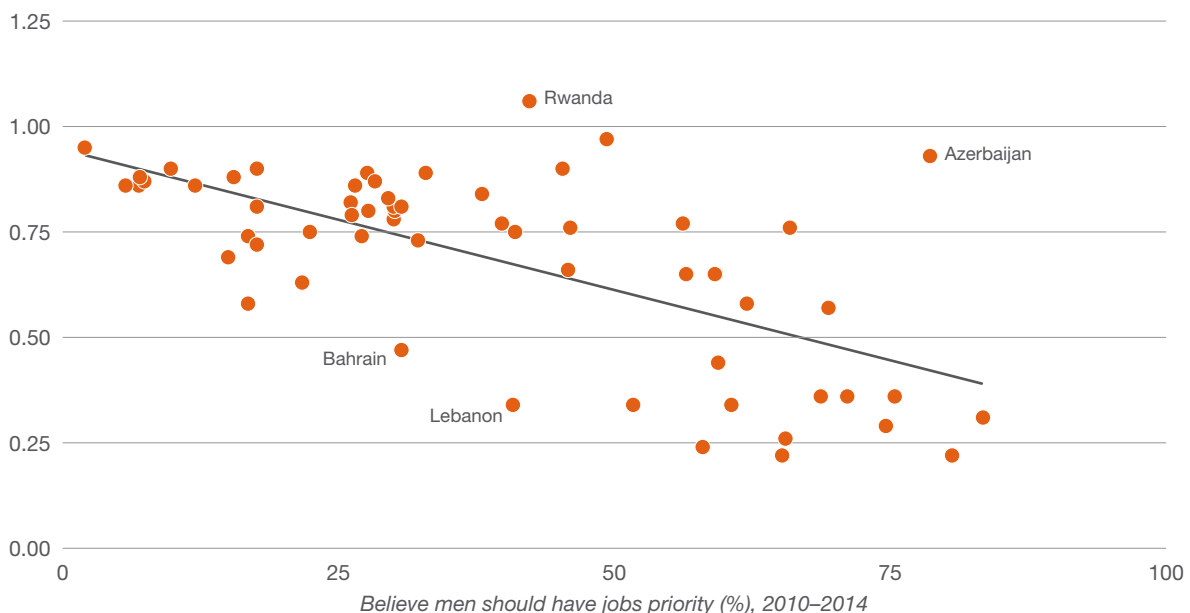
Restrictive and discriminatory laws and gaps in legal protection

Laws and regulations affect the economic opportunities for women in all types of work. Ninety percent of economies have at least one gender-differentiated law, and there are 943 gender-differentiated laws among 170 economies.¹³⁶ The World Bank reviewed 47 potential legal differences and found that the higher the number of differences, the more restrictive the legal environment for women.¹³⁷ Such laws have a range of discriminatory effects—making it more difficult for women to own property, open bank accounts, start businesses and take jobs and enter professions restricted to men.

Figure 2.16

Social norms are correlated with economic opportunities

Female to male labour force participation (age 15–64), 2014 and job priority belief, 2010–2014



Source: World Values Survey Wave 6 (2010–2014) and International Labour Organization Key Indicators of the Labour Market 2014.

Developed countries as a group have the lowest incidence of gender legal differences (Canada, Spain, Estonia, Hungary, Netherlands, New Zealand and Slovakia have no gender legal differences in the areas measured), with the Latin American and Caribbean region as the next best regional performer (figure 2.17). The Middle East and North Africa region stands out as having the largest number of gender legal differences (figure 2.17). Such differences matter since lower gender equality in the law is associated with fewer girls attending secondary school relative to boys, fewer women working or running businesses and a wider gender wage gap.¹³⁸

Alongside the gender-based discrimination that characterizes property, family and even contract law in many countries, informal workers, businesses and activities are regulated by a complex range of laws, rules and enforcement practices—often in the realm of public law—that are restrictive and often punitive. Due to licensing ceilings in Mumbai, for example, about 236,000 street vendors operate without a license and are subject to treatment as criminals

under the Indian Penal Code and to paying bribes in seeking licenses.¹³⁹

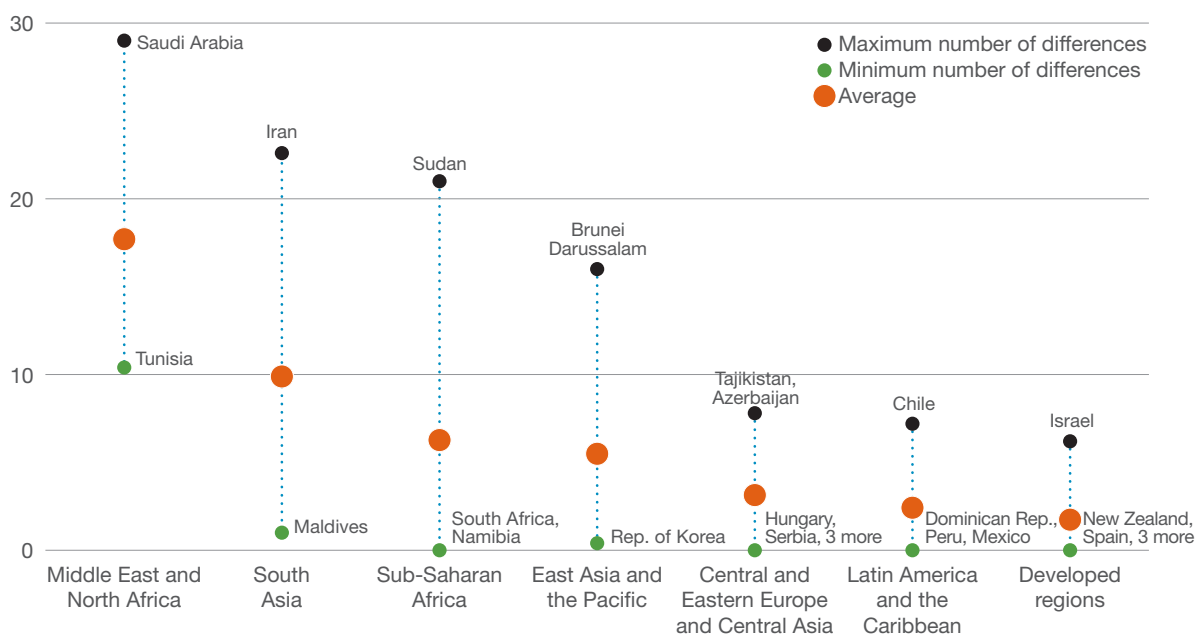
The lack of legal protection of informal workers is associated with the absence of written contracts and lack of rights either as employees or as entrepreneurs, for property and assets. In India, about one-third of urban female workers are home-based workers who often lack housing rights and mixed-use zoning in the areas where they live and work.¹⁴⁰ Such a lack of legal recognition leaves street vendors subject to arbitrary warrants, evictions and confiscations of goods.

Legal barriers to women’s entrepreneurship are pervasive, especially for married women. Where married women cannot register a business in the same way as married men (as in Bhutan, Pakistan and Suriname) or sign a contract in the same way as their husbands (as in Equatorial Guinea), starting and operating their own businesses is more difficult. Legal constraints on women’s mobility can also stunt their ability to start and run businesses. In

Figure 2.17

Gender legal differences are widespread worldwide

Gender legal differences by region and examples of countries with least and most gender legal differences, 2015



Note: Unweighted sample average. There is a total of 47 legal restrictions. 170 countries are included. In developed regions, Canada, Malta and Netherlands also have the least legal difference scores. In Central and Eastern Europe and Central Asia, Armenia, Estonia and Slovakia also have the least legal difference scores. Source: Women, Business and the Law database, 2016.

17 economies, married women cannot travel outside the family home in the same way as married men, and in 32 economies, married women cannot apply for a passport in the same way as married men.

In too many countries, women workers also face a wide range of legal barriers to employment. In 17 countries married women cannot get a job or pursue a trade or profession in the same way as married men. In 100 countries, women cannot do the same jobs as men. They are barred from working in certain factory jobs in 41 countries and prohibited from working at night in 29 countries.

The inheritance regime affects women’s access to land and property, reducing their access to credit (via collateral) and their ability to build a business. Key aspects of the inheritance regime include whether sons and daughters are treated equally and whether spouses have equal inheritance rights to each other’s estates. Widows inherit no assets, including land, in more than half of 15 economies studied in Sub-Saharan Africa.¹⁴¹ Even more striking,

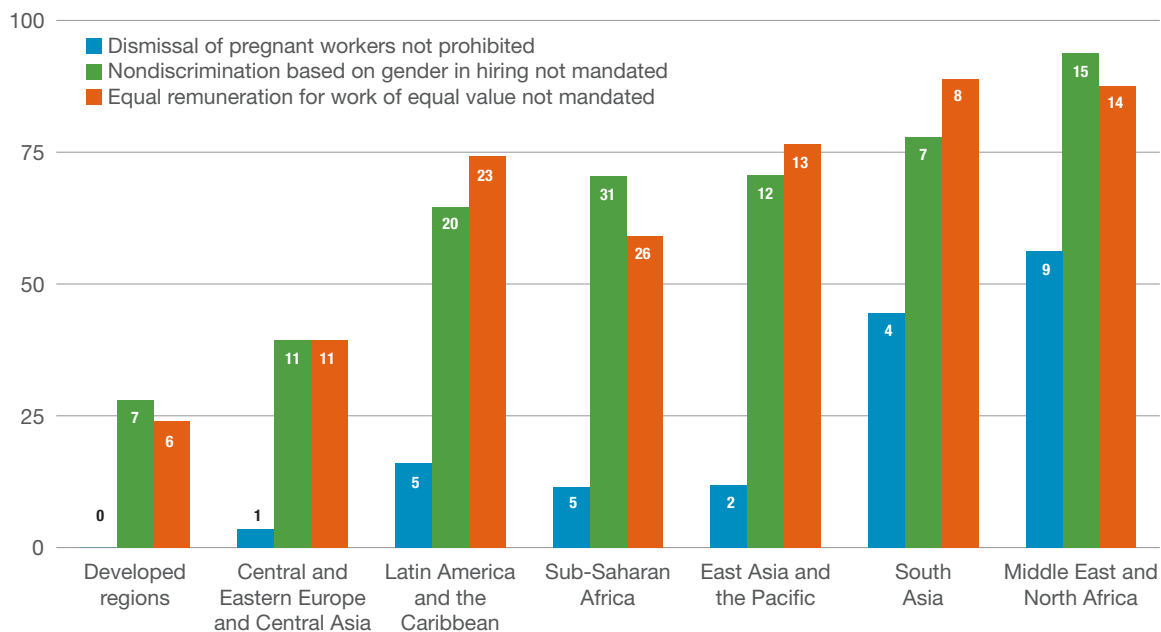
only 4 percent of women have land titles in the Middle East and North Africa.¹⁴² In 34 developing economies including Bangladesh and Indonesia, sons and daughters do not have equal rights to inherit assets from their parents. And in 35 developing economies, mainly in the Middle East and North Africa and Sub-Saharan Africa, female and male surviving spouses do not have equal rights to inherit assets.

Many countries fail to offer basic legal protection for women in the world of work. Nondiscrimination in hiring is a critical dimension of equal opportunities, since protecting women from discrimination has a positive relationship with women’s employment relative to men’s.¹⁴³ Yet 103 of 170 countries do not legally mandate nondiscrimination based on gender in hiring, and 101 countries do not legally mandate equal remuneration for work of equal value (figure 2.18).¹⁴⁴ So only 41 percent of countries mandate equal remuneration for work of equal value.¹⁴⁵ “Work of equal value” refers not only to the same or similar jobs but also to different jobs of the same value.¹⁴⁶

Figure 2.18

Too many countries do not legally guarantee nondiscrimination in hiring or equal remuneration for work of equal value

Share of countries that do not prohibit key types of work discrimination against women by region, 2015 (%)



Note: 170 countries are included. Figures on bars are numbers of countries.

Source: Women, Business and the Law database, 2016.

The majority of governments now prohibit violence against women, consistent with their international obligations, but 46 economies do not legislate against domestic violence, 41 do not legislate against sexual harassment, and 59 do not legislate against sexual harassment in employment. In the Middle East and North Africa, about four in five countries lack legislation on domestic violence and legislation on sexual harassment in employment (figure 2.19).

Lack of law enforcement remains a major challenge, even in countries where women have legal protection and rights. Weak implementation by the authorities, low awareness among rights-holders and those responsible for implementing the law, and constraints on women’s access to legal resources—all limit enforcement of existing laws and undermine effective legal protection.¹⁴⁷ Implementation of a labour contract law has improved outcomes for women at work in China (box 2.5).

Of the economies measured by *Women, Business and the Law*, more than one-fifth recognize

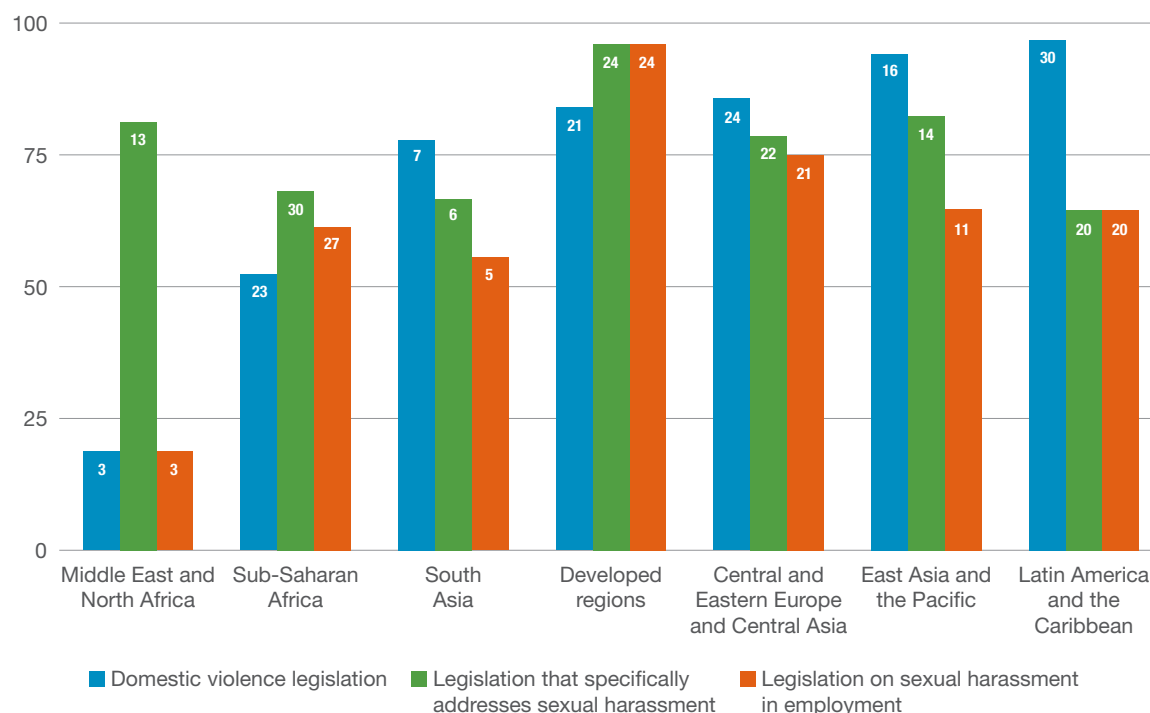
customary law under the constitution; the majority of these explicitly mandate that customary law comply with constitutional provisions such as non-discrimination and equality. In Rwanda, for example, women have the same right as men to claim land under inheritance statutes, but in practice women can be prevented from doing so by discriminatory customary land rights.¹⁵⁴ Women in eight countries—all in Sub-Saharan Africa and South Asia—do not have the same inheritance rights as men, which can seriously undermine their rights to property and inheritance. In more than one-quarter of African countries, the constitution dictates that customary laws prevail in inheritance.¹⁵⁶

Legal discrimination is associated with financial exclusion. Where husbands legally control marital property, women are less likely to have an account at a financial institution,¹⁵⁷ and thus even less likely to start a business due to a lack of collateral and finance. When men and women have *equal* inheritance rights, women are more likely to have official bank accounts and credit.¹⁵⁸

Figure 2.19

Most countries legally prohibit violence against women but major gaps persist

Legislation addressing violence against women, 2015 (%)



Note: 170 countries are included. Figures on bars are numbers of countries.

Source: Women, Business and the Law database, 2016.

Box 2.5

Opportunities and setbacks for women's work in China¹⁴⁸

The phrase “Chinese women hold up half of the sky” symbolized a long-standing government commitment to gender equality. China has since undergone major economic, societal and demographic transitions, which have brought new opportunities as well as new challenges.

The Chinese economy is entering a new phase dominated by technology-intensive industries and services. The opportunities for well-paid jobs are shifting away from manufacturing towards skilled service sector and e-commerce. The average wage in modern services (information technology, financial and business services and research and development) is about 60 percent higher than the national average, while the share of employment in services has more than doubled since 2000—from 22 to 46 percent. Outside the agricultural sectors, most women (62 percent) work in skilled professions, attributable to gender parity in education attainment. E-commerce has become a powerful engine of employment and growth in China, and half of registered online businesses are run by women. In 2014, online retail sales reached about 6 percent of China's GDP, compared with less than 2 percent in the United States.

But as China has joined the ranks of middle-income countries, some earlier achievements were eroded. Female labour force participation fell from 79 percent in 1982 to 64 percent in 2014, in part due to the erosion of childcare support as state-owned enterprises withdrew from social service provision, which has yet to be replaced by government services.¹⁴⁹

In contrast to trends in much of the rest of the world, gender wage gaps have widened in China—from around 16–20 percent in the 1980s to 30–40 percent in 2010 for salary workers. Overt discrimination against females in job recruitment has reportedly increased, and women face limited prospects in promotion within firms.¹⁵⁰ Among China's top 300 companies (CSI-300), 126 had no female on their boards in 2014, and the share of women on corporate boards is below 10 percent, compared with almost 30 percent in France, for example.

The good news is that economic and structural changes are creating demand for new skill sets and jobs where women tend to have a comparative advantage. But realizing these opportunities will require concerted efforts. Moreover, by 2050, China will become the second oldest economy in the world after Japan. This will create demands on women's time, and also create new job opportunities. Labour shortages in long-term care are looming large,¹⁵¹ such that the average wage of predominantly rural female migrant home-carers is now 46 percent above that of traditional hotel and catering services.¹⁵²

Among a series of initiatives since 2000, the 2008 labour contract law extended contract coverage among migrant and other low-wage workers and increased the share of workers with legally mandated social insurance, without any apparent adverse impact on employment.¹⁵³ The law has raised women's awareness of their legal rights, facilitated in this era of social media, and more labour cases are being brought to court. However domestic workers are largely excluded from the 2008 labour contract and successful enforcement of the labour contract law rests on developing institutions and systems, including the legal system, job recruitment agencies and the national ID system.

Public and private partnerships in programmes that provide innovative financial solutions and skill training hold promise in China. Two successful examples include Alibaba's Ant Financial Services Group (see box 3.10) and the Microsoft-sponsored YouthSpark skill programme.

China's experience yields some valuable insights for women's economic empowerment. First is the importance of compulsory education, combined with targeted skill training. Second is legal protection and enforcement, which require long-term institution building. Third is the importance of strong inclusive economic and employment growth.

Failures to recognize, reduce and redistribute unpaid work and care

Large and persistent gender gaps in unpaid work and care are a major driver of gender differences in economic opportunities—in labour force participation rates, in part-time or full-time work, in occupational choices, in informal or formal work, in leadership positions, in earnings and in entrepreneurship. Even where men and women enter the labour force at similar rates, women are much more likely to switch to part-time work or to exit the paid labour market altogether once they have children. Figure 2.20 illustrates barriers on both the supply and demand side that generate gender gaps in unpaid care work and highlights three basic ways to narrow these gaps (explored further in chapter 3).

At all development levels and to varying degrees, women face challenges and limited choices in balancing their time across unpaid care work and

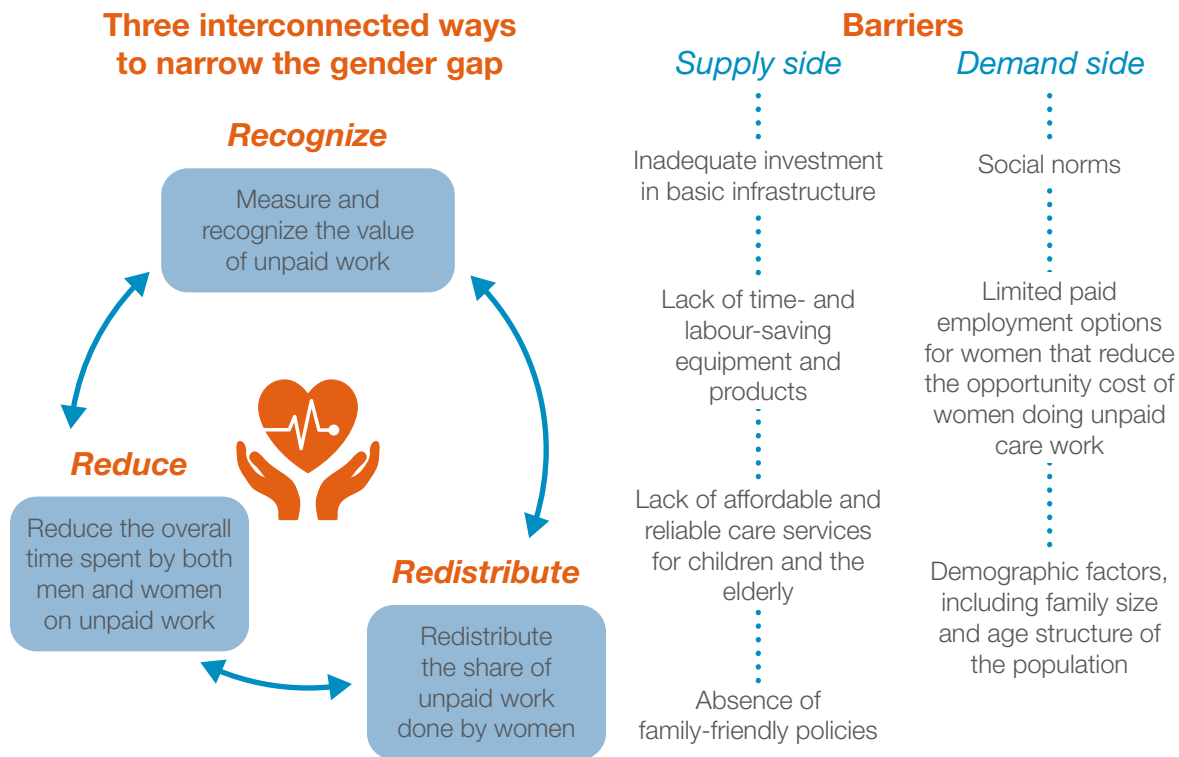
home production, paid economic opportunities, education, leisure and rest.¹⁵⁸ In a recent business poll, the three most commonly cited barriers preventing women from advancing in the workplace are all related to balancing domestic and professional responsibilities.¹⁵⁹ The constraints are especially severe for women from poor households, who lack access to or cannot afford market substitutes for their unpaid labour. More than half of women aged 20 to 24 in a Latin American study said that their unpaid responsibilities at home were the main reason they could not look for paid work.¹⁶⁰

There is large variation in the gender gap in unpaid care work across countries, with men doing up to about 80 percent of the unpaid care work that women do (in Denmark) down to 10 percent (in Tunisia) (figure 2.21).

Rural women in developing countries generally spend more time on unpaid work than urban women

Figure 2.20

Barriers to tackling gender gaps in unpaid care work through the three “R”s

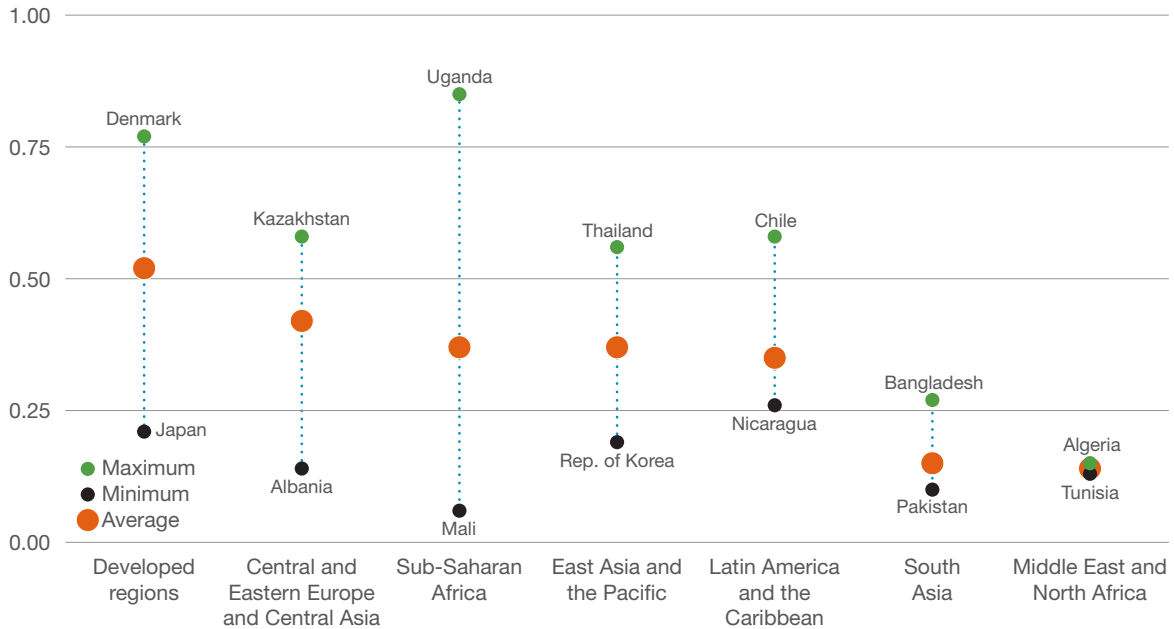


Source: McKinsey Global Institute analysis. Anna Fälth and Mark Blackden, “Gender Equality and Poverty Reduction: Unpaid Care Work”, October 2009, UNDP Policy Brief.

Figure 2.21

Across regions, men do one-half to less than one-fifth of the unpaid care work that women do

Male-female ratio of unpaid care work, regional averages and high and low country performers by region, 2014



Note: Unweighted regional average. 69 countries are included.

Source: OECD Gender, Institutions and Development Database 2014.

and men,¹⁶¹ and this rural-urban difference reflects gaps in basic infrastructure in electricity, water and transport in rural areas. Women living in informal settlements in urban areas that lack basic infrastructure and transport services may also spend a substantial amount of time on care work. Women's unpaid work has the greatest impact on the poorest. In Kenya, Nepal, Nigeria and Uganda, "women living in poverty carry heavier workloads than men, across both rural and urban communities."¹⁶²

The gender gap in unpaid care develops at an early age. Girls tend to do more work at home than their brothers.¹⁶³ In 16 developing countries, 10 percent of girls aged 5 to 14 spent at least 28 hours weekly on household chores (about twice that spent by boys),¹⁶⁴ with repercussions for girl's school attendance and subsequent opportunities.¹⁶⁵

Given their unpaid care responsibilities, the lack of maternity protection and adequate and affordable childcare services reduces women's economic opportunities and economic empowerment. The

challenge is most severe in low- and middle-income countries and among poor and disadvantaged women regardless of their country's development level.

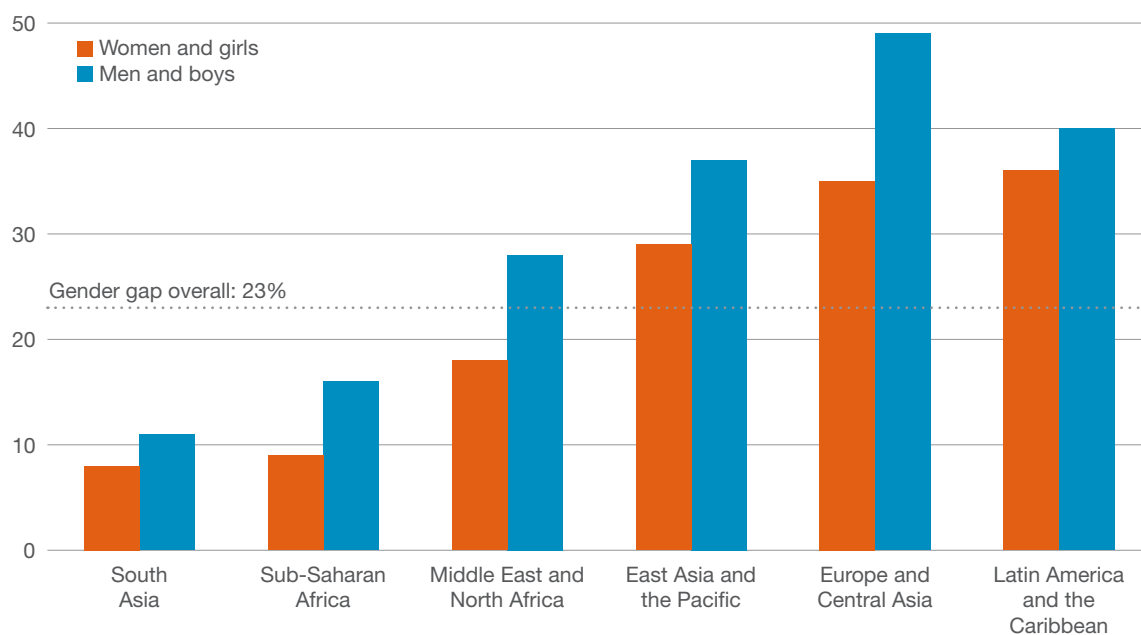
Governments are failing to make enough public investments in early childhood and childcare programmes, despite evidence that these investments have substantial long-term benefits that far outweigh their costs. Indeed, early childhood education programmes have low coverage even in the most advanced countries on this front.¹⁶⁶ For example, even the Nordic countries average only around 0.9 percent of gross domestic product (GDP) on such programmes, and spending in southern Europe averages a mere 0.2 percent of GDP. In the United States, public spending on childcare in 2011 was 0.1 percent of GDP.¹⁶⁷

Within the OECD, the share of children who did not have formal or informal childcare services in 2013 ranged from 79 percent in Bulgaria to 29 percent in the Netherlands.¹⁶⁸ Public spending on preschool

Figure 2.22

Fewer women than men have Internet access in all developing regions

Internet access across regions, 2014 (%)



Note: The data include 144 low- and middle-income countries, and weighted averages are presented.

Source: Dalberg, Women and the Web 2014.

(aged 3–5 years) averaged 0.5 percent across 36 countries in 2011, with the highest shares in Denmark (1.3 percent of GDP), followed by 1.0 percent in New Zealand and 0.7 percent in Iceland and the United Kingdom.¹⁶⁹

Early childhood and childcare programmes also improve cognitive and socio-emotional development for children, with positive effects on their future learning, educational attainment, productivity and earnings and a reduction in their future susceptibility to risky and socially costly behaviour.¹⁷⁰ All children can gain from attending high-quality programmes, but the gains are greatest for poor disadvantaged children.

As the old-age dependency ratio increases in many countries, limited care services for the elderly population threatens to become another unpaid care challenge to women’s economic opportunities and economic empowerment. The roles of the state, families and individuals in old-age support vary greatly across countries. In developing regions such as Latin America and the Caribbean and

Eastern Europe and Central Asia, the state plays an important role through pension provision. In contrast, older people in East Asia and Pacific rely more heavily on their own savings and the support of their families, especially in rural areas.¹⁷¹ To foster healthy and productive aging and reduce the unpaid care burden for the elderly, selected policy priorities include strengthening welfare systems—for pensions, health care and long-term care.

One part of the solution to improve quality care is to recognize, measure and thus value the amount of unpaid care work carried out by women (figure 2.20). The International Conference on Labour Statisticians agreed in 2013 that unpaid care and domestic work should now be classified as work, which should lead to better measurement and counting of these activities.¹⁷²

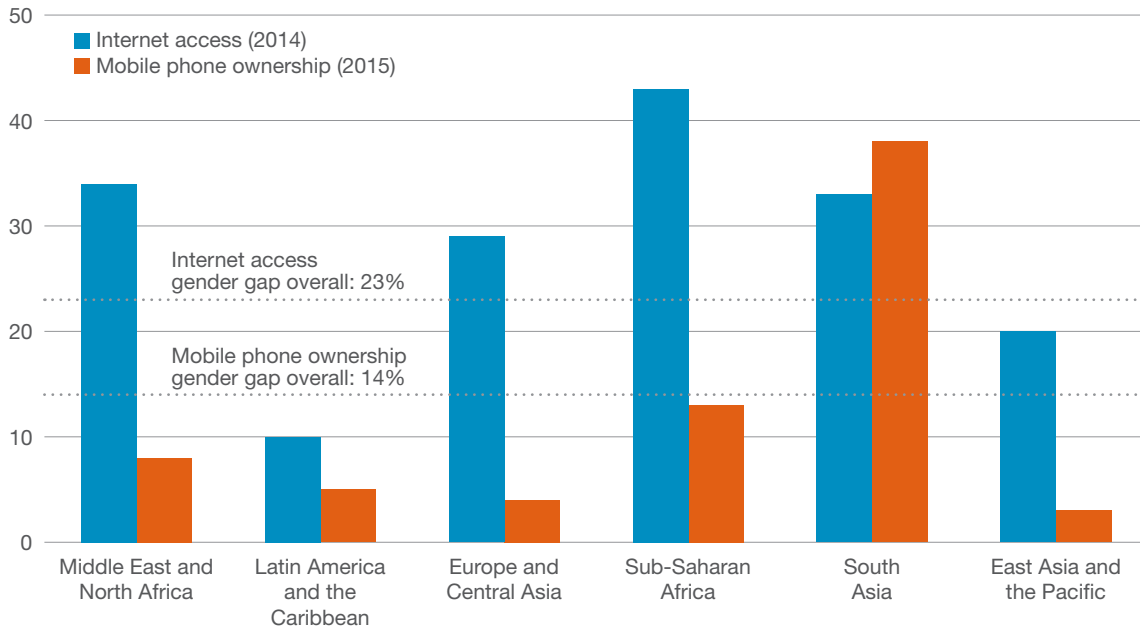
Gender gaps in access to financial, digital and property assets

Various types of assets matter for economic opportunities. Here, the focus is on digital, financial and

Figure 2.23

Gender gaps are larger in Internet access than in mobile phone ownership except in South Asia

Gender gap in Internet access and in mobile phone ownership, by region, 2015 (%)



Note: Regional gender gaps are weighted for Internet access and unweighted for mobile phone ownership. Gender gap average includes 144 low- and middle-income countries for Internet access and 139 low- and middle-income countries for mobile phone ownership.

Source: Dalberg, Women and the Web, 2014 and GSMA, Bridging the Gender Gap 2015.

property assets, with an emphasis on digital and financial.

Digital inclusion is critical, especially for the poor, who risk being left further behind given the fast-changing nature of digital assets and services, and their importance to future employment and income opportunities.

Large digital gaps impede inclusive global development by denying hundreds of millions of people access to economic opportunities, online education, political voice and more. Worldwide, some 2.3 billion women do not have any Internet access,¹⁷³ and more than 1.7 billion do not own a mobile phone¹⁷⁴—some 200 million fewer women than men have online access or mobile phones.¹⁷⁵

Across developing countries, 23 percent fewer women than men have access to the Internet (figure 2.22), a gap that jumps to 43 percent in Sub-Saharan Africa (figure 2.23). In most higher income countries, the gaps are negligible.¹⁷⁶

Gender gaps in digital inclusion appear to be larger among the poor. Poor women in urban areas in nine developing countries were half as likely to be connected to the Internet as men in the same age group with similar levels of education and household income.¹⁷⁷ Even when women are connected to the Internet, they are half as likely as men to comment and express their views on social issues online and a third less likely to use the Internet to look for work.¹⁷⁸

Globally, women on average are 14 percent less likely than men to own a mobile phone, and in South Asia, the gap is 38 percent (figure 2.23). Only 43 percent of women phone owners and 49 percent of men phone owners have smartphones globally.¹⁷⁹ Women in many places tend to use more basic mobile phones than men,¹⁸⁰ and to use their phones less frequently and less often for messaging and data services beyond voice.¹⁸¹

Both supply-side (access) and demand-side (affordability and adoption) factors limit digital

inclusion. While supply-side issues can affect both men and women, demand-side factors disproportionately affect women, depending on their income, education, age and location. Cost is a large barrier for digital inclusion particularly for women. The top reason cited by women in low- and middle-income countries for not owning a mobile phone is the cost of handsets and service.¹⁸² Awareness and adoption factors include lack of digital literacy; language barriers; cultural and social norms; limited information, awareness and relevance of content; and online harassment.

Women are 1.6 times more likely than men to report a lack of skills as a barrier to Internet use.¹⁸³ In some countries, social norms may deem digital use as “inappropriate” for women.¹⁸⁴ In Egypt and India, for example, women were up to six times more likely than women in Uganda to report that the Internet was not appropriate for them or that their friends and family would disapprove of their using it. In a survey of ten developing countries, about 13 percent of women and 18 percent of men reported

experiencing harassment in phone or text messages, while 13 percent of women and 11 percent of men using the Internet reported harassment from emails or social media posts.¹⁸⁵

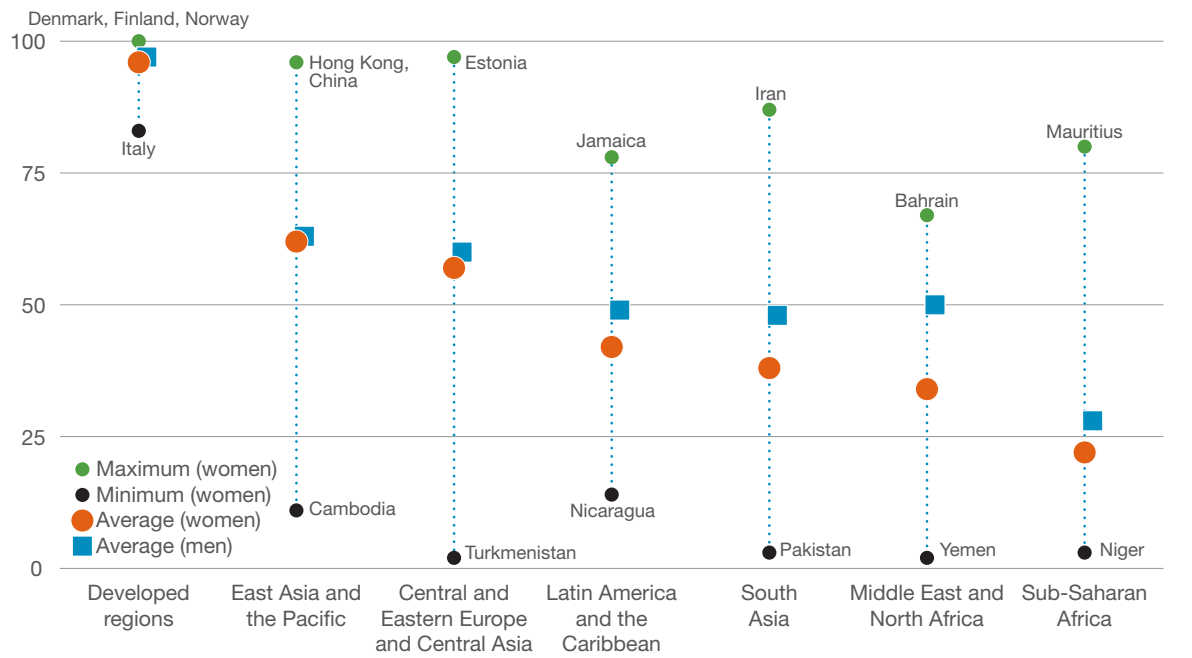
On financial inclusion, 57 percent of women globally have a financial account, against 64 percent of men.¹⁸⁶ Although women’s account ownership has increased several percentage points since 2011, the gender gap remains at around 7 percentage points (9 percentage points in developing economies). There are also gender gaps in savings and credit, account use and the quality of financial products and services.¹⁸⁷

Financial access is the lowest in Sub-Saharan Africa and the Middle East and North Africa (figure 2.24). Gender gaps are the largest for the poor, specifically those living on US\$2 or less a day; poor women are 28 percent less likely than poor men to have a formal bank account. Further, poor women may be suspicious of banks when savings products are expensive and poorly suited to their needs.¹⁸⁸

Figure 2.24

Financial access is low for men and even lower for women in many regions

Share of adults (age 15+) with financial accounts, 2014 (%)



Note: Unweighted regional average. 140 countries are included.

Source: Global Findex (Global Financial Inclusion Database) 2014.

For property, the focus is on land as well as livestock. Gender differences in the ownership and control of property are major determinants of gender inequality.¹⁸⁹ Analysis by the Gender Asset Gap Project (in Ecuador, Ghana and Karnataka, India),¹⁹⁰ and others shows that the ownership¹⁹¹ and control of land and livestock are skewed towards men, even if data tend to be sparse.¹⁹²

Women in Sub-Saharan Africa are less likely than men to report owning land or having documented ownership of land. Women own and manage less land, and they farm smaller agricultural plots. In six African countries with data, men have higher rates of sole ownership. The ratio of documented land area under male versus female control ranges from 2 to 1 in Malawi and Uganda to 12 to 1 in Niger.¹⁹³ Across 101 countries, women account for 18 percent of

agricultural landholders—from 3 percent in Mali to just over half in Cabo Verde.¹⁹⁴

Lack of land ownership can limit women's willingness to invest.¹⁹⁵ Gender differences in tenure and land characteristics can also influence productivity.¹⁹⁶

* * *

This chapter has documented persistent gender gaps in both paid and unpaid work and identified four major systemic constraints that underlie and reinforce them. The next chapter moves from analysis to action, focusing on measures to break these constraints and close these gaps, expanding economic opportunities for women in all types of work around the world.

CHAPTER 3

SEVEN PROVEN AND PROMISING DRIVERS TO EXPAND WOMEN'S ECONOMIC OPPORTUNITIES

We envisage a world in which every woman and girl enjoys full gender equality and all legal, social and economic barriers to their empowerment have been removed.

Sustainable Development Goal Declaration

Gender equality and women's economic empowerment are central to the 2030 Agenda to leave no one behind. This chapter identifies proven and possible actions to accelerate progress towards achieving these goals based on evidence about what works and what does not.

Given the range of possible approaches and the need to set priorities, the Panel has focused on seven primary drivers to expand women's economic empowerment (figure 3.1) and within each driver to identify concrete actions and interventions that are "proven" or "promising." Proven actions are those that have been tried and have demonstrated impact, while promising actions are those that hold potential based on experience and analysis. Examples from around the world illustrate how actions have worked in practice in a range of different country and institutional contexts. Many of the proven and promising actions address head-on the four overarching constraints on women's economic empowerment identified in chapter 2—adverse norms, discriminatory laws and gaps in legal protections, the invisibility of unpaid work and care, and a lack of assets—with some actions directed towards constraints that arise in particular types of work.

This chapter is not intended to be prescriptive or encyclopedic; rather, it provides illustrative examples that highlight what can work to create economic opportunities for women and help close gender gaps. The diversity of country circumstances means that not every proven or promising action is appropriate to every situation. While there is a universal floor of human rights for which governments must accept responsibility, as the examples demonstrate, the most effective approaches differ across countries based on their development levels and on their institutional, legal and cultural conditions.

To the extent possible, the Panel reviewed evidence on impact, cost, effectiveness and scalability, all important considerations when assessing interventions. However, many examples lack some of this evidence due to a combination of data gaps, small sample sizes, time lags in assessing impact, and a paucity of resources for measuring results. These shortfalls are not unique to designing and assessing interventions to promote women's economic empowerment but are commonplace in efforts to design and evaluate interventions to achieve many other Sustainable Development Goals.

The good news is that knowledge about the types of interventions that reduce gender inequalities has grown considerably in recent years. Rigorous impact assessments of a number of interventions are under way in the public and private sectors alike—including assessments supported by Panel members—to test, refine and disseminate evidence about what works. The chapter and

Figure 3.1

Seven primary drivers of women's economic empowerment



the accompanying online policy briefs draw on this accumulating body of work. Going forward, however, more attention should be given to impact assessments of actions targeting the reduction of gender gaps.

Many of the proven and promising actions—including eliminating discriminatory laws, providing legal recognition to informal workers and eliminating gender

biases in employment practices in the public and private sectors—are likely to be cost-effective, relatively easy to implement and able to produce sizable gains without significant new spending. For many interventions, change requires commitment and leadership, not a major infusion of new resources.

Other interventions require much larger budgetary commitments from governments, often in

partnership with the private sector. Such interventions include provision of maternity benefits and other social protections for workers; investments in infrastructure such as energy, water, and transportation, as well as access to affordable labour-saving technologies to reduce the time required for unpaid work and to increase the productivity of the self-employed; investments in child and elderly care services; and provision of affordable broadband services for disadvantaged rural populations.

The economic and social gains from investments in women's economic opportunities are substantial and more than cover their cost over the long run.¹⁹⁷ Still, national budgetary and other constraints will require these investments to be prioritized in the short run, since not everything can be done at once and not all outcomes are win-win. Governments, businesses, trade unions, development partners and civil society organizations will need to assess trade-offs when setting their strategic priorities for women's economic empowerment. This chapter aims to help inform their decisions.

Tackling adverse social norms and promoting positive role models

While processes required to change social norms are highly context-specific and complex,¹⁹⁸ no one should say “Nothing can be done.” The Panel believes that tackling adverse norms and promoting positive role models should be at the top of the 2030 Agenda to expand women's economic opportunities.¹⁹⁹

The process of expanding opportunities can itself change social norms, including gender norms.²⁰⁰ For example, a randomized control trial in India found that jobs for women in call centres fostered more favourable attitudes towards educating girls and women, improving women's paid work opportunities before and after marriage, as well as delaying marriage and childbirth.²⁰¹ A 2014 review of the evidence suggests that the key drivers of changing norms encompass several of the major themes of this report—economic opportunities, collective mobilization and legal reform.²⁰² Greater access to resources—income, land and other assets—can also strengthen women's ability to negotiate, bargain and bring about more desirable norms.

It is important to develop ways to address gender norms directly when they are themselves a barrier to women's opportunities. The good news is that deliberate efforts can change norms. These efforts

are usually most successful when they are deployed in multiple ways on different levels, rather than as simple standalone interventions. Successful efforts encompass schools, communities, workplaces, civil society and the media.

Some of the most effective strategies for positive norm change involve working with children and adolescents, both boys and girls, to break entrenched and discriminatory norms passed down across generations. The Gender Equity Movement in Schools programme—which aims to help boys and girls adopt more gender-equitable norms, through role-playing games, interactive extracurricular activities, and lessons on gender-based violence, marriage and sharing household tasks—has had positive results. After running for two years in Mumbai, “participating students were more likely to support higher education for girls, to openly express opposition to gender-based violence and to champion delaying marriage.”²⁰³ In Ethiopia and Kenya, a Youth-to-Youth Club Initiative aimed at building life skills and self-esteem helped female youth gain income-earning opportunities and increased men's acceptance of women's leadership.²⁰⁴

Successful norm-changing programmes have been targeted to encourage girls and women to move into nontraditional occupations. In Uganda, information about higher profits in traditionally male-dominated sectors helped women entrepreneurs cross over into those sectors.²⁰⁵ Although vocational training aimed at encouraging women to enter male-dominated industries has produced mixed results, disseminating information to women about higher returns in such industries has worked.²⁰⁶ In Kenya, women who received information on the pay differential between traditionally male and female professions were 5 percent more likely to pursue male-dominated careers.²⁰⁷

As discussed in chapter 2, women remain under-represented in higher-paying jobs within STEM fields. Efforts are under way in many countries to shift norms about what fields of study and work are appropriate for girls and women. Box 3.1 highlights some promising ways to encourage girls and women to increase their education and participation in STEM fields.

The most effective vocational training programmes for women often incorporate “soft skills and life skills” development, as well as on-the-job training (internships or apprenticeships).²¹⁵ Soft skills, such as communication and leadership skills that are

Box 3.1

Changing norms around STEM: Promising approaches

While evidence is scarce on what interventions work to change norms, some approaches hold promise. Early exposure to male-dominated disciplines or sectors can open up young women's career choices. Parents are more likely to allow their daughters to be introduced to a nontraditional sector if that is facilitated by a family member or friend.²⁰⁸

There is evidence that the gender gap in grades and STEM majors closed for high-achieving female students randomly assigned to female professors in their introductory maths and science classes.²⁰⁹

A number of tech companies support STEM education, including Google, IBM and Mozilla. Cisco has a Women's Action Network that organizes information technology events for young women, and has pledged that by 2020, 20 percent of its US staff will volunteer at least 20 hours annually to inspire students in STEM education.²¹⁰ The US-based nonprofit Girls Who Code has enrolled more than 40,000 high-school girls in its summer immersion programme.²¹¹ Initiatives elsewhere include the India-based education company, Robotix, which has a free programme called Indian Girls Code, focused on disadvantaged girls.²¹²

Another initiative to support girls in STEM is Technovation, a global tech entrepreneurship programme that challenges girls globally to build a mobile app that addresses a community problem. It includes a 12-week online programme during which girls and a mentor go through curricula together and create an app, with finalists invited to the World Pitch Competition. Since 2010, 10,000 girls from 78 countries have taken part.²¹³ Similarly, the mentorship programme Tech Needs Girls, based in Ghana, encourages young girls to pursue college degrees instead of being forced into early marriage.²¹⁴

valued on the labour market, are deeply affected by gender norms; investing in such skills can improve women's self-confidence and job prospects.²¹⁶ Recent World Bank evaluations of programmes to support adolescent girls found that life skills programmes can empower and guide learners to think critically about how gender norms and human rights shape their interactions with others and affect their behaviours.²¹⁷

Violence against women²¹⁸ is a particularly egregious manifestation of adverse norms that not only damage women's health and well-being but also incur major economic costs. These costs have been estimated by the World Bank to amount to around 3 percent of global GDP, due to lost productivity alone.²¹⁹ Worldwide, 35 percent of women are victims of physical and/or sexual violence in their lifetimes.²²⁰ While most violence against women is inflicted by intimate partners (husbands and boyfriends)—often referred to as domestic violence—sexual harassment and other forms of sexual violence are common in many settings, including the workplace. In European

Union countries, 40–50 percent of women have experienced unwanted sexual advances, physical contact or other forms of sexual harassment at work.²²¹

Eliminating gender-based violence is integral to achieving the Sustainable Development Goals. Box 3.2 reviews how interventions to expand women's economic opportunities need to address gender norms in order to reduce the risk of violence.

Small-group workshops and training can engage men and change gender stereotypes and norms at a community level. Almost 15 years ago, Promundo launched Programme H, encouraging critical reflection of rigid norms related to manhood. A growing number of programmes are working with boys to change social norms, including the Rwanda Men's Resource Centre's Boys4Change club, the Equal Community Foundation in India, and the BraveMen project in Bangladesh. These types of interventions have been shown to improve men's and boys' attitudes towards gender equality,²³⁹ including care roles. HeForShe, initiated by UN Women in

Box 3.2

Violence against women and girls and women's economic empowerment

Beyond the damage to individuals, violence against women affects businesses in a range of ways, including raising absenteeism and staff turnover and reducing productivity. The costs to services and economic losses add up at the national level,²²² and a growing body of evidence cites the costs to business.²²³ A study in Papua New Guinea found that on average each staff member loses about 11 days of work annually due to violence, and the direct salary costs of lost staff days amount to 2–9 percent of firms' total salary bill.²²⁴ In Peru, violence against women leads to 70 million days of missed work, equivalent to 3.7 percent of GDP.²²⁵

Proven and promising actions to reduce and stop violence against women include programmes that focus on increasing women and girl's economic empowerment (such as skills training and cash transfers), corporate action to prevent and respond to violence (such as awareness training in the workplace) and an improved enabling environment of policies and laws.

Expanding a woman's economic empowerment can reduce the risk of violence by improving her financial autonomy and bargaining power. Women's earnings may reduce economic stress, which is a risk factor for domestic violence. Evaluations finding that women's economic empowerment reduces the risk of violence include the IMAGE programme in South Africa,²²⁶ Côte d'Ivoire's Group Savings intervention,²²⁷ vocational training in Uganda and the Empowerment and Livelihood for Adolescents trial in Uganda.²²⁸ A promising multipronged approach has been designed by the World Bank in Papua New Guinea to address gender-based violence in mining areas, using research, community outreach, capacity building and coordination in service provision, and an industry-specific code of conduct, in partnership with government, civil society and mining companies.²²⁹

In some contexts, women's economic empowerment can increase the risk of violence at home. Disruption to traditional gender roles can lead to backlash, as in Afghanistan²³⁰ and other parts of South Asia. Programmes aiming to increase women's economic empowerment in such contexts should incorporate strategies to minimize this risk. Men and boys can be engaged to promote positive norms around gender equality as well as to build awareness against sexual harassment at the workplace. Engaging men and boys can help to generate "buy-in" and prevent backlash at the household or community level by, for example, sharing information on the positive impacts of gender equality and inclusion, and of violence-free homes and communities.²³¹ In Bangladesh, MEJNIN (Meyeder Jonno Nirapad Nagorikotta—Safe Citizenship for Girls) is working in 160 schools in Dhaka and rural areas to raise awareness among the students, teachers and parents of sexual harassment of female students in public places, and aims to scale up to 400 schools.²³²

In Victoria, Australia in 2007, VicHealth, in partnership with the state government, developed a violence-prevention framework that provided a basis for a state-wide 10-year prevention strategy encompassing actions where people live, work, learn and socialize, involving several government departments in delivery.²³³ Since then, the shares of people who excuse domestic violence and who accept controls on women's autonomy have been falling. However, much remains to be done (up to 1 in 5 still believe there are circumstances in which women bear some responsibility for violence, with no change since 2009).²³⁴ New programmes to build community momentum to prevent violence include the Creating Healthy Workplaces Programme, Gender Equality and Respect, respectful relationships education in schools, and the Australian Football League's Respect and Responsibility Programme. All are designed to spur the public, local governments and workplaces to play their part.

(continued)

Box 3.2 (continued)

The United Nations has made the elimination of violence against women a system-wide priority. In 2015, the UN launched a joint framework on prevention of violence against women developed by UN Women, ILO, OHCHR, UNDP, UNESCO, UNFPA and WHO, which includes interventions at different levels, including the strengthening of women's economic empowerment and equal access to employment.²³⁵ Similarly, a partnership between UN Women, UNFPA, WHO, UNDP and UNODC led to the development of an "Essential Services Package," providing guidelines to respond to violence against women in different sectors including health, justice and police and social services.²³⁶

To ensure success, it is crucial for programme staff to understand which attitudes are most directly linked to violence and to identify potential levers of change, including community, opinion and religious leaders.²³⁷

Tracking progress on women's economic empowerment should include indicators that capture violence, whether intimate partner violence or sexual harassment and violence in the workplace.²³⁸ In tracking impacts related to gender-based violence, global ethical and safety standards on data collection need to be followed.

2014, aims to engage men and boys as agents of change.²⁴⁰ Several male chief executive officers and government leaders are the founding champions of Impact 10x10x10, a high-profile campaign launched by HeForShe to target governments, businesses and universities as instruments of change in gender norms.²⁴¹

To change norms, it is important to engage both women and men in community dialogue and mobilization.²⁴² Evidence is accumulating on how groups of people can mobilize to influence wider community changes, as with Raising Voices' SASA! in Uganda, Oxfam's We Can Campaign across South Asia, and Men's Action to Stop Violence Against Women in India.²⁴³ Programmes can be more effective through involving women and men in gender training and gender dialogue groups.

Community-level discussions can encourage reflection and alternative views, as well as create avenues for change around restrictive gender norms. In Nepal, Oxfam facilitated women's discussion groups as a key instrument of empowerment. They allowed women seed producers to gain confidence, access to information and collective voice. Women reported that for the first time they realized that their voices could be heard in a public space, and they acted collectively to raise issues ranging from training on new seed varieties to polygamy.²⁴⁴ If dialogue leads to community pressure for change, people can be encouraged to adjust norms and adopt new practices even if they personally do not agree with the changes.²⁴⁵

Role models can affect norms. A randomized experiment in India found that exposure to female leaders eliminated the gender gap in education and reduced the gender gap in aspirations by 20 percent in parents and 32 percent in adolescents (see box 3.18 for the impact of quotas on female representation and norms).²⁴⁶ In Bangladesh, CARE's Cost of Violence against Women initiative to change community norms, practices and behaviour worked with local communities to identify men who had demonstrated positive change in their behaviour. These men worked as role models in the community, facilitating discussions and activities aimed at promoting an alternative, more equitable narrative of masculinity. This initiative improved communication between spouses and reduced violent urges among participants.²⁴⁷

Business, governments, civil society and other agents can tackle adverse norms and implicit biases in the workplace. New insights into the human mind can help organizations of all types design practices that combat biases in hiring, promotion and pay processes that discriminate against women. Many companies, among them Ernst and Young, Facebook, Google and IKEA Group, have introduced mandatory training for their employees to recognize and counter implicit biases. Governments and civil society actors in Europe have developed guides and checklists to make it easier for firms to eliminate bias from their job evaluations.²⁴⁸ The General Confederation of the Portuguese Workers has developed the Revalue Work to Promote Gender Equality project,²⁴⁹ so that industry can better identify

unequal pay practices and prevent devaluation of female-dominated occupations.²⁵⁰

Some key lessons on how to design processes to eliminate implicit gender biases in human resource practices are brought together in a recent book by Iris Bohnet. Some of the main findings of her extensive research are summarized in box 3.3.²⁵¹

Recommended practices to combat gender biases in the workplace include design thinking and “behavioural nudging,” supported by data analytics and digital technologies. New tech start-ups are developing digital platforms to help organizations eliminate implicit biases in human resource functions²⁵²—an example of how digital technologies can change the future of work, a trend with

Box 3.3

Gender equality by design in the workplace

In her book, *What Works: Gender Equality by Design*, Iris Bohnet, a behavioural economist and professor at Harvard University’s John F. Kennedy School of Government provides evidence and practical tools to redesign how we live, learn and work to eliminate gender bias. Here’s a selection of her recommended approaches for recruiting and managing talent.

Apply data to people decisions. This requires several elements, beginning with collecting, tracking and analyzing data to understand patterns and trends. It is important to measure in order to detect what is broken, inform interventions and experiment to learn what works. Calling its human resource department “People Operations,” Google has been at the forefront of “people analytics.” The data revealed to Google, for example, that an apparent gender gap in quit rates—women were twice as likely to quit as the average Google employee—was in fact a “parent gap.” Young mothers were twice as likely to quit. So Google introduced a new maternity and paternity leave plan. Instead of the industry standard of 12 weeks, Google offered new mothers 5 months off and new parents 7 weeks. The impact of this change was significant: new mothers at Google are now no more likely to quit than the average employee.

Attract the right people. It is increasingly well recognized that employers need to purge gendered language from job advertisements and other company communications. Companies like Microsoft, Starbucks, Square and Twitter use predictive language processing technology to de-bias their job advertisements and to use inclusive language to attract a large pool of diverse job applicants.

Create smarter hiring procedures. Among the elements that make a difference are “blind” hiring practices that remove demographic information from job applications, evaluate candidates comparatively, hire in batches and use predictive tests and structured interviews to evaluate candidates—rather than unstructured interviews and panel interviews that tend to reinforce bias.

The Australian Bureau of Statistics introduced blind hiring practices in 2015, withholding names and other identifying information from evaluation committees. The new practices contributed to an immediate increase in the share of female senior executives, from 21 to 43 percent. In April 2016, the British Civil Service, along with entities including HSBC, Deloitte, the BBC and the National Health Service (collectively responsible for employing 1.8 million people in the UK) introduced blind hiring practices. In the United States, an increasing number of employers do away with applicant names, and some employers go even further. Compose Inc., a cloud-storage firm in California, no longer asks job applicants for their resumes but instead has them complete tasks relevant to the job.

Create smarter promotion procedures. Needed changes in promotion practices include the use of both long-term targets and specific short-term, achievable goals, instead of self-evaluations with managers, and holding managers accountable for their assessments. In 2016, Credit Suisse started changing its performance appraisal practices and no longer shares employee self-evaluations with managers in advance of employee appraisals. Self-evaluation processes tend to disadvantage women because they tend to be more self-critical and less confident than men.

both positive and negative implications for women's economic opportunities. Some of these implications were identified in chapter 2, and others will be discussed later in this chapter.

Corporate and public leaders can be champions of gender-equality agendas to influence norms within their company and beyond, raising awareness and inspiring change. One example is the recent book by Melanne Verbeke and Kim Azzarelli, *Fast Forward*, which interviews more than 70 trailblazing women in global leadership, public service and the corporate world to inspire women and promote new norms.²⁵³ The Male Champions of Change in Australia aims to increase women's representation in leadership (box 3.4). Corporate champions can create cascading effects that can incite other firms to follow suit.

More broadly, all employees can support gender equality. Organizations in which male workers support diversity and inclusion have higher female representation than those in which men are not personally engaged.²⁵⁵ The #LeanInTogether Initiative, which has more than 500 corporate partners

globally,²⁵⁶ engages men and gives them an opportunity to advocate for gender equality in the workplace, family and society.

Feminist political activists and women's rights organizations have been working for decades to challenge people to change discriminatory behaviour and attitudes alongside mobilizing for legal and policy reform. There are numerous examples of success, including the engagement of such organizations in shaping Kenya's new constitution, adopted in 2010, which provides much stronger guarantees for women's rights and gender equality principles than the previous one.²⁵⁷

New technology and social media can support feminist collective action by facilitating communication between individuals and groups—many of these initiatives appear promising, even if not rigorously evaluated. In 2012, feminist playwright Eve Ensley launched a campaign in the United States called One Billion Rising to call for action against gender-based violence. Using the Internet and a connected series of flash mobs around

Box 3.4

Male champions of change influence gender norms and practice in Australia²⁵⁴

Male Champions of Change, established by the Australian Human Rights Commission in 2011, works with influential leaders to redefine the role men play in taking action to reduce gender inequality. The initiative activates peer groups of influential male leaders to step up beside women and act as advocates for gender equality. It contributes to media coverage of gender equality. And it facilitates adoption of high-impact actions across major firms and government agencies.

The coalition has grown from a group of eight of Australia's largest corporations to five peer groups of around 90 CEOs, government department heads and board directors. These leaders' organizations employ around 600,000 people (5 percent of Australia's workforce). Members are selected based on their ability to influence and effect change. Women from the private sector, government and civil society engage in the peer groups by sharing experience and expertise. Each peer group develops, tests and shares actions that leaders can adopt to realize gender equality.

The initiative has led to more than 15 concrete actions implemented in organizations headed by the male champions. One example is the Panel Pledge, in which male champions, when asked to speak or participate in forums, ask how and whether gender balance of speakers, panelists or participants will be achieved. More than 130 leaders have committed to this pledge, and the number of all-male forums in Australia has been dramatically reduced.

Another action is Targets with Teeth, which sets female recruitment and retention targets or quotas in elite sport businesses. Tennis Australia has adopted this policy so that when shortlisting candidates for new roles, two of the five must be female.

Valentine's Day, the campaign has raised awareness of gender-based violence around the world.²⁵⁸ Social media and networking are the basis for campaigns such as Hollaback (an international movement launched in 2005 to end harassment, spur public conversation and develop strategies for equal access to public spaces) and Stop Street Harassment (a nonprofit launched in 2012 to document and address gender-based street harassment globally).²⁵⁹

Although popular images often reinforce negative stereotypes, television and radio can be an ally in bringing about change by challenging commonly held gender norms about what is acceptable and typical by exposing people to different views and creating a counter-narrative. Increased access to cable television in Indian villages (without any special programming) increased acceptance of women working outside the home and reduced tolerance for domestic violence.²⁶⁰ In Tanzania, Oxfam aired a daily television programme, highlighting the work of women farmers in the search for a “female food hero,” which challenged the image of farming as a male occupation.²⁶¹ Launched in 1994 in South Africa, the popular Soul City television drama series communicates health and development messages and models healthy behaviour in settings and with characters that local target audiences can identify with. Supported by radio, print and advocacy campaigns to prompt and continue the conversation, it has been shown to generate positive changes in perceptions and behaviour, including around violence towards women.²⁶²

Marketing and media communication can be used to reach a large audience at low cost, and can be very effective at modelling and promoting new norms. Ground-breaking campaigns include “Like A Girl,” which was launched by Procter & Gamble in 2013 and opened up a mass-media dialogue for women to talk about everyday sexism. Another example is the #SharetheLoad television campaign in India, which in 2015 drew attention to the belief that laundry is exclusively a woman's job.

Ensuring legal protection and reforming discriminatory laws and regulations

Laws reflect society's expectations for gender roles. By guaranteeing equal opportunities, treatment and protection, and by removing legal barriers, governments can send a signal of their commitment to gender equality and nondiscrimination. One example is equalizing rights for women and men

to own or administer property. Laws also provide an important framework to enable women to know, assert and enforce their rights.

Removing discriminatory laws is essential to accelerating women's economic empowerment. Legislating specific protection against discrimination is also necessary. Basic human rights and protection against discrimination are of course enshrined in international law, and in a series of major International Labour Organization (ILO) conventions (box 3.5). These can affect the development of local norms, as well as domestic legislation. Ratification and implementation of international conventions—specifically the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the ILO's Equal Remuneration Convention, 1951 (No. 100) and the ILO's Discrimination (Employment and Occupation) Convention, 1958 (No. 111)—have been shown to reduce gender wage discrimination.²⁶³

The recommendations and actions on the legal front are among the most obvious of actions across all seven drivers of change considered by the High-Level Panel. What is needed, however, depends on country circumstances. Some countries have a long way to go to ensure basic protection against discrimination and to remove legal barriers to women's economic opportunities. And enforcing laws is an issue in many countries.

Discrimination in wage employment opportunities, including gender discrimination related to hiring, pay and parental leave, must be prohibited, and access to avenues of recourse should be universal. Where gender legal differences exist, the necessary legal changes can include removing restrictions on a woman's ability to get a job without her husband's permission and restrictions on her employment opportunities and choices, ensuring gender equality in social protection benefits, providing maternity and paternity leave, and equalizing retirement ages and the calculation of pension entitlements for men and women. International Monetary Fund (IMF) research analyzing changes in almost 100 countries over 50 years through 2010 found that removing legal barriers to economic opportunities faced by women was associated with substantial increases in female labour force participation.²⁶⁵

Legislation should prohibit violence against women, addressing related issues in health and safety as well. Chapter 2 documented how many countries have taken action on this front. Examples include Bhutan, where sexual harassment in the workplace

Box 3.5

Key international labour standards relevant to women's economic empowerment: A framework for action²⁶⁴

From the outset, with the Maternity Protection Convention, 1919, multiple ILO conventions and recommendations have promoted gender equality at work.

The principle of equal remuneration for men and women for work of equal value is in the 1919 ILO Constitution and detailed in the Equal Remuneration Convention, 1951 (No. 100). The Discrimination (Employment and Occupation) Convention, 1958 (No. 111), has been ratified by 173 member states. Other relevant instruments include the Workers with Family Responsibilities Convention, 1981 (No. 156), the Maternity Protection Convention, 2000 (No. 183) and the Domestic Workers Convention, 2011 (No. 189).

Voice and representation are an important aspect of being able to access and ensure these rights, as outlined in the Freedom of Association and Protection of the Right to Organize Convention, 1948 (No. 87) and in the Right to Organize and Collective Bargaining Convention, 1949 (No. 98).

The right to social security is reflected in a number of international labour standards, most prominently the ILO Social Security (Minimum Standards) Convention, 1952 (No. 102) (ratified by 54 governments) and the Social Protection Floors Recommendation, 2012 (No. 202) that sets minimum standards for a broad range of social protection benefits.

The Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204) provides detailed guidance for enhancing legal and social protection for workers in the informal economy and for facilitating their transition to the formal economy.

is recognized as a form of gender discrimination under the ILO Convention, 1958 (No. 111),²⁶⁶ and where the 2013 Domestic Violence Prevention Act established not only women and child protection units, but also provided for training for the police, law enforcement officials, social workers and judicial officials.²⁶⁷ In Peru, a Safe Business seal of recognition is awarded to firms that pursue violence-against-women prevention and awareness-raising activities among their employees and the community.²⁶⁸

Differentiation between women and men in law, including property and family law, should be eliminated. The World Bank and others have documented the tangible benefits of such reforms—from Ethiopia following the family law reform more than a decade ago to the positive consequences that flowed from India's inheritance law reform. Financial incentives can encourage men to include women on land titles. The cadastral agency in Shtime, Kosovo,²⁶⁹ allows spouses to register land under joint title at no charge.²⁷⁰

In Lesotho, Namibia and South Africa, laws recognizing husbands as the heads of households have been abolished.²⁷¹ Namibia's female labour force participation rate increased by 10 percentage points after the revision of married women's property rights through the Married Persons Equality Act in 1996, which equalized property rights for married women and granted women the right to sign a contract, head a household, pursue a profession, open a bank account and initiate legal proceedings, without their husbands' permission.²⁷² Mandatory joint titling has increased land ownership by married women in Ethiopia, Rwanda and Viet Nam.²⁷³

Gender discrimination and bias that arise in customary law can be addressed in constitutions. For example, the Constitution of Uganda's Article 33 prohibits "laws, cultures, customs or traditions which are against the dignity, welfare or interest of women." In 2014, the Nigerian Supreme Court voided Igbo customary law, which prevented girls from inheriting their father's estate, as unconstitutional.²⁷⁴

Alternative default regimes can change behaviour.²⁷⁵ Turkey introduced legal reforms to make equal division of acquired property the default—that is, both spouses receive an equal portion of all property acquired during their marriage.²⁷⁶ Countries with a default “full community of property” regime (where all assets and income brought into a marriage, as well as property acquired during marriage, apart from inheritances or gifts to one spouse, are considered joint property) have, on average, 10 percentage point higher rates of female-owned financial accounts than countries with a default “separation of property” regime.²⁷⁷

Legal and regulatory reforms—especially simplification of procedures—can facilitate WOE to start up, access finance and productive resources, and trade. Because these businesses tend to be relatively small, it is costly for them to implement complex procedures and rules.

Reducing discriminatory laws against the informal economy, where most women workers in developing countries are engaged, is critical. The necessary changes include granting legal recognition and identity to informal workers; extending legal protection in the form of enforceable contracts, property rights and work rights; providing for equal treatment in taxes and fees; and reforming negative laws, regulations, policies and practices that penalize and undermine livelihoods in the informal sector. In Bogotá, Colombia, the Asociación Cooperativa de Recicladores de Bogotá designed a strategy to include waste pickers in the municipal waste management system, providing them with identity cards and paying them for their waste collection and recycling services.²⁷⁸ As noted below, identity cards are also important in improving women’s access to financial services and can facilitate their access to a variety of government transfers and services.

The ILO Recommendation concerning the Transition from the Informal to the Formal Economy, 2015 (No. 204) provides guidance to countries, respecting workers’ fundamental rights and ensuring opportunities for income security, livelihoods and entrepreneurship, recognizing the need for tailored approaches to respond to national circumstances. The recommendation recognizes the importance for those in the informal economy to enjoy freedom of association and the right to collective bargaining. Countries with a large informal economy should undertake “gap analysis” to identify whether and how existing laws, including public and administrative laws, disadvantage informal economic activities.

This involves examining regulations in such areas as zoning, street vending, the use of public space and housing, and slum and squatter settlements. Likewise, regulating street vendors should shift from a criminal law approach (evictions and confiscations) to an enabling administrative law approach. This includes licensing, rules that allow traders to contest officials’ practices, and due process rights.

Governments should consider defining casual workers, temporary workers, workers employed through brokers/intermediaries and workers in other kinds of nonstandard arrangements (discussed in chapter 2) as “employees,” entitling them to the rights, benefits and protection accorded to workers in formal wage employment. There are a number of cases where governments have introduced laws and supply-chain regulations to treat outworkers²⁷⁹ as employees and thus eligible for social protection schemes. Examples are Australia’s 2009 Fair Work Act for textile and footwear workers, and the amendment to South Africa’s Industrial Relations Act of 1995. HomeNet Thailand successfully lobbied for the Homeworkers Protection Act in 2010, accompanied by outreach to ensure that homeworkers understood their new rights.²⁸⁰

One in 25 women in paid employment globally is a domestic worker,²⁸¹ and only 10 percent of them enjoy labour protections equal to those enjoyed by other workers.²⁸² Domestic work is largely informal. Following the adoption of the ILO Domestic Workers Convention, 2011 (No. 189) that sets labour standards for domestic workers and Recommendation (No. 201), some 70 countries around the world have since taken actions, including 22 countries that have ratified, 30 that have successfully extended labour or social protection to such workers and at least another 19 are currently considering law or policy reform to extend such protections.²⁸³ Today, trade unions in some 90 countries have taken up the International Trade Union Confederation (ITUC)’s 12x12 campaign, to advocate for ratification of Convention No. 189; and the International Domestic Workers Federation now has 54 affiliates, including some 330,000 domestic workers.

Recent progress in extending basic protection to domestic workers is especially evident in Latin America. Chile has extended the national minimum wage to domestic workers.²⁸⁴ Argentina’s 2013 legislation equates domestic workers’ rights with the rights of all other wage workers, and explicitly recognizes maternity leave, paid holidays, special family and personal leave, and compensation in

case of termination. The law also restricts working hours to 8 per day and 48 per week, and sets a minimum age of 16 years for domestic work.²⁸⁵ The Philippines passed comprehensive legislation for domestic workers in 2013.²⁸⁶

Domestic workers should be covered by social protection. What is appropriate nationally must take into account workers' needs, contributory capacity and circumstances in line with the ILO's Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204). Mandatory, as opposed to voluntary, coverage is needed to achieve adequate coverage, with measures to ensure that protection mechanisms are adapted to the situation of domestic workers, including their relative isolation, the fact that many are migrants and may lack local language skills. The experiences of Argentina, Belgium, France and Uruguay suggest that key features of effective laws to provide social protections to domestic workers also include contributions that are affordable not only to workers but also to employers, simple registration procedures, multiple employer contributions, benefits attractive to the worker, and fiscal incentives attractive to the employer. (Full coverage of the details of different national approaches to social protection policies for domestic workers is beyond the scope of this chapter. The interested reader is referred to recent ILO publications.²⁸⁷)

For migrant workers more specifically, there are many reform examples.²⁸⁸ Regularization processes, as implemented by Spain in 2005 and Italy in 2002 and 2009, have brought thousands of migrant domestic workers into a more protective legal framework.²⁸⁹

Efforts are needed to improve enforcement of laws to protect women, and measures to facilitate recourse and enable enforcement are critical. The 2009 Lilly Ledbetter Fair Pay Act facilitates unfair pay complaints by women in the United States by extending the window of time in which claims can be brought.²⁹⁰

Information campaigns, often working with civil society organizations, can increase awareness and improve implementation of legal protections for women.

- The Swedish government publishes brochures explaining the details of equal pay legislation, and seeks to identify violations by analyzing patterns in salaries.²⁹¹
- In Morocco, with support from Oxfam and civil society partners, female strawberry pickers were

educated in ways to claim labour rights, call for adequate health and safety measures, and address the problem of sexual harassment, leading to 70 percent more workers being registered for social security.²⁹²

- In Accra, Ghana—with support from WIEGO—the Makola Market and the Ga East Traders Union disseminated information on occupational health and safety risks faced by market traders, street vendors, and market porters in order to build workers' skills and encourage engagement with local authorities. This effort led, among other things, to greater engagement of traders and street vendors with local government.²⁹³
- In South Africa, up to 5,000 wine, fruit and vegetable workers were trained by the national trade association on labour law, on how to recognize and address sexual harassment, and where to take a grievance.²⁹⁴
- In Liberia, when provided with trained community paralegals to mediate legal disputes, women reported significantly higher satisfaction with the outcome of their cases than men and a greater degree of satisfaction with the overall justice system.²⁹⁵

Appropriate training and capacity building in law enforcement institutions and among community leaders can empower women. One example comes from Port Moresby, Papua New Guinea, where UN Women and the Australian government are working to increase public safety for women market vendors, including through strengthening the role of police at the markets, safer lighting, toilets and transport infrastructure, and a city-wide behaviour change campaign.²⁹⁶

Strategic public interest litigation has been used in India to argue that the constitutional "right to carry on a trade or business" includes a "right to vend," and in Colombia to argue that the constitutional "right to pursue business or trade" gives cooperatives of waste pickers, not just corporations, the right to compete in waste recycling markets. In Durban, South Africa, in 2014, with support from WIEGO, a nonprofit organization Asiye Etafuleni and the Legal Resources Centre filed a successful case in the high court against the confiscation of street vendors' goods by local officials and the police, to ensure that the city was no longer exempt from liability for confiscating such goods.²⁹⁷

Box 3.6 outlines selected constraints and reforms to overcome legal barriers.

Recognizing, reducing and redistributing unpaid work and care

Closing large and persistent gender gaps in unpaid work and care is essential to progress on women's economic empowerment. Legislative, policy and

private sector actions can all play important roles on this front, though much depends on what happens at the household level. And what is appropriate and effective depends on the local context. Deep-seated attitudes and social norms about appropriate roles for men and women are a major influence on the distribution of unpaid work and care between them. Redistributing these tasks depends on changing these norms.

Box 3.6

Selected constraints and reforms to overcome legal barriers

Discriminatory law/lack of legal protection	Number of countries	Recommended reform	Example of reform
Assets			
Married women lack legal right to administer property	7	Both spouses must agree in administering marital property	In Brazil in 1962, legal reform to the civil code allowed women to administer their own property
Married women lack rights to sign a contract, open a bank account and/or register a business	6	Gender neutral legislation	As of 2001, wives no longer need their husbands' permission to work in Turkey ²⁹⁸
Employment (formal and informal)			
Existing laws do not mandate nondiscrimination based on gender in hiring	103	Ban discrimination based on gender in hiring	In 2001, Guinea enacted labour laws mandating nondiscrimination in hiring based on gender ²⁹⁹
Existing laws do not mandate equal remuneration for work of equal value	101	Provide equal remuneration for work of equal value	In 2008, Mauritius adopted legislation requiring equal remuneration for work of equal value for women ³⁰⁰
Married women cannot pursue trade or a profession in the same way as married men	17	Repeal discriminatory legislation	Bolivia repealed provisions that previously granted husbands the ability to restrict their wives from working for reasons of morality or prejudice to their role in the household
Women (nonpregnant and nonnursing) are restricted from certain jobs	100	Lift restrictions on women's employment	Taiwan, China, lifted previous bans that prevented women from working in mining, jobs deemed hazardous and occupations that require heavy lifting ³⁰¹
Extend social and labour protection coverage to informal workers		Ensure universal coverage for health, pensions, unemployment, maternity and disability benefits	In 2002, Thailand created a Universal Coverage Scheme that provides informal workers with health insurance ³⁰²

Note: Figures on country numbers are drawn from Women, Business and the Law 2016

Source: Women, Business and the Law 2016.

The reduction and redistribution of unpaid work and care require investments from both the public and private sectors. These investments have significant long-term benefits not only for women and their families but also for the economy, business and society. These benefits include increasing women's labour force participation in paid work, creating paid jobs in the care sector and strengthening the education of children with benefits for the development of their talent and future productivity.³⁰³

Reducing unpaid care through infrastructure investment and access to time- and labour-saving technologies

Investments in key infrastructure—water, sanitation, electricity, clean energy, roads and safe transport, where such services are lacking—can alleviate time poverty, ensure safe and healthy environments for unpaid household work and increase the productivity of women who produce goods and provide services from their own homes.³⁰⁴ For example, women living in Indian states with greater access to roads are more likely to be in the labour force.³⁰⁵

A slew of country studies document how improving infrastructure and access to time- and labour-saving technologies can save women and girls time—from Eastern Uganda, where having a water source within 400 meters of the home saves women and girls more than 900 hours a year; to South Africa, where the time women spent on housework decreased when rural electrification was introduced, boosting their labour force participation by 9 percent;³⁰⁶ and to Bangladesh, where access to affordable electricity reduced the time spent by women on household tasks by 70 percent.³⁰⁷ Likewise in Nicaragua, lighting and clean cookstoves and fuels (gas) increased rural women's propensity to work outside the home by 23 percent.³⁰⁸

Investing in childcare

Access to affordable high-quality childcare and pre-primary services and education for children is a challenge confronting women around the world, especially in developing countries and for poor families in high-income countries. Public investment in childcare services boosts women's labour force participation, creates paid jobs in the care sector, generates long-term social benefits for the development of children and for the educational attainment and skill levels of future workers and citizens, and,

in developing countries, frees time for older children in the family (typically girls), as evaluations in Guatemala and Colombia have confirmed.³⁰⁹ Currently, 134 countries provide some form of public or subsidized childcare services for children under the age of primary education.

The cost of childcare affects women's economic choices and opportunities. A drop in the price of childcare is associated with an increase in the hours women work in paid employment, although the estimated magnitude of this relationship varies among countries.³¹⁰ IMF research covering 10 OECD countries found that halving the cost of childcare increased the labour supply of young mothers by 6.5–10 percent.³¹¹ In Quebec, Canada, a universal subsidy cutting the cost of childcare to US\$5 a day increased maternal labour force participation by about 8 percentage points.³¹²

To help retain and attract employees and sustain high productivity, a number of companies have introduced childcare services through on-site provision or subsidies. Chelsea and Westminster Hospitals NHS Foundation Trust in the UK offers a combination of flexible working, childcare vouchers and discounts at local nurseries.³¹³ In Viet Nam in 2008, Nalt Enterprise—an export garment factory—built an all-day kindergarten for workers' children aged 2 to 5 years providing nutritious meals and care free of charge. Since the kindergarten's opening, average monthly employee turnover rates have fallen by a third.³¹⁴ In Kenya, Socfinaf coffee plantations provide free on-site childcare for children up to 6.5 years, which includes meals and health care, costing US\$3 per month per child. Employers report reduced absenteeism and costs related to workplace injuries, lower turnover and greater daily output of women workers.³¹⁵ While mandating employers to provide on-site crèches may deter hiring of women of child-bearing age, these cases illustrate the range of potential benefits to employers from offering such services.

The model of childcare services and design of subsidies must be assessed for and calibrated to context. Adapted approaches include mobile crèches for construction workers in India and crèches in informal settlements in South Africa.³¹⁶ Box 3.7 compares the UK free childcare scheme with Chile's experience.

It is also important that paid jobs in the care sector provide decent conditions and a living wage (box 3.8).

Changing norms about gender roles in care

Opening and changing the dialogue on gender roles in care can facilitate the redistribution of care responsibilities at home.³¹⁷ Successful interventions include engaging with men; community dialogue; the promotion of role models; support and peer groups for women; and national awareness efforts using mass and social media.³¹⁸ But while change has been slow (and varied across countries), promising practices to engage men in caregiving are growing (box 3.9). Many men say they want to perform more unpaid care work and, in particular, be more involved in the lives of their children. Many fathers (from 43 percent in Mali and Bosnia Herzegovina to 77 percent in Chile) report that they would work less if it meant that they could spend more time with their children.³¹⁹ In the US, one survey found that 46 percent of fathers said they were not spending enough time with their children, compared with 23 percent of mothers.³²⁰

MenCare is a global fatherhood campaign in more than 40 countries. Its mission is “to promote men’s involvement as “equitable, nonviolent fathers and caregivers in order to achieve family well-being,

gender equality, and better health for mothers, fathers, and children.” Activities vary by country, ranging from small social media initiatives to radio shows, to comprehensive programmes like MenCare+, which works with men and boys to establish positive images and perceptions about care, with good results. In Rwanda, participants reported fathers’ increased participation in care work, and improvements in couples’ communication and decisionmaking within the household.³²¹

Starting young is important. Roots of Empathy—a programme in primary schools in Canada, Germany, Ireland, New Zealand, Switzerland, the UK and the US—has been shown to familiarize both boys and girls with the basic underpinnings of caring for young children.³²²

Paid family leave

Paid family leave policies are another important form of support for childcare with broader beneficial effects. Paid maternity leave helps new mothers recover from childbirth and allows time for bonding with children. Such policies also help improve economic outcomes for women in paid work: in OECD

Box 3.7

Innovations in the care sector in the UK and Chile increase labour force participation

In the UK, women’s employment is at a record high, yet childcare remains a constraint on paid work for women. Among the 2.3 million people of working age who are not in the labour market or not looking for a job owing to care responsibilities at home, 90 percent are women and 65 percent have childcare responsibilities.

To help offset the cost of childcare as a barrier to work, the UK government is doubling the number of hours of free childcare available to working parents of three and four year olds from 15 hours per week to 30 hours.³²³ The aim is to make childcare more affordable and to enable parents to work, or to work more if they choose to do so. Research suggests that the expansion of publicly funded childcare in the UK from 2000 to 2008 increased the employment rate of mothers whose youngest child was three years old by about 3 percentage points, equivalent to about 12,000 more mothers in work.³²⁴

Historically, Chile has had one of the lowest rates of female labour force participation in Latin America. Most nonworking women cite caring for their children as the reason for their lack of participation in the labour market. In response, the Chilean government has since 2006 developed and scaled its Chile Crece Contigo programme that provides free childcare for families with children between 4 months and 4 years.

The programme appears to have increased women’s labour force participation rates. Women who accessed childcare centres were 16 percentage points more likely to work, and the programme successfully targeted more marginalized groups of women, such as those with high school diplomas or less.³²⁵

Box 3.8

Decent work in the care sector

Poor conditions associated with paid care work include low pay, atypical hours, tenuous employment status (including zero-hour contracts) and isolation. Such conditions increase turnover and make recruitment difficult. The ILO Domestic Workers Convention, 2011 (No. 189) sets out important guidelines to promote decent work for domestic workers, which should be a core part of the development of the care sector.

Decent work in the care sector, as elsewhere, means adequate wages, improved working conditions, formalization, social security coverage, occupational safety and health, professional training and professionalization, freedom of association and the right to collective bargaining. Improving the quality of jobs within this sector is integral to ensuring reliable child and elderly care.

The ILO Policy Guidelines on the Promotion of Decent Work for Early Childhood Education Personnel set out principles for the promotion of decent work, including conditions of work and employment and social security. Investing in care workers by increasing their pay and providing training and development opportunities can improve recruitment and retention of care workers.³²⁶

Investing in care also benefits the rest of the economy. One recent study found that in a group of OECD countries with supportive macroeconomic conditions investing 2 percent of GDP into the care sector could increase employment rates by 4–7 percentage points, with women filling 59–70 percent of the newly created jobs.³²⁷

Box 3.9

Promising practices to increase fathers' involvement in care

Program P, developed as part of the MenCare campaign, is designed for health workers, social activists, nongovernmental organizations, educators, and other individuals and institutions aiming to use “men as caregivers” as a starting point to improve family well-being and gender equality. The programme engages men in active fatherhood from the time of their partners' pregnancies through their children's early years. In Nicaragua, participating men reported greater sharing of household duties, dedicating more time to their children and partners, and teaching their children values of respect and equality.³²⁸ Similar results were reported in preliminary findings from randomized control trials in Rwanda, along with lower violence against children.

The Fatherhood Support Programme in Turkey focuses on raising awareness about child development, positive discipline, the importance of play, and communication within families. Fathers who completed the programme spent more time with their children, shouted less and used less harsh discipline, and became more involved in parenting and housework.³²⁹

In Peru between 2006 and 2008, Proyecto Papá en Acción worked with fathers to involve them in early childhood care. Workshops included sessions on positive parenting, the importance of reading and of visual and verbal stimulation to children, and support for fathers to get involved in their caring roles. As a result, fathers said that they felt more involved in the family and connected to their children and that they respected their partners more, used less violence, and shared the domestic and caregiving roles more equally.³³⁰

Oxfam's WE-Care (Women's Economic Empowerment and Care), an initiative to make care work more visible, has embedded activities within existing programmes in 10 developing countries.³³¹ In Zimbabwe, influential men in communities act as ambassadors on radio to encourage others to recognize care work in households, and this has changed attitudes on tasks traditionally regarded as feminine.³³²

countries, for example, female labour force participation increased when paid parental/family leave was available, improving rates of mothers returning to work after childbirth.³³³

Almost every country in the world now offers some paid leave for mothers, with the US a notable developed-country exception. But leave benefits and their enforcement vary greatly across countries, and in most countries informal workers are not covered.

Paternity leave and benefits, especially if non-transferable, help to distribute unpaid childcare more evenly between parents, increase fathers' involvement with young children and combat gender stereotyping.³³⁴ By supporting early engagement in care, policymakers send a message to employers and parents alike that parents of both sexes are expected to be active in the care of their children and may sometimes be absent from work for that reason.³³⁵

Overly long parental leave may, however, diminish parents' labour market engagement. Maternity leave programmes that are too short may result in mothers returning to work before they have recovered or dropping out of paid work altogether. But programmes that are too long may damage labour force attachment with negative effects on women's skills, pay and advancement, although what is considered overly long depends on the context. The ILO Maternity Protection Convention, 2000 (No. 183) (ratified by 32 countries as of August 2016) calls for at least 14 weeks of maternity leave, cash and arrangements at the workplace. The average duration of paid parental leave in developed economies is 26 weeks.³³⁶

Parental leave financing schemes must ensure adequate coverage without discrimination. To avert the risk of discrimination against the hiring of workers of childbearing age, paid leave policies should be collectively financed by taxation or social insurance contributions. Paid parental leave in Finland, Norway and Sweden, for example, is funded through national social insurance.³³⁷

Leave benefit levels should be adequate to ensure high take-up rates. Fathers' use of parental leave seems to be highest when leave is not just paid but well paid—at least half of previous earnings, as in the four OECD countries with the most gender-equal distributions of parental leave—Iceland, Norway, Portugal and Sweden. Among OECD countries, those with the lowest male share of users—Australia,

the Czech Republic, France, Italy and the Republic of Korea—have income replacement rates below half average earnings.³³⁸ In 2007, Germany switched from a low-paid, income-tested, two-year flat-rate payment to a higher-paid, earnings-related parental leave benefit (two-thirds of prior earnings) payable for 10 months, plus two additional months if a partner, typically a father, used at least two months. These changes increased the use of parental leave by fathers, especially highly educated fathers and those working in the public sector.³³⁹ In Estonia, uptake of leave benefits increased from 14 to 50 percent between 2007 and 2008 after paternity leave benefits financed by general taxation were increased to fully replace forgone earnings.³⁴⁰

Paid paternity leave increases employer incentives to hire women and facilitates more equal sharing of care responsibilities. Over half of OECD countries offer fathers paid paternity leave when a baby arrives.³⁴¹ Women's employment in private firms is higher in countries that mandate paternity leave than in those that do not.³⁴²

Paternity leave can affect norms and behaviour around care at home. In the UK, fathers who took leave after their child's birth were 19 percent more likely to participate in feedings and to get up with the baby during the night a year later, relative to fathers who did not take leave.³⁴³ Two decades after Norway's introduction of the "daddy's quota" in 1993, parents whose children were born after 1993 reported 11 percent less conflict over household work than did those who became parents before the policy changed.³⁴⁴

By encouraging father-child interactions, paternity leave also benefits child development and contributes to men's own right to parenthood. Fathers who engage more with their children generally report greater life satisfaction and better physical and mental health than those who interact less with their children.³⁴⁵ Paternity leave can also benefit a mother's productivity. In Norway, mothers' sickness-related work absences saw a 5–10 percent reduction in families where fathers took longer leave.³⁴⁶ In Sweden, each additional month a father remained on parental leave increased mother's earnings by almost 7 percent.³⁴⁷

Nontransferable leave entitlements increase take-up. Over time, a growing number of countries have introduced statutory leave entitlements for fathers. In 1994, statutory paternity leave provisions existed in 40 of the 141 countries for which the ILO

had data. By 2015, leave entitlements for fathers were provided in at least 94 countries of 170 with ILO data.³⁴⁸ But paid paternity leave has an average length of seven days against an average length of 106 days for mothers.³⁴⁹

A range of countries provide for at least some paternity leave. In 2013, the Islamic Republic of Iran introduced two weeks of compulsory leave for fathers, and in 2015, Portugal increased the duration of compulsory leave for fathers from 10 to 15 days.³⁵⁰ In Iceland and Sweden, which offer a nontransferable “use-it-or-lose-it” fathers’ quota of leave days, men’s uptake is much higher (90 percent) than in Denmark (24 percent) and Slovenia (6 percent), which do not.³⁵¹ In 2006, the Quebec Parental Insurance Plan extended parental leave coverage to marginally employed, temporary, seasonal and self-employed workers, increased benefits by 50 percent and introduced a nontransferable five-week fathers’ quota.³⁵² Paternal take-up rose from 22 to 56 percent a year later and to 84 percent by 2011 (against 11 percent in the rest of Canada).³⁵³

Flexible parental leave arrangements (such as part-time leave or leave in several separate blocks over different years) also boost the take-up of leave benefits by men. In Norway, about a quarter of eligible fathers choose to take their father’s quota on a part-time basis.³⁵⁴ In Finland, parents can take partial leave and work part-time; parents who opt to take partial leave can do so during an additional three years.³⁵⁵

Caring for the elderly

Ways to support more equitable sharing of responsibility for care of the elderly, ill and disabled need to be explored. Caring for the elderly may reduce female labour force participation and hours worked, although more research on details of elderly care arrangements is required.³⁵⁶ Long-term support for the elderly is a challenge that is being increasingly recognized, especially in many European and East Asian economies facing rapid population aging. Among the potential care reform options are ensuring that unpaid caregivers have the right to request flexible work arrangements, that employers are obliged to reasonably accommodate their leave requests and that care work is better recognized in pension systems.³⁵⁷

A recent European study shows that people strongly prefer home-based over institutional options for elderly care and there is a labour shortage in the

market for home-based care. That highlights the opportunity to create paid jobs in the provision of health and social care for adults in the community.³⁵⁸ To extend long-term care coverage to those in the informal economy, mixed financing mechanisms, through contributions and tax subsidies, need to be developed.³⁵⁹ (Fully addressing this issue is beyond the scope of this chapter; readers are referred to recent reports from the ILO.)³⁶⁰

Building assets—Digital, financial and property

Digital assets

Public policy, alongside actions by the private sector and civil society, can increase digital inclusion and reduce the digital gender gap, particularly in regions and countries shown in chapter 2 to be especially lagging.

Law, policies and regulations should support digital inclusion while addressing safety, privacy and data protection concerns. By 2013, 20 governments of developed and developing countries had defined Internet or broadband access as a legal right, a human right or a citizen’s right.³⁶¹ Creating and enforcing robust national data protection laws, as well as ensuring the digital privacy and safety of all users, is also important. Governments can ensure that police, lawyers and judges are trained to understand and deal with harassment using information and communications technology (ICT), including harassment targeted at women.³⁶²

Broadband plans should address gender-specific barriers to access, affordability and adoption, with adequate funds for implementation. More than 150 countries have national broadband plans establishing broadband as a national priority, with infrastructure development and broadband network deployment to make services as widely available as possible.³⁶³ In 2013, the Broadband Commission found that only 29 percent of national broadband strategies included gender-specific actions, including those to increase women’s ICT skills (most common); those to provide equal access to ICT for women; those to promote women’s empowerment through broadband and ICT; and those to promote women’s roles in decisionmaking through ICT use.³⁶⁴

Public–private partnerships can improve digital access for disadvantaged populations, with innovative solutions to serve rural and remote areas.

In 2015, Indian Railways partnered with Google to provide free Wi-Fi services to 400 railway stations across the country.³⁶⁵ Veniam, with the city of Porto in Portugal, is turning public buses and cabs into mobile Wi-Fi hotspots, which are expanding public Internet access while collecting urban data to improve city operations.³⁶⁶ KT Rwanda Networks was established in 2013—through a public–private partnership between the government of Rwanda and Korea Telecom Operations—to deliver universal broadband access through 4G LTE technology, on top of the national fibre optic infrastructure. The partnership has a four-year goal of covering 95 percent of the population.³⁶⁷

Affordability needs to be addressed in many countries, especially for low-income customers, through reduced pricing or free access. Governments can help to reduce consumer prices by cutting mobile-dedicated or broadband-related taxes or by introducing targeted subsidies. In Ecuador, the abolition of a mobile excise tax in 2008 increased penetration by 40 percent, lowered the cost of calls and increased use.³⁶⁸ Governments can promote free or low-cost public Internet access in public libraries, schools and community centres, or through municipal Wi-Fi schemes. The National Telecommunications Fund in Costa Rica connects communities through schools and community centres, connects public sector organizations and establishes local Wi-Fi networks. Thailand’s National Broadcasting Telecommunications Commission allocated US\$550 million to extend connectivity to 70,000 villages and connect 2,300 community-based ICT centres to broadband services.³⁶⁹

Governments and firms can expand access by offering “entry-level” broadband Internet at an affordable price. The UN Broadband Commission established a target for broadband affordability in 2011 as entry-level broadband (500 MB of mobile data) priced at 5 percent or less of average national income. These entry-level broadband plans can be expanded to 1 GB prepaid plans to enable people to use the Internet in a meaningful way. The Alliance for Affordable Internet proposes that affordability be defined as a 1 GB entry-level broadband plan priced at 2 percent or less of income per capita. Costa Rica—where improving access to the Internet is a national priority, and the government and private sector have partnered to ensure a sustainable market—entry-level broadband plans are priced at just over 1 percent of income per capita for a 500 MB plan, and about half the population is online.³⁷⁰

Some companies provide free access by using advertising revenues to help defray costs. Jana provides free connectivity on mobile phones in emerging markets through an Android app, mCent, which integrates into the back-end billing systems of 311 mobile carriers in 93 developing countries. Brands and developers—such as Amazon, Google and Twitter—make their apps available on mCent. Users download the mCent app at no charge and earn free, unrestricted data by using sponsored apps.³⁷¹

As noted in chapter 2, adverse gender norms affect women’s use of digital technologies. Programmes specifically targeted to increase women’s access and use of mobile phones and the Internet can be designed to address these norms. One such programme is Telenor India’s Project Sampark. Telenor India identified and trained female health workers as promoters to sell “Bandhan Jodi Packs” and spread messages about why women should own and use mobile phones. These Jodi Packs—sold at affordable rates—are paired SIMs, one used by a woman and the other by a male household member, so that a recharge of either SIM accrues additional benefits to the second. Five months after the project’s launch in August 2014, the paired SIM plans accounted for more than 30 percent of new Telenor subscribers in 87 pilot villages in one Uttar Pradesh district. Fifty percent of subscribers were women, and the initiative is being expanded to additional districts.³⁷²

Training and mentoring programmes can improve women’s digital literacy by providing girls and women with information and technical know-how to expand their digital capabilities.³⁷³ Examples include Connected Women in Papua New Guinea, Digital Democracy in Haiti, and Intel’s She Will Connect, launched in 2014 in Sub-Saharan Africa and aiming to reach 5 million young women through an online peer network to improve access and relevant content. Another example is #iamtheCODE, which seeks to enable 1 million young women coders by 2030 through training and mentorship in Africa.³⁷⁴ A number of programmes have an explicit focus on women’s empowerment and leadership, including the Visionaria Network, which engages adolescent girls in Peru.

Mobile telephones and digital platforms are already benefiting female entrepreneurs in multiple ways, including levelling the playing field for women by reducing the importance of traditional relationships for accessing both suppliers and customers. For example, WEConnect International has developed

an online platform that enables WOE registered anywhere in the world to connect with over 75 multinational corporations, including IBM, Exxon-Mobil, Walmart, Coca-Cola and Procter & Gamble, to learn about opportunities in their supply chains. The technology also enables corporations to provide direct training on supplier readiness to thousands of WOE in multiple languages.³⁷⁵ Female entrepreneurs participate extensively in Alibaba's platforms (box 3.10). Most "storefronts" on Taobao, an online Chinese marketplace similar to eBay, are run by women. The US International Trade Commission (ITC) launched the #SheTrades initiative, an app that helps buyers across the globe to connect with WOE in sectors ranging from agriculture to information technology services.³⁷⁶ The Vodafone Women First Programme enables women with little experience with mobile tech to sell their handicrafts in one of Turkey's biggest online marketplaces through placing advertisements through their phones. The Vodafone programme also provides promotional offers and information services on topics such as child health and well-being.³⁷⁷ In partnership with Hasiru Dala, a local organization of waste pickers, the IT firm Mindtree in Bangalore,

India, in 2014 created a digital platform called "I Got Garbage," which enables waste pickers to organize themselves into franchises and participate in online marketplaces, which roughly doubled waste pickers' earnings.³⁷⁸

In addition to providing access to suppliers and customers, ICT can support women's economic empowerment through access to financial services (box 3.12); through access to information on market prices, market trends and improved equipment; and through opportunities for women to network and organize. The Women of Uganda Network, launched in 2000 by local women's organizations, uses ICT for women to share information and address issues collectively. Among other initiatives, it works with women's groups who are given a mobile phone and radio cassette player to listen to local agriculture radio shows, call extension officers and share information translated into local languages.³⁷⁹ India's Self Employed Women's Association (SEWA), too, enables networking and access to information for its members through ICT services, such as providing access to market information through mobile phones.³⁸⁰

Box 3.10

Alibaba generates new opportunities for women entrepreneurs online³⁸¹

Founded in 2003, Taobao is Alibaba's biggest shopping site, with more than 10 million merchants. The Taobao Marketplace provides a platform to open online stores. Nearly 90 percent of merchants on the Taobao platform are small and micro-enterprises, slightly more than half of which are female owned.

Taobao's approach and business model appear to mitigate some frequent barriers for women's entrepreneurship. Because the storefront is online and free for users (sellers can pay for adverts if desired), overheads are low. All one needs to start a business is a smart phone.

Alibaba has Taobao storefronts in rural China with trained shopkeepers who help people buy and sell goods on Taobao, providing Internet access and computers. The shopkeepers help people use them and navigate Taobao at no charge, allowing rural residents to access goods and services, and farmers and artisans to sell to new consumers.

The Alibaba-affiliated financial arm, Ant Financial, provides microloans averaging US\$4,500–\$7,500 with flexible repayment terms. Although women account for only 36 percent of loan applications, they are about as likely as men to receive loans. Alibaba has built its own credit-scoring model based on online activity, using big data to understand client behaviour and characteristics. Applicants do not need collateral for loans, helping women overcome traditional barriers to accessing finance. The reported default rate for women is about 25 percent lower than for men.

Around one-third of Alibaba employees, managers and original founders are women.

More broadly, ICT can help women start or expand businesses. In the UK, the Women & Broadband Challenge aims to inspire and enable women to launch or expand a business using digital and cloud technology, through free digital technology workshops and mentoring.³⁸² #SheMeansBusiness, an initiative of Facebook with support from UN Women, provides WOE's with news, articles and other resources to use Facebook and other social media sites to expand their business.³⁸³

Many efforts are under way to increase local content relevant to women on the Internet in developing countries. In partnership with local organizations in India, Google's Helping Women Get Online programme launched a website with links to relevant websites for women, such as those related to health, education and livelihoods.³⁸⁴ In 2003, a group of women's organizations in Argentina created the Agenda de las Mujeres (Women's Agenda) portal and ISIS International–Chile launched a portal, Mujeres Hoy (Women Today). Both provide access to information on women's status and advancement of their rights.³⁸⁵ Recently launched by EmpowerWomen.org, iLearn is a mobile-based platform that uses online storytelling to promote learning for women's economic empowerment.³⁸⁶

Initiatives to provide women with safe digital spaces include women-only Internet cafes and collective ownership of information technology facilities and clubs. Mozilla and UN Women have partnered to develop a network of more than 30 web literacy Mozilla clubs in Kenya and South Africa for women and girls to meet in person and learn how to read, write and participate on the web.³⁸⁷

Financial assets

Governments and the private sector can increase women's financial inclusion in numerous ways.³⁸⁸ To be effective, efforts must work on several fronts to address multiple barriers.

First, legal gender differences in inheritance and property ownership limiting women's access to capital should be eliminated. Among the positive long-term impacts of India's 1994 reform under the Hindu Succession Act was a higher likelihood that women would have bank accounts, increasing their access to capital.³⁸⁹ Likewise, Rwanda's reforms to marital and succession legislation granted women property rights, and women are now more likely to own property and provide loan collateral than women in neighbouring countries.³⁹⁰

Second, the procedures to obtain official personal identification should be simplified—the good news is that this has become a major focus on the global agenda.³⁹¹ New technology allows digital/biometric financial identification systems to establish identity for customers who lack traditional paper documents, like birth certificates. In 2016, Mastercard and UN Women partnered to expand personal identification for women as an essential step in increasing their access to financial services, beginning with a pilot programme in Nigeria that aims to provide half a million women with identification cards with electronic payment functionality. The nationwide Pradhan Mantri Jan-Dhan Yojana (PMJDY) programme, launched by the Indian government in 2014, has simplified identification requirements to open a new bank account, with the goal of ensuring that every adult has a bank account. By August 2016, more than 220 million accounts had been opened under PMJDY, more than 60 percent of them in rural areas.³⁹² Many accounts are being used for direct transfers of government benefits.³⁹³

Tiered know-your-customer requirements to open basic bank accounts can be tied to the likely risks posed by customers.³⁹⁴ This would help banks reduce transaction costs, which they often cite as a barrier to serving small individual clients.³⁹⁵ Generally, simplified bank accounts can help increase financial inclusion: Accounts that are capped by balance or cumulative value of transactions can enable banks to ease the know-your-customer requirements for low-income client segments. In Mexico, this shift led to a rapid increase in deposit accounts.³⁹⁶

Third, reducing the costs of opening and maintaining a savings account can increase access, as can approaches that facilitate access to credit. More than 80 percent of women accepted free savings accounts offered to them in Kenya and Nepal.³⁹⁷ New models of credit scoring that consider mobile-phone transaction history could help women qualify for credit or better credit terms.³⁹⁸ Movable-collateral registries are another promising area as women tend not to own large, immovable property. This approach allows low-income people and small-scale entrepreneurs to secure loans against movable assets such as machinery, livestock and inventory.³⁹⁹ As of 2013, 18 countries had such registries. A 2013 study showed that a movable-collateral registry can increase access to bank finance by almost 8 percentage points and access to loans by 7 percentage points.⁴⁰⁰

Fourth, financial products can be better tailored to women's specific needs. Some financial product attributes are likely to be desired by all women (such as confidentiality, convenience and low fees), while other features may be especially attractive to different groups.⁴⁰¹ In Bangladesh, BRAC offers microfinance services that take into account the heterogeneous needs of the poor and women, including products tailored for poor rural and urban women, landless and land-holding farmers, migrant workers and small entrepreneurs.⁴⁰² Women's World Banking found that many female microfinance customers disliked group-based lending products, deterred by the long hours required by group meetings and having to guarantee their neighbours' loans.⁴⁰³ While microfinance is often the first financing option for women who embark on business activities in developing countries, innovations could

strengthen its contributions to women's economic empowerment (box 3.11).

A multipronged approach to financial inclusion for poor women—so that access to credit is accompanied by financial and business education and by access to savings and insurance products—can better address underlying constraints. A course teaching financial literacy and business skills led to a greater uptake of loans and higher business incomes among Hindu women in a field experiment conducted with SEWA.⁴⁰⁴ Run by CARE International, Village Savings and Loan programmes that supplement loans (more than 75 percent of which go to women⁴⁰⁵) with financial literacy training enable savings and increase access to the formal financial sector.⁴⁰⁶ SEWA Bank offers a suite of financial services, accompanied by education on personal

Box 3.11

Enhancing the potential of microfinance for women's economic empowerment⁴⁰⁷

Microfinance programmes are often the first financing option available to women who embark on business activities. Microcredit began in the 1970s as a community-based antipoverty campaign, typically targeting women and group lending to reduce monitoring costs and default risks, relying on social rather than physical collateral. Microfinance loans typically have very low default rates, around 2 percent. In 2013, the worldwide reach of microfinance was estimated at 211 million clients, three-quarters of them women, and 94 million were among the poorest women, living on less than US\$1.90 a day.

A typical microfinance client is “working poor” rather than destitute, so microfinance fails to reach the poorest and most remote potential clients. There is only limited evidence that access to microcredit, in its current form, is associated with reductions in poverty or sustained increases in income or consumption. Evidence from Indonesia, Mongolia and Bangladesh suggests that microloan use is almost evenly split between business investment and such needs as household expenses. Further, limited loan sizes mean that microfinance is too small for women who have established a business and aspire to grow. Finally, it appears that most studies find no effect of microcredit on traditional empowerment measures, like attitudes towards female elected officials and women's participation in specific household decisions.

Today, microfinance comprises a wide range of financial products and services. Early innovators like the Grameen Bank have continued to develop and expand their offerings. One review of evidence suggested that the effects of microfinance could be enhanced by building flexibility into contracts through grace periods or lower repayment frequencies and by giving borrowers the opportunity to mobilize additional support and to offset a bad performance one week with improvements in later weeks. Microfinance could also build social capital among clients who are particularly isolated, since social relations established during but lasting beyond microloan-programme interactions would help reduce defaults during inevitable financial setbacks. Working with and through Savings and Credit Cooperative Organizations (SACCOs), the Tanzanian government has provided nearly 350,000 women—many of whom are rural—with microfinance loans, and is now launching a group lending programme targeting rural women, accompanied by vocational training and mentorship.

financial management, and micro-insurance through the self-sustaining insurance cooperative VimoSEWA.⁴⁰⁸

Targeted efforts to promote financial access for women-owned small and medium-sized enterprises (SMEs) have been tried around the world, including private sector initiatives (such as commercial banks, equity funds) and government approaches/public support schemes (such as credit guarantees, funded facilities and legal and regulatory initiatives). The Global Banking Alliance for Women, founded in 2000, is a consortium of 46 member institutions working in more than 135 countries to build programmes that provide women's enterprises with access to capital, markets, education and training.⁴⁰⁹ The Indian government's 14-point action plan for public sector banks sets a target that 5 percent of all lending go to women.⁴¹⁰ In February 2016, Kiva and the US Department of State launched the Women's Entrepreneurship Fund, aiming to enable 1 million women entrepreneurs globally to access loans between US\$450 and US\$100,000 over the next five years, using crowd-funding and matching citizen contributions dollar for dollar.⁴¹¹ (See also the discussion below of the IFC–Goldman Sachs fund for WOE.)

Fifth, financial cooperatives of women can be alternatives to conventional banks for women-owned micro and small enterprises, as the experience of several African countries suggests. In Uganda, three years after joining a Village Savings and Loan Association, members' monthly household income increased by nearly 60 percent, and 63 percent of members said that their husbands respected and valued their role, compared with only 48 percent

at baseline. In Rwanda, three years after joining a financial cooperative, members' spending on household assets tripled, and the number of members running small businesses grew from 19 percent at baseline to 43 percent.⁴¹²

Sixth, digital financial solutions have enormous promise. Mobile money was first introduced in the Philippines and South Africa a decade ago. These services were followed in Kenya in March 2007 by M-PESA, and by end-2013, 219 mobile money services were offered in 84 countries around the world. More than half of all services are in Sub-Saharan Africa, and there are more than 60 million active mobile money accounts globally.⁴¹³

M-PESA has had dramatic impacts on women's well-being (box 3.12). Among other benefits, a survey of female M-PESA users reported that 81 percent felt more independent at the time of the survey.⁴¹⁴ It is important that other countries ensure that digital financial services are associated with significant increases in access to and use of these services among women as well as men. There is otherwise a risk that women will be left behind, as seems to have been the case in Bangladesh, where only 18 percent of digital finance users are women, with even fewer holding registered financial accounts.⁴¹⁵

Another practical way to accelerate financial inclusion is to move cash payments of social benefits and wages into digital accounts. About 80 million of unbanked women around the world receive government wages or transfers in cash.⁴¹⁶ Making these payments digitally would ease their use and expand financial inclusion. In developing economies,

Box 3.12

M-PESA expands financial inclusion in Kenya

Since its launch in 2007 in Kenya, M-PESA has become ubiquitous. In 2013, M-PESA processed transactions amounting to the equivalent of some 43 percent of Kenya's GDP, with more than 237 million person-to-person transactions. By allowing subscribers to use a PIN-secured virtual bank account, which can hold up to US\$1,000 at any time, M-PESA transforms the phone into a mobile wallet. With just a text message, one can send money, buy goods in a supermarket or pay a utility bill or cab fare without using cash.⁴¹⁷

M-PESA also provides a safe storage mechanism. Registration requires only an official identification without any other documents that are usually necessary to open an official bank account.⁴¹⁸ It is used by more than half of adult Kenyans, with access to 81,000 agent outlets.⁴¹⁹ In a country with only 2,682 ATMs,⁴²⁰ the agent network has been an essential factor in M-PESA's success.⁴²¹

at least 36 percent of adults receiving wages or transfers from the government digitally opened their first account for that purpose.⁴²² Some 9 percent of adults in Latin America and the Caribbean receive digital government transfers, and nearly 60 percent of these adults opened their first financial account to collect these payments.⁴²³

In Bangladesh, women textile workers said that previously their husbands or mothers-in-law would confiscate the cash they brought home—but with digitized wage payments, they now have a voice in how the money is spent. Digital payments can also cut fiscal costs: switching to digital payments of wages and benefits helped Mexico’s federal government save about US\$1.3 billion annually.⁴²⁴

Agent banking is a way to reach women who lack access to traditional bank branches, delivering financial services in remote areas where digital payments are unavailable at a third of the cost of traditional bank branches.⁴²⁵ Banks in Brazil, Colombia and Peru partner with nonbanking players, such as retail outlets and post offices, to act as banking agents and offer such services as payments for utilities.⁴²⁶

Property

Reforms to improve access to property have been reviewed in the context of legislative changes to property and inheritance law. A three-country⁴²⁷ study shows that when women are joint owners of all major property within marriage, the gender gaps in assets and wealth are much lower.⁴²⁸ Land tenure and titling rights, coupled with affordable housing initiatives and protection from forced eviction, are also important for women slum dwellers in urban areas.⁴²⁹

For women informal workers, regulated access to public space and natural resources to carry out their livelihoods is mandated in the ILO Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204). This allows street vendors, waste pickers and informal transport providers in urban areas and forest gatherers, fisher folk and livestock rearers in rural areas to pursue their livelihoods.

Overall, there are grounds for optimism that gender gaps in access to digital, financial and property assets are closing as a result of innovations in digital technology and finance and as a result of the increasing pace of reform to land and property law.

As these gaps continue to close, it will be important to ensure that the poorest are not left behind, and this will require continuing emphasis on those hardest to reach.

Changing business culture and practice

As noted in chapter 2, most women today are wage and salary employees. About 16 percent of such employees work for the public sector, and the rest work in a variety of diverse private sector organizations from large corporations to small informal firms. The cultures and practices of these private sector businesses have significant impacts on women’s economic opportunities.

Businesses can take many actions to realize gender equality at work and accelerate women’s economic empowerment (box 3.13). Despite differences in size and nature, type and nature of operations, all businesses have the capacity to make changes in their culture and practices to increase economic opportunities and improve economic outcomes for women, though the specific changes will vary by company.

Businesses can act on a number of fronts simultaneously to make progress on gender equality and women’s economic empowerment, within their own organizations and in their relationships with suppliers, customers, investors, communities and governments.

First, they should identify and commit high-profile leaders to champion gender equality. Sustained and successful efforts require active engagement of company leaders and top management. Examples referred to elsewhere in this chapter include UN Women’s HeForShe and Australia’s Male Champions of Change (see box 3.4). IKEA Group leadership has committed to implementing a diversity and inclusion approach in all units and business practices (see chapter 4).

Second, Iris Bohnet, Sheryl Sandberg and others suggest ways that companies can tackle pervasive implicit biases and stereotypes in their human resource policies and practices (see box 3.3). Targets or other measures of impact should be set to monitor progress on reducing gender gaps in hiring, promotion and pay, and managers should be held accountable for achieving results. A protocol for pay equity processes (including explicit, objective criteria for initial pay and promotions in addition to regular reviews of pay equity) can drive gender

Box 3.13

Eliminating gender gaps and accelerating women's economic empowerment: Actions for business

- Commit visible business leaders to gender equality and women's economic empowerment.
- Change human resources policies and processes to eliminate implicit bias in recruitment, hiring, promotion and pay.
- Conduct regular reviews of pay equity with avenues of recourse.
- Establish measures of impact and targets to monitor progress on reducing gender gaps and increasing gender diversity—and hold managers accountable for the realization of targets.
- Offer internal training and mentorship for women to develop hard and soft skills and sponsorship for advancement opportunities.
- Offer flexible work options.
- Offer family-friendly policies including paid maternity/paternity leave and support for childcare and elderly care.
- Ensure that workers in company supply chains have safe and healthy working conditions, are not subject to exploitative conditions and human rights violations, are paid decent wages and have basic labour rights.
- Increase the share of trade and procurement for WOE and female cooperatives.
- Design and offer products that meet women's needs and that can reduce the unpaid work and care burden women face.
- Support campaigns and initiatives that promote gender equality and women's economic empowerment in the workplace and in value chains.
- Organize and fund socially responsible activities that empower women economically—for example, company-financed programmes for STEM education for women.

equality, with the greatest potential in processes that rely on statistical analyses and include formal remediation.⁴³⁰ Not anchoring salary decisions to prior salaries can overcome bias and inertia in pay decisions.

Third, training and mentorship help female employees develop their hard and soft skills, while sponsorship programmes can build their advancement opportunities. Sponsorship programmes in particular have been shown to be important in the promotion of women and the development of a

strong pipeline of female talent, in companies and among their suppliers.⁴³¹

Fourth, companies should offer flexible work options and other family-friendly policies including paid maternity and paternity leave benefits, as discussed earlier in this chapter. Motherhood wage penalties and fatherhood wage premiums and the factors behind them (discussed in chapter 2) attest to the importance of leave policies in addressing gender gaps in paid work. In addition, many jobs and occupations in businesses, large and small, remain

structured to meet the schedules of a stereotypical male who is expected to work long hours on a set schedule and to leave a large share of unpaid work and care to a family partner or paid caregiver. Creating more flexible work options reduces gender inequality in both paid and unpaid work.⁴³² The need or the preference for “temporal flexibility” in work shapes women’s choices of occupations, jobs and places of work and is a significant cause of the gender pay gap.⁴³³

EDGE, a foundation and private consulting company started in 2011, provides an evaluation and certification tool that companies and organizations can use to assess their policies and practices (box 3.14). Based on a detailed audit of their performance on several measures of gender equality, companies and organizations qualify for one of three levels of EDGE certification. IKEA Switzerland, a Panel member, is the first company to have reached the highest level of EDGE certification, and the World Bank, another

Panel member, has reached the first level of certification. EDGE is rapidly becoming a globally recognized standard certifying best company practices to achieve gender equality; roughly 110 companies from more than 40 countries and 22 industries are engaged in the EDGE assessment and certification process.⁴³⁴

Empowering women-owned enterprises in business supply chains

Alongside changes in their workplace culture and practices, businesses should take actions to achieve gender equality and empower women in their relationships with suppliers. A first step is assessing and addressing the risks of possible exploitation of women in business supply chains. Under the UN Guiding Principles on Business and Human Rights, all businesses are advised to exercise due diligence on issues of gender and discrimination. These principles acknowledge that “businesses with large

Box 3.14

EDGE certification establishes benchmarks and informs organizations on gender equality

EDGE defines and assesses gender equality in a company on four pillars:

1. Gender balance at all levels, as measured by comparing the percentages of women in junior management positions and the executive-level, examining the gender composition of profit and loss responsibility roles, and requiring 30 percent representation by women at the nonexecutive board level.
2. A statistically insignificant unexplained gender wage gap, controlling for observed variables like level of responsibility, seniority and education.
3. A solid framework of effective policies and practices, including equal pay for equivalent work, recruitment and promotion, leadership development and mentoring, flexible working, and company culture.
4. An inclusive culture reflected in high employee ratings of career development opportunities.⁴³⁵

To be certified, companies complete an online assessment and then undergo an independent audit, which explores the four pillars by drawing information from organizational data, implemented policies and practices, and employee surveys. After the audit, one of three EDGE certification levels may be awarded to an organization.⁴³⁶

The EDGE process and results can inform an organization’s gender diversity strategy and priorities, and serve as a benchmarking tool across industries and locations. It can also provide a global stamp that gives visibility and credibility to certified companies.

Using the same methodology, EDGE has extended its certification work to public sector organizations, including the Federal Economic Competition Commission in Mexico and the World Bank.

numbers of entities in their value chains” may find it difficult to conduct due diligence of adverse human rights impacts in all of them. If so, businesses should “identify general areas where risk of adverse human rights impacts is most significant.”⁴³⁷

Industrial outworkers (homeworkers) who produce for global supply chains from their own homes tend to be paid less than factory workers in the same supply chains and have to cover many of the nonwage costs of production including workspace, equipment, electricity and transport. Actions for businesses to consider: recognizing the rights of all of the workers in their supply chains, including industrial outworkers in manufacturing chains and casual day labourers in commodity chains; respecting freedom of association; ensuring safe and healthy working conditions and hours; paying living wages; and engaging with collective organizations.

Some companies are partnering with the public sector or with civil society organizations to protect and empower female workers in their global supply chains. The Better Work programme (box 3.15) brings together global companies, factories in their supply chains, governments and worker organizations to improve factory conditions and safeguard

the rights of workers in the garment industry. She Works, a public–private partnership organized by the International Finance Corporation (IFC), is working with private companies to improve gender equality and enhance employment opportunities for 300,000 women in company supply chains through mentorship programmes, flexible working arrangements and leadership training to increase diversity in management.⁴³⁸

To encourage global companies to address problems of poverty, gender inequality and poor working conditions in their supply chains, Oxfam runs the Behind the Brands campaign (box 3.16), calling for stronger laws to support women workers.⁴³⁹

The potential is large for significant increases in the share of company (and government) spending on goods and services going to WOE. Comprehensive data are lacking, but anecdotal evidence suggests that most large corporations spend less than 2 percent of their procurement budget with WOE.⁴⁴⁰ Increasing gender diversity in supply chains generates economic returns. In 50 companies from the service and manufacturing sectors, companies with established supplier diversity programmes with SMEs and minority-controlled businesses generated a 133 percent higher return on their buying

Box 3.15

Better Work improves quality of garment factory jobs—and business outcomes⁴⁴¹

The Better Work Programme is a partnership of the IFC and the ILO, established in 2007. Based on an initial assessment of the operations of its partner factories, Better Work provides tailored advisory services and training. The programme is active in 1,300 factories across eight countries.⁴⁴²

Since 2009, Tufts University has been independently evaluating the impact of Better Work. The programme has improved labour conditions in participating factories, particularly for their female employees. Factories in Viet Nam saw reduced gender wage gaps three years after the programme started, and in Haiti the gaps started closing soon after the first year. Workers in Haiti also reported having benefited from improved health outcomes, including less frequent headaches and less severe fatigue and thirst.

Better Work was also found to improve workers’ well-being outside the factory. Workers in Lesotho who received Better Work workplace cooperation and financial literacy training stated that they could use what they learned to reduce stress and conflict within their households. Similarly, workers who took part in occupational safety and health training reported using the training to improve their families’ health.

The evaluation also indicated that improving the quality of jobs can increase worker productivity and factory competitiveness. Vietnamese factories offering their workers markedly better working conditions were 6–8 percent more profitable than comparable factories with inferior working conditions.

Box 3.16

Behind the Brands influences companies to address gender inequities in supply chains

Behind the Brands, launched in 2013, scores and ranks the world's 10 largest food and beverage companies on their agricultural sourcing policies on seven dimensions: land, farmers, water, women, transparency, workers and climate. The companies—Associated British Foods (ABF), Coca Cola, Danone, General Mills, Kellogg, Mars, Mondelez, Nestlé, PepsiCo and Unilever—collectively generate revenues of more than US\$1.1 billion a day and employ millions of people directly and indirectly.⁴⁴³

Scorecards for each company, reviewed and updated annually, are based on publicly available information related to company policies on their sourcing of agricultural commodities from developing countries.⁴⁴⁴ More than 700,000 campaign actions have been taken by supporters—from signing petitions to targeted online social media to offline mobilizations—and the companies have responded. All but one of the companies have improved their score by at least 10 percent.⁴⁴⁵

While no company has achieved a high score on women's empowerment—the highest in this category is shared by four companies with a 6 (“fair”)⁴⁴⁶—most companies have made some gains.

Eight of the 10 companies have signed the UN's Women's Empowerment Principles, and 8 of the 10 have assessed the impact of women producers and workers in their supply chains. Mars, Mondelez and Nestlé have publicly committed to “Look, Listen and Act”—agreeing to carry out and publish assessments to identify and report on the condition of women in their cocoa supply chains, and to develop and publish plans of action to address problems.⁴⁴⁷

Oxfam has also organized a multistakeholder process—with Mars, Mondelez and Nestlé, and with certifiers, NGOs, farmer organizations and traders—to identify good practices for empowering women farmers.⁴⁴⁸

With nine cocoa companies, including Mars, Mondelez and Nestlé, the World Cocoa Foundation launched a multiyear Cocoa Action strategy in 2014 to foster sustainability in cocoa production and improve the lives of cocoa producers in Côte d'Ivoire and Ghana. As part of the strategy, the Jacobs Foundation, headquartered in Switzerland, is coordinating a plan for child and youth education and for women's empowerment.⁴⁴⁹

operations than the average comparable company. Companies working with smaller and more diverse suppliers spent 20 percent less on average on their buying operations.⁴⁵⁰

A growing number of large companies, driven by business, community impact and reputation interests, are working to build economic opportunities for women in their supply chains and to provide market-specific training and other support to women often in partnership with the public sector. Some of these companies are members of WeConnect International, a nonprofit organization that identifies, certifies and provides training to WOE and connects them to qualified local and multinational companies. To join, companies commit to having a global supplier diversity programme.

WeConnect International has a “gold standard” checklist⁴⁵¹ to help multinational companies and multinational organizations evaluate their supplier diversity and inclusion programmes, and to track results. Since its 2009 launch, it has directly supported supplier readiness and business development programmes for over 6,000 WOE in 100 countries. Corporations work together to make commitments on procurement from WOE. In 2013, a five-year goal was set to track and measure at least US\$1.5 billion in combined total new money spent by commitment makers on WOE, and by the end of 2014, spending exceeded US\$3 billion. A related objective was to implement supplier readiness initiatives, including mentoring and training by the commitment partners, such as through ICT (see *Digital assets* in chapter 3). By the end of 2014, more than 40,000 women had been trained.⁴⁵²

Another example of procurement from WOE is the Empowering Peruvian Women Business Enterprises project, supported by the International Trade Centre, which connects WOEs producing alpaca garments to the US market through promotional activities and trains women in market requirements.⁴⁵³

Companies can also do more to source from women's collective enterprises in their supply chains. When SABMiller's Nile Breweries in Uganda created a new beer designed to give small-scale subsistence farmers opportunities to participate in the value chain, it worked with farmer associations led by women, and these associations came to account for 5 of their top 10 suppliers.⁴⁵⁴

Women's organizations and collective enterprises⁴⁵⁵ can benefit from training in business and leadership skills, technical advice and assistance (such as how to link to markets and supply chains), and access to enterprise finance.

Companies can also benefit from including women in their supply chains as distributors and retailers. Unilever's Shakti programme in India, launched in 2000, relies on women and their family members to distribute Unilever products in hard-to-reach rural villages. At last count, some 70,000 women and their 48,000 husbands and brothers were working as "Shakti entrepreneurs," reaching more than 4 million households in 162,000 villages.⁴⁵⁶ These women generate an income of US\$41–US\$59 per month—double or triple the typical village income they would likely have earned without Shakti.⁴⁵⁷ The programme accounts for about 5 percent of Unilever's total revenues in India.⁴⁵⁸

Influencing responsible company action

Governments shape the policy environment in which companies operate and can influence them to act in socially responsible and sustainable ways. In 2012, the World Economic Forum, a nonprofit organization and member of the Panel, launched Gender Parity Taskforces in four pilot countries—Japan, Korea, Mexico and Turkey—to bring together top business leaders and government officials to develop three-year plans to improve national performance on the economic gender gap as measured in the Forum's annual Gender Gap Report.⁴⁵⁹

All four countries have relatively high levels of female education but relatively low levels of female labour force participation. Each taskforce operated differently according to country circumstances.⁴⁶⁰

- In Japan, the taskforce was the genesis of a new Diversity Network that undertook CEO training seminars for women and men. Feedback indicates that this training generated greater awareness among CEOs of the barriers faced by aspiring female leaders in Japan, including the challenge of combining caring roles with a working culture of long hours.
- In Korea, the country's first female president mobilized a taskforce by setting a target for the share of women in management, by instituting gender impact assessments of policies and by passing legislation to support more family-friendly work environments. Each business member of the taskforce established its own action plan to increase the participation and opportunities of women in their companies.
- In Mexico, the business participants in the taskforce modified their human resource practices to strengthen recruitment and promotion of women, and 80 percent of the participating companies began implementing flexible working or other work–life balance programmes.
- The taskforce in Turkey introduced tracking systems for companies to monitor rates of female recruitment and developed a Declaration of Equality at Work.

In addition to participating in public–private partnerships at the national level, companies can make a visible commitment to gender equality and women's economic empowerment at the global level by becoming signatories to the Women's Empowerment Principles (box 3.17), a joint initiative of UN Women and the UN Global Compact. Since the launch of principles in 2010, the CEOs of more than 1,280 companies have signed on and pledged to uphold them in their company practices.⁴⁶¹

Improving public sector practices in employment and procurement

As major employers and procurers of goods and services, governments are in a very strong position to accelerate progress towards women's economic empowerment.

Public sector employment

As noted in chapter 2, the public sector is a major employer, especially of women. Based on data for 73 countries, about 16 percent of women who work

Box 3.17

The Women's Empowerment Principles offer guidance to businesses

Seven Women's Empowerment Principles can guide businesses on how to promote gender equality and empower women:

1. Establish high-level corporate leadership for gender equality.
2. Treat all women and men fairly at work—respect and support human rights and nondiscrimination.
3. Ensure the health, safety and well-being of all women and men workers.
4. Promote education, training and professional development for women.
5. Implement enterprise development, supply chain and marketing practices that empower women.
6. Promote equality throughout community initiatives and advocacy.
7. Measure and publicly report on progress to achieve gender equality.

are employed by the public sector, with wide variation across regions and countries. In Central and Eastern Europe, one in three working women are employed by the government, against only 7 percent in Sub-Saharan Africa. In Norway, the public sector employs almost half of all women in paid wage and salary jobs, while the equivalent figure for Uganda is only 2 percent.⁴⁶²

Under the Sustainable Development Goals, all governments have committed to the goals of gender parity and women's economic empowerment. As major employers, they have a spectrum of realizable actions to honour their commitments.

Like private companies, governments should review and modify their recruitment, training, promotion and pay practices to eliminate implicit biases and stereotypes that disadvantage women and to ensure gender equity. Gender pay gaps tend to be smaller in the public sector than in the private sector for several reasons, including collective bargaining, minimum wages and greater pay transparency.⁴⁶³ But gender pay gaps in public sector employment persist, and governments should do more to eliminate them.

Governments can work with the private sector to reduce gender gaps in pay. In Massachusetts, the passage of a pay equity bill shows how a dedicated community of stakeholders, including public

officials, academics, activists and business leaders, successfully used evidence to create political momentum and a consensus that equal pay for equal work—and equal opportunities to earn competitive salaries—generate benefits for all (box 3.18).

Many OECD governments have adopted measures to empower women in public service employment, including practices to enhance their recruitment, promotion and career advancement; regular assessments of gender balance, quotas or targets for gender diversity; legal provisions guaranteeing pay equality and pay equity; leadership development and mentoring programmes for women; accountability mechanisms for measuring and promoting gender balance; and antidiscrimination laws. A 2014 study assessing the different approaches found that interventions that establish organizational responsibility and accountability—including affirmative action plans, diversity committees and diversity staff positions—can be very effective, while mentoring and networking programmes are less effective. Diversity training alone had no measured impact.⁴⁶⁴

Governments in Japan, Norway, Sweden and Switzerland have overall hiring targets for women, while governments in France, Germany, Israel and the UK have gender targets for top public service and/or political representative positions. Morocco provides data on public sector employment by gender and the share of management positions held

Box 3.18

Massachusetts passes historic pay equity bill: How stakeholders and evidence created political momentum⁴⁶⁵

Equal pay has been the law in the United States since 1963 and in the state of Massachusetts since 1945, though pay disparity remains intractable. On 1 August 2016, the most comprehensive equal pay law in the country was signed into law in Massachusetts. The law passed the state's House and Senate unanimously, underscoring its broad-based support.

The bill's key provisions will augment existing laws to mitigate pay gaps. It is the first in the nation to prohibit employers from asking applicants about salary history, reducing the likelihood that employers calibrate offers based on it. Applicants who have been unfairly compensated for their skill and experience in past positions tend to have relatively depressed incomes throughout their career. All job applicants are potentially at risk from anchoring new salary offers to past salaries, though the impact has been most pronounced among women and minorities.

The law also creates an affirmative defense for organizations that conduct internal wage audits and take meaningful steps to remedy disparities. This provision has never before been codified into US law. It also helps employees understand whether they are being underpaid by protecting them against any form of retaliation for voluntarily discussing salary information with colleagues.

Passage of the law built on the efforts of many stakeholders and accumulating evidence that equal pay results in better business. The Boston Mayors' Women's Workforce Council helped change entrenched beliefs that elimination of pay gaps would be deleterious to businesses. The Council, including business leaders and policy experts from Harvard's Women and Public Policy Program, created the Boston Women's Compact: 100 percent Talent. More than 150 leading employers have signed, voluntarily committing to understanding the root causes of the wage gap, closing the wage gap, and evaluating success. They also share aggregated, anonymous pay data. These organizations demonstrated how prominent business leaders can take steps towards achieving equal pay and set the stage for a productive dialogue with organizations that had historically opposed such measures.

The state governor expanded pay equity efforts state-wide, creating the Successful Women, Successful Families, Successful Economy working group. Legislative, advocacy and media efforts were led by the Massachusetts Commission on the Status of Women. The commission worked closely with legislative leaders, created a system of regional women's commissions, mobilized grassroots, business, and legislative action, and led the Equal Pay Coalition, comprising more than 30 groups.

by females in its annual Gender Report.⁴⁶⁶ Quotas have increased the gender balance of government agencies and while more restrictive and more controversial than targets, binding quotas mandating that a portion of positions be filled by women can increase women's representation and shift gender norms (box 3.19).

Public procurement

Public procurement accounts for as much as 10–15 percent of GDP in developed countries and

more than 30 percent in developing countries—or trillions of dollars of government spending on goods and services from the private sector every year. Yet globally, only an estimated 1 percent of public procurement contracts are awarded to WOE.⁴⁶⁷ They have not been major participants in this sizable market due to various constraints that governments can address.

Critical first steps are defining WOEs and establishing criteria for their certification, registration and participation in the bidding process. This may seem

Box 3.19

Quotas can improve gender norms and representation

To combat gender discrimination and bias, including in parliaments and on corporate boards, various forms of mandates and targets have been used, often referred to as “quotas.” More than 110 countries have some type of quota for women in parliament,⁴⁶⁸ and 11 have quotas to increase the gender balance of government agencies.⁴⁶⁹ Quotas for corporate boards have been legislatively mandated in nine countries.⁴⁷⁰ While impacts vary, the focus here is on how quotas can affect norms and representation, contrasting local government in India and corporate boards in Norway.

Through the Panchayati Raj Act, India increased the share of women in local government from 5 percent in 1993 to 40 percent in 2005, exceeding the mandated quota of 33 percent. By having a female village leader, the likelihood that a woman spoke up in a village meeting increased by 25 percent. Seeing women leaders changed perceptions, making men more accepting of women as leaders and providing women with more confidence that they could run for public office and compete in male-dominated domains.⁴⁷¹ And in some villages, female chief role models affected girls’ personal aspirations and parents’ career aspirations for their children.⁴⁷²

In 2006, Norway introduced a requirement backed by sanctions that public companies fill their boards with 40 percent women, and the median percentage of female board members among publicly limited companies reached this rate by 2007, from a median of zero in 2003.⁴⁷³ The mandate activated previously untapped networks of top business women, and over time the number of qualified women at the senior executive level increased.

Young women preparing for a career in business reported being aware of the reform and expected their earnings and promotion chances to benefit. But the increase of female representation at the top did not filter down at the companies to improve pay and representation of women at lower levels. Nor did it prove to have positive role model effects on women’s decisionmaking generally: It was not accompanied by any change in female enrolment in business education programmes, for example.⁴⁷⁴

The contrasting experiences suggest that the direct exposure to role models at the local and community level may be more effective in changing attitudes, as seen in other cases involving male role models. It may also be that more time is needed for the broader effects of the Norwegian mandates to be measured and realized.

like a significant overhaul for governments, but it can start with one ministry or one department within a line ministry.

Governments also need to address the regulatory and procedural constraints in their procurement processes to facilitate participation of SMEs. WOE face numerous challenges, including lack of information about opportunities, large contract sizes, complex and burdensome bidding procedures that also advantage larger firms, and delays in government payments for services or products delivered by contractors.

Some governments encourage participation by WOE through targeted assistance programmes

and goal setting to establish a baseline and measure progress. Setting mandatory procurement targets or goals for WOE is one approach. The US, for example, has a statutory target of not less than 5 percent of the total value of all federal contracts to be awarded to small businesses “owned, operated and controlled” by one or more women. To achieve this target, individual government agencies have programmes to identify and build the capacity of WOE in sectors in which the agencies procure goods and services.

Establishing subcontracting goals is another form of targeted assistance. This approach requires that businesses that win government procurement

contracts over a certain size submit plans with targets for participation by WOE in their supply chains. Small subcontracts with large companies are a channel for small WOEs to participate in large procurement contracts.

Preferences and reservations are more direct—and often controversial—forms of targeted assistance. Combating implicit biases or discrimination against disadvantaged groups is a rationale for such approaches. Many countries use reservation approaches that limit competition for some procurement opportunities to a preferred category of firms, such as WOEs. Government authority to use preferences and reservations for such businesses exists in several countries but is not yet widely used.

Some examples: South Africa has a preference programme for firms, including firms owned by women, certified by their status as contributing to black economic empowerment. Kenya has a system requiring that 30 percent of government contracts be awarded to women, youth and persons with disabilities. Other developing countries, including the Dominican Republic, Tanzania (a Panel member) and Zambia, have also recently mandated that a portion of procurement contracts have some form of preferential access for WOEs. The 2016 Commonwealth National Women’s Machineries Meeting set a target for federal procurement “set-asides” for WOEs at 10 percent.⁴⁷⁵ In the US, the Women-Owned Small Businesses Federal Contracting programme, established in 2011, aims to increase the share of government contracts won by WOEs from the current 5 percent by allowing a portion of contacts to be set aside in industries where such enterprises are especially underrepresented.

Another recent innovation is the requirement that firms bidding for procurement contracts disclose information about their gender pay equity. The Swiss government has been a leader, mandating that all firms competing for such contracts conduct pay audits using a standard tool supplied by the government. Firms must justify any gender wage variance that exceeds 5 percent, and when they cannot justify the variance, they must take measures to ensure that it is within the legal limits. Firms that fail to comply are excluded from bidding for future government contracts (box 3.20).

In the US, the city government of Albuquerque, New Mexico, has established a similar policy that requires firms bidding for contracts with the city to disclose pay by gender and job category. Contracts

with the city are awarded on a point system, and firms with a gender gap smaller than 10 percent receive a 5-percent bonus on their total bidding score.⁴⁷⁶ President Obama recently issued an executive order (not yet implemented) proposing that all companies with 100 or more employees, not just firms competing for government procurement contracts, be required to report summary pay data broken down by gender, race and ethnicity, to the Equal Employment Opportunity Commission and the Department of Labour.

Alongside formal WOEs, collectives of women informal producers should also be allowed to bid for government procurement. India’s Self Employed Women’s Association (SEWA) has built, strengthened and supported more than 100 cooperatives of women informal workers, including those providing services (childcare, health care and waste recycling) and producing goods. SEWA has negotiated contracts from government for some of these cooperatives to provide goods (such as uniforms as well as fresh fruit and vegetables) and to provide services (such as cleaning) to public institutions like hospitals and schools.

Cooperatives of waste pickers in Colombia and India have bid for and secured municipal contracts to collect, sort, transport and dispose of waste. Kagad Kach Patra Kashtakari Panchayat, a union of waste pickers in Pune, India, formed a cooperative that bid and secured a contract from the Pune Municipal Corporation. And the Asociación Cooperativa de Recicladores de Bogotá (ARB) formed a pact with other recycling cooperatives in Bogota and successfully bid for a solid waste management contract from the municipal government.

Strengthening visibility, collective voice and representation

The rights to freedom of association and collective bargaining are fundamental labour and human rights, enshrined in several ILO conventions going back to the 1940s.⁴⁷⁷ These rights apply to workers exercising the right to organize in both the formal and informal economy. Organizing allows working women to voice their needs and demands more effectively, advocate for an enabling legal and policy environment, enhance their bargaining power, and increase access to markets on fair and efficient terms.

While trade union membership has been on the decline globally, women’s share of membership is

Box 3.20

Procurement policy in Switzerland addresses gender pay gaps⁴⁷⁸

Switzerland stands out in promoting WOE. In 1994, it enacted legislation that required firms competing for government contracts to guarantee that they have inspected their own pay practices and to confirm that their male and female employees receive equal pay for work of equal value.

Since 2006, the Federal Office for Gender Equity began enforcing its procurement policy by randomly inspecting 30 contractors a year that employ at least 50 people and have been awarded contracts over US\$267,000.⁴⁷⁹ Regression analysis makes it easier for companies to monitor their pay practices and identify any potential pay gaps by isolating differences in pay that can be attributed to gender discrimination.⁴⁸⁰ A contractor is deemed in violation of the law if, after controlling for certain observable characteristics such as years of experience and qualifications, the gender wage gap (the difference explained by gender) is statistically significantly greater than 5 percent.

Violating firms are given 6 to 12 months to make the needed corrections to ensure that they pay employees fairly. If a firm fails to make the necessary corrections, the contracting body will be granted the right to break the contract and award the government tender to another competitor. Alternatively, a contractual penalty on the violating firm can be enforced.

Half of Swiss companies that have performed a self-check have changed their pay practices, usually increasing wages for their female employees.

rising. In 2012, women were the majority of trade union members in a third of the 39 developing and developed countries with data and in 16 countries, women were more than 40 percent of total union membership.⁴⁸¹ Research by Oxfam on collective action, however, highlights that while formal, mixed-membership groups often help women to access more profitable markets, they also tend to limit their participation and leadership.⁴⁸²

Quotas and targets could increase women's traditionally very low leadership in trade unions (only 1 percent according to ILO estimates in 2002). Through the Count Us In! campaign spearheaded by the ITUC, 80 percent of affiliates have committed to a target of having at least 30 percent for women in their decisionmaking bodies by 2018.⁴⁸³ The ITUC constitution now requires a minimum 30-percent representation of women in its own such bodies.⁴⁸⁴

Greater female participation and leadership have sharpened union focus on gender wage gaps, maternity protection, childcare services and prevention of sexual harassment in the workplace, as well as wider inclusion of gender issues in trade union actions.⁴⁸⁵

Informal workers organize in trade unions, cooperatives, producer groups or local associations. In Argentina, Belgium, France, Italy and Uruguay, domestic worker unions have facilitated collective negotiations for a minimum wage or a collective agreement.⁴⁸⁶ For informal workers, SEWA of India was a pioneer in the early 1970s (box 3.21), followed in the 1980s by domestic worker organizations in Latin America and home-based workers in the 1990s, with HomeNet International (1994) and HomeNet South East Asia (1997). WIEGO was founded in 1997 to provide research, statistical, technical and advocacy support to organizations of informal workers and to help build networks.⁴⁸⁷ Since 2000, several transnational networks of organizations of informal workers have been formed or consolidated.

Organizations and networks of workers in the informal economy engage in negotiations, though their counterparts across the table are typically not employers but other entities. Street vendors most often negotiate with local authorities, for example, and with different municipal departments on such issues as with police over harassment and confiscation of goods.

Box 3.21

Collective organization in action: The Self-Employed Women's Association (SEWA)⁴⁸⁸

Registered as a trade union in India in 1972, SEWA is now the world's largest trade union of informal workers. It has nearly 2 million members, all working women with low income, from multiple trades and occupations and from all religious and caste groups. In 1985, SEWA became a member of the International Union of Foodworkers.

The SEWA approach involves meeting with groups of low-income working women, understanding their struggles and developing joint strategies. SEWA stresses self-reliance, both individual and collective, and promotes organizing around work, income, food and social security. SEWA is primarily a trade union but engages in leadership development, policy advocacy, financial services, social services, housing and basic infrastructure services, and training and capacity building.

The advocacy efforts of SEWA and its partners led to the adoption of the first national legislation that supports and regulates street vending in India, the 2014 Street Vendors Act, which requires all local jurisdictions to establish vending committees responsible for protecting and regulating these workers. SEWA has also influenced policy at the state level. In 2016, after a long struggle for legal recognition, SEWA and its members successfully lobbied the Gujarat state government to issue identification cards for informal workers, so they could secure access to free health insurance and a range of other social services. It is now assisting 100,000 workers to apply for their cards.

Box 3.22 documents how collectives of women producers are accessing markets and supply chains on fair terms.

Women's organizations and collective enterprises⁴⁸⁹ can benefit from training in business and leadership skills, technical advice and assistance (such as how to link to markets and supply chains) and access to enterprise finance. Women's collective enterprises are often forgotten by banks or seen as too risky given limited capacity, collateral and track record, while most microcredit institutions cannot give large enough loans. The Fair Trade network worked with a women's production group in Kenya to build capacity and to access government extension services.⁴⁹⁰

Policy and regulatory frameworks can facilitate the creation, registration and work of collective organizations. But restrictions and challenges remain, particularly for women and minority groups organizing in contexts where they have few rights. In Ethiopia, for example, women bee-keepers lobbied district offices to change a law that only one family member per household could join a cooperative, and thousands of women later joined.

Worker organizations protect and improve the economic and social situation of workers. Unions help

to close the gender wage gap for women in paid employment. In the UK, the wages of women union members are on average 30 percent higher than those of nonunion women.⁴⁹¹ In the US, the gender wage gap for union women is 11 percent, half the national average, with the largest relative gains for Latina and African-American women. Union organizing and collective bargaining can bring about better social protection, as seen in Australia, where it has improved women's access to paid maternity leave. In Honduras, collective bargaining led to a national agreement that included housing for apparel workers and day-care centres for their children.⁴⁹²

Collective action has also brought about legislative changes. In 2012, the Women's Legal Centre, with other civil society groups, organized the Alliance for Rural Democracy to block the passage of South Africa's Traditional Courts bill, which would have significantly disadvantaged women; the bill was subsequently rejected in five of nine provinces in 2014.⁴⁹³

Networks of informal workers are increasingly engaging in collective negotiations and advocacy at the regional and international levels, including with the ILO, UN Habitat in preparation for Habitat III (all urban workers) and with the UN Climate Change

Box 3.22

Urban and rural collectives of women producers

Urban informal workers have formed collective enterprises to compete more effectively in local markets, in supply chains and in government procurement. Since 2006, SEWA Bharat—the national federation of SEWA affiliates across India—has linked home-based producers of various products to a central product development, quality control and marketing company, which these producers own and manage.⁴⁹⁴

Through this model, 800 home-based workers produce for the company, and another 10,000 receive support services through neighbourhood centres. This helps bring them into direct contact with global supply chains, eliminating intermediate contractors, and setting prices that double their incomes. In 2009, SEWA Delhi registered Ruaab, which connects members with exporters who provide better rates, and deals with international firms interested in ethical and transparent lines of work.

Acting collectively, farmers can pool labour, resources and assets and increase access to technology, markets and market services. Kuapa Kokoo, which brings together cocoa farmers in Ghana (at least one-third are women), is a successful cocoa trading company supported by the Fair Trade movement. Oxfam's initiative for beekeeping and honey production in Ethiopia creates or strengthens women's groups in the Dangila and Mecha districts. Members earned 81 percent more than corresponding women outside the groups and increased their decisionmaking power over access to and use of credit. The Gumutindo Coffee Cooperative, a partner of the Fair Trade movement, delivers business and leadership skills to women fair trade producers in Eastern Uganda.

Negotiations (waste pickers). In all campaigns, the use of human and labour rights mechanisms is key, such as using CEDAW and shadow reporting as levers to expand claims on labour rights.⁴⁹⁵

Strategic partnerships and allies to bring about change are required for success. Women's networks have pursued strategic alliances with unions, civil society, and UN agencies. Active lobbying through union partnerships and member states secured Convention 169, for example.⁴⁹⁶

Strategic engagement with print, television, online and social media is key (as discussed earlier under "Tackling Adverse Social Norms and Promoting Positive Role Models"). Organizations often have an Internet platform to organize campaigns, disseminate information and create virtual networks of migrant women and their organizations. Examples of such organizations include DRUM (Desis Rising up and Moving), which was founded in 2000 to build the power of South Asian low-wage immigrant workers, youth and families in New York City; and the RESPECT Network, which campaigns for the rights of migrant domestic workers worldwide.

Women's business associations can also serve to reduce the isolation of female entrepreneurs and high-level managers, as well as be a force

to advocate for change in laws and policies that constrain their businesses. They can help women develop strategies to overcome discriminatory norms, and can be seen as a type of collective action. In Japan, which has among the lowest shares of WOE in the world, the national development bank launched a Women's Entrepreneurs Center to support women-owned start-ups.⁴⁹⁷

Improving outcomes for women in four areas of work

This chapter has focused on seven primary drivers of women's economic empowerment and has identified proven and possible actions within each of these seven drivers to accelerate progress towards reducing gender gaps and achieving gender equality in the world of work. In its research and consultations, the Panel has concentrated on four major arenas in which women work—the informal sector, the formal sector, agriculture and women-owned enterprises (see figure 3.1) Although there are common structural constraints confronting women in all four types of work, there are also particular challenges confronting women in each arena. This concluding section summarizes some of the most important actions to expand economic opportunities and improve economic outcomes for women in each of the four arenas of work.

Box 3.23

Informal work: Action items for governments and employers

- Reform legal frameworks to protect informal workers and their livelihoods as a key pathway to formalization by following the Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204) adopted by the ILO.
- Extend legal recognition and identity to informal workers, especially women: for example, provide legal identification cards that indicate their occupation.
- Extend minimum wage requirements, health and safety regulations, social security benefits and other labour rights to informal workers, including contractors employed through brokers/intermediaries and casual, on-call and temporary workers.
- Extend legal protection in the form of enforceable contracts and property rights.
- Include organizations of informal workers, such as trade unions, local associations and cooperatives, in rule setting, policymaking, and collective bargaining.
- Support legal society advocacy and strategic public interest litigation—by organizations of informal workers and their supporters—aimed at protecting informal workers’ rights.
- Encourage law enforcement, civil society and local government agencies to work with female informal workers and their organizations to increase their safety in unsafe work environments.
- Favourably regulate the use of public spaces as workplaces by vendors and other informal workers—and the use of natural resources by forest gatherers, fisher folk and other informal workers.
- Support efforts aimed at providing training or information that can empower informal workers, including “know your rights” campaigns.
- Invest in childcare for the children of informal workers, and improve the working conditions of paid childcare providers who are informally employed.
- For domestic workers, ratify and fully apply the Domestic Workers Convention, 2011 (No. 189).
- For home-based workers, ratify the Home Work Convention, 1996 (No. 177).
- Promote access to social security for migrant domestic workers through bilateral social security agreements.

Improving economic opportunities for women working informally

As noted in chapter 2, most women in poor developing economies work informally without employment contracts, legal identity and protection, decent wages, social protection, voice or visibility. They confront gaps in access to basic infrastructure, education and health, and financial, digital and property assets. They

are responsible for a disproportionate share of unpaid work and care in their households and communities. Their contributions to national and local economies are often unmeasured and undervalued. Many of these women are among the 1 billion people still living in extreme poverty around the world.

Agenda 2030 challenges the world community to “leave no one behind.” To meet this challenge.

Box 3.24

Reducing gender gaps and improving pay and working conditions in the formal sector: Action items for governments and businesses

- Eliminate discriminatory laws that restrict women's employment opportunities and introduce/strengthen antidiscrimination and enabling laws.
- Provide supportive work-family policies for both women and men, including maternity protection, paid nontransferable leave entitlements for mothers and fathers, flexible work choices and other family-friendly working arrangements, and support for childcare and elderly care.
- Support and normalize good quality part-time work for workers to better manage work, family and personal life.
- Ensure that government policy aims at protecting workers while facilitating labour reallocations.
- Increase coverage and enforcement of adequate minimum wage floors and expand social protection coverage for all, according to principles of equity and sustainability, based on national circumstances.
- Make sure that collective bargaining contributes to wage-setting mechanisms, that labour market information is available and shared with all parties, and that measures are taken, in line with national labour market and economic conditions, to promote collective bargaining.
- Provide incentives for firms to close their gender pay gaps when awarding government contracts.
- Tackle implicit bias in recruitment, in hiring and at work.
- Promote equal pay for work of equal value through wage transparency, training and gender-neutral job evaluation methods, with avenues for recourse.
- Support initiatives to change social norms that restrict girls' and women's occupational choices.

effective actions on many fronts by many actors are needed to empower women working informally, including women employed as domestic workers. Drawing on the evidence in this chapter, box 3.23 summarizes actions that can be taken by governments and employers to expand opportunities and improve outcomes for women working informally.

Expanding economic opportunities for women working in the formal sector

This chapter has covered a range of proven and possible actions that businesses and governments can take to reduce gender gaps and improve economic opportunities and outcomes for women working as wage and salary employees in the formal sector. Box 3.3 and box 3.13 describe many of these

actions, also described in the text. Here, box 3.24 focuses on what businesses and governments can do to reduce gender gaps in pay and to improve the pay, benefits and working conditions for women—and for men—in formal sector employment.

As noted in chapter 2, greater coverage and enforcement of minimum wages—along with collective bargaining rights—can significantly reduce gender wage gaps.⁴⁹⁸ One study found that if minimum-wage requirements applied to all workers in India, the gender wage gap would fall 37 percent for all workers and 68 percent for casual workers.⁴⁹⁹ Furthermore, simultaneously implementing policies in India that lower constraints on female labour force participation combined with policies that boost formal job creation could generate substantial gains

in gender equality in participation, formal employment and wages.⁵⁰⁰ Analysis of the new National Living Wage in the UK (April 2016) suggests that this will eradicate the gender pay gap for the lowest paid (at the 10th percentile) by 2020.⁵⁰¹ Analysis by the Resolution Foundation⁵⁰² found that women will be the main beneficiaries, with 3 in every 10 female workers seeing an increase in their pay, compared with fewer than 1 in 5 men.

Universal national minimum wage requirements that do not differ by sector or region are easier to enforce.⁵⁰³ Governments can also increase enforcement by investing in information campaigns that increase workers' knowledge of minimum wage laws and by enabling workers to report minimum wage violations.

Also as noted in chapter 2, nonstandard workers in the developed countries—working on a temporary or part-time basis, self-employed, and engaged in the so-called “gig economy”—are growing rapidly. This trend is evident in middle-income countries as well, with China as a major example. Women account for a significant share of workers in nonstandard work arrangements, in part because of their flexibility. Some nonstandard work arrangements allow workers to choose which days, times and hours to work. Nonstandard workers can also work simultaneously for several businesses or through several intermediaries.

The ILO, national governments and employer and worker organizations are seeking to extend labour rights and social protections, traditionally linked to standard employment, to nonstandard workers. Finding ways to provide and finance portable, prorated benefits for individual workers as they move across jobs is essential. Guilds and collective organizations that can effectively represent nonstandard workers in their relationships with large businesses are also important. The Freelancers' Union in the US is an example of a new organizational form that provides collective voice for nonstandard workers. A growing share of the jobs of the future for women and men will be nonstandard jobs requiring changes in both policies and practices by governments and business.

Expanding economic opportunities for women in agriculture

Gender disparities are embedded throughout economic activities in agriculture in developing countries. There are gaps in access to land, livestock, capital equipment, inputs, credit, extension,

communal resources and information on market access. There are also differences in household tasks, as dictated by social norms, in the division of earnings from sales.⁵⁰⁴ The efficiency and equity of the care economy affect women's participation in agriculture, possibly more so than in other sectors given the absence of organized care and the lack of public investment in poor rural areas in developing countries. In some contexts, the most effective rural investment to foster women's economic empowerment could be in public infrastructure services—such as investment in the water supply to free women from having to carry water long distances.

Deliberate and well-designed actions to address normative constraints are required in traditional rural communities, where cultural norms and limited economic opportunities negatively reinforce each other.

Programmes and projects for agricultural development should incorporate gender into their design, monitoring and evaluation. It is important to remove barriers to women's participation. For example, the Enhanced Homestead Food Production project in Bangladesh eliminated land size as a criterion for setting up Village Model Farms once it was recognized that this criterion reduced women's participation.⁵⁰⁵ As noted earlier, women's collectives may be an effective approach to increasing both agricultural productivity and access to markets. In Tanzania, women who are members of collectives earn almost 70 percent more than comparable women who are not in groups; in Mali and Ethiopia, group members earn 80 percent more.⁵⁰⁶

The design and implementation of agricultural interventions must take account of gender gaps in asset ownership and access to land, and of the ways in which these gaps affect project success and the distribution of benefits. The Landesa land titling project, for example, in West Bengal, India worked with the national government to title homestead land, focusing on gender issues from the start, recognizing the need to promote inclusion of women's names on land titles and to promote land security for widows. The project included basic inputs to encourage households to join, provided information and training on joint land titling, and ensured land security for wives.⁵⁰⁷ Interventions that focus on increasing access to information, such as market prices, need to consider gender-related constraints in access to mobile phones and Internet services.

When projects increase household assets as a means to improve earnings, those assets should

be jointly titled to ensure that women have a say in their sale. The BRAC Ultra Poor Graduation project in Bangladesh provided households with livestock and women with training and mentorship on how to manage their livestock. If a man sold the livestock asset without his wife's permission, the project allowed her to appeal to the project authority for its return.⁵⁰⁸

Producer organizations can strengthen market linkages, increase bargaining power with suppliers and buyers and improve access to training and credit (box 3.21). Development strategies should assess whether women are, or could be, included in existing producer organizations or whether separate women's organizations would achieve better results.

Outgrower schemes—contractual partnerships between growers and a company for the production of outputs—can set targets for participation of women farmers. Research from parts of Africa shows that women are less likely to participate in such schemes, often because of selection bias by local male managers. Targets should be monitored, and obstacles preventing the access of women farmers to irrigation or equipment should be addressed. Strategies to encourage women to join these schemes are needed. In Bangladesh, a dairy value chain programme included training women in the nontraditional job of livestock health workers, and this enabled better outreach to women involved in dairy production.⁵⁰⁹

Women-owned enterprises

This chapter has already covered a range of actions within the seven primary drivers that would improve opportunities for WOE—*from enabling digital and financial access to enhancing procurement and supplier readiness. More targeted actions to promote female entrepreneurship and foster the success of WOE should include efforts to ease systemic constraints to firm growth, especially constraints that limit the growth of WOE.*

Greater transparency of simplified regulations and processes can improve the business environment for all SMEs,⁵¹⁰ especially WOE. Given time and mobility constraints due to household responsibilities, women are likely to benefit greatly from process simplification—particularly for taxes and the rules and regulations governing trade.⁵¹¹ The two aspects are related: trade has to be regulated and is usually taxed. Clear, simple and transparent regulations widely available at the border, including

clarity on the required documents and appropriate fees and taxes, help all firms. Allowing documents to be obtained and submitted close to where women traders live is particularly important.

Trade policies and trade facilitation initiatives can create export opportunities for WOE. Interventions include training and support in meeting quality standards to help overcome resistance in destination countries to new sources of supply, assistance in accessing information regarding customs, tax and other regulatory issues, and support for packaging and shipping.⁵¹² These efforts are effective in expanding exports, though evidence on individual firm performance is less clear. Governments should target and ensure the inclusion of WOE in trade promotion, trade missions and trade and commerce-related forums.⁵¹³

Assistance programmes can target female entrepreneurs. Most programmes include skill-building (management, marketing or accounting), in a classroom setting, sometimes combined with individual mentorship or consulting services at the firm level. Some assistance programmes include a financing component—through a guarantee scheme to lower risks to banks—or an interest-rate subsidy.

Although there have been few rigorous evaluations,⁵¹⁴ classroom-only programmes are not often successful.⁵¹⁵ More successful—even if expensive—are business development programmes that target experienced entrepreneurs and combine several interventions, to increase revenues, profits and employment. In Malawi, a programme to help SMEs get credit included sessions for women entrepreneurs on how to balance business and household responsibilities and finance. The combination of networking and training is more likely to be effective for women than training only.⁵¹⁶ But few programmes target women or report participation and results by gender, so it is unclear how effective they have been in supporting female entrepreneurs.⁵¹⁷

One example of an effective business development service programme is 10,000 Women, initiated by the Goldman Sachs Foundation in 2008. The programme has provided business education, access to mentors and networks, and links to banks for 10,000 underserved women entrepreneurs operating small businesses in developing countries. Most participants have increased revenues and profits, although access to finance was regularly reported as a stumbling block for future growth: 70 percent of the female-owned SMEs were reportedly unable to

acquire enough funding or, often, any funding at all to expand.⁵¹⁸

In response to this finding, the Women Entrepreneurs' Opportunity Facility was launched in 2014 by the Goldman Sachs Foundation and the International Finance Corporation, with support from other investors to reach 100,000 women entrepreneurs.⁵¹⁹ The facility extends lines of credit and incentivizes banks in emerging markets to lend to women. The International Finance Corporation provides advisory services to banks to design better products specific to women.⁵²⁰ To date, the facility has raised US\$600 million in committed investments and reached more than 30,000 women in 17 countries.⁵²¹

* * *

This chapter has identified several primary drivers of women's economic empowerment. For each of these drivers, an illustrative set of proven and possible actions to reduce gender gaps and expand economic opportunities for women in the world of work has been presented. In the next and final chapter, Panel members describe some of the specific actions and commitments they are undertaking to achieve these goals, consistent with their mandates, their responsibilities and their areas of competence. To accelerate progress and realize the goals of the 2030 Agenda, business as usual is not enough—transformative changes are required.

CHAPTER 4

AN AGENDA FOR ACTION

This report is a global call to step up action to achieve the goals of gender equality and women’s empowerment to meet the deadlines set by the 2030 Agenda. Gender equality and women’s empowerment are essential to realizing the Agenda’s goals of eradicating extreme poverty, achieving shared prosperity, providing decent work for all and leaving no one behind.

Significant progress on closing gender gaps and improving economic opportunities for women has been achieved on some fronts and in some countries, but much remains to be done. Business as usual is not enough. The Panel calls on governments, businesses, employer and worker organizations, civil society organizations, foundations and individuals around the world to take action—within their mandates and their areas of comparative advantage—with women forming an indispensable part of their efforts.

The most urgent and effective actions will depend on context. Chapter 3 laid out a detailed set of proven and promising actions that can deliver transformative change. Some of the actions will take time, and many require changes and movement by multiple actors on multiple fronts. However, all actions should aim at making significant progress by 2020 and at achieving gender equality and women’s full economic empowerment by 2030, as committed to in the 2030 Agenda. There are significant gains to be realized in all countries and regions, with the largest gains in the poorest countries and for women at the base of the economic pyramid in all countries.

Based on a review of experience from around the world, seven key principles guide the Panel’s recommendations for current actions and future efforts (box 4.1).

Box 4.1

Seven principles for a transformative agenda for women’s economic empowerment

No woman left behind. The focus must be on women at the base of the economic pyramid, regardless of their characteristics or circumstances. Leaving no one behind—including the 1 billion people still living in extreme poverty—is a key principle of the 2030 Agenda.

Nothing done for women without women. Women’s voice and participation must be central to all actions.

Equal focus on rights and gains. Enabling women’s economic empowerment is not only the “right” thing to do to honour the states’ commitment to international human rights. It is also the “smart” thing to do for human development, inclusive growth and business.

Tackle root causes. Addressing adverse social norms and all forms of discrimination is critical. Gender inequality in the economy is rooted in and reinforces gender inequality in society.

State parties must respect international human rights and labour standards. Actions by states must be consistent with agreed upon international standards—as laid out in the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) and in ILO conventions and recommendations.

Partnerships are critical. Progress requires action from the local to the global level and by all parts of society—individuals, businesses, governments, employer and worker organizations and civil society—often working in partnerships to achieve scalable and sustainable impact.

Deliver globally. This is a global agenda. While the challenges and solutions vary, action is needed in every country.

This report has underlined the importance of political commitment and leadership at all levels. A number of the proven and possible actions do not require significant infusions of resources, but some will require additional financial support, especially in contexts that are resource-poor. OECD analysis shows that there has been a recent increase in annual official development assistance to women's economic empowerment for the first time since 2007—it reached US\$8.8 billion in 2013–14, up from US\$5.2 billion in 2007–08. However, aid targeting women's economic empowerment as the principal objective was only US\$861 million in 2013–14, just 2 percent of the aid going to the economic and productive sectors.⁵²² As the OECD notes, this is a mere drop in the ocean. To realize the goals of gender equality and women's economic empowerment, increased development assistance flows are important, including flows to support women's groups and collective organizations.⁵²³

From evidence and reflection to actions and commitments

Demonstrating the power of the proven and possible actions set out in chapter 3, Panel members are taking actions now to accelerate women's economic empowerment across society, in the workplace and across businesses big and small. This chapter highlights actions around the seven primary drivers of change and linked to the relevant SDGs.

Note that the actions highlighted in this chapter are illustrative. They are not the only types of actions needed. Nor do they reflect the full range of measures that the Panel members and many others are undertaking now or will undertake in the future to promote women's economic empowerment and gender equality. The online Action Agenda (www.WomensEconomicEmpowerment.org) contains a more comprehensive compendium of the measures undertaken by Panel members.

1. Breaking stereotypes: Tackling adverse social norms and promoting positive role models

Challenging and transforming the negative and harmful norms that limit women's access to paid work and often undervalue the unpaid work by women are core to achieving women's economic empowerment and gender equality. Changing norms to enable the expansion of women's economic opportunities should be at the top of the 2030 Agenda.

Everyone has a role in changing adverse social and economic norms—girls, women, men and boys within families, communities, businesses, civil society organizations and governments—as part of a comprehensive approach to women's economic empowerment. Illustrative new actions by Panel members include Costa Rica's initiative to encourage “new masculinities” in 10 priority cantons with groups of men in conjunction with the National Institute of Women. AllAfrica's executive chairman, a member of the judging panel of the annual CNN Multi-choice African Journalists Awards, is working to introduce a “women's empowerment” category in the competition. AllAfrica also commits to work with the African Women's Development Fund and the Graca Machel Trust to develop content and multimedia storytelling around issues of women's empowerment and to feature them prominently on social media across Africa.

Several Panel members—including AllAfrica, DFID, IKEA Group, ILO, Oxfam, WIEGO, SEWA, the World Bank Group and the government of Tanzania—are committed to enhance opportunities for, and the capacity of, women and girls who may otherwise be constrained by adverse norms in the world of work. Oxfam, for example, is launching an initiative to set up participatory “innovation labs” developing and implementing pilot programmes to address barriers to women's economic empowerment in agriculture. The World Bank Group's Gender Strategy includes efforts to build evidence on what works to change norms surrounding adolescent girls' entry in the labour force and women's work in traditionally male-dominated, more lucrative sectors.

AllAfrica is supporting the scaling up of #iamtheCODE, an initiative providing mentorship and training for 6,000 African girls and young women annually, beginning in 2017, in coding and digital literacy skills, as well as other STEM-related disciplines. DFID is offering training to more than 5,000 schoolgirls in entrepreneurial skills and more than 12,000 young women to advance their employment skills and opportunities as part of the Educating Nigerian Girls in New Enterprises initiative. The Punjab government in Pakistan plans to work with universities to offer counseling and mentorship to female students for career choices and create leadership opportunities for women in order to change mindsets of a society where half of university



graduates are women, yet the female labour force participation rate is only 25 percent.⁵²⁴

2. Levelling the playing field for women: Ensuring legal protection and reforming discriminatory laws and regulations

Laws reflect society's expectations for gender roles, and discriminatory laws constrain women's opportunities. Governments play a critical role in guaranteeing equal opportunities and protections. By removing legal barriers, governments can send a message on how important gender equality is. Laws also provide a framework for knowing and asserting rights.

Laws—and their enforcement—are needed in line with international labour standards and CEDAW, to guarantee nondiscrimination, equal pay for work of equal value, the elimination of violence against women in the workplace and elsewhere, as well as social protection for all.

Actions by the public sector are essential to implement legal protections and to remove the existing array of discriminatory laws and regulations—including those in property, inheritance and family law. The legal sanctions and policy biases against informal workers reviewed in chapters 2 and 3 must be eliminated, while marginalized workers—particularly domestic and migrant workers—need to be protected and supported.

A number of legal-related actions are being undertaken by Panel members to improve women's pay, working conditions and labour force participation. The UK government will introduce pay transparency legislation in April 2017 requiring businesses with more than 250 employees to publish gender pay-gap data. The ILO, ITUC and global union federations are tackling work-related violence, con-

ducting a global analysis and developing a trade union guide. The ITUC is supporting unions in bargaining for and seeking legislation to provide workplace support for victims of domestic violence, including related leave. In efforts to stimulate female labour force participation, the IMF is undertaking analytical work to underpin policy

advice, including taxation and public expenditure policies. The IMF will also build on recent research on the effect of legal restrictions on macroeconomic outcomes and the impact on women's economic activity.

Several Panel members are building coalitions and alliances to advance the equal pay agenda. The ILO is preparing to launch an Alliance on Equal Pay with a range of stakeholders to achieve universal ratification of the ILO Equal Remuneration Convention, 1951 (No. 100), improve national legislation and strengthen enforcement mechanisms. In collaboration with the ILO—and building on work by other UN agencies, trade unions, employer and business membership organizations, governments, civil society and public and private sectors—the UN Women-supported Global Coalition on Equal Pay aims to accelerate concrete measures to reduce the gender pay gap by 2020. Planned activities include raising public awareness, conducting policy technical analysis to support country work and engaging with selected governments to promote implementation of concrete measures by 2020.

A special focus of the Panel is recognizing and protecting informal workers. ITUC, WIEGO and the ILO will work in partnership, and with national associations of informal workers and migrant rights organizations, to promote the ILO Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204) to extend labour rights and social protection to workers in the informal economy. The Punjab Women's Economic Empowerment Initiative will support an ongoing campaign to legally recognize home-based workers as formal workers and to provide them with social security and other benefits.

Actions to protect and support domestic workers are an urgent priority for the Panel. The governments of Costa Rica and Tanzania, ILO, UN Women, ITUC, SEWA and WIEGO promise to work collectively with the International Domestic Workers Federation to accelerate ratification and implementation of the Domestic Workers Convention, 2011

5 **SDG 5c**
Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels

8 **SDG 8.8**
Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment

(No. 189). Partnership efforts include collaborating with national affiliates of the International Domestic Workers Federation on building awareness about domestic workers' rights and promoting ratification and implementation of the convention.

3. Investing in care: Recognizing, reducing and redistributing unpaid work and care

Progress on the agenda to expand women's economic empowerment depends, to a large extent, on closing the gender gap in unpaid work and investing in care. Reducing and redistributing care require investments from both the public and private sector. These investments not only have major benefits for individuals and families but also major benefits for the economy, businesses and society. Changing norms around the gender division of labour in unpaid care is an urgent task for governments, the private sector and civil society.

Several Panel members are working to increase recognition of unpaid care more broadly and advocating for investing in childcare, decent care jobs and other supportive workplace policies to reduce unpaid care and maternity discrimination. The UK government is increasing the amount of free child-

care for working parents from 15 to 30 hours per week beginning September 2017. Oxfam is scaling its Women's Economic Empowerment and Care (WE-Care) programme to build the capacity of women leaders and civil society to influence policymakers around care and to increase the participation of men and boys in care activities. The programme will also support research and encourage innovation—in Ethiopia, Philippines, Uganda and Zimbabwe—to increase recognition

of care, reduce arduous care tasks and redistribute responsibility for care more equitably. The IFC is launching an initiative in partnership with a network of companies to help develop employer-supported childcare services. The objective is to encourage a group of forward-thinking, likeminded private sector employers to identify and implement childcare

solutions that are good for business, employees and communities. Among the companies that have signed on are MAS Active–Al Safi in Jordan, Safaricom in Kenya and Bauduco in Brazil. Some of the strategic partners include the ILO, UN Global Compact and UN Women.

Major campaigns are under way to promote recognition of unpaid care. The ITUC commits its affiliates to lobby and organize around investment in the care economy to increase women's labour force participation and access to decent work as part of its Count Us In! campaign. WIEGO and SEWA—with several panelists and partners including the ILO, UNICEF, UN Women, and the government of Tanzania—will be conducting an international campaign for childcare to be recognized and provided as a core element of social protection. The World Economic Forum is launching new dialogues on issues related to gender parity, including care, with results to be reported to a high-level stewardship committee with leaders of major global companies and organizations.

Several Panel members, including the ILO, will continue to advocate for policies related to paid and unpaid care in research and country advice—including maternity protection, well-designed family leave and family-friendly working arrangement policies, as well as childcare and other social care services. The IMF will continue analytical work and policy advice to support increased female labour force participation, including through well-designed family leave and flexible work policies, investments in childcare, and the provision of key basic infrastructure.

Reducing the burden of unpaid work and increasing the productivity of paid work through greater investment in energy, water, transportation and other infrastructure and through enhanced access to affordable time- and labour-saving technologies are key. One example, among the range of work in this area, is DFID's Energy Africa campaign, which aims to accelerate the expansion of the household energy market in Africa, including in partnership with the government of Tanzania. Recognizing the key roles women play in adoption and distribution of household energy technologies, as well as the opportunity to increase women's economic opportunities, Energy Africa engages women entrepreneurs in the household energy supply chain.

Several Panel members are also working to redistribute unpaid care. As part of the implementation of its Gender Strategy, the World Bank Group is

5 **SDG 5.4**
Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate

building a set of good practices to bring men into parenting and care in settings such as Mauritania, Niger and Peru.

4. Ensuring a fair share of assets: Building assets—Digital, financial and property

Access to financial, digital and property assets matter to women’s economic opportunities. Accumulating experience shows how public policy, private firms and civil society can increase digital inclusion and financial inclusion. Governments, the private sector and civil society together can accelerate current trends and innovations in digital technology and finance, as well as increase the pace of reforms in land and property law, to expand women’s economic opportunities.

Several Panel members are committed to enhancing women’s economic empowerment through digital solutions. Mozilla is working with companies in Silicon Valley to understand best practices and challenges to the digital inclusion of women and planning to convene a working group comprised of digital/technology companies that play an important role in the supply side of digital inclusion initiatives. This working group will liaise with member states—including Panel members in Costa Rica, Tanzania and the United Arab Emirates and their relevant line ministries and agencies—as well as with WIEGO and SEWA, to better understand the demand side in the effort to ensure a vibrant ecosystem of women’s

inclusion in the digital economy.

One pilot on this front is the Buy from Women Enterprise Platform, a partnership of UN Women, the government of Rwanda and the World Food Programme. This is a data-driven, enterprise platform to connect women farmers to information, finance and markets. It maps farmers’ land plots, generates yield forecasts and provides farmers with real-time reports of key performance indicators.

The World Bank Group’s Gender Strategy focuses

on key productive assets (land, housing, technology) and has committed to push universal financial inclusion to help close persistent gaps between women and men, notably in access to accounts. It will assist clients in analyzing data on gender gaps in access to identification and use evidence to inform policymaking, improve business practices, promote universal identification, and prioritize financial inclusion in ways that close gender gaps.

In March 2016, UN Women and the Government of Tanzania launched the MALAIKA campaign that, with the Tanzania Women’s Bank and other banks, provides loans to low-income women and mobile phones to support financial inclusion. The target is for 80 percent of unbanked women today to have a bank account number by 2020.

Panel members are undertaking a range of actions around promoting access to property. DFID and the government of Tanzania are extending land rights to more than 150,000 Tanzanian women by the end of 2017. Tanzania will use media to educate people on women’s land rights and laws pertaining to property ownership.

5. Businesses creating opportunities: Changing business culture and practice

Business culture, practices and policies are major drivers of women’s economic opportunities. At a minimum, companies should comply with national laws and follow ILO conventions to eradicate discriminatory practices, eliminate gender gaps in legal and social protection, and enable the equal participation of men and women in trade unions, employer and business membership organizations, and other worker organizations.

Beyond basic protections and standards that are the “right thing to do,” companies are realizing the business value of women’s economic empowerment—supporting and enabling women to reach their full potential at all levels of the value chain—as employees, suppliers, distributors, customers and community members.

Actions from private sector, government and multi-lateral members of the Panel are targeting business culture and practices. The IKEA Group commits to achieve gender equality in all leadership positions by 2020. It will implement a diversity and inclusion approach in all units and business practices, such as recruitment, competence development, benefits, succession and promotion. This systemic approach

1 **SDG 1.4**
By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance

17 We acknowledge the role of the diverse private sector, ranging from micro-enterprises to cooperatives to multinationals ... in the implementation of the new Agenda

will be supported by training to eliminate unconscious gender bias in business decisions and clear goal-setting and follow up. Moreover, the company is committing to go further by ensuring equal pay for jobs of equal value independent of race,

gender, age or other life situations by 2020, through its Compensation and Benefits Global Plan. The UK government aims to eliminate the remaining all-male boards in companies on the Financial Times Stock Exchange (FTSE) 250 and is promoting a business-led target of 33 percent of women on boards by 2020.

Public-private partnerships can advance economic opportunities for women if informed by gender equality considerations. One such partnership, She Works, is led by the IFC and focuses on quality employment opportunities for all. The Costa Rican government is engaging businesses and organizations to close gender gaps at work through signing a Gender Equality Seal (“Sello de Igualdad de Género”), which signifies their commitment to actions and policies to reduce gender gaps.

WEConnect International is scaling work with corporations to increase sourcing by an additional US\$10 billion annually from WOE globally by 2020, while simultaneously building the growth capacity of women business owners in more than 100 countries through education, registration, certification and access to buyers.

UN Women and Citi have partnered to foster women’s economic empowerment through affirmative procurement. A training guide for corporations on how to increase sourcing from WOE is under preparation. It will be piloted in Brazil and India in 2016, after which Citi will advocate uptake by clients and UN Women will train corporate signatories of the Women’s Empowerment Principles.

In collaboration with the International Organisation of Employers (IOE), the ILO is promoting the Women in business and management initiative: gaining momentum globally and across several regions (Americas, Asia and the Pacific, Middle East). The initiative—which aims to build the economic case for breaking the glass ceiling and promoting more women into decisionmaking and leadership

positions—includes research, advocacy and training for employer organizations as well as disseminating and replicating good practices.

Panel members are pursuing efforts to ensure that companies integrating women, WOE and women’s collective enterprises in their upstream and downstream supply chains do so on fair terms. Oxfam, SEWA, WeConnect International and WIEGO are working together to link collective enterprises of women informal workers to export markets and global value chains on fair terms. The ITUC and Oxfam are also working together to support women and men in the agricultural sector to gain more control of value chain development.

More broadly, companies committed to gender equality should sign and adhere to the UN Women and Global Compact Women’s Empowerment Principles, and champion them in their brands, in their value chains and in their outreach to investors.

6. Governments creating opportunities: Improving public sector practices in employment and procurement

Beyond their key roles in determining the legal, institutional and policy environments that affect women’s economic opportunities, governments are major employers and procurers of goods and services. They can create economic opportunities for women and accelerate progress towards women’s economic empowerment through their employment and procurement practices.

An illustrative action is that of the Punjab government in Pakistan, moving to increase the share of women employed in its public sector to 15 percent in 2017, up from the current levels of 0–8 percent (depending on the department).

Several Panel members are taking action to increase procurement or support the public sector to increase procurement from WOE and women’s collectives. The Tanzanian government, working with the ILO, will include a 30 percent quota of all government procurement for women, youth and persons with disabilities in September 2016. It committed 40 percent of all procurement in councils to come from women and youth in 2016. WEConnect International commits to building the capacity of governments to source more from women suppliers and to help create an enabling environment for women business owners to innovate, scale up and create jobs.

To foster women’s entrepreneurship around the globe, the Women Advancement Establishment of the government of Sharja, UAE, is playing a leading role in UN Women’s flagship programme on Stimulating Equal Opportunities for Women Entrepreneurs through Affirmative Procurement, Investment and Supply Chain Policies.

7. Enhancing women’s voices: Strengthening visibility, collective voice and representation

Women’s collective and representative organizations, especially those representing women at the base of the pyramid, are critical in driving women’s economic opportunities. The rights to freedom of association and collective bargaining apply to

all workers, including workers in the informal economy. Exercising these rights requires enabling legislative and policy frameworks, as well as funding and support. Women’s knowledge must be at the heart of reforms, policymaking and programming for them. Policies and programming for women require women themselves to lead

these processes. Worker, employer and business membership organizations should build structures that allow working women to voice their needs and demands, enhance their bargaining power, advocate for legal and policy reforms, and increase access to markets on fair and efficient terms.

A number of Panel members are developing new initiatives or scaling existing efforts on this front. WIEGO and SEWA will continue to strengthen regional and international networks of organizations of women informal workers in four sectors—domestic work, home-based work, street vending and waste picking—and to increase their voice in relevant policymaking, rule-setting and collective bargaining processes.

The ILO and ITUC, together with the IOE, will support closing the gender gap in representation of women in employer and worker organizations and high-level meetings among ILO constituents by setting a target for parity (40–60 percent of either sex). In the same vein, the ITUC aims to increase

the share of women in union leadership positions to at least 30 percent representation in 80 percent of ITUC affiliates by 2018 (Count Us In! campaign).

The ILO—under the Decent Work for Domestic Workers strategy—will also build the capacity of worker and employer organizations to organize domestic workers and their employers, participate in tripartite social dialogue and collectively bargain to set decent work standards and ensure quality of service in the domestic work sector.

Actions by Panel members to enhance political representation include DFID’s support to women’s participation in national and state houses of assembly in Nigeria. In addition, the government of Tanzania will ensure that at least one-third of the members of district councils and urban wards are women and that women account for 25 percent of village councils. It is also implementing a Women Cross-Party Platform Gender Democracy and Leadership training programme to enhance women’s visibility in elections.

Improving sex-disaggregated data and gender analysis

The data revolution called for by the 2030 Agenda must have women and girls at its heart. Effective decisionmaking relies on timely and high-quality data. Key economic data must be disaggregated by sex, as well as other relevant characteristics.

There is also a need for improved data and analysis on issues of particular importance to women’s economic empowerment, such as unpaid work, paid care work, informal work, part-time work and domestic work. Digital technologies, which are changing data collection and analysis capabilities faster than expected, can be—and already are being—leveraged.

A broad range of actors recognize the importance of the gender data agenda, integral to the SDGs. A notable recent announcement is the commitment of the Bill &

5 **SDG 5.5**
Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decisionmaking in political, economic and public life

17 **SDG 17.18**
By 2020, enhance capacity-building support to developing countries to increase significantly the availability of high-quality, timely and reliable data disaggregated by income, gender, age, race, ethnicity, migratory status, disability, geographic location and other characteristics relevant in national contexts

Melinda Gates Foundation of US\$80 million over the next three years to close gender data gaps and help accelerate progress for women and girls around the world. Alongside this commitment, at the 2016 Women Deliver Conference in Copenhagen, Denmark, partners across governments, nonprofits and philanthropic organizations—including Panel members from the UK government, UN Women and

the World Bank Group—agreed on a new statement of principles regarding gender data and their importance for accelerating development outcomes.

Several Panel members are already engaged in programmes to improve gender data and evidence or are committing to do so. Some examples of these measures are in box 4.2.

Box 4.2

Working to improve data and evidence on women's economic empowerment

The Evidence and Data for Gender Equality (EDGE) project—a collaboration among the World Bank, UN Women, UN Statistics Division, Asian Development Bank (ADB), African Development Bank (AfDB) and OECD—is testing various approaches to measuring individual-level asset ownership and control, as well as entrepreneurship. It is also formulating international guidelines on best practice for measurement, which will be submitted to the UN Statistical Commission in 2017. As part of the project, pilot data collection to refine methodologies has been conducted in several countries, including Georgia, Maldives, Mexico, Mongolia, the Philippines, South Africa and Uganda. The World Bank will roll out pilots in two more countries in 2017.

Operationalizing the new employment definitions of the 19th International Conference of Labour Statisticians (ICLS)—by the World Bank Group, ILO, FAO, and Data2X—has radical implications for the classification of women in farming. Data collection has been piloted in several countries, and the partners will expand data collection in 2017 to two more countries. The methodological work will inform guidance to be developed by the ILO and other international organizations on employment statistics.

The IMF is examining the impact of gender budgeting on reducing gender gaps in education, health and unpaid work. It will continue data collection related to gender budgeting efforts and, when appropriate and macro-critical, use the analysis to disseminate key message in surveillance to member countries. The World Bank Group is collaborating with the private sector to develop better sex-disaggregated data by banks, and the IMF will extend the financial access survey to include a gender dimension through a pilot project.

WIEGO, the ILO and the UN Statistics Division are accelerating efforts to further improve the collection, tabulation and dissemination of statistics on women's paid work (especially informal employment). They will further develop statistical concepts and methods to identify all activities and earnings of women's employment. And they will continue to make statistics and analyses readily accessible to researchers, policymakers and advocates in user-friendly formats.

The ILO is committed to several efforts to expand the evidence base. This includes filling gender data and research gaps in measuring paid and unpaid work—including care, domestic work and informal work (based on the ICLS 2013 Resolution)—which will be addressed through developing new statistical standards, country technical assistance, training and forums. More broadly, the ILO will increase the availability of data cross-tabulated by gender and related analysis by providing capacity-building support to developing countries and global dissemination.

WEConnect International is committed to build government capacity to collect sex-disaggregated data on WOE's through business registration and the local economic census.

Box 4.3

SDG indicators associated with the Panel's key drivers

SDG indicator	Driver
End poverty in all its forms everywhere	
Proportion of population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable (1.3.1)	2, 3
Proportion of total adult population with secure tenure rights to land, with legally recognized documentation and who perceive their rights to land as secure, by sex and by type of tenure (1.4.2)	4
Achieve gender equality and empower all women and girls	
Whether or not legal frameworks are in place to promote, enforce and monitor equality and nondiscrimination on the basis of sex (5.1.1)	1
Proportion of time spent on unpaid domestic and care work, by sex, age and location (5.4.1)	3
Proportion of women in managerial positions (5.5.2)	5, 6 and 7
Proportion of total agricultural population with ownership or secure rights over agricultural land, by sex; and (b) share of women among owners or rights-bearers of agricultural land, by type of tenure (5.a.1)	4
Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control (5.a.2)	4
Proportion of countries with systems to track and make public allocations for gender equality and women's empowerment (5.c.1)	2
Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	
Proportion of informal employment in nonagriculture employment, by sex (8.3.1)	5, 6
Average hourly earnings of female and male employees, by occupation, age and persons with disabilities (8.5.1)	5, 6
Unemployment rate, by sex, age and persons with disabilities (8.5.2)	5, 6
Increase in national compliance of labour rights (freedom of association and collective bargaining) based on International Labour Organization (ILO) textual sources and national legislation, by sex and migrant status (8.8.2)	2, 5 and 7

Guide to indicator colours:

Green: The indicator is conceptually clear, established methodology and standards are available and data are regularly produced by countries.

Blue: The indicator is conceptually clear, established methodology and standards are available but data are not regularly produced by countries.

Orange: There is no established methodology for this indicator, and standards or methodology/standards are being developed and tested.

It is essential that progress on gender parity be tracked and assessed over time, and that gaps in data be addressed. UN member governments are tracking progress on the SDGs as part of their commitment to the 2030 Agenda. A global indicator framework was developed by the Inter-Agency and Expert Group on SDG Indicators and adopted as a practical starting point by the UN Statistical Commission in March 2016. A preliminary set of indicators relevant to the key drivers laid out in this report is listed in box 4.3.

Join us

The Panel calls on the global community to join in taking actions based on the seven principles and the seven drivers of change identified in this report.

While recognizing that the SDGs for women will require significant actions by governments to move this agenda forward, new partnerships—among governments, multilaterals, businesses, employer and worker organizations, civil society and thought

leaders—are essential. Within these partnerships each type of actor can take concrete steps to accelerate progress. Among the most important steps, many of which can be taken immediately and do not require significant new resources, are the following:

Governments

- ✓ Remove discriminatory legislation and provide a positive policy and legal environment that supports women’s economic empowerment, including:
 - Establishing nondiscrimination, adequate minimum wages, equal pay for work of equal value, maternity protection and paid parental leave.
 - Setting and enforcing effective laws to protect women from violence and exploitation at work.
 - Creating an enabling environment for decent work for all.
- ✓ Adopt macroeconomic policies to boost short-term and long-term inclusive economic growth.
- ✓ Deliver gender-smart employment and procurement practices.
- ✓ Recognize women workers’ organizations and create structures where they can be represented.
- ✓ Ratify ILO Domestic Workers Convention, 2011 (No. 189) setting labour standards for domestic workers.
- ✓ Provide adequate support to enable women to work productively, including by investing in quality public care services and decent care jobs, social protection for all, and infrastructure that supports women’s safe access to economic opportunities.
- ✓ Invest in norm change campaigns and support community-level norm change programmes, including through education.
- ✓ Spearhead national processes for data collection and identification of national and local priorities.

Businesses

- ✓ Urgently address discrimination, implicit bias, abuse and health and safety issues in their workforce and ensure that suppliers do the same.

- ✓ Create enabling environments for female employees to succeed in businesses through flexible work options, family-friendly policies, equal pay for work of equal value, as well as training, mentoring and sponsorship.
- ✓ Invest in initiatives and mechanisms to reduce and redistribute unpaid care and work. These investments not only have major benefits for individuals and families but also major benefits for the economy, businesses and society at large.
- ✓ Promote positive role-modeling of economically empowered women and leaders.
- ✓ Integrate and support women, women-owned enterprises and women’s collective enterprises in supply chains.
- ✓ Create products and services to meet the needs of underserved groups of women.
- ✓ Work in partnerships with governments and civil society to achieve financial and digital inclusion for women.
- ✓ Challenge stereotypes through advertising and media communications.
- ✓ Map and monitor performance on gender equality in business operations, including throughout supply chains and share success stories to inspire others in a race to the top.
- ✓ Adopt the Women’s Empowerment Principles.

Civil society: Women and their organizations

- ✓ Work with women, particularly the most marginalized, to amplify their voices and support representative organizations to negotiate with local and national government and other bodies.
- ✓ Encourage women’s participation and leadership in trades unions, organizations of informal workers, and employers’ and business membership organizations.
- ✓ Bring together women for networking and mentoring.
- ✓ Take forward advocacy and strategic litigation to protect the rights of informal, or otherwise vulnerable, workers.

International development institutions

- ✓ Establish and implement gender strategies, under the SDG framework, to ensure that:
 - Work on economic issues reflects the need for increased women's economic empowerment.
 - Technical support and resources are allocated for implementation of institutional strategies for women's economic empowerment.
- ✓ Provide technical and financial support to women entrepreneurs.
- ✓ Work together with governments to support women's rights organizations by ensuring women's right to organize, ensuring their representation in key policymaking spaces and providing support that is available and accessible to these groups.
- ✓ Work together with governments to develop standards for, gather, use and disseminate national data on women's economic empowerment.

Thought leaders and academics

- ✓ Expand and disseminate the evidence base on what works for women's economic empowerment.
- ✓ Scan and identify risks and opportunities for women's economic empowerment in emerging trends, including global instability, climate change, demographic change and technological advances.
- ✓ Develop programmes and initiatives to support women and girls in the fields of science, mathematics, engineering and new technologies.

The Panel calls on you to join in taking action on the seven drivers identified, and to create the global movement that is needed to change the lives of women across the world within the next 14 years.

Next steps: A look ahead at the Panel's continuing work

The next report of the Panel scheduled for March 2017 will, among other things, review progress on women's economic empowerment in the context of the SDGs. This report, which will be presented at the sixty-first session on the Commission on the Status of Women (CSW), will document ongoing and new Panel member actions.

Partnerships among public entities, the private sector, employer and worker organizations, civil society and individuals are critical. The Panel will continue its work through its actions to advance gender equality, and through its consultations and advocacy to inform and inspire actions and build partnerships amongst different actors and stakeholders. Indeed, this report is not the end of the Panel's work—it is the start of a process to embark on new actions and establish new partnerships across global stakeholders. The second report, informed by the first year of implementation of the 2030 Agenda, will document ongoing and new Panel member actions and further look into best practices to accelerate progress.

The Panel hopes that this first report and action agenda will inspire men and women around the world to join together in a campaign to achieve gender equality and women's economic empowerment by 2030, with significant progress by 2020.

The Panel members note that those who represent international organizations have expressed commitments to take action against constraints facing women within the scope of, and consistent with, their respective institutions' mandate.

Appendix table 1

Summary of key definitions used in this report

Indicator and definition	
<p><i>Labour force participation rate</i>—labour force is the sum of the number of persons employed and the number of persons unemployed, as a share of the population either 15+ or 15–64. This report uses 15+.</p>	Labour force surveys collected by national governments and curated by the ILO
Status in employment categories	
<p><i>Employees (wage and salaried workers)</i> are workers who hold “paid employment jobs,” where an explicit (written or oral) or implicit employment contract gives them a basic remuneration that is not directly dependent upon the revenue of the unit for which they work.</p>	
<p><i>Employers</i> are workers who, on their own account or with one or a few partners, hold “self-employment jobs” (where the remuneration is directly dependent upon the profits derived from the goods and services produced) and, in this capacity, have engaged one or more persons to work for them as employee(s) on a continuous basis.</p>	Resolution on the International Classification of Status in Employment (ICSE): 15th International Conference of Labour Statisticians (ICLS) in 1993
<p><i>Own-account workers</i> are workers who, on their own account or with one or a few partners, hold “self-employment jobs” (where the remuneration is directly dependent upon the profits derived from the goods and services produced) and have not engaged any employees to work for them on a continuous basis.</p>	
<p><i>Contributing family workers</i> are workers who hold “self-employment jobs” (where the remuneration is directly dependent upon the profits derived from the goods and services produced) in a market-oriented establishment operated by a related person living in the same household, who cannot be regarded as partners, because their degree of commitment to the operation of the establishment, in terms of working time or other factors to be determined by national circumstances, is not at a level comparable to the head of the establishment.</p>	
<p><i>Informal employment</i> refers to all workers not covered or insufficiently covered by formal arrangements through their work. So defined, informal employment includes own account workers and employers operating informal sector enterprises (unincorporated enterprises that may also be unregistered or small) all employees who do not enjoy labour rights, such as those not affiliated to social insurance in the job, or who lack the right to vacation or sick leave; whether or not they work in informal enterprises, formal enterprises or households; and all unpaid workers, including family workers, own use producers, volunteers and trainees included in employment, whether or not the economic units they operate or work for are formal enterprises, informal enterprises or households.</p>	Statistical definition of informal sector—15th ICLS in 1993; Statistical definition of informal employment—17th ICLS in 2003
<p><i>Women-owned enterprises</i> have female ownership (at least one woman owner), such as a female sole proprietor or a business owned by at least one woman with key management or decisionmaking responsibilities.</p>	IFC MSME Finance Gap Database

Appendix table 2

UN regional groupings of 195 countries

Sub-Saharan Africa	Latin America and the Caribbean
49	33
<p>Angola, Benin, Botswana, Burkina Faso, Burundi, Cabo Verde, Cameroon, Central African Republic, Chad, Comoros, Congo, Côte d'Ivoire, Democratic Republic of the Congo, Djibouti, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mozambique, Namibia, Niger, Nigeria, Rwanda, São Tomé e Príncipe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Swaziland, Togo, Uganda, United Republic of Tanzania, Zambia, Zimbabwe</p>	<p>Antigua and Barbuda, Argentina, Bahamas, Barbados, Belize, Bolivia (Plurinational State of), Brazil, Chile, Colombia, Costa Rica, Cuba, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela (Bolivarian Republic of)</p>
Central and Eastern Europe and Central Asia	Developed regions
30	29
<p>Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Georgia, Hungary, Kazakhstan, Kyrgyzstan, Latvia, Lithuania, Montenegro, Poland, Republic of Moldova, Romania, Russian Federation, Serbia, Slovakia, Slovenia, Tajikistan, The former Yugoslav Republic of Macedonia, Turkey, Turkmenistan, Ukraine, Uzbekistan</p>	<p>Andorra, Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Israel, Italy, Japan, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, United Kingdom, United States</p>
East Asia and the Pacific	Middle East and North Africa
28	17
<p>Brunei Darussalam, Cambodia, China, Democratic People's Republic of Korea, Fiji, Hong Kong, China (SAR), Indonesia, Kiribati, Lao People's Democratic Republic, Malaysia, Marshall Islands, Micronesia (Federated States of), Mongolia, Myanmar, Nauru, Palau, Papua New Guinea, Philippines, Republic of Korea, Samoa, Singapore, Solomon Islands, Thailand, Timor-Leste, Tonga, Tuvalu, Vanuatu, Viet Nam</p>	<p>Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Qatar, Saudi Arabia, State of Palestine, Syrian Arab Republic, Tunisia, United Arab Emirates, Yemen</p>
South Asia	
9	
<p>Afghanistan, Bangladesh, Bhutan, India, Iran (Islamic Republic of), Maldives, Nepal, Pakistan, Sri Lanka</p>	

Source: Regional classification is from Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights, Annex 7, p. 303. http://progress.unwomen.org/en/2015/pdf/UNW_progressreport.pdf.

NOTES

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23. The female labour participation rate (age 15+) exceeded the male rate in six countries in 2015, specifically in Burundi (2.0 percentage points higher), Lao People's Democratic Republic (0.7), Malawi (0.4), Mozambique (7.1), Rwanda (3.2) and Togo (0.5).
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