PROGRESS OF THE WORLD’S WOMEN 2015-2016

TRANSFORMING ECONOMIES, REALIZING RIGHTS
A quality education, a decent job, access to healthcare and a life free from violence and discrimination are necessary foundations for women and girls to be equal partners with men and boys in every aspect of life.

*Progress of the World’s Women: Transforming economies, realizing rights* is a timely reminder of the importance of women’s economic and social rights to building strong and resilient economies and societies, today and for future generations. It shows where governments and the international community have fallen short on realizing the full inclusion of women and girls and it illustrates how and where immediate action can redress this critical imbalance.

It is fitting that *Progress of the World’s Women 2015* is published when the world is poised to embark on a transformative post-2015 sustainable development agenda. The report’s findings and recommendations underline the need to respect and promote the specific rights and needs of women and girls, and to integrate gender equality in all dimensions of sustainable development.

I commend *Progress of the World’s Women* to a wide readership. The report’s authoritative analysis, sharp insights and compelling stories make it essential reading for those committed to a more just and equal world.

Ban Ki-moon
In 2014, an unprecedented number of countries provided reports on the extent to which they had been able to implement the Beijing Platform for Action, adopted 20 years ago in 1995 as a global blueprint for the achievement of gender equality. These 167 reports, and the associated regional and global reviews, gave us the clearest reading to date of the status of gender equality across the world.

Progress of the World’s Women: Transforming economies, realizing rights, provides a timely, action-oriented counterpoint to the Beijing+20 findings. With a view to changing both economic and social institutions, it distils and confronts the most glaring gaps between the laws and policies that guarantee equal rights for women and girls, and the reality on the ground. The drive to achieve substantive equality – making rights real for women – is at the heart of this Progress report, and it provides the evidence and recommendations for public action to achieve it.

Our analysis shows that economic and social policies can contribute to fairer and more gender-equal societies, as well as stronger and more prosperous economies, if they are designed and implemented with women’s rights at their centre. For example, to increase women’s access to decent work, the removal of formal legal barriers to their employment is important, but we also need measures that free up women’s time, such as affordable childcare options and investments in basic infrastructure. We need to enable shifts both great and small in social norms, so that men can take on care work and engage in other areas that foster and demonstrate altered attitudes of responsibility.

As Secretary-General Ban Ki-moon has said, ours is the first generation with the potential to end poverty. Equally important, and intrinsically linked to that goal, it is in this generation’s reach to transform gender relations, to empower women and girls, and humanity as a whole.

We know what needs to be done to achieve equality and a 50:50 Planet by 2030. Together with the findings of the Beijing +20 review, let this report be a call to urgent and sustained action, frontloaded for the next five years, to start real, visible change, especially in the lives of the most marginalized. My hope is that everyone will be inspired to be part of a re-energized and growing movement for gender equality. With determined people from all walks of life, and with more determined leaders, gender equality can be a defining achievement of the first quarter of the 21st century.
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Twenty years after the landmark Fourth World Conference on Women in Beijing, and at a time when the global community is defining the Sustainable Development Goals (SDGs) for the post-2015 era, the global consensus on the need to achieve gender equality seems stronger than ever before. Empowering women and girls is among the goals aspired to by all, from grassroots organizations, trade unions and corporations, to Member States and intergovernmental bodies. But how far has this consensus been translated into tangible progress on the ground, and what more is needed to bridge the gaps between rhetoric and reality?

Drawing on promising experiences from around the world, this Report proposes a comprehensive agenda for key policy actors— including gender equality advocates, national governments and international agencies—to make human rights a lived reality for all women and girls.

Governments in every region have made legally binding commitments to respect, protect and fulfil women’s human rights, recognizing their intrinsic value as well as the synergies between women’s rights and wider prosperity. Women’s access to decent employment is not only likely to improve their agency and the distributional dynamics within the household but can also lift whole households out of poverty. Improvements in women’s health and education are key contributors to women’s own well-being and life chances and are also linked to better outcomes for their children. In the long term, societies and economies can only thrive if they make full use of women’s skills and capacities.

There have been significant achievements since Beijing: more girls are enrolling in school; and more women are working, getting elected and assuming leadership positions. Where once it was regarded as a private matter, preventing and redressing violence against women and girls is at last on the public policy agenda. Women have gained greater legal rights to access employment, own and inherit property and get married and divorced on the same terms as men. These areas of progress show that gender inequalities can be reduced through public action.

However, while hugely important, these changes have not yet resulted in equal outcomes for women and men. Globally three quarters of working age men (15 years old and over) are in the labour force compared to half of working age women. Among those who are employed, women constitute nearly two thirds of ‘contributing family workers’, who work in family businesses without any direct pay. Everywhere, women continue to be denied equal pay for work of equal value and are less likely than men to receive a pension, which translates into large income inequalities throughout their lives. Globally, on average, women’s earnings are 24 per cent less than men’s, and even in countries such as Germany—where policies are increasingly supportive of female employment—women on
average earn just half as much income as men over their lifetimes. Yet in all regions women work more than men: on average they do almost two and a half times as much unpaid care and domestic work as men, and if paid and unpaid work are combined, women in almost all countries work longer hours than men each day.

This Report focuses on the economic and social dimensions of gender equality, including the right of all women to a good job, with fair pay and safe working conditions, to an adequate pension in older age, to health care and to safe water without discrimination based on factors such as socio-economic status, geographic location and race or ethnicity. In doing so, it aims to unravel some of the current challenges and contradictions facing the world today: at a time when women and girls have almost equal opportunities when it comes to education, why are only half of women of working age in the labour force globally, and why do women still earn much less than men? In an era of unprecedented global wealth, why are large numbers of women not able to exercise their right to even basic levels of health care, water and sanitation?

As the Report shows, these inequalities are not inevitable. Economic and social policies can contribute to the creation of stronger economies, and to more sustainable and gender-equal societies, if they are designed and implemented with women’s rights at their centre.

Across the world, gender equality advocates in civil society, ministries, parliaments, the media and universities have demonstrated how to make women’s rights real. And they have won significant victories: examples include the domestic worker alliance in New York that refused to accept poor conditions, and so mobilized nannies and carers in parks, streets and churches to push through the most progressive bill of rights for domestic workers worldwide; the feminist researchers and policy makers in Egypt who joined forces to design an empowering cash transfer programme that puts money in the hands of women; the feminist bureaucrat in Brazil who collaborated with women’s organizations to provide sugarcane workers with a powerful understanding of their own rights as well as vocational training in non-traditional occupations for a sustainable route out of poverty; the organizations of unpaid caregivers in Kenya who, after years of advocacy, finally have their place at the policy table when it comes to health and welfare decision-making at the local and national level; and the male policy maker in the Ministry of Finance in Morocco, who insisted that his country’s policies would only be legitimate if all budget decisions were assessed for their impact on women and girls and has opened up space for women’s organizations to influence change.

These visionary advocates for change have refused to accept the status quo, have rejected the idea that poverty and gender inequality are a fact of life and have recognized that progress for women and girls is progress for all.

A CHALLENGING GLOBAL CONTEXT FOR WOMEN’S RIGHTS

The world has changed significantly since the Beijing conference in 1995. The rise of extremism, escalating violent conflict, recurrent and deepening economic crises, volatile food and energy prices, food insecurity, natural disasters and the effects of climate change have intensified vulnerability and increased inequalities. Financial globalization, trade liberalization, the ongoing privatization of public services and the ever-expanding role of corporate interests in the development process have shifted power relations in ways that undermine the enjoyment of human rights and the building of sustainable livelihoods. The world is both wealthier and more unequal today than at any point since World War II. The richest 1 per cent of the world’s population now owns about 40 per cent of the world’s assets, while the bottom half owns no more than 1 per cent.

The gap between rich and poor women remains huge both between and within countries. A woman in Sierra Leone is 100 times more likely to die in childbirth than a woman in Canada. In the least developed countries, a woman living in a rural area is 38 per cent less likely to give birth with a
skilled health professional than her counterpart in the city. In Latin America, for example, indigenous women are more than twice as likely to be illiterate than non-indigenous women. Since 2000, these glaring disparities have narrowed in some countries, but in others they have actually widened. Overall, the gaps between rich and poor women remain significant. Gender discrimination compounds other forms of disadvantage—on the basis of socio-economic status, geographic location, race, caste and ethnicity, sexuality or disability—to limit women’s and girls’ opportunities and life chances.

Seven years after the global financial crisis, the world continues to struggle with low growth and high unemployment. Policy makers in rich and poor countries alike face huge challenges in creating enough decent jobs for all those who need them. And austerity policies in both developed and developing countries are shifting the burden of coping and caring back to families and onto the shoulders of women and girls.

Changes in the global economy have not been beneficial for the majority of men either. At the global level, the narrowing of gender gaps in labour force participation from 28 to 26 percentage points has occurred primarily because men’s participation rates have declined faster than those of women. Similarly, the gender pay gap has narrowed over the past decade in most countries with available data, but this is not always a sign of progress: for example in some countries where gender pay gaps have narrowed this has been in the context of falling real wages for both women and men, and the gaps have narrowed only because men’s wages have fallen more dramatically than women’s. This can hardly be considered ‘progress’: instead of women catching up with men, there is a levelling down for all.

In response to these challenges, a variety of actors—bilateral and multilateral agencies, governments, civil society organizations and the private sector—have embraced the need for women’s economic empowerment. Some see in women a largely untapped market of consumers, while others speak about the opportunity of ‘unleashing the economic power and potential of women’ as a means to solve the persistent problems caused by the global financial crisis and stalled growth. But while gender equality clearly contributes to broader economic and social goals, not all pathways to economic development advance gender equality. Indeed, some patterns of economic growth are premised on maintaining gender inequalities in conditions of work and earnings and enforcing unequal patterns of unpaid work that consign women to domestic drudgery. Without a monitoring framework solidly anchored in human rights, it is difficult to know whether claims of empowering women stand up to scrutiny. This Report therefore underlines the centrality of women’s human rights as both the ‘end’ and an effective ‘means’ of development.

**SUBSTANTIVE EQUALITY: MAKING RIGHTS REAL FOR WOMEN**

Laws that establish that women and men have equal rights provide an important basis for demanding and achieving equality in practice. They can be a central reference point for political and cultural struggles, driving changes in social norms and popular attitudes as well as policy shifts. But making women’s rights real requires more than just legal reform. The translation of equality before the law into equal outcomes is not automatic. Even where gender-equal laws have been put into place, entrenched inequalities, discriminatory social norms, harmful customary practices, as well as dominant patterns of economic development can undermine their implementation and positive impact.

International human rights treaties—such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the International Covenant on Economic, Social and Cultural Rights (ICESCR)—are legally binding commitments that require States to respect, protect and fulfil women’s rights. As such, they encapsulate a substantive understanding of gender equality that can serve as both a vision and an agenda for action for those seeking to advance women’s rights in today’s challenging context. While formal equality refers to the adoption of laws and policies that treat women and men equally, substantive equality is concerned with the results and outcomes of these,
ensuring that they do not maintain, but rather alleviate, the inherent disadvantage that particular groups experience.13

This Report uses international human rights standards to assess laws and policies for their actual effect on women and girls on the ground. From this perspective, the achievement of substantive equality requires action in three interrelated areas: redressing women’s socio-economic disadvantage; addressing stereotyping, stigma and violence; and strengthening women’s agency, voice and participation (see Figure 1.4). Coordinated public action across all three of these dimensions has the potential to trigger lasting transformations in structures and institutions that constrain women’s enjoyment of their rights.

More of the same will not do for women and girls. While numerical parity in access to education, employment or social protection is an important goal, it does not mean concrete enjoyment of rights or substantive equality. Rather than simply absorbing more girls into fragile and underfunded educational systems, schools must provide a safe learning environment for girls and boys, should aim to provide quality education and should contribute to the promotion of equality through progressive curricula and well trained teachers. Rather than incorporating more women into increasingly precarious and unrewarding forms of employment, labour markets must be transformed in ways that work for both women and men and benefit society at large. Rather than simply adding paid work or poverty reduction to women’s already long ‘to-do’ lists, responsibilities for income-earning, caregiving and domestic work need to be redistributed more equally, both between women and men and between households and society more broadly. Substantive equality requires fundamental transformation of economic and social institutions, including the beliefs, norms and attitudes that shape them, at every level of society, from households to labour markets and from communities to local, national and global governance institutions.

Progress towards substantive equality should be measured against how inclusive it is of the rights of poor and marginalized women and girls. It is therefore important to look beyond the ‘averages’, to make sure that all women are able to enjoy their rights. Rights are also indivisible: how can women claim the rights to quality health care, to decent working conditions or to own land on which to grow food without having the rights to information about laws, policies and government budget allocations and the right to organize to claim their rights? The right to organize and scrutinize public budgets often drives efforts to ensure public services meet women’s needs better; and having access to a range of high quality services can in turn support women’s right to work, creating powerful synergies.

TRANSFORMING ECONOMIES, REALIZING RIGHTS: AN AGENDA FOR ACTION

To support substantive equality, economic and social policies need to work in tandem. Typically, the role of economic policies is seen primarily in terms of promoting economic growth, while social policies are supposed to address its ‘casualties’ by redressing poverty and disadvantage and reducing inequality. But macroeconomic policies can pursue a broader set of goals, including gender equality and social justice. Conversely, well-designed social policies can enhance macroeconomic growth and post-crisis recovery through redistributive measures that increase employment, productivity and aggregate demand.

The specific policy package to achieve substantive equality will differ from context to context. Ultimately, the aim is to create a virtuous cycle through the generation of decent work, gender-responsive social protection and social services, alongside enabling macroeconomic policies that prioritize investment in human beings and the fulfilment of social objectives. Action is needed in the following three priority areas to transform economies and realize women’s social and economic rights.

1. Decent work for women

Paid work that is compatible with women’s and men’s shared responsibility for unpaid care and domestic work as well as leisure and learning, where earnings are sufficient to maintain an
adequate standard of living and women are treated with respect and dignity, is crucial to advancing gender equality. Yet, this type of work remains scarce and economic policies in all regions are failing to generate enough decent jobs for those who need them. The vast majority of women still work in insecure, informal employment. In South Asia, sub-Saharan Africa and East and South-East Asia (excluding China), more than 75 per cent of all jobs are informal. In rural areas, many women derive their livelihoods through small-scale farming, almost always informal and frequently without any direct pay. Alongside economic policies that can create decent employment, extending labour rights and social protection to those in informal employment, such as domestic workers and home-based workers, is essential to increase the viability and security of their livelihoods.

Inspiring initiatives, some led by women, point to ways forward. For example, working with local government and urban planners, street vendors in India and Papua New Guinea have negotiated improved and safer spaces to sell their goods. In Colombia, waste pickers have demanded recognition for the invaluable service they provide and won the right to bid for lucrative municipal contracts. In rural areas, including in Ethiopia, Ghana and Rwanda, enabling women to register land titles in their own names or jointly with husbands, reforming agricultural extension services, supporting women’s organizing in cooperatives and subsidizing their access to inputs and resources has been vital to enhance the productivity and sustainability of women’s agricultural self-employment.

Despite women’s increasing levels of education, gender stereotypes in households and labour markets continue to structure the kinds of work that women and men do, the conditions under which they work and their rewards from work. Occupational segregation by gender means that women are still overwhelmingly clustered in low-paid, poor-quality jobs. The most pernicious impact of segregation is pervasive gender pay gaps, which mean that women are systematically paid less than men for work of equal value. Some 83 per cent of the world’s 53 million domestic workers are women, and their number is increasing steadily in developed and developing countries alike. Working behind closed doors, almost 30 per cent of these women are deprived of any labour rights and more than half of them are not entitled to earn the minimum wage. Many also suffer from systematic abuse and violence. For these and millions of other low-income workers, minimum wages are a crucial step towards their enjoyment of the right to an adequate standard of living. Action to end harassment and violence against women in the workplace is also essential to restoring their dignity.

Women’s continued heavy responsibilities for unpaid care and domestic work limit the types of work they can undertake, which further reinforces their socio-economic disadvantage. Measures to reduce the drudgery of unpaid work through investment in time-saving infrastructure such as safe water sources within easy reach, can free up women’s time for paid work. Parental leave and childcare services can help women and men with care responsibilities and enable women to enter and remain in the labour market when their children are young if they choose to. Among developing regions, Latin America has seen the most progress in family-friendly policies over the past decade and has also seen the most significant increase in women’s labour force participation.

2. Gender-responsive social policies
Social transfers—including family allowances, unemployment benefits and pensions—protect women and men in the face of contingencies such as unemployment or old age. They also help families shoulder some of the costs involved in raising children or caring for other dependents—challenges that have become more pressing in the face of population ageing and changing family structures. A growing number of women in both developed and developing countries raise children on their own, and social transfers can make a huge difference for these families. In Brazil and Poland, for example, they reduce poverty rates among single mothers by 21 and 34 per cent, respectively. Social services that directly address women’s rights, including housing, health, education, training and
childcare, are just as important and often have an even greater impact than social transfers in reducing poverty and gender inequality.

A comprehensive approach to social policy that combines universal access to social services with social protection through contributory and non-contributory transfer systems is the best way to realize economic and social rights for all without discrimination. Currently, only 27 per cent of the world’s population enjoys full access to social protection, whereas 73 per cent are covered partially or not at all. Women are often over-represented among those who lack access to social protection. The definition of national social protection floors, including basic income security for children, working-age adults, older people and people with disabilities as well as the extension of basic social services to all, therefore holds significant promise for women. The introduction of universal social pensions in countries such as the Plurinational State of Bolivia, Lesotho and Mauritius, for example, has helped close gender gaps and provide women with basic income security in old age.

In order to contribute to substantive equality, social policies have to be designed with women’s rights at the centre. Particular care is needed to ensure that policies redress women’s socio-economic disadvantage without either reinforcing gender stereotypes or stigmatizing women for needing support. Policy makers should progressively move towards universal, rather than targeted, transfers and services and eliminate co-payments that compromise affordability of health and education, particularly for poorer women and girls. Where possible, conditions tied to the receipt of transfers should be removed, particularly those that reinforce women’s traditional roles and add to their overall work burdens. Instead, women’s empowerment should be an explicit goal of social protection. Investing in more and better services—including health services, education and training, credit and childcare services—to address women’s needs head-on and to bolster their income security in the long term is crucial here. With women’s rights placed at the heart of policy design, sustainable and equitable routes out of poverty are possible.

Investing in social protection and social services may seem daunting in the current economic climate. But it is possible. It has been estimated, for example, that the introduction of universal social pensions would cost around 1 per cent of gross domestic product (GDP) per year in most countries in sub-Saharan Africa. In many low-income countries these benefits will have to be implemented gradually. But as well as realizing women’s rights, the long-term benefits of social investments—such as maintaining a skilled workforce, healthy and well-nourished children capable of learning and creativity and societies where no one is left behind—will more than outweigh their immediate costs.

3. Rights-based macroeconomic policies
Because macroeconomic policy is treated as ‘gender-neutral’ it has, to date, failed to support the achievement of substantive equality for women. From a human rights perspective, macroeconomic policy needs to pursue a broad set of objectives that include the reduction of poverty and gender inequality. Integrating these social objectives would mean: expanding the targets of monetary policy to include creating decent work; mobilizing resources to enable investments in social services and transfers; and creating channels for meaningful participation by civil society organizations, including women’s movements, in macroeconomic decision-making.

Conventional monetary policy typically has one target—inflation reduction—and a narrow set of policy tools for achieving it. Although managing inflation is an important goal of monetary policy, the benefits of maintaining very low rates of inflation are not clear cut, particularly when trade-offs exist—with employment generation, for example. There are policy choices to be made: in the wake of the 2008 crisis, many central banks changed their approach to monetary policy by stimulating real economic activity rather than focusing exclusively on inflation.

In the arena of fiscal policy, countries can raise resources for gender-sensitive social protection and social services by enforcing existing tax obligations, reprioritizing expenditure and
expanding the overall tax base, as well as through international borrowing and development assistance. Several developing countries, including Ecuador, Lesotho and Thailand, have taken advantage of debt restructuring in order to free up resources for social protection. Other countries such as Cambodia, Costa Rica and Sri Lanka have reduced defence and security expenditures to support increased social spending. Some countries, such as the Plurinational State of Bolivia and Botswana, have used revenues generated from natural resource extraction to finance their social protection systems, including health-care programmes, income support for vulnerable populations and old-age pensions. Deficit spending is another option. Such spending is usually justified for ‘hard’ infrastructure projects that are classified as ‘investments’. While spending on education, health or water and sanitation is often seen as ‘consumption’, it can actually raise productivity, encourage private investment and stimulate higher rates of growth that can generate the taxes needed to pay back the debt. There are therefore strong grounds for using deficit spending to finance social protection and basic social services, since critical investments in human capacities can ultimately create stronger economies and fairer societies.

Tax systems can also be used to redistribute income and redress women’s socio-economic disadvantage by ensuring that women and marginalized groups are not disproportionately burdened. For example, value-added and sales taxes on basic consumption items should be exempted or zero-rated, since such spending absorbs a large share of poorer people’s and specifically women’s income. Meanwhile, tax exemptions and allowances that primarily benefit wealthier groups can be minimized or removed to ensure these groups contribute their fair share. Gender-responsive budgeting is increasingly being used to assess and guide revenue collection and spending decisions. In the United Republic of Tanzania, for example, primary school fees were abolished and farm input subsidies were reintroduced in response to gender-responsive budget initiatives led by women’s rights organizations.

Global policy coordination is essential to create a macroeconomic environment that is conducive to the realization of women’s rights. The growing integration of the world’s economies means that actions taken by one government affect the realization of rights elsewhere. Moreover, the proliferation of agreements to liberalize trade and financial flows between countries limits the policy space of individual governments. The lack of global coordination also affects the ability of governments to mobilize resources. Multinational corporations, for example, use a variety of accounting techniques to lower their tax obligations, thereby diminishing their overall contribution to the economies where they operate. Estimates of tax revenue lost to developing countries due to trade mispricing alone amount to an estimated US$98 to $106 billion per year, nearly $20 billion more than the annual capital costs needed to achieve universal water and sanitation coverage by 2015.

The current system of global governance exacerbates, rather than mitigates, the gender bias in macroeconomic policy. In most existing institutions, including the International Monetary Fund, the World Bank, the G20 and the World Trade Organization, power relations are such that governments of the poorest countries do not have an equal say in the decisions that affect them the most, let alone women in those countries. Global cooperation for the realization of economic and social rights can only be achieved if these institutions are democratized and powerful global players, from national governments to transnational corporations, accept that the obligation to respect, protect and fulfil human rights extends beyond borders.

**SHARING RESPONSIBILITY AND ACTING COLLECTIVELY FOR WOMEN’S RIGHTS**

Human rights treaties have been used as the basis for new national legislation—for example, to address violence against women. But the power of human rights goes beyond the legislative domain. They provide the ethical basis and inspiration for collective action to change policies as well as social norms, attitudes and practices. Human
rights principles are also an important basis for the design of policies, for monitoring their implementation and outcomes and for holding all duty-bearers—States as well as global institutions and corporations—to account for the realization of substantive equality.

Human rights emphasize the dignity and freedom of the individual, but their realization depends heavily on solidarity and collective action. Putting in place policies for substantive equality requires collective financing, ideally through progressive taxation. The narrow targeting of social protection to the poorest households may seem to make it more affordable than building universal systems that benefit everyone. But universal systems can actually expand financing options by increasing the willingness of middle and higher income groups to pay taxes for well-functioning education, health or pension systems that they would also use.20

Collective action is crucial as well. Women who experience multiple and intersecting forms of discrimination need to first understand and claim their rights—something that often happens when women get together to discuss their grievances and act collectively to seek solutions. Women workers, including those in informal employment, have set up their own organizations to represent their interests in the workplace. Women’s organizing and the strength of their autonomous movements are the strongest predictors of gender equality laws and policies across a range of areas from family law to violence against women and from non-discrimination in employment to childcare services.21 Women’s collective action has also been crucial for ensuring the translation of legal rights into the effective delivery of services on the ground, as well as for demanding accountability and redress for major delivery failures.

The potential to advance towards substantive equality is greatest when the claims of organized groups of women find openings and receptivity among actors in positions of power, and when there are mechanisms in place—such as public consultation and petitioning processes, or parliamentary committees—through which women can legitimately articulate their claims and policy demands. The success of autonomous women’s movements in mobilizing for women’s rights critically depends on the alliances women are able to build with other social justice movements, and with sympathetic insiders in political parties, parliaments, government bureaucracies, research institutions and international organizations.
When Maria Jose Pereira was growing up in the rural town of Escada, her father’s tools were off limits.

“Everyone in my house worked in construction. My father and brothers were all stonemasons,” Maria says. “I wanted to work with them, but they said I couldn’t because I was a woman.”

Thanks to a groundbreaking government initiative, Maria has now proven her family wrong. Not only is she a licensed stonemason, she is also a plumber and electrician.

Chapéu de Palha Mulher, which is derived from ‘straw hat’ in Portuguese, is a social inclusion programme that provides professional training for women living in poor rural communities in the north-eastern state of Pernambuco. Launched in 2007, the programme was created by the state’s Secretariat for Women’s Policies in order to provide alternatives for female sugarcane farmers during the off-harvest months.

Cristina Buarque, former State Secretary for Women’s Policies, Pernambuco, watches women from the Chapeu de Palha Mulher programme fish for shrimp in the River Goiana.

Photo: UN Women/Lianne Milton
“Most of these women did not choose to work in the plantations, they usually went with their husbands or fathers,” Cristina Buarque, who led the Secretariat until late 2014, says. “This patriarchal ‘machista’ culture infantilized them. We wanted them to know they had other options.”

According to Cristina, women working in the fields were not provided with the same training or compensation as their male counterparts. They were often victims of discrimination, verbal and physical assault and domestic violence.

For Maria, who worked in the fields for five years, the job was draining.

“It was very difficult. I would spend twelve hours under the hot sun picking sugarcane with my hands full of blisters,” she recalls. “After that, I would come home and have to clean and cook for my husband and kids.”

Chapéu de Palha Mulher provides women with a mandatory three month course in public policy, and a small monthly stipend and childcare to support their participation. The course, taught by feminist trainers, teaches women about rights and citizenship, covering topics such as the history of slavery; the struggle of women, black and indigenous people for equality; gender stereotypes; and the government’s human rights commitments under the Constitution. Once the participants complete this stage, they choose a professional training course, often opting to develop skills for traditionally male-oriented jobs.

“The course is a key component to Chapéu de Palha Mulher,” Cristina explains. “We needed these women to understand how their local government works and what their rights as individuals are in order to train better professionals and better citizens.”

Cristina was instrumental in designing the Chapéu de Palha Mulher programme. She was handpicked in 2007 by the late former governor Eduardo Campos to lead the Secretariat for Women’s Policies.

“I wasn’t a politician, I came from an academic research background,” Cristina says. “When I was approached to do this work, I knew this was an opportunity to bring the work I was a passionate about to a larger scale.”

When she joined the state government, Cristina was instrumental in designing the Chapéu de Palha Mulher programme. She was handpicked in 2007 by the late former governor Eduardo Campos to lead the Secretariat for Women’s Policies.

Maracatu de baque is an Afro-Indigenous dance typically performed by all men, but women in Pernambuco formed the first and only all-female group to perform the dance.

Photo: UN Women/Lianne Milton
the only woman serving among 24 other secretaries. Through Chapéu de Palha Mulher, she integrated the work of different departments and more than 40 women’s organizations, helping to strengthen the relationship between the government and civil society.

“We wanted the women to learn how to take better care of their bodies, so we called upon the health secretariat. We wanted them to learn how to read and write, so we called on the education secretariat,” Cristina says. “However, the people working on the ground were in the local women’s organizations. We knew their participation was crucial.”

In addition to learning new skills, the programme brought women together. Many, like Angela, who chose to identify herself by first name only, found a sense of community within the classroom.

“My husband would beat me constantly,” Angela says, who escaped her abusive marriage. “I never had anyone to turn to. Now I know I can count on these women.”

Nearly 100,000 women have participated in the programme since 2007, which has expanded to 89 municipalities in Pernambuco to include rural women working in fruit plantations and artisanal fishing. There are also plans to open a school in the town of Pesqueira, where courses will be offered year-round.

Cristina resigned from the Secretariat last August shortly after a fatal plane crash killed presidential candidate Eduardo Campos, the former governor who first appointed her to office.

“I’m proud of the work I did in the secretariat, but it was time for me to move on,” Cristina says. She is hopeful that the work will be continued under the new governor, Paulo Câmara and the new Secretaria da Mulher, Silvia Cordeiro. Silvia comes to the Secretariat having led one of the local women’s organizations that has been so instrumental to the programme’s success.

Back in the sleepy town of Escada, Maria examines the water valve she recently installed in her shower. Her home has become the canvas on which she practices the skills she learned in Chapéu de Palha Mulher.

“We were having problems with the electricity, so I fixed it,” Maria says. “I also worked on the plumbing. My next project will be laying down ceramic tile in the kitchen and bathroom.”

She has also begun remodeling a neighbour’s home with one of her Chapéu de Palha Mulher classmates.

“I love looking at the repairs in my house and other jobs and knowing that I am the one who did them,” Maria says, as she opens the faucet in the kitchen and lets the water run. “I am the one who fixed this, I did this with my own two hands.”

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*Story: Flora Charner. For more information on Chapeu de Palha Mulher see Cornwall 2015, 2012 and A Quiet Revolution ([https://vimeo.com/44520506](https://vimeo.com/44520506)).*
SUBSTANTIVE EQUALITY FOR WOMEN:
The challenge for public policy
Laws that establish women and men’s equal rights provide an important basis for demanding and achieving gender equality in practice. But equality before the law is not enough to ensure women’s enjoyment of their rights: power inequalities, structural constraints and discriminatory social norms and practices also need to be addressed.

International human rights standards provide an understanding of gender equality—substantive equality for women—that goes beyond formal equality to emphasize women’s enjoyment of their rights in practice.

Equality should be understood in relation not only to opportunities but also to outcomes. Unequal outcomes may result from indirect as well as direct discrimination, and ‘different treatment’ might be required to achieve equality in practice.

Progress towards substantive equality for women requires public action on three interrelated fronts: redressing socio-economic disadvantage; addressing stereotyping, stigma and violence; and strengthening agency, voice and participation. Transformation in women’s lives happens when actions along these three dimensions reinforce each other.
The international human rights system clarifies the obligations of States to respect, protect and fulfil human rights. States, therefore, have a proactive role as arbiters of social and economic rights.

In an increasingly integrated global economy, where state functions are often `outsourced`, the realization of women’s economic and social rights requires a wider framework of accountability, which encompasses the private sector, States’ actions outside their own borders and international organizations.

Women’s collective action strengthens accountability for women’s human rights, by legitimizing these rights as issues of public concern and building the capacity of women who experience multiple forms of discrimination, to claim their rights.
INTRODUCTION

This Report reflects on the ‘progress of the world’s women’ at a critical moment, 20 years after the Fourth World Conference on Women in Beijing set out an ambitious agenda to advance gender equality. As the global community is defining the Sustainable Development Goals (SDGs) for the post-2015 era, it takes stock and draws lessons from policy experiences around the world to chart a forward-looking agenda for action.

Has the vision of gender equality set out in the Beijing Declaration and Platform for Action become a reality for women everywhere? This Report draws on experiences, evidence and analysis from diverse national and regional contexts to answer this question. It reviews women’s gains in obtaining equality before the law, access to education and other social services; in increasing their visibility as political actors; in participation in paid work and its benefits; and in increased public recognition of the scale and severity of the violence they experience. But it also asks why progress in ensuring women’s practical enjoyment of a range of economic and social rights has been so slow and uneven across countries and between social groups.

At a time when the world has witnessed such impressive gains in material wealth, why are millions of women denied their right to even basic levels of health care, water and sanitation? Why does living in a rural area continue to increase a woman’s risk of dying in pregnancy or childbirth? Why are women still more likely than men to have no income security in their old age? And why are the inequalities among women widening, leaving millions of poor women behind?

In seeking to understand why progress in women’s enjoyment of their rights has been slow and uneven, this Report shares experiences from women’s rights advocates and movements around the world. Their struggles underline how persistent and pervasive discriminatory social norms, stereotypes, stigma and violence remain, holding back women and girls everywhere from realizing their full potential.

Multiple and rising inequalities

The realization of women’s rights cannot be separated from broader questions of economic and social justice. Militarism and violent conflicts, the global financial and economic crises, volatile food and energy prices, food insecurity and climate change have intensified inequalities and vulnerability, with specific impacts on women and girls. Dominant patterns of development have led to increasingly precarious livelihoods. As of 2011, 1 billion people live in extreme poverty and many more survive without access to basic services and social protection, exposed to recurring economic shocks, ecological crises, health epidemics and armed conflict.

Alongside poverty and vulnerability, levels of inequality are rising both across and within countries. The world is said to be more unequal today than at any point since World War II. The richest 1 per cent of the population now owns about 40 per cent of the available assets while the bottom half owns 1 per cent or less. These inequalities—among the triggers of the 2008 economic crisis—have been further reinforced by the subsequent recession and austerity measures. Public spending cuts have shifted the burden of coping and caring into the household and onto the shoulders of women and girls. Rising levels of inequality compromise the advancement of women’s rights by reinforcing inequalities among women, making it harder for them to join forces across class, racial and other divides.
No empowerment without rights
A wide variety of actors—bilateral and multilateral donor agencies, governments, civil society organizations and, more recently, the private sector—have embraced the goal of women’s economic empowerment. Some see in women a largely untapped market of consumers, while others speak about the opportunity of ‘unleashing the economic power and potential of women’ as a means to solve the lingering problems caused by the global financial crisis and stalled growth.

Synergies between women’s economic empowerment and wider prosperity clearly need to be nurtured. Increasing women’s ownership and control over agricultural assets and productive resources is likely to have a positive impact on food security and livelihood sustainability for the whole household. Women’s participation in the workforce can enhance the competitiveness of export industries. A fundamental question, however, is whether the presumed ‘win-win’ scenarios actually expand women’s own practical enjoyment of their rights or simply harness women’s time, knowledge and resourcefulness to serve development ends, with no benefit to women themselves.

Without a monitoring framework solidly anchored in human rights, it is difficult to know whether claims of empowering women stand up to scrutiny. Human rights standards—set out in a range of international treaties to which the great majority of governments have voluntarily signed up—provide a framework of binding principles to which countries must be accountable, irrespective of their economic, social and political characteristics. It is a framework that is centred on the rights and freedoms to which all are entitled by virtue of being human. This Report therefore underlines the centrality of women’s human rights as both the ‘end’ and an effective ‘means’ of development.

Indivisible rights, synergistic policies
This Report also underlines the indivisibility of rights. The focus is on women’s socio-economic disadvantage, but economic, social, civil and political rights are deeply intertwined. When a woman leaves an abusive relationship, she wants justice but also a safe place to live, medical care and a job so she can maintain an adequate standard of living for herself and any dependents she may have. Her rights to housing, health care and work are distinct but indivisible. Economic and social rights are closely interlinked with all other rights, especially the civil and political rights that enable women’s organizing and claims-making. Conversely, an enabling economic environment is an important foundation for States’ capacity to respect and fulfil other rights.

Not only are women’s rights seamlessly connected, so are the actions that help advance them. In practice, economic and social policies have to work in tandem to be effective and to enable the realization of rights. Yet, there is a tendency in policy debates to artificially separate the two. The role of economic policies, especially macroeconomic policies, is seen primarily in terms of promoting economic growth, while social policies are supposed to address its ‘casualties’ by redressing poverty and inequality.

In fact, macroeconomic policies can support a broader set of goals, including gender equality and the realization of human rights. Macroeconomic management is essential to ensure the availability of resources to support the realization of rights and to provide economic opportunities. Conversely, social services, whether provided through government, private providers or unpaid care and domestic work, have economic effects. Investments in child development, education and health improve productivity and contribute to sustainable growth. Social transfers, such as pensions, family allowances and unemployment benefits, have positive multiplier effects on the economy, especially—but not only—during recessions.

Chapter overview and report structure
This Report aims to bridge the gap between global discussions of human rights, on the one hand, and the deliberation of policies to support gender equality and women’s empowerment, on the other. Bridging this divide is essential if public policies are to rise to the challenge of making rights real for all women.
This chapter elaborates the Report’s central and guiding concept: substantive equality for women. The first section discusses progress towards equality before the law in various domains, highlighting advances as well as setbacks, underscoring that having legal rights on the statute is no guarantee that women can actually exercise or enjoy those rights in practice. The second section draws on human rights principles and norms to elaborate on the understanding of substantive equality. It shows the need to address both direct and indirect forms of discrimination as well as structural inequalities that constrain women’s enjoyment of rights.

Finally, the third section proposes a three-part framework for advancing substantive equality, which requires progress in: redressing women’s socio-economic disadvantage; addressing stereotyping, stigma and violence against women; and strengthening women’s agency, voice and participation. The framework guides the Report’s identification and assessment in subsequent chapters of the range of economic and social policies that are likely to enhance women’s enjoyment of rights in relation to work and care (Chapter 2), social protection and social services (Chapter 3) and the macro-economy (Chapter 4). Tackling all three dimensions can lay the foundation for lasting transformation of social structures and institutions—families, markets, States—that currently hamper women’s enjoyment of rights. 10

Equality before the law is crucial for gender equality. Laws that establish that women and men have equal rights provide the basis for demanding and achieving equality in practice. They are a touchstone for political and cultural struggles, set standards and incentives for changes in social norms and attitudes and influence shifts in policy. It would be hard to find a country in the world that has successfully tackled entrenched gender or racial discrimination without any constitutional or legal reform.11 It is therefore not surprising that women’s movements have so often mobilized to demand changes in the law.

PROGRESS IN LEGAL REFORM

Progress in achieving women’s civil and political rights has been a key achievement of women’s movements. Within less than a century, women have gained the right to vote and to stand for office in virtually every country of the world.12 Progress is also evident in other areas of the law: as of 2014, 143 countries guarantee equality between women and men in their constitutions; 132 have equalized the minimum age of marriage (without parental consent) at 18 years or older, protecting girls from early marriage; at least 119 have passed legislation on domestic violence; and 125 have passed laws to make workplaces and public spaces safer for women by prohibiting sexual harassment (see Figure 1.1).

Reforming discriminatory family laws
Progress towards equality before the law has been less consistent on family laws, also called personal status laws. Often derived from customary or
religious laws, family laws are of particular significance for women because they regulate gender and age hierarchies embedded within the ‘private sphere’ of the home, by shaping the rights and obligations of spouses in marriage and divorce, the relationship between parents and children, marital property, child custody or guardianship and inheritance. These laws shape power relations between women and men, parents and children and brothers and sisters. They also have a direct impact on women’s ability to access and control resources. Reform to such laws, and changes in the practices that surround them, are necessary for women to be able to claim fundamental rights to personhood.

Data on equality between women and men in family laws covering 71 countries and spanning a 30-year time span (1975–2005) show that progress on this front has been mixed. While 18 countries started the period with family laws that were fully in line with gender equality, a further 15 had achieved this goal by 2005. Therefore, by 2005, women in 33 out of 71 countries had acquired equal rights within the family, enabling them to make decisions about their children and to engage in employment without requiring the permission of a spouse, for example.

The remaining 38 countries covered by the study had not fully transitioned towards gender-equal family laws by 2005. Some of these countries – including Morocco, the Republic of Korea and Turkey— began the period with extensive discriminatory provisions, but have since advanced significantly towards more gender-equal family laws. However, as of 2005, eight countries—Algeria, Bangladesh, Egypt, the Islamic Republic of Iran, Jordan, Malaysia, Pakistan and Saudi Arabia— had maintained highly discriminatory laws that, for example, endorse men’s authority over women in marriage, give men greater rights over property and limit women’s ability to file for divorce. These countries span different regions but all apply a conservative interpretation of Islamic family law. By contrast, in Morocco, women’s rights advocates were able to spearhead extensive reforms in family law that appealed to both Islamic and human rights precepts (see Box 1.1).
In 2004, Morocco overhauled its Islamic family law, the Moudawana, as a result of longstanding mobilization by the women’s rights movement. Women’s rights activists first started to rally in the early 1990s, launching a grassroots campaign for Moudawana reform that collected over 1 million signatures. Minor reforms of the family law took place in 1993, but major changes were resisted. Shifts in political leadership in the late 1990s—including the victory of a socialist opposition party and the ascendance to the throne of King Mohamed VI—enhanced support for political liberalization and gender equality, enabling women’s demands to be heard.

At the same time, growing public support for women’s rights triggered a backlash from conservative Islamist groups. Women’s rights advocates responded to this challenge by establishing alliances with other change-oriented forces, engaging in public awareness campaigns and framing their claims in ways that appealed to Islamic precepts as well as to universal human rights principles. The reformed 2004 law remains faithful to Islamic values and traditions while giving women significantly more rights. In particular, it introduces women’s right to autonomous decision-making by abolishing the notion of male guardianship and the wife’s duty of obedience; establishes equal rights and responsibilities in the family; and equalizes and expands women’s and men’s rights to initiate divorce.

The 2004 reform of the Moudawana paved the way for further changes in the law. Most significantly, the 2011 Constitution guarantees equality between women and men, prohibits all forms of discrimination against women and requires the State to promote women’s rights in their entirety. While these momentous changes have been welcome, considerable work remains to be done in aligning all domestic laws with international human rights treaties to which Morocco is a State party and ensuring that all groups of women benefit from the equal protection of the law (see story: Counting women in).

Political agency is key to family law reform
What explains why some countries have made significant progress in legal reform but not others? Analysis of data across these 71 countries suggests that women’s political agency, especially the influence of autonomous feminist movements, is an important catalyst for family law reform. In both authoritarian and democratic settings, women’s rights advocates have seized political opportunities for equality-enhancing legal reforms by establishing alliances with other actors, including government officials, lawyers, politicians and development practitioners. Civic pressure alone is not enough, however; there must also be receptivity on the part of the state for change to happen.

What factors determine the disposition of the state toward family law reform? Analysis reveals that there is a powerful association between the character of the state-religion relationship and the degree of gender equality in family law. In countries where the state plays an active role in upholding religious practices, doctrines and institutions, family law tends to discriminate against women. In contexts where political and ecclesiastical institutions are more separated, family law tends to be more egalitarian. This is not to suggest that religions are inherently patriarchal; they are only historically so (as are most secular traditions). The key finding is that religious doctrine is less likely to evolve and
adapt to changing social practices where it is upheld by the state. In such contexts patriarchal interpretations of religion get frozen, and it becomes hard to reform family law. Challenges to the religious interpretations endorsed by the law come to be seen as challenges to the entire institutional configuration, binding state power and religious authority.\textsuperscript{18}

Historical legacies also influence the scope for legal equality. Countries that experienced communist rule often have gender-equal family laws due to communist governments promoting changes in women’s roles in order to encourage full employment and to marginalize religion and traditional cultures. The legacy of British colonialism, by contrast, has been to stymie reform by creating multiple family laws on the basis of cultural identities of the communities lumped together in post-colonial States. The existence of plural legal systems based on cultural or religious identity can pose particular challenges to women seeking justice.\textsuperscript{19}

Even where progress towards equality in family laws has been achieved, sustaining this progress can be challenging, especially in countries where conservative forces and extremist groups that resist gender equality are gaining ground. These groups, in developed and developing countries alike, misuse religion, tradition and culture to reshape laws, state institutions and social norms to curtail women’s and girls’ human rights and entrench stereotypical gender roles, both within the ‘private sphere’ as well as in public life.\textsuperscript{20} To resist this rollback and make it clear that culture and religion cannot be a justification for the violation of rights, alliances between women’s

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**Figure 1.2**

Gender equality in property ownership and inheritance law by region, 1990 and 2010

\textit{There has been progress in some regions, but in others discriminatory laws remain in place}

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Note: The indicator ‘equal property right in marriage’ measures whether there are gender-based differences in rights to own, manage or dispose of property for married women and men. However, the measure does not capture differences in how property rights are handled in the case of divorce. For instance, in a number of MENA countries women can own property within marriage, but their right to this property is not automatic upon divorce (see UNICEF 2011a). Equal inheritance (between sons and daughters) refers to whether there are gender-based differences in the rules of intestate succession (that is, in the absence of a will) for property from parents to children. And equal inheritance of surviving spouse means both spouses have equal rank and rights when it comes to inheriting assets in the absence of a will. Regions are as follows: CEECA (Central and Eastern Europe and Central Asia); Developed (Developed Regions); EAP (East Asia and the Pacific); LAC (Latin America and the Caribbean); MENA (Middle East and North Africa); SA (South Asia); SSA (sub-Saharan Africa). See UN Women regional groupings for the list of countries and territories included in each region in Annex 7.
rights advocates and other like-minded forces, whether in government or in national and global civil society, are key.

Another area of the law where customary and religious provisions are often influential is property ownership and inheritance. As Figure 1.2 shows, there has been significant progress between 1990 and 2010 in reducing legal discrimination against women regarding their ability to inherit and own assets in their own name – although here too progress has been uneven across regions. Central and Eastern Europe and Central Asia and Developed Regions have all but removed legal restrictions on women’s property rights. There has also been tremendous progress in Latin America and the Caribbean. Countries in sub-Saharan Africa, which began the period with the largest number of legal restrictions compared to other regions, have made significant strides in removing gender based differences in the right to own property. In contrast, progress in reducing gender disparities in legislation has been less impressive in the Middle East and North Africa and in South Asia.21

Reforming women’s legal status at work, parental leave and childcare
What about legal rights that shape women’s access to paid work and equal conditions at work, maternity and parental leave and childcare policies? Based on analysis of more than a dozen laws and policies spanning 70 countries over three decades (1975–2005), a more recent study charts the uneven progress in these areas as well.22

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**Figure 1.3**

**Percentage of countries with legal provisions and policies, 1975–2005**

→ An increasing number of countries have introduced laws and policies to equalize women’s status at work and provide maternity leave and childcare services

![Figure 1.3](image)

Source: Htun and Weldon 2014.

Note: Based on a study of legal provisions and policies in 70 countries. Definitions, methodology and sample size differ from data used in Annex 3 (see statistical notes in the Annex).

*Measures whether there are laws in place that prohibit discrimination in the workplace, for instance, in hiring, pay, termination of employment, access to training, and equal participation in workplace governance/unions.  *Measures whether a national or federal day care policy exists.
The number of countries with policies that formally entrench sex discrimination in the workplace—for example, by prohibiting women from working in certain types of jobs, doing night work or overtime—declined during this period. In 1975, it was most typical not to take action to outlaw discrimination. By 2005, the opposite was true, with most countries outlawing workplace discrimination (see Figure 1.3). For example, in 1975 only about one third of countries had legislated for equal pay; by 2005 the proportion had gone up to 86 per cent.

Similarly, as Figure 1.3 shows, the number of countries that provide paid maternity leave to working women has increased and there has been a dramatic expansion in parental leave. Moreover, by 2005, more than 81 per cent of countries out of the 70 studied had a national day-care policy in place and 43 per cent had committed to public day-care provision.

As with family laws, women’s movements have played a pivotal role in pushing for women’s legal rights to work and at work. Women’s organizing on their own behalf has played a critical part in triggering changes with respect to women’s legal right to work—by prohibiting discrimination, for example, or promoting equality in hiring and promotion. Overall income levels were a significant factor for the adoption of maternity and parental leave provisions: without an adequate revenue base, countries are unlikely to adopt publicly-funded paid maternity leave.

Women’s movements have also been influential in the development of childcare policy and have found useful allies on this issue among political parties with a redistributive agenda.

PERSISTENT INEQUALITIES IN PRACTICE

Gaps remain, but in many countries legal barriers preventing women from pursuing the same kind of opportunities and careers as men appear to be diminishing. Nevertheless, widespread gender segregation continues to confine women to the lowest paid segments of the labour market. At home and in their communities, women and girls continue to assume the lion’s share of unpaid care and domestic work. Gender inequalities with regard to earned income, wealth, time use and social security, documented in detail in Chapters 2 and 3, clearly indicate that something is terribly wrong: why are ‘equal opportunities’ not translating into equal outcomes? It is highly unlikely that women as a group would deliberately and consistently choose less remunerative livelihoods. And even if women and men did ‘freely choose’ different livelihood options, why should the economic activities that women typically choose systematically attract a lower valuation in the market than those chosen by men?

Discriminatory social norms

Even in countries where gender-equal laws have been put in place, power inequalities between women and men as well as gender stereotypes and discriminatory social norms are deeply embedded. In some contexts patriarchal structures and practices constrain women’s ability to seek paid work, or even health care, and to participate in social and political life. Gender stereotypes reinforce norms of gender inequality such as the continued devaluation of ‘women’s work’ or the belief that women and men should be confined to narrow and segregated social roles.

In the labour market, stereotypes about suitable occupations for women and men serve to maintain the existing gender division of labour. Young women and men who move into occupations that are associated with the opposite sex risk disparagement or ridicule. Women who work in male-dominated sectors may find their performance devalued and their competence questioned. This, in turn, can affect their prospects for receiving promotion or pay awards. Men have little incentive to move into female-dominated occupations, given that those jobs often pay less than equivalent jobs that are male-dominated. Such stereotypes inevitably influence women and men’s choices, even where legislation provides for ‘equal opportunities’.
More broadly, social norms generally assume that women will take primary responsibility for domestic chores and the care of young children and other family members. This limits their participation in the labour market compared to men or confines them to lower quality and lower paid jobs and livelihoods that can be ‘reconciled’ with unpaid work, but often at great cost to women themselves.

The power of social norms is such that women sometimes do not claim their legal rights due to pressure on them to conform to societal expectations. For example, even where women can legally inherit land on an equal basis with men, a woman may forego this right in order to maintain good relations with her brothers, whose support she may rely upon in case of marital dispute, widowhood or economic need. This practice is prevalent in many parts of South Asia, especially when women are married far away from their birth villages.32

In 2005, India took a major leap forward by amending the Hindu Succession Act (1956) to grant daughters and sons equal inheritance shares to agricultural land at the national level. In practice, a number of factors have hampered implementation of these provisions on the ground. These include: resistance from brothers against their sisters inheriting parental land; the belief that the dowry constitutes the daughter’s share of her natal family’s property; complicated administrative systems; and women’s own fragmentary understanding of their legal rights. Even though most women reported wanting to inherit land, they were reluctant to upset their natal families, especially brothers.

To address the gap in the implementation of this important law requires efforts at multiple levels: legal literacy campaigns are needed to raise women’s awareness of their entitlements and erode discriminatory social norms; and legal procedures need to be simplified and government functionaries trained to increase their responsiveness to women’s land rights. Job creation and social protection measures would also help reduce women’s dependence on family networks for their economic security.

**Structural constraints**
Where women have secured access to land, this does not always translate into remunerative livelihoods due to various structural constraints that they face. Even subsistence farming requires some capital to buy seeds and tools, but more remunerative cash-crop farming requires more generous outlays. Research from sub-Saharan Africa suggests that the sums of money required to make farming viable are beyond the reach of many women farmers. In addition, women face barriers to their engagement with markets (see Chapter 2).34

Gaining equal outcomes from equal rights legislation is particularly hard for poor working class, ethnic minority or indigenous women. Lack of awareness of their rights and social barriers may prevent such women from coming forward to pursue cases through the formal justice system.35 For example, poor Dalit women in the Indian state of Uttar Pradesh are more likely to experience abuse by service providers, or to come under pressure to pay bribes, compared to wealthier or higher caste women. In such cases, they rarely lodge complaints due to fear of victimization and further abuse.36 Similarly, migrant domestic workers face frequent violations of their rights at work. However, national labour laws often exclude them from coverage and residency laws stipulate that they have to be sponsored by their employers. Financial costs, language barriers and discriminatory attitudes among the judiciary further hamper their recourse to justice.37

In political life, women’s equal rights to vote and to stand for political office are now recognized
in the vast majority of countries. However, ‘equal opportunities’ do not become real just because formal barriers are removed. Women continue to be excluded from political office by discriminatory attitudes and ‘old boys’ networks’ in political parties, by lack of funds to run election campaigns and by family responsibilities that clash with the inflexible working hours of political institutions. In recognition of these structural constraints, quotas to increase women’s representation have been adopted across a number of developing and developed countries alike.39

The understanding that special measures are necessary to overcome the disadvantages that women face can be usefully extended to other domains. Indeed, the need for such measures, to achieve equality in practice has long been recognized in the international human rights system.

**SUBSTANTIVE EQUALITY IN HUMAN RIGHTS FRAMEWORKS**

The international human rights system in general, and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in particular, recognizes the limitations of formal equality in delivering equality in practice. Within the human rights system and its associated treaties, there is strong support for going beyond formal equality and the provision of ‘same treatment’.

The concept of substantive equality has been advanced in key human rights treaties to capture this broader understanding: that inequality can be structural and discrimination indirect; that equality has to be understood in relation to outcomes as well as opportunities; and that ‘different treatment’ might be required to achieve equality in practice (see Box 1.2). While formal equality refers to the adoption of laws and policies that treat women and men equally, substantive equality is concerned with the results and outcomes of these: ‘ensuring that they do not maintain, but rather alleviate, the inherent disadvantage that particular groups experience’.40

The concept of substantive equality arose out of the recognition that—because of the legacy of historical inequalities, structural disadvantages, biological differences and biases in how laws and policies are implemented in practice—formal equality is not enough to ensure that women are able to enjoy the same rights as men. To achieve substantive equality, therefore, requires both direct and indirect discrimination to be addressed. It also requires specific measures to be adopted that redress women’s disadvantages and, in the longer term, the transformation of the institutions and structures that reinforce and reproduce unequal power relations between women and men.
Article 1 of CEDAW takes a first step towards advancing the notion of substantive equality in its comprehensive definition of 'discrimination against women':

(it) shall mean any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.41

This foundational definition prohibits discriminatory treatment (direct discrimination) as well as discriminatory outcomes (indirect discrimination); it also precludes discrimination that is intended (purposive) as well as unintended (discrimination in effect).42

The need to address equality of outcomes is clearly stated in article 3 of the Convention, which obliges States parties to take all appropriate measures

*to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men.*

This emphasis on equality of outcomes is further elaborated in the CEDAW Committee’s landmark General Recommendation No. 25 on temporary special measures, which underlines the insufficiency of a ‘purely legal or programmatic approach’ for ‘achieving de facto equality with men, which the Committee interprets as substantive equality’.43 Similarly, the Committee that monitors implementation of the International Covenant on Economic, Social and Cultural Rights (ICESCR), states that ‘(s)ubstantive equality is concerned, in addition, with the effects of laws, policies and practices and with ensuring that they do not maintain, but rather alleviate, the inherent disadvantage that particular groups experience’.44

**Addressing indirect discrimination**

The CEDAW Committee’s General Recommendation No. 25 on temporary special measures explicitly prohibits indirect discrimination ‘which may occur when laws, policies and programmes are based on seemingly gender-neutral criteria which in their actual effect have a detrimental impact on women’:

*Gender-neutral laws, policies and programmes unintentionally may perpetuate the consequences of past discrimination. They may be inadvertently modelled on male lifestyles and thus fail to take into account aspects of women’s life experiences which may differ from those of men. These differences may exist because of stereotypical expectations, attitudes and behaviour directed towards women which are based on the biological differences between women and men. They may also exist because of the generally existing subordination of women by men.*45
In other words, ‘discrimination includes any treatment that has the effect of nullifying the enjoyment of human rights by women in all spheres, though such discriminatory effect was not intended’. Thus, even where unequal outcomes cannot be attributed to particular, conscious acts, this does not mean that discrimination is not happening. This contrasts with a narrow understanding of discrimination as the intended acts of individuals, which suggests that if there is no intent then there cannot be discrimination.

An example is the austerity measures adopted since 2010 in many countries across the world to reduce budgetary deficits. These do not specifically intend to hurt any particular group, but evidence suggests that they are strongly biased against low-income households, and especially against women within them. In the January 2015 Universal Periodic Review (UPR) by the Human Rights Council, for example, Spain came under criticism from its peers for the harsh impact of its austerity measures, especially on women, migrants, people with disabilities and children. The concept of indirect discrimination serves to emphasize how seemingly ‘neutral’ policies or practices can act to put some groups at a disadvantage due to structural and historical inequalities.

The need for temporary special measures
CEDAW also makes it clear that non-identical treatment aimed at redressing women’s disadvantages may be necessary to facilitate the achievement of substantive equality for women. The idea that ‘same treatment’ is not sufficient to achieve substantive equality and non-discrimination is also recognized by other human rights treaties, such as the Convention on the Elimination of Racial Discrimination (CERD), which recommends ‘special measures’ to be put in place (article 1).

Article 4(1) of CEDAW promotes the use of ‘temporary special measures’, which are aimed at ‘accelerating de facto equality between women and men’ by remedying the effects of past or present discrimination against women and promoting the structural, social and cultural changes necessary for the realization of women’s substantive equality. The CEDAW Committee has clarified that such measures should ‘not be deemed necessary forever, even though the meaning of ‘temporary’ may, in fact, result in the application of such measures for a long period of time’. The Committee goes on to explain that such measures may be discontinued ‘when their desired results have been achieved and sustained for a period of time’.

To enable the equal enjoyment of rights, States must take positive steps to eliminate all forms of discrimination against women, including structural and indirect discrimination. In doing so they can build on the foundations of formal equality, but also need to go further to ensure that the effects of laws, policies and practices redress the disadvantage that women experience.

WHO HAS OBLIGATIONS TO UPHOLD WOMEN’S ECONOMIC AND SOCIAL RIGHTS?

In addition to CEDAW, which is a vital reference point for understanding the meaning of gender equality, the International Covenant on Economic, Social and Cultural Rights (ICESCR) and the work of the committee that supervises its work, are also essential to understanding and addressing women’s economic and social rights. The ICESCR covers the realization of economic and social rights in great depth. Specifically, it addresses the rights to work and to just and favourable conditions of work (articles 6 and 7), the realization of which is extensively explored in Chapter 2 of this Report. The Covenant also includes the right to social security and an adequate standard of living (articles 9 and 11), which are tackled in Chapter 3. In several of its articles the Covenant makes specific references to women’s rights, including to equal pay (article 7) and paid maternity leave (article 10).

The international human rights system has helped clarify the duties of States to respect, protect and fulfil rights.
requires them to refrain from interfering directly or indirectly with the enjoyment of human rights. The obligation to protect requires them to take measures that prevent third parties, including individuals and the private sector, from interfering with the enjoyment of rights. Finally, the obligation to fulfil requires them to adopt appropriate measures towards the full realization of rights.

States, therefore, have a proactive role to play as arbiters of social and economic rights. For example, when health services are provided by third parties such as private providers, as is often the case, the State is required to regulate these actors to ensure that the availability, accessibility, acceptability (including affordability) and quality of health care are not compromised. By the same logic, the State has a duty to regulate the conduct of employers in order to ensure the realization of the various rights to which workers are entitled. The obligation to fulfil means that when individuals cannot realize their right to, for example, social security through existing contributory systems, for reasons that are beyond their control, then the State has the duty to establish ‘non-contributory schemes or other forms of social assistance’ to ensure that everyone can enjoy their right.53 Box 1.3 describes other key obligations of the State with respect to economic and social rights, discussed in more detail in Chapter 4.

**BOX 1.3**

**State obligations under the International Covenant for Economic, Social and Cultural Rights (ICESCR): Accountability for what?**

The ICESCR spells out a number of obligations that States must comply with to realize the rights specified in the treaty. According to article 2(1) State parties must take steps ‘individually and through international assistance and cooperation … to the maximum of available resources, with a view to achieving progressively the full realization of the rights’ recognized in the Covenant.

Although steps to fulfil economic, social and cultural rights may be undertaken progressively, States should apply the ‘maximum available resources’ to advance as swiftly as possible using both national and international resources.54 United Nations special rapporteurs have clarified the importance of taxation in this regard, underlining the need to widen the tax base, tackle tax abuse, reassess the contribution of corporations and ensure the sustainable use of revenues generated from natural resources.55

According to the Committee on Economic, Social and Cultural Rights (CESCR), State parties have a ‘core obligation to ensure the satisfaction of, at the very least, minimum essential levels of each of the rights’.56 The provision of minimum essential levels is an immediate obligation. This is a helpful complement to CEDAW: it clarifies that not only do gender gaps in enjoyment of rights matter, so does the level of enjoyment of rights. It also means that it is the duty of the State to prioritize the rights of the poorest and most vulnerable, particularly in relation to minimum essential levels of food, education and health.57 Even in times of severe resource constraints, States must ensure that the rights of vulnerable groups are fulfilled.58
States must also guard against deliberate retrogression (backsliding)—for example, cuts to expenditures on public services that are critical for the realization of economic and social rights or cuts to taxes that are necessary to fund such services.\(^5\) Even in the context of economic crisis, governments are required to apply these principles.\(^6\)

Another immediate obligation is ensuring non-discrimination in the enjoyment of economic, social and cultural rights.\(^6\) This means any steps that a State takes to progressively realize such rights must be non-discriminatory in both policy and effect.

Finally, the right of individuals to participate is an ‘integral component’ of any policy or practice that seeks to meet the State’s obligation to ensure the equal rights of women and men to the enjoyment of all human rights.\(^6\)

### Enlarged web of accountability

Under international human rights law, States are primary duty-bearers with respect to the protection and fulfilment of the rights of those within their jurisdiction. At the national level, human rights are the concern of all ministries—not only health, education, housing and employment but also finance, planning, trade and central banks—as well as local, municipal and regional governments.

However, in today’s increasingly integrated global economy, where States are also undergoing political decentralization and ‘outsourcing’ public service provision and other functions, state accountability for human rights lies within ‘a larger web of accountability’.\(^6\) The latter encompasses not only the range of state agencies operating at different levels but also the private sector, other governments and international organizations.

Non-state actors are answerable to the wider public for how their actions affect the realization of human rights, including social and economic rights. This particularly applies to the private sector, which has an important role to play in economic development and employment generation.

The turn to ‘corporate social responsibility’ (CSR), and later to corporate accountability, is part of a response not only to market failure but also to ‘the perceived or real inability of governments, particularly in developing countries, to be effective agents of regulation and development, and providers of essential goods and services’.\(^6\) The corporate accountability agenda has evolved considerably over the past two decades to encompass more companies and industries and a broader set of issues, including labour rights, and also to involve trade unions and other civil society organizations alongside companies.\(^6\)

The percentage of companies involved is still very small, however, and CSR initiatives are more prevalent in sectors where there is concern about ‘reputational risk’ among developed country consumers (e.g., toys, electronics or horticultural products). There is a risk that well-intentioned monitoring initiatives create ‘enclaves of good practices’ that have few linkages to the rest of the economy.\(^6\) Ongoing efforts to improve corporate accountability must not divert attention from the need for better regulation and enforcement in all sectors, not just those that produce for export.\(^6\)

Assessments of the long-term effects of voluntary private sector initiatives on working conditions point to some positive impacts in terms of worker health and safety, payment of minimum wages.
and reduction of unreasonable overtime but much weaker impacts on gender equality, wage discrimination and freedom of association.68 Furthermore, benefits tend to be limited to regular and permanent workers and fail to reach casualized workforces, especially the large numbers of female temporary and contract workers who work at several degrees of separation from parent firms.69 But voluntary self-regulation is most vulnerable to criticism for its record on enforcement.70 Existing CSR initiatives are unable to ensure the compliance of companies with established human rights standards. In particular, they lack the capacity to impose meaningful sanctions or stipulate appropriate remedial action.71

These failures were starkly shown by the 2013 Rana Plaza factory collapse in Bangladesh, in which more than 1,000 workers were killed. After years of voluntary initiatives to clean up garment global value chains, this disaster has finally spurred stronger action including the binding Bangladesh Accord on Fire and Building Safety, which makes companies legally responsible for making factories safe (see story: Out of the ashes). Meanwhile, at the global level, the 2011 endorsement by the Human Rights Council of the Guiding Principles on Business and Human Rights,72 which affirms that business enterprises have at the very least a duty to respect all human rights in their operations under a 'do no harm' standard, is a promising development that may strengthen the accountability of business for human rights.

In recognition of the transformations that are taking place within, below and above the State, a multidimensional understanding of human rights accountability is beginning to emerge.75 While this creates more complex lines of accountability, States remain primary duty-bearers and must create conditions in which people under their effective jurisdiction can enjoy their rights, including their economic and social rights.

DEMANDING ACCOUNTABILITY FOR WOMEN’S RIGHTS

The notion of substantive equality is premised on an enabling State, one that has positive duties to protect and fulfil rights. But how can these principles be made real so that they define state action on the ground? Some would argue that there is a paradox here: States, which are seen as the main duty-bearers and guarantors of rights, may have neither the capacity nor the political will to protect and promote rights. Worse, they often violate the rights of more disadvantaged social groups. The process of translation—of rights into policies and of policies into real changes in women’s lives—has been extremely uneven around the world.76 How can human rights be used to create the kind of States that respect, protect and fulfil human rights, and women’s rights in particular?
International human rights mechanisms can be very useful in reminding States of their duties vis-à-vis women. In its July 2013 concluding observations on the United Kingdom, for example, the CEDAW Committee raised concerns about the way in which austerity measures adopted by the Government have led to ‘serious cuts in funding for organizations that provide social services to women’, as well as budgetary cuts in the public sector that ‘disproportionately affect women, owing to their concentration in this sector’.

The fulfilment of human rights is sometimes seen as being contingent on a democratic framework, its minimal conditions being the universal right to participate in elections both as voters and as representatives, regular and free elections, free association and free media. In practice, however, the relationship between rights activism and democracy works in more complex ways.

First, human rights activism on a global level has been so successful that even States that are not formally democratic are signatories to at least some human rights treaties. This creates the possibility for advocates to campaign for measures to support the realization of women’s rights even in non-democratic or weakly democratic political systems. In the process by which States compile their national reports for the CEDAW Committee, for example, women’s rights advocates have the opportunity to prepare their own shadow reports, to comment on the official government report and to campaign for greater policy attention. Activists have used this process and their governments’ commitments under CEDAW to leverage positive change for women’s rights: from family law reform in Fiji in 2003 and Morocco in 2004 (see Box 1.1) to the lengthy campaign for legislation against sexual harassment in India, which was finally successful in 2012.

This is not to deny that civil society faces huge challenges where freedom of expression and association and the right to information are weak and where mechanisms for holding governments accountable for the violation or inadequate realization of rights are feeble or absent. Civil and political rights are critical if conditions for accountability are to exist and flourish. But even where national political systems are not formally democratic, localized forms of organizing can take place around, for example, labour rights, social rights or women’s civil and political rights. Rights advocacy does not have to wait for a fully-fledged democratic regime to emerge. In fact, the process of claiming rights can itself contribute to building state accountability for women’s rights.

Second, even in formally democratic settings, the idea of human rights may not be enthusiastically embraced by all. The struggle for human rights has often had to contend with two critical sets of challenges: one is that States may have little or no accountability, especially to poor and disadvantaged social groups; and the other is that inequalities—of gender, race, class, ethnicity and sexual identity—may have become so normalized that they are not perceived as unjust even by those who are most subordinated or who suffer most from discrimination.

The importance of women’s collective action
The presence of women’s organizations can make a significant difference on both these fronts by legitimizing women’s rights concerns within public policy-making; putting onto the public agenda concerns that were hitherto hidden or deemed ‘private’, such as violation of women’s sexual and reproductive rights; and fostering the capacity of those who experience multiple forms of discrimination to engage in forms of advocacy that resonate with their experience. This is evident in grassroots work by non-governmental and women’s organizations in urban slums, rural villages and marginalized migrant communities that seeks to create the time and space for women to meet and discuss their situation and constraints and channel their recommendations on how they would like to change things for the better.

Indeed, the relevance of human rights does not lie exclusively in how they are used to inspire new legislation, whether nationally or internationally.
Those whose human rights have been violated can also use them to assert their moral claims. Activists can employ them as a tool to monitor policies or do advocacy work in order to advance the effective reach of acknowledged human rights. Public debate, political campaigns and collective organizing around human rights are also important means to question discriminatory social norms, unequal power relations and unequal distribution of resources and to encourage poor and marginalized women to see themselves as rights holders. Work with marginalized communities must begin with the realities of women’s lives and create the space for critical reflection and sharing of experiences. In doing so activists may not always use the language of human rights as their starting point, preferring to employ notions of fairness and dignity that resonate better with grassroots women.86

Going back to the issue of legal rights with which this chapter began, the reason for putting women’s economic and social rights into law is not only to make them justiciable in court; it can also create the political and societal momentum to ensure that women’s rights can be enjoyed in practice. When economic and social rights are recognized in constitutions and enshrined in laws, it helps build political legitimacy behind them. It can also create a horizon of societal expectations and spur public action. It can help women engage with those who administer the laws and programmes that shape their lives, be they land registration officers, health service providers or public school teachers and administrators.87

As the previous sections have shown, a key challenge around the world is transforming formal rights into reality to enable women’s practical enjoyment of their human rights. This is how substantive equality can be achieved. Public action is fundamental to support this process. Based on the work of Sandra Fredman and elaborated by Fredman and Goldblatt (2014), this section proposes a framework, derived from human rights treaties as well as the work of the treaty bodies, to support governments and other key actors to make this change happen.88 The framework identifies three interconnected dimensions along which actions need to be taken in order to transform existing structures and institutions so that all women are able to enjoy their rights:

- Redressing women’s socio-economic disadvantage
- Addressing stereotyping, stigma and violence
- Strengthening women’s agency, voice and participation.89

This Report puts the spotlight on the first dimension—redressing socio-economic disadvantage—and the achievement of women’s economic and social rights. But as Figure 1.4 shows and the following chapters make clear, women cannot enjoy these rights without action to address stereotyping, stigma and violence and strengthen women’s agency, voice and participation.
TRANSFORMING INSTITUTIONS AND STRUCTURES

- Implement minimum wages for all workers
- Introduce universal social transfers that do not stigmatize poor women
- Support women’s organizations to influence economic policymaking

REDRESSING SOCIO-ECONOMIC DISADVANTAGE

ADDRESSING STEREOTYPING, STIGMA AND VIOLENCE

STRENGTHENING AGENCY, VOICE AND PARTICIPATION

Figure 1.4

Source: Fredman and Goldblatt 2014

A FRAMEWORK FOR UNDERSTANDING SUBSTANTIVE EQUALITY

SUBSTANTIVE EQUALITY
Stereotyping, stigma and violence are pernicious means by which gender hierarchies, whether in the labour market or in day-to-day life, are held in place and reinforced. Tackling these is necessary to break down barriers that prevent women from exercising their rights to work and social security, for example. The strengthening of women’s agency and collective voice is an important goal in its own right and has also been a driver of changes in laws, policies and practices that enable the realization of economic and social rights. The lasting transformation of social structures and institutions is possible when changes along these three dimensions—of resources, respect and agency—intersect and work in concert.

The remainder of this chapter reviews overall progress towards substantive equality along these different dimensions to set the scene for the more detailed analysis of public policies in subsequent chapters. It addresses three questions: Are economic and social policies redressing women’s socio-economic disadvantage? Are public policies addressing deeply entrenched gender stereotypes, stigma and violence? And does the process of public policy formulation create spaces for different groups of women to act collectively and have their voices heard by policy makers?

**REDRESSING WOMEN’S SOCIO-ECONOMIC DISADVANTAGE**

Women’s socio-economic disadvantage is reflected in pervasive gender inequalities in earned income, property ownership, access to services and time use. The absence of sex disaggregated data makes it difficult to establish if women are, across the board, more likely to live in poverty than men (see Box 1.4). But, globally three quarters of working age men are in the labour force compared to half of working age women. And among those who are employed, women constitute nearly two thirds of contributing family workers, who are employed in family businesses and farms, but receive no direct pay.90 Globally, women earn on average 24 per cent less than men (see Annex 4) and are less likely than men to receive a pension (see Annex 5). This translates into large lifetime inequalities in income between women and men (see Box 2.4). Yet in all regions women work more than men: on average they do at least two and a half times more unpaid care and domestic work than men, and if paid and unpaid work are combined, women work longer hours than men in nearly all countries (see Annex 3).

The root causes of these inequalities lie in unequal power structures that are sustained by laws, social norms and practices, market forces and public policies within both the ‘private sphere’ of home and family and the public arena. Both economic and social policies have a role to play in tackling the causes of these inequalities. Policies need to pay particular attention to ensuring the enjoyment of rights by women and girls from disadvantaged and poorer households who face multiple forms of discrimination.

How far have public policies supported the progressive realization of women’s economic and social rights over the past decade? Overall women have made important social gains in many countries in terms of access to education and, to a lesser extent, health services and employment. But it has been difficult to sustain these gains and to translate them into an adequate standard of living. Economic policies have either undermined women’s social gains or failed to support them through improved labour market opportunities. Gender gaps are narrowing in some domains, but entrenched and growing wealth inequalities mean that poorer women are being left behind. To sustain and amplify women’s hard-won gains requires a different set of economic and social policies, as the following chapters will elaborate.

**Gaps between rich and poor women and girls**

Disaggregated data collected to monitor progress towards the achievement of the Millennium Development Goals (MDGs) since 2000 show that there has been progress for women overall in access to education and health in all regions.91 Nevertheless, country level data show that this progress has been very uneven among different social groups. Particularly alarming is that in many countries a gap remains, or is widening,
Poverty remains a serious global challenge. There has been progress in reducing extreme poverty since 1990, but 1 billion people—or around 15 per cent of the world’s population—were still living in extreme poverty in 2011. It is unknown how many of those living in poverty are women and girls.\(^92\)

In part this is because the headcount measure of extreme poverty (\$1.25 a day) is estimated using aggregate household level income or consumption data, which makes it difficult to estimate individual rates and hence gender differences in the incidence and severity of poverty.

In the absence of data on individual poverty rates, a proxy measure of women’s risk of poverty has been developed where the percentage of working age women living in poor households (defined as the bottom 20 per cent of households) is compared to the percentage of working age men in such households.\(^93\) Using this measure, as Figure 1.5 shows, women are more likely to live in poverty in 41 out of 75 countries with data. Many factors contribute to women’s heightened vulnerability to poverty, including unequal access to paid work, lower earnings, lack of social protection and limited access to assets, including land and property (see Chapters 2 and 3).

An analysis of the characteristics of poor households indicates that countries where women are at greater risk of poverty also tend to have an over-representation of ‘female-only’ households (i.e., those with no male adults) among the bottom 20 per cent. This suggests a greater risk of poverty among separated women, widows and single mothers, including heads of household without a male partner.\(^94\)

Even where women and men are both just as likely to live in a poor household, women are more likely to be deprived in other key areas of well-being, such as education, and less likely to have an independent source of income through paid work (see Annex 1), which can result in the uneven distribution of power and resources within the household.

Latin America and the Caribbean is the only region where analysis of the poorest households by gender composition has been done over time. It shows not only that women outnumber men among those living in households below the poverty line but also that the proportion of women compared to men in poor households has increased over time: from 108.7 women for every 100 men in 1997 to 117.2 women for every 100 men in 2012. This upward trend has taken place in the context of declining poverty rates for the region as a whole: 44.8 per cent of people lived below the poverty line in 1997 compared to 32.7 per cent in 2012. New social policies directed to the poorest segments of the population have contributed to reductions in poverty in the region, but their impact varies depending on the reach of programmes and the size of transfers.\(^95\) Furthermore, the poorest women still face major barriers in accessing decent work. Greater efforts are therefore needed for the realization of women’s rights to and at work if they are to benefit equally from economic growth and poverty reduction.

**BOX 1.4**

**Gender and poverty: What do we know?**

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Latin America and the Caribbean is the only region where analysis of the poorest households by gender composition has been done over time. It shows not only that women outnumber men among those living in households below the poverty line but also that the proportion of women compared to men in poor households has increased over time: from 108.7 women for every 100 men in 1997 to 117.2 women for every 100 men in 2012. This upward trend has taken place in the context of declining poverty rates for the region as a whole: 44.8 per cent of people lived below the poverty line in 1997 compared to 32.7 per cent in 2012. New social policies directed to the poorest segments of the population have contributed to reductions in poverty in the region, but their impact varies depending on the reach of programmes and the size of transfers.\(^95\) Furthermore, the poorest women still face major barriers in accessing decent work. Greater efforts are therefore needed for the realization of women’s rights to and at work if they are to benefit equally from economic growth and poverty reduction.
between the access to health services of the poorest groups of women compared to women from the better-off social groups.

The picture is more positive with respect to wealth-based inequalities in girls’ attendance in secondary school. The investments in education made since the adoption of the MDGs have contributed to reducing gender gaps in enrolment at both primary and lower secondary levels in developing countries, although drop-out rates remain high in some contexts, especially among girls.96 There has also been significant progress in reducing gender gaps in gross enrolment at the upper secondary level. These investments have narrowed the gaps in educational attendance between rich and poor, but have not succeeded in closing them. Based on data from 23 countries, Figure 1.6 shows that net attendance in secondary school was, in most cases, significantly lower for girls in the poorest quintile than in the richest quintile in the early 2000s.97 In almost all of these countries, wealth-based inequalities in attendance have narrowed over the past decade, but they remain very significant in some. In Mozambique, for example, girls from the highest wealth quintile were still 27 times more likely than girls from the poorest wealth quintile to be attending secondary school in 2011, down from 47 times in 2003.
Figure 1.6
Ratio of net secondary attendance rates of girls in the richest wealth quintile to girls in the poorest quintile, 2000-2005 and 2007-2013

Inequality in secondary school attendance between the richest and poorest girls has declined in most countries, but large disparities remain.

Disparities across regions also remain wide. Between 2000 and 2012, the gender parity index (GPI) in net secondary enrolment increased from 0.92 to 0.96 overall, but GPI values ranged from a high of 1.07 in Latin America and the Caribbean (denoting an advantage for girls) to a low of 0.87 in sub-Saharan Africa. The heavy focus on increasing enrolments in recent years, in the drive towards achieving the MDGs, has also arguably come at the cost of attention to the quality of education. The United Nations Educational, Scientific and Cultural Organization (UNESCO) reports that at least 250 million of the world’s 650 million primary school age children are not learning the basics in reading and mathematics. Several country studies show that gender, rural location and poverty play a key role in determining learning outcomes.

Slow progress in health
Progress has been slower in women’s health outcomes. There are serious challenges in obtaining data on maternal mortality, but globally there were an estimated 289,000 maternal deaths in 2013, down 45 per cent from the level in 1990. This is a very significant decline but far short of the MDG target to reduce the maternal mortality ratio by three quarters.
Inequality in access to skilled assistance in childbirth between the richest and poorest women has decreased in some countries, but disparities remain.

Patterns and trends in the percentage of births that were assisted by a skilled health professional in 25 countries since the early 2000s suggest significant and ongoing disparities in women’s access to health services, as shown in Figure 1.7. In all 25 countries, women from the poorest quintile had less access to a skilled professional during childbirth than those from the richest quintile throughout the 2000s. The gap has narrowed in 14 countries, showing that poorer women were catching up, but in 11 countries the gap either did not change or is larger than it was in the early 2000s, indicating that the poorest women were being left behind. In Nigeria, for example, at 82 per cent, skilled birth assistance for the richest quintile did not change much between 2003 and 2013, but the situation for the poorest quintile has actually worsened with a decline from 11 to 5 per cent.
Crisis and austerity are jeopardizing women’s economic and social rights
The 2008 global economic crisis and the austerity policies that followed in many countries since 2010 have further curtailed progress towards the realization of women’s economic and social rights.106

Overall, employment expansion in the 2000s has been sluggish, and the rise in female labour force participation has slowed down after significant growth in previous decades. Gains in women’s rights at work are limited: in sub-Saharan Africa and South Asia, particularly, the majority of working women remain concentrated in low-paid, low-quality forms of employment that do not provide even basic rights at work (see Chapter 2).

Particularly in developed countries, there has been retrogression in social and economic rights. Industries where men were strongly represented—such as construction and finance—were most severely affected by the crisis. As a result, the gender gap in unemployment narrowed in the immediate aftermath of the crisis through a process of levelling down: more men lost jobs than women. However, where economic recovery is taking place—for example in the United States of America (United States)—men’s employment is recovering faster than women’s.107

The effects of crisis and austerity policies were less acute in developing countries, but they did put a brake on employment creation and on public investment in infrastructure and services. In Asia, women have been much more affected than men by job losses due to their concentration in the export-oriented manufacturing sector, which has been particularly hard hit.108 Moreover, the persistence of high and volatile global food prices following the 2008 price hikes has affected the rights of millions of people to food and to an adequate standard of living. Faced with higher food prices, households are shifting to cheaper and lower-quality food items and eating less diverse diets, which often means additional time and effort expended by women in buying and preparing food.109

With the onset of austerity measures since 2010, there have also been significant cutbacks in government spending on welfare services and benefits. Spending on child benefits, for example, which had peaked in Europe in 2009, fell back to below 2008 levels.110 In developing countries, cuts have affected subsidies for food, fuel, electricity and transport and threatened the expansion of emerging social protection programmes.111 These effects of economic crisis and austerity continue to be felt and may continue to jeopardize the realization of women’s economic and social rights in the coming years.112

ADDRESSING STEREOTYPING, STIGMA AND VIOLENCE

Stereotyping, stigma and violence often compound material disadvantage and prevent women from accessing services and opportunities that could improve their position. Being subjected to violence, for example, is not only a violation of one’s dignity and physical and mental well-being but can also lead to homelessness and poverty.113 Preventing maternal mortality is not simply about scaling up technical interventions or making health care affordable but is also about addressing stigma and discrimination on the part of service providers that can influence women’s decisions to seek reproductive health-care services.114

Gender stereotyping translates into gender segregation first in the education system and subsequently in the labour market. Girls are still less likely than boys to choose scientific and technological fields of study and, when they do, are less likely to take up high-paying jobs in those fields. These ‘choices’ are informed by stereotypes about suitable occupations for girls rather than based on ability.115 Similarly, in the labour market, women are over-represented in clerical and support grades, rather than in managerial roles, as well as in ‘caring’ professions, which tend to be low paid (see Chapter 2).116
Gender stereotypes also shape how women and men allocate their time between paid and unpaid care and domestic work as well as between work and leisure. Stereotypes that define caregiving as quintessentially female (and maternal) seem to be much harder to dislodge than those around breadwinning, previously seen as a male domain. Increasing numbers of women are adopting what are widely seen as masculine lifestyles and patterns of work by engaging more intensively in the labour market. However, men are not, to the same extent, taking on greater responsibility for unpaid care and domestic work, widely seen as ‘feminine’. Gender gaps in unpaid work are narrowing in developed countries, but they remain starker than those in market-based work virtually everywhere.

Described as ‘a process of dehumanizing, degrading, discrediting and devaluing people in certain population groups’, stigma is a weapon employed by the powerful to define what is ‘normal’ or ‘acceptable’, as a means to uphold their position in relation to a subordinate group. Stigma and even violence are often used to enforce stereotypes and social norms about ‘appropriate’ female and male behaviour. Stigma is frequently invoked where gender intersects with other characteristics including disability and sexuality as well as poverty, race, caste, ethnicity and immigrant status. For example, immigrant, ethnic minority women working in domestic service are often stigmatized as being backward, dirty or carrying diseases, thereby justifying their subordinate position vis-à-vis their employers. Stigmatization has far-reaching consequences for the realization of economic and social rights: it renders the needs of certain groups and individuals invisible, pushes them to the margins of society and excludes them from access to resources and services, as Chapter 3 shows.

Addressing violence against women

Men’s use of violence against women is widespread across all countries and socio-economic groups. Globally, one in three women reports having experienced physical and/or sexual violence at some point in their lives, usually perpetrated by an intimate partner. Changes in the prevalence of violence against women over time are hard to assess given a paucity of reliable and comparable data, but there is no doubt that it continues to be a very widespread problem.

Over many decades, women’s rights activists and researchers have documented how gender inequality and men’s power over women create a conducive context for the perpetration of violence against women. As girls and women have entered schools, workplaces, public transport and marketplaces in greater numbers, they are frequently subject to unwelcome scrutiny, harassment and even assault. Violence is also used as a way to punish nonconformity with dominant gender stereotypes, for example in relation to sexual orientation (see Box 1.5).

Violence against women also tends to increase during periods of upheaval and displacement associated with armed conflict and natural disasters, as well as in times of crisis and instability, when people are dealing with uncertainty. For example, domestic violence may increase when men are unemployed even if—sometimes especially if—women are bringing in income.

In response to the massive mobilizations of women’s movements from the 1970s onwards, a range of countries has adopted legislation that criminalizes violence against women, as shown in Figure 1.1. However, the implementation of these legal provisions is rarely supported by adequate investments in services, in capacity building of service providers and in the public campaigns needed to effectively prevent violence against women. Addressing these deficits requires a significant investment in making homes and public spaces safe for women and girls and ensuring access to justice. It also requires a commitment from policy makers to prevent violence before it happens by changing community attitudes that accept it.

Police services in some countries are starting to respond more effectively to violence against women, especially intimate partner violence. In
the state of Victoria in Australia, for example, in what is widely seen as a ‘best practice’, high-level leadership in government and the police agency itself have been key to positive changes in the way services deal with the issue. Other critical factors have been: training on violence against women for police at all levels; the adoption of performance measures related to increased numbers of charges and prosecutions and reduced rates of repeat offending; and a shift from ‘criminal justice’ models to a broader approach of providing referrals and support to victims. Central to the success of these changes has been the expertise and advice provided by women’s organizations working on violence against women.127

Women’s activism has also played a fundamental role in the recognition, in international norms and agreements, of violence against women as a human rights violation and form of}

**BOX 1.5**

**Gender stereotypes and punishment for nonconformity: The case of ‘corrective’ rape in South Africa**

Women and girls with nonconforming sexual identities, including lesbian, gay, bisexual and transgender (LGBT) women, frequently face emotional, verbal, sexual and physical abuse, and even murder, as well as denial of employment, education, health and other basic rights. ‘Corrective’ rape, a practice used to punish nonconforming women and girls, ostensibly to ‘cure’ their sexual preferences, is a particularly appalling example of such abuse.

South Africa has been a pioneer in the constitutional recognition of LGBT rights, but these rights continue to be widely violated. Women and girls who transgress social and cultural norms on sexuality, or who do not conform to dominant prescriptions on how women ‘should act’ and what they ‘should look like’ are frequently targeted. Lesbians who are poor, black and live in townships are at particular risk. LGBT support groups claim that 10 new cases of ‘corrective’ rape occur every week in Cape Town alone. Many cases go undocumented due to the perception among victims that the criminal justice system is unresponsive. More than 31 lesbians were murdered in South Africa between 1998 and 2009, but only one of these cases resulted in a conviction.

NGO and LGBT activists have criticized the Government for failing to uphold its constitutional obligations to prevent and prohibit these crimes. In response to their demands and a petition with 170,000 signatures from 163 countries, the Department of Justice and Constitutional Development established a National Task Team in 2011 to devise a strategy for combating the problem. The Task Team developed the National Intervention Strategy (2014–2017), which takes a multi-sectoral approach by introducing prevention programmes, enhancing criminal justice system responses and strengthening institutional capacity to address and prevent such forms of violence. Civil society and non-governmental organizations, and activist groups are currently monitoring the implementation of these measures. Meanwhile, concerns remain regarding the need for greater public education to address underlying discriminatory attitudes.126
discrimination. CEDAW did not originally specify it as such, leading to waves of global activism and advocacy from feminists to address this gap. Finally, in 1992, the CEDAW Committee adopted General Recommendation No. 19 on violence against women. This unequivocally states that it is a form of gender-based discrimination that ‘seriously inhibits women’s ability to enjoy rights and freedoms on a basis of equality with men.’ This and other subsequent gains were consolidated during the Beijing Conference in 1995, which recognized violence against women as a critical area in its official declaration, underlining that it is an impediment to the full enjoyment by women of their human rights. In recent years, United Nations intergovernmental and expert bodies have continued to advance the global agenda on violence against women, including at the Commission on the Status of Women (CSW) at its fifty-seventh session in March 2013.

STRENGTHENING WOMEN’S AGENCY, VOICE AND PARTICIPATION

Redressing the socio-economic disadvantage that women experience and contesting the stereotypes, stigma and violence that directly and indirectly violate their rights require strengthening women’s agency, voice and participation, both at the individual and collective level.

Agency refers to ‘the ability to define one’s goals and act upon them’. It is often associated with decision-making within households about the day-to-day allocation of resources and responsibilities. These decisions have implications for the capacity of women to exercise their rights in both the public and private spheres. Increasing women’s agency in intra-household decision-making is an important goal in itself and also has positive impacts on women’s own well-being as well as that of other household members, especially children. Women’s agency is affected by a variety of factors, including their earning capacity; social norms and laws governing marriage, divorce, inheritance and child custody; and their social and collective engagements beyond their immediate family and kinship networks.

Voice is defined in terms of ‘acts or arguments that influence public decisions – usually in public decision-making arenas like legislatures’. Voice and influence in decision-making, like agency, have intrinsic value as enabling individual and group enjoyment of democratic freedoms and rights. In addition, they serve to ensure that group-specific interests are represented and advanced in public policy and other decision-making arenas. For example, women’s voice is important in decisions over public spending priorities to ensure adequate provision of services, infrastructure and social security to guarantee their physical integrity and reproductive rights. The provision of better services for women enhances their power and agency within their intimate relations by reducing their dependence on other household members and giving them a stronger ‘fall-back’ position in case of conflicts or relationship breakdown.

Participation can be understood as ‘organized efforts to increase control over resources and regulative institutions in given social situations on the part of groups and movements hitherto excluded from such control’. Meaningful participation of women is about more than just numerical presence in decision-making forums, whether at the local or national level. Women in decision-making positions must be able to articulate and act on issues that concern different groups of women, especially those who are disadvantaged. Women’s rights advocates and autonomous feminist organizations have a critical role to play here in bringing women’s concerns into the policy-making process and holding decision-makers and service providers to account.

Women’s voice and participation in politics and policy-making

Recent years have seen a ‘rising tide’ of women’s political representation, with more women than ever before in elected national assemblies. The global average has been climbing and in 2014...
stood at close to 22 per cent—far from equality but nevertheless an improvement compared to 14 per cent in 2000.135 The adoption of affirmative action measures—such as quotas on party electoral lists or reserved seats—has been critical in facilitating women’s entry into national assemblies. Innovations in electoral systems and affirmative action measures have come about both as a result of pressure from women’s movements and through the influence of global declarations and resolutions. In local governance, too, women are making inroads in some countries.136 In executive positions in government, however, women continue to be very much in a minority and confined mainly to gender-stereotyped portfolios.137

Moving towards numerical parity in political office remains an essential component of deepening democracy and creating a more just society. Women’s involvement in politics can also have a positive ‘role-modelling’ effect by encouraging other women to seek public office. But does women’s presence in formal politics help bring women’s interests into policy-making? Here the evidence is mixed.

There is some evidence, mainly from Scandinavian countries, to support the contention that having a ‘critical mass’ of women in decision-making forums can trigger a shift in priorities to favour women’s concerns.138 Women parliamentarians in a number of developing countries too have taken steps to raise the profile of gender issues in legislative debates: some have formed women’s caucuses to work across party lines and to coordinate their work in legislative committees, while others have formed standing committees on women’s rights and equal opportunities.139 Moving below national legislatures to local governance bodies, there is some evidence to show that when women have a greater voice and participation in public administration, public resources are more likely to be allocated to human development priorities, including child health, nutrition and access to employment.140 Recent research on community forestry institutions governing access to and use of forest products in Gujarat (India) and Nepal also suggests that having a critical mass of women increases the likelihood of women attending meetings and voicing their concerns.141

Easing women’s access to political office does not, on its own, ensure that a women’s rights agenda is brought into policy-making. Women politicians, like their male counterparts, may address the issues of concern to their parties and constituents, and women’s rights may not be on the agenda of those representing traditional social groups or conservative parties. Moreover, their links with women’s rights organizations may be weak or non-existent. The deficiencies in government, in particular the control of dominant groups on local level bodies, are not magically fixed by having more women incorporated in them.142 As more women have entered political office, many have discovered deeply entrenched patterns and practices in public decision-making and policy implementation that ‘stop progressive public policy in its tracks’.143 Translating women’s political presence into progressive policy change also requires that the state and political parties are responsive to these issues and the political culture is compatible with human rights and equality claims. The capacity of the state to effectively implement policies and regulate market actors also plays a decisive role in determining whether women’s rights can be advanced in practice.144

The number of women in formal politics may not be the best indicator of the quality of women’s political participation or its effectiveness in orienting policy-making towards gender concerns. The number, size and influence of active women’s organizations may be far better indicators of women’s political participation.145 Most importantly, the strength of autonomous women’s movements and how they engage with women in political office and the bureaucracy has been shown to be a key ingredient in progress towards gender-responsive public policies (see section Equality before the law).146 This requires time and resources that women and women’s organizations often do not have. Hence, actions that equalize the distribution of resources, in terms of time and money, between women and men—as captured in the first dimension of the
Formed in 1993, Via Campesina is made up of over 160 grassroots organizations representing peasants, smallholders, agricultural workers, migrants, youth, indigenous groups and landless people in more than 70 countries. At its International Conference held in Tlacotalpan (Mexico) in 1996, as a result of women’s collective organizing within the movement, gender issues were identified as central to Via Campesina’s internal functioning. After the conference, Via Campesina women started to meet in autonomous spaces to define a common agenda. In the words of one observer: ‘as women spoke from their own experiences of working within peasant and farm organizations, a real sense of camaraderie, sharing of insights, and respect for one another permeated the discussion of potential models and plans for work within Via Campesina.’

**BOX 1.6**

**Challenging male dominance in agrarian movements: The case of Via Campesina**

Formed in 1993, *Via Campesina* is made up of over 160 grassroots organizations representing peasants, smallholders, agricultural workers, migrants, youth, indigenous groups and landless people in more than 70 countries. At its International Conference held in Tlacotalpan (Mexico) in 1996, as a result of women’s collective organizing within the movement, gender issues were identified as central to *Via Campesina*’s internal functioning. After the conference, *Via Campesina* women started to meet in autonomous spaces to define a common agenda. In the words of one observer: ‘as women spoke from their own experiences of working within peasant and farm organizations, a real sense of camaraderie, sharing of insights, and respect for one another permeated the discussion of potential models and plans for work within *Via Campesina*.’

In addition to organizing through their own movements and organizations, women have played a key role in mobilizing for women’s economic and social rights within broader labour and social justice movements. Such movements can generate deep and lasting transformations. However, women’s rights and gender equality have not usually been high on the agendas of ‘mainstream’ social movements even when women are active members. Around the world, women have too often worked alongside men towards shared goals—independence, democracy, labour rights and redistribution—only to experience their needs and interests as women being sidelined and postponed.

But there are also more sanguine experiences that illustrate how progress can be achieved by and for women within broader movements and organizations (see Chapter 2 on recent changes in trade unions). For example, women’s specific concerns have come to the fore within *Via Campesina*, a transnational agrarian movement that campaigns for rural people’s access to land, territory, food, water and seeds within a human rights framework (see Box 1.6).
Achievements have been significant. Today women are a central force in this movement. Women’s participation and representation has increased, they have taken up positions of leadership and significant strides have been made to achieve parity in women’s representation in decision-making bodies. In its Latin American section, for example, parity was established in 1997.

Training schools have been set up to show the links between gender and class inequalities, which have helped women to challenge male-dominated structures and sexist behaviour within their respective organizations. Women’s specific concerns have also gained greater visibility on the movement’s agenda. When Via Campesina developed its political position on food sovereignty in the late 1990s, for example, women argued that because women are primarily responsible for the well-being of their families, food sovereignty must include a drastic reduction in the use of health-endangering agrochemicals. Furthermore, they argued that because of women’s unequal access to productive resources, food sovereignty could only be achieved by increasing their participation in agricultural policy-making.

Most recently, in 2008, Via Campesina launched a high-profile campaign to end violence against women, which it sees as a structural issue supported by both capitalism and patriarchy, including such violence within the movement itself.

This positive example of women advancing their own agenda within a broad-based social movement highlights the kinds of strategies and alliances that women’s movements need to adopt in order to advance the social and economic rights of women and girls. Yet, one of the greatest obstacles that confront gender equality agendas is the difficulty of working within gender-biased political and governance institutions—all the way from political parties to justice systems and state bureaucracies—that remain resistant to women’s equality claims and require deep institutional reform.

**TRANSFORMING STRUCTURES AND INSTITUTIONS FOR WOMEN’S SUBSTANTIVE EQUALITY**

Change in women’s lives happens when increases in their resources, respect and agency reinforce each other in a synergistic way: when resources and life chances enable an adequate standard of living for all women, as well as the time and resources for greater agency and voice; when women can live their lives with dignity and respect; and when they are able to voice their interests and participate on equal terms with men in all decisions that affect their lives. This is the long-term goal and vision towards which public action has to move. Long-term change is enabled by both small and big initiatives that transform structures and institutions, to disrupt discriminatory norms and gender stereotypes, redistribute resources and create spaces and mechanisms for women to articulate their grievances and act collectively to claim their rights.

The groundbreaking government initiative in Brazil, Chapéu de Palha Mulher (see story: Making rights real), captures the key elements necessary for such transformations. This anti-poverty initiative goes much further than conventional conditional cash transfer programmes (CCTs) directed at poor women by setting out to change the structures that keep gender hierarchies in place and constrain women’s enjoyment of their rights. It provides: a three month course on citizenship and public...
Laws that establish equal rights for women and men provide a solid foundation, and indeed a pre-condition, for demanding and achieving gender equality. However, the achievement of gender equality in practice, especially for poorer women and those who are marginalized, requires the dismantling of structural barriers as well as of discriminatory social norms and stereotypes. International human rights standards and principles set out clear obligations for going beyond formal equality and the provision of ‘same treatment’ by recognizing that different treatment might be required to achieve equality of outcomes.

Under their commitments to human rights treaties, including CEDAW and the ICESCR, States have obligations to take positive steps to eliminate all forms of discrimination against women, including structural and indirect discrimination that may occur when laws, policies and programmes based on seemingly gender-neutral criteria have a detrimental impact on women. Women’s collective action has been critical to bringing gender equality into the human rights system and remains vital to the realization of their substantive equality. In the process of claiming rights, women’s collective action can contribute to building state accountability to women.

The framework outlined in this chapter can support governments to meet their obligations to respect, protect and fulfil human rights and it can also galvanize women’s rights advocates to hold governments and other duty-bearers to account for their commitments.

CONCLUSIONS

policy that brings women together to raise their awareness of their rights and provide a space for critical reflection and discussion; training in male-dominated occupations that can challenge gender-based segmentations in the labour market and provide work that is better paid; and childcare services that enable them to take part in the training sessions. The challenge is to take the transformative approach of programmes such as Chapéu de Palha Mulher to scale—providing resources, services and spaces that respond to women’s immediate needs while disrupting the structures that reinforce their subordination and constrain the practical enjoyment of their rights.

As subsequent chapters will show, more of the same is not enough for women and girls. Substantive equality requires the fundamental transformation of economic and social institutions at every level of society, from households to labour markets and from communities to local, national and global governance institutions. Rather than simply adding paid work or poverty reduction to women’s already long ‘to-do’ lists, responsibilities for income-earning, caregiving and domestic work need to be redistributed more equally. Male-biased employment structures must be transformed in ways that work for both women and men and benefit society at large (see Chapter 2); social protection and social services must not only aim to equalize access, but also need to be redesigned with women’s rights at their heart (see Chapter 3); and existing macroeconomic policies should be significantly reoriented to support rather than constrain the realization of rights (see Chapter 4).
Drawing on the understanding of substantive equality in human rights texts, this framework has three interconnected dimensions along which actions need to be taken to achieve progress towards substantive equality for women: redressing women’s socio-economic disadvantage; addressing stereotyping, stigma and violence; and strengthening women’s agency, voice and participation. Public action across these three dimensions makes meaningful change in existing institutional rules and incentive structures possible, enabling the fulfilment of rights and triggering lasting transformation in the lives of women and girls.
On the morning of 24 April 2013, thousands of factory workers went to work in the eight-storey Rana Plaza commercial building just outside of Dhaka. A few hours later the building collapsed, killing 1,137 people and injuring a further 2,500 workers. Most of those who died that morning were women.

Women make up 80 per cent of the 4.2 million strong workforce in the garment export industry and for many, these jobs are the first opportunity for economic independence and a job outside the home. Yet the Rana Plaza tragedy underlined what a double-edged sword this employment has proved to be. The industry has created tragically unsafe, exploitative and dangerous workplaces where women workers face poor pay, inequality, harassment and violence.

Today, while they are four out of five workers on the production lines of Bangladesh’s 5,000 textile factories, only 1 in 20 supervisors is a woman.

Kalpona Akter, Executive Director of the Bangladesh Centre for Worker Solidarity (BCWS) in her office

Photo: Saiful huq Omi/UN Women
“They are happy to give a woman a job operating a sewing machine, but less happy to see her become a supervisor,” says Kalpona Akter, executive director of the Bangladesh Centre for Worker Solidarity, who began her working life on the garment factory floor aged 12. “Many of these women are forced to work in unsafe and unfair work environments because they have no ability to change things,” she says.

The day before Rana Plaza collapsed the building had been condemned as unsafe, yet factory owners demanded the workers return to their machines.

“In Bangladesh the garment industry has never allowed workers to raise their voices, the political focus has always been on the growth of the industry and keeping the international corporations happy,” says Kalpona. “It is this kind of power over workers’ rights that created the environment in which this disaster was allowed to happen.”

Yet Rana Plaza proved a turning point. The global outrage following the disaster led the Bangladeshi government to announce a raft of changes to its labour laws, including easing restrictions on workers forming trade unions, hiring additional factory inspectors and increasing the minimum wage for garment workers by 77 per cent.

At the same time, international clothing brands sourcing from Bangladesh joined with Bangladeshi and international trade unions, international worker solidarity movements and NGOs to create the Bangladesh Accord on Fire and Building Safety.

The Accord aims to address the serious issues with health and safety in the garment sector through a system of independent safety inspections at factories, the findings of which are made public. The Accord also protects workers’ rights by making companies legally responsible for making factories safe and protects their right to refuse dangerous work or to enter unsafe buildings.

What makes the Accord different from previous worker safety initiatives is that its commitments are legally enforceable through binding arbitration backed up by the courts of the home countries of the companies signed up to The Accord.

It also breaks new ground by putting workers at the centre of health and safety reform of the garment industry. The agreement is jointly governed by companies and worker representatives and includes a central role for independent worker representatives in its implementation.

So far more than 190 brands from over 20 countries have signed the Accord, covering 1,500 factories employing around 2 million workers. This year its network of 110 independent engineers have carried out inspections at hundreds of sites, identifying more than 80,000 safety issues and suspending production at 17 factories.

The aftermath of Rana Plaza has also created the conditions for garment workers to take advantage of the government’s easing of restrictions on trade unions.

“The Rana Plaza disaster created a platform for workers to organize themselves,” says Kalpona. “In the last two years about 200 new garment worker unions have been registered, where 65 per cent of the leadership and the majority of members are women. In 2014, these women union leaders have started collective bargaining with their respective factory managements, which is a positive sign that changes are starting in improving women’s conditions.”
rights at factory level. The challenge is how we can make these changes sustainable.”

These challenges are considerable. Despite the new labour laws, still only 5 per cent of garment workers and fewer than 300 factories are unionized. The UN-backed Rana Plaza Donors Fund, set up to provide injured workers and relatives of those who died with US $40m of compensation is still $9 million short of its target. A handful of prominent US brands who refused to sign the legally-binding Accord have set up a parallel worker safety scheme called the Alliance for Bangladesh Worker Safety, which could fragment political and corporate support for The Accord.

Yet there is continued optimism that out of the ashes of Rana Plaza, positive changes can endure.

“We have created a collective voice both locally and internationally and this continues to create momentum for holding those wielding the power to account,” says Kalpona. She points to continued social media campaigns, online petitions and consumer actions led by international NGOs, worker unions and consumer groups, which are maintaining pressure on clothing companies to sign the Accord or pay compensation.

“The women on the factory floors in Bangladesh are beginning to feel like their voices are finally being heard,” she says. “And this is a real step forward.”

**So far more than 190 brands from over 20 countries have signed the Accord**
TRANSFORMING WORK FOR WOMEN’S RIGHTS
Across the world, 53 million people, over 80 per cent of them women, are employed as domestic workers. Their work helps economies grow, advances the participation of women in the workplace and provides crucial care for millions of dependents. Every day they cook, clean, look after the elderly, help children with homework, performing vital roles in keeping households and communities running.

“Domestic work makes all other work possible,” says Ai-jen Poo, director of the National Domestic Workers Alliance, a national membership body made up of domestic worker groups across the United States.

“Domestic workers have always been critical to the functioning of national economies, but they are now absolutely critical to the growth of our global economy.”

Yet as a workforce, these millions of women remain largely invisible. In many countries, domestic workers remain excluded from national labour laws. This leaves domestic

ON THE BOOKS

Collective action brings victory to domestic workers in New York
workers open to abuse and exploitation and unable to demand safe and protected workplaces.

“Because women are so chronically under-represented in positions of power and wealth, the work of women continues to be undervalued and exploited and nowhere is this clearer than in how we treat our domestic workers,” says Ai-jen.

“While there has been a huge shift in the role of women in the workplace, there remains an assumption that all of the work that goes into raising families is just done by women. Plus there is the historic race dynamic. The attitude that this kind of work would be done for free or for very little money by women of colour persists and remains deeply embedded and qualified by labour laws across the world.”

Around 200,000 people, the vast majority of whom are women from outside of the United States, are employed as domestic workers in New York City. Yet until 2010, none of these workers were protected or even recognized in New York State law.

In 2000, a group of domestic workers from the Philippines living and working in the city started mobilizing to try and change this. They founded Domestic Workers United (DWU) with the aim of trying to build power collectively as a workforce and establish fair labour standards for the industry.

Through a series of monthly meetings, DWU started to take shape, with hundreds and then thousands of domestic workers from across the city becoming members.

Daily outreach programmes in parks, playgrounds, churches and the street, helped to organize workers in the neighbourhoods where they lived and worked.

A network of alliances with unions, employers, church leaders and members of the New York State legislature built momentum for DWU’s aim of creating a Bill of Rights for domestic workers, which for the first time would provide them with the same basic rights that other workers had been entitled to for decades.
“For many in the legislature it was a huge learning curve because the concept of rights for domestic workers was so alien to them,” says Ai-jen. “For many domestic workers there was great fear of being exposed, of losing their jobs or being blacklisted for taking part in the campaign. We had resistance from employers because while many appreciated that domestic workers were entitled to rights, they were scared of losing their affordable home care.”

In 2010, DWU succeeded in helping pass the New York State Bill of Rights for Domestic Workers, the United States’ first comprehensive piece of legislation protecting domestic workers. Among other provisions, the bill set out the right to overtime pay, a day of rest every seven days, paid holidays and protection under state human rights law.

“What was crucial were the alliances we made,” says Ai-jen. “We spent years building relationships with employers, with labour unions and other workers’ groups. Many of our champions in the legislature were the sons and daughters of domestic workers.”

In the past five years, the DWU has been working on trying to ensure successful implementation of the bill, through expanding their outreach programmes and continuing to build strong networks with employers, who are the crucial link to ensuring that the provisions in the bill are upheld.

“It’s always going to be a struggle ensuring that domestic workers realize their rights because there is still a huge culture of respecting the privacy of the family home,” says Ai-jen. “What we’re now focusing on is ensuring that employers know what their legal responsibilities are and workers know how to ensure that their terms and conditions clearly reflect the rights they are entitled to under this legislation.”

Since the bill has passed, momentum has continued to build around domestic worker rights both in the US and internationally. In July 2013, Hawaii followed New York’s lead and became the second state to pass labour protections for domestic workers, followed by California in January 2014 and Massachusetts in July 2014.

In 2013, the first ILO convention on domestic workers came into force, which Ai-jen considers a “huge driver for change”. She says many domestic workers in countries around the world are using the demand for national ratification of this convention as a rallying cry for collective action.

“Our movement is about creating not only a dignified working environment for domestic workers but a more caring society – one that recognizes that addressing the rights of domestic workers is fundamental to addressing social inequality across the world,” she says.

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Story: Annie Kelly. For more information on NDWA, see www.domesticworkers.org
Paid work can be a foundation for substantive equality for women, but only when it is compatible with women’s and men’s shared responsibility for unpaid care and domestic work; when it gives women enough time for leisure and learning; and when it provides earnings that are sufficient to maintain an adequate standard of living.

Over the past two decades, women’s labour force participation stagnated around the world, albeit with significant regional variation. Globally, only half of women are in the labour force, compared to more than three quarters of men, and nowhere has this gap been eliminated.

In developing regions, in urban and rural areas alike, the majority of women remain concentrated in insecure, unprotected and poorly paid employment. Occupational segregation and gender pay gaps remain stubbornly persistent everywhere.

Unequal outcomes for women in the labour market are the biggest contributor to their overall socio-economic disadvantage. Over a lifetime, gender differences in employment rates and pay combine to create large cumulative income differences between women and men.
The remarkable progress in closing gender gaps in education has contributed to advances for women’s employment, but it has not been sufficient to overcome women’s disadvantage in the labour market.

Unpaid care and domestic work severely limits women’s economic opportunities. Recognizing the economic value of this work, reducing its drudgery and redistributing it more equally between women and men, and between households and society, is critical for the achievement of substantive equality.

Public action is needed to create decent jobs, support women to take up employment opportunities and empower them to shape their working environments. Only then can paid work contribute to the realization of substantive equality for women.

Across the globe, women workers have developed a range of strategies to advance their rights. Greater support is needed to empower women, both within broader labour movements and in their efforts to build autonomous organizations.
Access to decent employment is a basic human right, providing income as well as other intrinsic rewards such as dignity and social integration. The creation of decent work is central to inclusive and pro-poor development strategies, strengthening individuals, communities and nations. For women, specifically, access to good quality, paid work outside the home is perhaps the most important contributory factor to their economic empowerment. It plays a critical role in enabling women to be financially autonomous and to exercise greater agency in their lives. This, in turn, can improve the distribution of resources and power within the household as well as expanding opportunities outside of it.

International human rights treaties and International Labour Organization (ILO) conventions recognize the central importance of both the right to work—to have full and productive employment—and rights at work—to non-discrimination and to fair, safe and just working conditions (see Box 2.1).

**BOX 2.1**

The right to work and rights at work in human rights frameworks

The Universal Declaration of Human Rights states that ‘everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment’.3

According to The International Covenant on Economic, Social and Cultural Rights (ICESCR), rights at work are fundamental to the very definition of work, which must be decent: ‘the characterization of work as decent presupposes that it respects the fundamental rights of the worker’, including ‘respect for the physical and mental integrity of the worker’ and remuneration that allows ‘workers to support themselves and their families’.4

For women, specifically, the right to work requires equal opportunities and treatment as well as the elimination of discrimination on the grounds of marriage or maternity, as defined in the ICESCR and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).5

In addition, rights at work include:

- Fair wages and equal remuneration for work of equal value
- Safe and healthy working conditions6
Progress on formal equality but barriers persist
The world has advanced significantly in ensuring equality in women’s and men’s legal rights to work, rights at work and access to economic resources. Rapid progress on expanding access to education, alongside greater control over their fertility, have both played a part in giving women better opportunities for paid work.

By 2014, 59 countries had passed laws stipulating equal pay for work of equal value; 125 countries had laws to prohibit sexual harassment in the workplace; 128 countries had laws that guarantee married women’s equality when it comes to property; and in 112 countries daughters had equal inheritance rights to sons. Human rights treaties have been instrumental to the progress that has been made by setting global standards and by enabling gender equality advocates to hold governments to account. However, there is still further to go to fill gaps in legal frameworks and repeal discriminatory laws in relation to women’s access to the labour market. Some 77 countries maintain restrictions on the types of work that women can do by, for example, banning them from working at night or in occupations such as mining or construction.

Other significant barriers remain to women’s entry into the labour force. At the global level, women’s labour force participation rates (LFPR) have stagnated since the 1990s. Currently, only half of women are in the labour force compared to more than three quarters of men. Despite considerable regional variations, nowhere has this gender gap been eliminated. Nor have improvements in access to education closed the gender gap in pay. Globally, women earn on average 24 per cent less than men (see Annex 4). The cumulative result of gender gaps in labour force participation, in earnings and in social transfers is substantial. A study of four countries estimates lifetime income gaps between women and men of between 31 and 75 per cent (see Box 2.4).

What explains the persistence of women’s socio-economic disadvantage in the labour market despite the significant gains in formal equality?

First, women have entered the labour market in large numbers, sometimes in response to economic crisis and distress, at a time when economies have not been creating sufficient decent jobs. As a result, millions of women and men are left in poor quality, insecure employment.
Second, the range of opportunities available to women is limited by pervasive gender stereotypes and social norms, as well as discriminatory practices, within both households and labour markets. Women’s skills and the types of work they perform—including paid care work, such as teaching, nursing, child- and elder-care, and social work—is undervalued relative to the jobs that men do.17

Third, unpaid care and domestic work, which is critical to reproducing the labour force, remains a huge constraint on women’s capacity to engage in paid work. In all regions, women continue to take responsibility for the lion’s share of unpaid care and domestic work: in most countries, when paid and unpaid work are combined, women work longer hours than men (see Annex 3).18 This is a particularly burning issue for women in lower-income households with few options for quality and affordable childcare.

The decent work challenge
In developed and developing countries alike, the dampening effect of macroeconomic policies means that labour markets are failing to create sufficient jobs of decent quality, particularly for young people (see Chapter 4).19 Even though LFPR have stagnated at the global level, due to population growth there were around 750 million more women and 1 billion more men in the labour force in 2013 compared to 1990.20 The dearth of decent jobs means that millions of women and men are being forced into poor quality work, often in the informal economy. Global unemployment has continued to rise, with an estimated 202 million women and men out of work in 2013.21 Of particular concern are rising levels of unemployment among young people: in the Middle East and North Africa region 51 per cent of young women and 23 per cent of young men aged 15–24 were unemployed in 2013. This compares to the global unemployment rate of 7 per cent for women and 6 per cent for men.22

Trade liberalization since the early 1980s has led to an expansion of jobs in some developing countries producing goods for export markets, providing opportunities for women, including in rural areas. However, these jobs are often concentrated in the lowest paid and most insecure segments of global value chains, where women work as temporary or seasonal workers, producing horticultural goods for export or working in factories making garments.23

Elsewhere, financial liberalization, labour market deregulation and the outsourcing of public sector employment have strengthened the bargaining power of firms vis-à-vis workers, with the result that real wages are under downward pressure and labour rights have been undermined. Women’s weaker bargaining position in labour markets has made it especially difficult for them to access decent work in this challenging environment. In most low- and middle-income countries, informal employment continues to be the norm, especially for women.

The poor quality of many jobs and, associated with this, rising income inequality are a growing cause of concern among policy makers, as well as civil society organizations and some business leaders. The majority of women and men are living in societies where income is more unequally distributed today than it was in 1990.24 In both developed and developing countries, incomes among top wage earners have been rising rapidly while medium and low earners have seen little or no growth in their incomes.25 Growing inequalities have high social costs and are also damaging to economic stability.26

There is increasing recognition across a wide spectrum of policy actors that, far from ‘distorting’ labour markets, state interventions can reduce power imbalances between workers and employers and contribute to a fairer distribution of risks, as well as better health and social cohesion and increased aggregate demand.27
Some countries, particularly in Latin America, have recently bucked the trend of rising inequalities.\textsuperscript{28} They have shown that it is possible, with the right mix of economic and social policies, to create decent employment that supports the realization of women’s rights to work and rights at work (see Box 2.2).

Policy makers are also beginning to recognize the major constraints that women’s unpaid care and domestic work places on their labour market participation—constraints that are exacerbated by ageing populations and cuts in social services.\textsuperscript{29}

Addressing them requires more than workplace crèches and tinkering with fiscal policies. As long as labour markets continue to operate based on expectations of uninterrupted, life-long and full-time employment, those who carry out the bulk of unpaid care and domestic work will inevitably be penalized. Nothing less than a fundamental rethink of how paid employment and unpaid care and domestic work are organized is required. Responsibilities for unpaid care and domestic work need to be more evenly distributed between women and men, and between households and society.

BOX 2.2
The role of the state in generating decent work in Brazil

Between 2001 and 2009, 17 million new jobs were created in Brazil, of which more than 10 million were those where employees hold social security cards (Carteira de Trabalho). This represents a major turnaround from the 1990s, when unemployment doubled, informality rose sharply and real wages declined.\textsuperscript{30} It shows that the right government action can yield impressive results, even against a backdrop of increasing flexibility and vulnerability of employment in the global economy.

Women’s LFPR rose from 54 to 58 per cent between 2001 and 2009, and the proportion accessing jobs with social security cards increased from 30 to 35 per cent.\textsuperscript{31} The doubling of the minimum wage in the 2000s has also had a significant impact on gender pay gaps. Between 1995 and 2007, the gender pay gap declined from 38 to 29 per cent. Importantly, this narrowing of the gender gap has been achieved through increases in both women’s and men’s wages rather than because men’s wages have fallen.\textsuperscript{32}

Brazil’s achievements in creating decent jobs are the result of a package of economic and social policies. Macroeconomic policy aimed at inclusive growth has contributed to job creation. Investment in labour inspection, and the simplification of registration costs and tax administration for small and medium-sized firms, have promoted the formalization of jobs and enterprises.\textsuperscript{33} The rise in the real value of minimum wages has helped to reduce poverty and accounted for 66 per cent of the decline in inequality during 2000–2008. Social protection policies have also had a major impact: a further 16 per cent of the drop in inequality was due to the increase in pension benefits and 12 per cent to the Bolsa Familia social welfare programme.\textsuperscript{34}
Chapter overview

The first part of this chapter assesses progress in women’s and men’s LFPR, and reviews the contribution of wider economic and social policies to substantive equality in the labour market. The remainder of the chapter is concerned with how substantive equality at work can be achieved in a challenging global environment. Drawing on the framework set out in Chapter 1, it proposes a comprehensive agenda for public action by governments, labour organizations and employers to address persistent obstacles to women’s rights to and at work.

The chapter shows that redressing women’s socio-economic disadvantage requires action to recognize and support unpaid care and domestic work, tackle gender segregation in occupations and close the gender pay gap. Gender segregation is a major cause of pay differentials between women and men. Tackling this requires a focus on the stereotyping, stigma and violence that lead to women being clustered into lower status and lower wage jobs. The chapter then lays out three priority arenas for public action: informal employment, rural livelihoods and public sector employment. The last section of the chapter highlights the need to strengthen women’s agency, voice and participation. Women’s capacity to influence and shape their workplaces and the conditions under which they work—whether via trade unions or in new forms of collective action—is crucial to achieving substantive equality.

In the longer term, the challenge is to transform labour markets and households in ways that enable a decent standard of living for all. Drawing on experiences from around the world, the chapter demonstrates that, although progress towards strengthening women’s rights at work has been uneven, it is far from impossible. Even in the current challenging global context, some countries have been able to make significant headway in advancing substantive equality at work.

UNEVEN PROGRESS IN WOMEN’S LABOUR FORCE PARTICIPATION

Globally, women’s LFPR has stagnated since the early 1990s, albeit with significant regional variation (see Box 2.3 for definitions). In 2013, 50 per cent of women were in the labour force, a decline of 2 percentage points since 1990. Although the gender gap in LFPR narrowed slightly during this period, this was primarily because participation rates for men declined faster than for women. The gender gap is striking and persistent: half of women are in the labour force compared to more than three quarters of men.
The labour force participation rate (LFPR) captures people who are currently employed and those who are unemployed (i.e., people who are not employed but are available and actively looking for a job) as a percentage of the working-age population. The working-age population is generally defined as people aged 15 and above (with some national variation in cut-off points). Relatively higher LFPR in many developing countries reflect the large proportion of people—mostly women—who are involved in subsistence production. Unemployment rates—defined as the number of unemployed people as a percentage of the labour force—are generally much lower in developing than in developed countries. This is because, in the absence of unemployment insurance, most people in developing countries cannot afford to be unemployed and instead are active in informal employment. None of these indicators takes into account unpaid care and domestic work, which is fundamental for the reproduction of the labour force (see Box 2.5).

Continued debate on the merits of these indicators led to the International Conference of Labour Statisticians (ICLS) agreeing in 2013 to their fundamental overhaul. Changes agreed include a redefinition of work and a narrower definition of employment, to comprise only those who are engaged in activities that are ‘mainly’ for pay or profit. This excludes people who are producing goods and services ‘mainly’ for their own personal use or those who are doing volunteer work. These changes would mean that subsistence farming, as well as unpaid care and domestic work, would be categorized as work but not as employment. As a result better—and more meaningful—statistics on women’s and men’s work could be compiled, including LFPR and employment and unemployment rates, as well as on the time that women spend performing unpaid care and domestic work (see Monitoring women’s economic and social rights in Annexes).

**BOX 2.3**

**Labour force participation, employment and unemployment rates**

The labour force participation rate (LFPR) captures people who are currently employed and those who are unemployed (i.e., people who are not employed but are available and actively looking for a job) as a percentage of the working-age population. The working-age population is generally defined as people aged 15 and above (with some national variation in cut-off points). Relatively higher LFPR in many developing countries reflect the large proportion of people—mostly women—who are involved in subsistence production. Unemployment rates—defined as the number of unemployed people as a percentage of the labour force—are generally much lower in developing than in developed countries. This is because, in the absence of unemployment insurance, most people in developing countries cannot afford to be unemployed and instead are active in informal employment. None of these indicators takes into account unpaid care and domestic work, which is fundamental for the reproduction of the labour force (see Box 2.5).

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**WOMEN’S LABOUR FORCE PARTICIPATION: REGIONAL TRENDS**

Beyond these global headlines, there is substantial regional variation. Figure 2.1 shows the trends in male and female LFPR by region between 1990 and 2013. In this period, women’s LFPR increased in Latin America and the Caribbean, in sub-Saharan Africa, in Developed Regions and to a limited extent in the Middle East and North Africa. Latin America and the Caribbean saw the largest increase in women’s LFPR from 40 to 54 per cent, narrowing the gender gap from 42 to 26 percentage points. In sub-Saharan Africa, women’s LFPR increased from 59 to 64 per cent during the same period, resulting in a gender gap of 13 percentage points, the lowest of all regions.
Globally, women’s labour force participation rates have stagnated, albeit with significant regional variation.

Meanwhile, women’s LFPR decreased in Central and Eastern Europe and Central Asia, in East Asia and the Pacific as well as in South Asia, regions that account for about 60 per cent of the global female population of working age. The decline in women’s LFPR in South Asia is mostly the result of lower participation rates in India due to younger women staying in education, and a general lack of employment opportunities for women.

In Central and Eastern Europe and Central Asia, the drop in economic output following the dismantling of state socialism and the transition to a market economy have had a negative impact on employment, despite some recovery since 2000. Since the transition, these countries have also placed less emphasis on policies that enable women to combine work and family responsibilities. The result of these factors combined is that women’s LFPR has not recovered to pre-transition levels.

Greater opportunities or quest for survival? Increases in women’s LFPR may indicate greater opportunities for women to access paid employment. In some countries in Latin America, targeted labour market, macroeconomic and social policies have contributed to a growth in formal employment, which has benefited women (see Box 2.2).

Declining fertility rates have also played a part in increasing LFPR among women of prime working age (25–54). Globally, median female LFPR for this age group increased by 11 percentage points from 63 to 74 per cent, while median male participation rates in the same age group changed very little, from 95 to 94 per cent. During their reproductive years (between ages 20 and 44), women’s labour supply reduces by the equivalent of nearly two years for each child born. Reductions in median fertility rates from 5.2 to 2.4 children per woman over the last four decades may have increased female labour supply by 5.3 years, or 12 per cent of a woman’s uninterrupted working life.

But for some women, higher LFPR also reflect the ‘distress sale of labour’, whereby poverty and lack of social protection drive women into the labour market to meet survival needs. In developing economies, coverage of unemployment insurance

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Source: Weighted averages calculated by UN Women using data from ILO 2015c.

Note: Regions are as follows: CEECA (Central and Eastern Europe and Central Asia); Developed (Developed Regions); EAP (East Asia and the Pacific); LAC (Latin America and the Caribbean); MENA (Middle East and North Africa); SA (South Asia); SSA (sub-Saharan Africa). See UN Women’s regional groupings for the list of countries and territories included in each region in Annex 7.
is low or non-existent and few people can afford lengthy spells without a job. Instead they have to take up informal and poor-quality work.

**Gender gaps remain everywhere**

As Figure 2.1 shows, women’s LFPR still lags far behind that of men in all regions. For example, less than one quarter of women in the Middle East and North Africa and one third of women in South Asia participate in the labour force, compared to at least three quarters of men in each region, and there has been little change in the gender gaps since 1990.

In these regions, women’s ability to undertake paid work outside the home is restricted by rigid social norms and cultural expectations about women’s role within the family and in the public domain. For those women that do join the labour force, social norms also restrict the types or locations of work they can do, as well as their earnings and their capacity to retain control over them. For example, the practice of purdah or seclusion in some communities means that women are confined to work in the home or in single-sex occupations.\footnote{44}

Figure 2.2 shows that gender gaps in LFPR vary by age as well as by region. Globally, gaps tend to be lower in younger age groups then increase sharply as women enter their reproductive years. Even though gender gaps have been narrowing in this age group in some regions, the large disparities in LFPR in the years when women have children indicate that combining paid and unpaid work remains a significant challenge everywhere (see Figure 2.3 and section Unpaid care and domestic work).

In most regions, gender gaps in LFPR only decline again after the age of 65, when women and men are entering retirement. The exception is sub-Saharan Africa, where 41 per cent of women and 63 per cent of men aged 65 and over are in the labour force.\footnote{45} High rates of poverty in old age and low pension coverage make retirement an impossibility for many women and men alike, in this region.

**Figure 2.2**

Gender gaps in labour force participation rates by age group, 1990 and 2013

\[\rightarrow\text{Gender gaps increase sharply when women are most likely to have children}\]
Across all regions, almost all men of prime working age (25-54 years) participate in the labour force, while rates of participation vary widely for women. The gender gap is striking and persistent: in no region has it been eliminated.

Source: ILO 2015c.

Note: The International Organization for Standardization (ISO) three letter country codes are used to stand for country name. The figures uses 2013 ILO data on average labour force participation for those aged 25 to 54, disaggregated by sex.

* 27 refers to the labour force participation gap of all working-age women and men, aged 15 years and over.
THE REALITY

A VISION FOR WOMEN’S RIGHTS TO WORK AND AT WORK

- Equal access to paid work
- Decent work, with social protection
- Fair and adequate earnings
- Equal sharing of unpaid care work

26
The percentage point gap between women’s and men’s labour force participation*

75%
The proportion of women’s employment that is informal and unprotected in developing regions

24%
The average global gender pay gap

2.5x
How much more time women spend on unpaid care and domestic work than men

THE REALITY
Another striking trend is the decline in LFPR among young women and men (aged 15–24), due to a growing demand for education. Globally, the LFPR of young women fell from 51 to 39 per cent, and from 68 to 55 per cent for young men, between 1990 and 2013. The fact that young women are increasingly staying in education is a positive development that could ultimately contribute to improved labour market outcomes. However, as the next section will show, women’s increased educational attainment over the past few decades has not necessarily resulted in a commensurate improvement in their labour market outcomes relative to men.

**EDUCATION: THE GREAT EQUALIZER?**

One of the most important gains for gender equality and women’s rights over the last 60 years has been the rapid increase in girls’ education. Education, particularly at secondary level, is associated with a range of positive outcomes for women and girls, including greater awareness of their rights, greater participation in decision-making, reduced probability of early marriage and childbearing, and reduced likelihood of dying during childbirth.

Mean years of education have increased faster for women than for men in most regions, leading to narrowing gender gaps. A case in point is the Middle East and North Africa region, which, in 1950, had the lowest level of female educational attainment of all regions. By 2010, while average years of education for men had increased by a factor of seven (from 1.1 to 8.0), the average years of education for women had increased 16 times (from 0.4 to 6.5).

In developing countries, advances in educational attainment are largely the result of increases in enrolment at primary and lower secondary levels. However, advances in tertiary education over the past three decades have also been remarkable. As of 2009, female gross enrolment ratios (GER) in tertiary education were higher than male GER in Eastern Europe and Central Asia, East Asia and the Pacific, Latin America and the Caribbean, the Middle East and North Africa and Developed Regions. This means that in a large number of countries, an entire generation of women have enjoyed higher levels of education than men.

**Education and labour market outcomes**

In relation to employment, education is often seen as the ‘great equalizer’, based on the idea that by creating equal opportunities for women and men, more equal labour market outcomes will follow. However, the relationship between improved education levels and labour force participation in developing countries is not straightforward.

In developed countries, a clear positive relationship between education and labour force participation generally exists, but in developing countries the relationship more closely resembles a U-shaped curve. Women with primary and lower secondary schooling have relatively low rates of labour force participation compared with those with no schooling and those with tertiary education. Women with little or no education tend to come from very poor households, forcing them to accept whatever low-paid, low-skilled work is available (particularly in the absence of social security), while those with some education are more likely to be able to afford to stay out of the labour force. At the highest levels of education, particularly tertiary, the opportunity cost of not working is substantial, resulting in high rates of labour force participation among this group.

With regards to quality of employment, higher levels of educational attainment are associated with a narrowing of gender gaps in access to formal employment and increased earnings for women. High levels of education enable women to access better paid occupations, and higher-earning jobs within those occupations.

However, rising education has not been a panacea for the disadvantages that women face in the labour market. Young women’s ‘transition’ rates from education to employment are consistently lower than young men’s, contributing
to high levels of unemployment among young women in many regions.53

In addition, gains in women’s education have not had the expected positive impact on gender pay gaps. In a study of 64 countries, after accounting for gender differences in education, the size of the (adjusted) pay gap actually increased, indicating that rising female education has not been fully or equally rewarded in the labour market.54 At every level of education (including no education) women on average earn less than men. These gender gaps reflect different treatment in the labour market due to discrimination, occupational segregation and greater constraints for women in balancing employment and family responsibilities, none of which can be addressed through education alone.55

TOWARDS SUBSTANTIVE EQUALITY IN PAID AND UNPAID WORK

Unequal outcomes for women in the labour market are the biggest contributor to their overall socio-economic disadvantage. Over a lifetime, differences in employment rates and pay combine to create large cumulative income differences between women and men. Data from France, Germany, Sweden and Turkey suggest that women earn between 31 and 75 per cent less than men over their lifetimes (see Box 2.4). The gender gap in lifetime income is likely to be especially wide in countries such as Turkey, where women’s labour force participation is low, and in developing countries where social protection coverage is very limited.

BOX 2.4
Accumulating socio-economic disadvantage: Gender gaps in lifetime income

Income inequality between women and men is usually measured in terms of gender gaps in pay per hour, week, month or year. These data provide a snapshot, but they do not tell us anything about how women’s disadvantage accumulates over their lifetimes. Gender pay gaps, as well as differences in labour force participation rates, types of employment (informal vs. formal, wage vs. self-employment), levels of education and experience, and the generosity of social transfers, all contribute to gaps in women’s and men’s income over the longer term.
In a study on Germany, France, Sweden and Turkey, the factors that generate or mitigate gender gaps in lifetime income were assessed using actuarial methods. These countries have diverse policy regimes: Sweden has a ‘universal’ and relatively gender-equalitarian welfare regime; France and Germany are two ‘conservative’, social insurance-based welfare regimes; and Turkey is a middle-income country with patchy social security coverage. The gender gaps in labour force participation in the four countries also vary widely. At one end of the scale, in Sweden, 60 per cent of women were in the labour force in 2013 (compared to 68 per cent of men); while in Turkey, in the same year, only 29 per cent of women were in the labour force (compared to 71 per cent of men).

Gender gaps in lifetime income are sizeable across all four countries. In France and Sweden, women’s lifetime income after all social transfers is 31 per cent lower than men’s. In Germany, women can expect to earn 49 per cent less than men, while in Turkey, a woman is likely to earn just 25 per cent of a man’s income over her lifetime.

Women’s lower levels of labour market participation, which are in part the result of their unpaid care and domestic responsibilities, are the most important factor in explaining the gender gap in lifetime income. For example, in Germany, by the age of 45, a woman who has given birth to one child can expect to earn up to US$285,000 less than a woman who has worked full time, without interruption.

The results show that social transfer systems—such as pensions and family allowances, alongside comprehensive policies to support women’s employment, including childcare services and parental leave can make a critical contribution to reducing gender gaps in lifetime income (see Chapter 3).

While the results of this study are only for four countries, those for France, Germany and Sweden they may be indicative of the range of gender gaps in lifetime income in developed countries. The results for Turkey demonstrate what might be expected in countries where women’s labour force participation is low, or in contexts where the majority of women work in informal jobs and social security coverage is limited.

Women’s employment options are hugely limited by societal expectations that burden them with disproportionate responsibility for unpaid care and domestic work. Without adequate support, they may ‘choose’ part-time or informal work that can be combined with these unpaid responsibilities. Labour market institutions and practices also channel women into a narrow range of gender segregated occupations at lower levels in the employment hierarchy, leading to gender-based pay differentials. And because women typically earn less than their male partners, household decisions tend to reinforce a division of labour where men ‘specialize’ in paid work while women ‘specialize’ in homemaking.

Redressing women’s socio-economic disadvantage requires concerted action on three fronts to break this cycle. First, a reorganization of unpaid care and domestic work is required; second, efforts are needed to break down occupational segregation in the labour force; and third, gender pay gaps need to be reduced. The next three sections analyse the challenges and assess progress in these three areas.
UNPAID CARE AND DOMESTIC WORK: THE FOUNDATION FOR ALL ECONOMIC ACTIVITY

Unpaid care and domestic work contributes to human well-being and to overall economic development through nurturing people who are fit, productive and capable of learning and creativity. Unpaid care and domestic work produces and reproduces the labour force on a day-to-day basis and over generations for the market, but conventional analyses of employment and labour markets tend to ignore it altogether (see Box 2.5).

Unpaid work includes a diverse range of activities that are carried out predominantly by women without remuneration. There are three broad categories referred to in this report:

- Unpaid work in a family business, involving the production of goods or services for sale on the market for no direct pay, which is referred to as contributing family work
- Unpaid work that involves the production of goods for self-consumption (e.g., collecting water or firewood)
- Unpaid work that involves the provision of services for self-consumption (e.g., cooking or cleaning as well as person-to-person care)

This Report uses the concept of unpaid care and domestic work to include the latter two types of work. In addition to person-to-person care (such as feeding a child or bathing a frail elderly person) and domestic work, this also includes other activities (such as the collection of water or firewood) that are critical for ‘reproducing’ people on a day-to-day basis, particularly in low-income settings.

Despite its enormous value, unpaid care and domestic work remains largely invisible in standard measures of the economy (see Chapter 4). While unpaid work in family businesses is routinely included in calculations of gross domestic product (GDP), unpaid care and domestic work, as defined in this report, is rarely included in what is known as the System of National Accounts (SNA) production boundary.

Although the collection of water and firewood has officially formed part of the SNA production boundary since 1993, this is rarely followed through in practice. All other unpaid care and domestic work at the household level continues to be referred to in the SNA as a ‘self-contained activity with limited repercussions on the rest of the economy’.

This Report takes a fundamentally different view: that the unpaid provision of services in households for own consumption is a form of work that has immediate repercussions for economies, large and small, through its impact on the wider labour force. This perspective is gaining ground: in 2013, the International Conference of Labour Statisticians (ICLS) agreed some important changes in how work and employment are defined and measured. It was decided that unpaid care and domestic work will now be categorized as work, which should lead to better measurement and valuation of these activities in the future (see Box 2.3).
The unequal distribution of unpaid care and domestic work
Across all economies and cultures, women and girls carry out the bulk of unpaid care and domestic work. Globally, women do nearly 2.5 times as much of this work as men, with large gender disparities in time spent cooking, cleaning and caring for household members (see Annex 3).64 Women’s involvement in this work varies greatly across countries depending on the extent and coverage of public services such as water and sanitation, energy, health and childcare. Within countries, there are also significant variations in the amount of unpaid care and domestic work carried out by women based on age, income, location and the presence of young children in the household.65

For example, in Algeria, women in rural areas do 5.5 hours of unpaid care and domestic work per day, compared to 5.1 hours for urban women, rising to 7.3 hours a day for women with children younger than 4 years. Men’s contribution to domestic work remains constant at less than one hour per day across all these categories.66 In Pakistan, rural women do 4.9 hours of unpaid care and domestic work per day compared to 0.5 hours for rural men.67

The broader economic and social context also makes a difference to women’s unpaid care and domestic work. Health crises such as the HIV pandemic and the more recent outbreak of the Ebola virus disease create additional unpaid care and domestic work burdens, as well as health risks, for women (see Box 3.7). Where health systems are under-resourced or over-stretched, home-based carers, predominantly women, take up the slack with little support or remuneration (see story: A seat at the table).68 Austerity measures adopted following the global financial crisis have further increased the burden of unpaid care and domestic work, particularly for poor women who are often the most reliant on public services.69

Responsibility for care limits women’s economic opportunities
Women’s disproportionate responsibility for unpaid care and domestic work limits their participation in the labour force. In the European Union (EU), in 2013, 25 per cent of women compared to only 3 per cent of men cite care and other family responsibilities as the reason for not being in the labour force.70 The impact of women’s care responsibilities on labour market outcomes is also reflected in significant differences between employment rates of women with and without children.

Policy can also make a huge difference here: EU countries that provide comprehensive support to working parents have higher rates of female employment than countries without such policies.71 The provision of childcare services is strongly associated with higher rates of women’s employment, but policies to promote paid parental leave also have a significant impact.72

Figure 2.4 compares employment rates of mothers in EU countries, according to different types of family policy regimes and the number of children they have. At one end of the scale, in the Nordic countries, where comprehensive support for working parents includes generous paid leave, high quality public childcare services and flexible working options, women with children have higher than average employment rates. At the other end of the scale, in Southern Europe, where such support is minimal, women with children are least likely to be employed. The differences in employment rates between countries are particularly wide for women with two or more children.

In developing countries, being married, as well as the presence of young children in the household are associated with lower employment rates for women but higher rates for men.73 For example, in Mexico, 46 per cent of women aged 25–34 in households with very young children were in the labour force in 2010 compared to 55 per cent of women in households without children. The figures for men were 99 and 96 per cent, respectively.74

Inadequate childcare support
Survey data from 31 developing countries illustrate the problems faced by working women
in accessing childcare. When asked who minds their children while they are at work, 39 per cent of working women with children under the age of 6 said that they themselves care for them. Only 4 per cent of those surveyed reported using organized childcare or nursery arrangements, as shown in Figure 2.5. Among the poorest women, a negligible 1 per cent used such facilities, with many relying on other relatives or older daughters to provide care. The fact that so many women, especially the poorest, have to mind their children at their workplace influences what kind of work they can do, as well as the quality of care that their children receive.

### Figure 2.4

Average maternal employment rates by number of children in European Union countries, by family policy regime, 2013

In Europe, women’s employment rates are much higher in countries where family-friendly policies are in place.

<table>
<thead>
<tr>
<th>Policy Regime</th>
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<td>34</td>
<td>24</td>
<td>14</td>
<td>4</td>
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</tbody>
</table>

Source: UN Women calculations using data from Eurostat 2015.

Note: Family policy regime classification as in Thévenon 2011:

1. Limited assistance to families
2. Long leave but low cash benefits and childcare for children under age 3
3. Period of paid leave is short, with support targeted to low-income, single-parent families and families with preschool children
4. High financial support but limited service provision to support dual-earner families with children under age 3
5. Continuous, strong support for working parents of children under age 3
Very few employed women in developing countries have access to organized childcare or nurseries

The impact of elder care
As populations are ageing, there are also rising demands to provide care for the sick and elderly. In Organisation for Economic Co-operation and Development (OECD) countries, more than 10 per cent of adults aged 50 and over, of whom two thirds are women, provide some form of informal care—typically unpaid—to the sick or elderly. This figure is set to rise by 20 to 30 per cent by 2050 in some countries. As with childcare, care of the sick and elderly impacts negatively on women’s employment options. In the United States, for example, a study found that women aged 55 to 67 who provided unpaid care to their parents reduced their work hours by 41 per cent, on average.

Meanwhile, governments, particularly those in developing countries, have not consistently addressed elderly care as a policy issue. Two thirds of the global population aged 60 and over live in developing countries, and by 2050 this share is projected to rise to 80 per cent. The issue of elder care will therefore become increasingly important and, if left unaddressed, will continue to be a significant impediment to women’s employment opportunities (see Chapter 3).

Recognizing, reducing and redistributing women’s unpaid care and domestic work
Governments in developing countries can take a range of measures to recognize, reduce and redistribute women’s unpaid care and domestic work. These include: investments in basic social services and infrastructure, particularly health care, and water and sanitation, which are critical to reducing the drudgery of this work; and
provision of childcare services, which can enable women to participate in paid work. These policy areas are explored in more detail in Chapter 3.78

Investments in electricity and energy infrastructure, such as clean cook-stoves are also essential. Some 1.3 billion people lack basic electricity to light their homes, while almost 3 billion people worldwide rely on solid fuels for cooking and heating. Women and girls, especially those in rural areas, spend many hours collecting wood, charcoal, animal manure and crop residues for this purpose.79 Traditional biomass-burning cook-stoves are the primary contributor to indoor air pollution, which is responsible for more than 4 million deaths annually,80 but in addition, these deficits impose unpaid work burdens that limit the time women and girls have available for paid work, education and leisure.81

A comprehensive system of paid parental leave is also needed to facilitate women’s access to labour markets, including: maternity leave, which allows mothers to recover from childbirth and care for young infants during the first weeks of their lives; paternity leave, which enables fathers to support their partners in the weeks following the birth; and parental leave, which can be taken by mothers or fathers over a longer period of time.

Maternity leave: Some progress but inadequate coverage

The ILO Maternity Protection Convention (No. 183) provides that mothers, including those in informal work, are entitled to maternity leave of not less than 14 weeks, which should be paid for collectively (i.e., not only by employers) at a rate of at least two thirds of previous pay.82 Virtually every country in the world has adopted some form of maternity protection legislation, but only 63 countries comply with these ILO minimum standards.83 Even where laws are in place, practical obstacles prevent women from claiming their rights: it is estimated that only 28 per cent of employed women worldwide enjoy any paid maternity leave in practice.84

Within the developing world, Latin American countries have made considerable progress in complying with the ILO standard of 14 weeks paid maternity leave and in ensuring that more women, including those in informal work, are eligible. In Brazil, rural and domestic workers gained the right to maternity leave in 1991 and, following a court ruling in 2012, temporary workers are now also eligible. Chile and Costa Rica also grant rights to maternity leave to temporary workers. Yet, even where informal workers are legally entitled to take maternity leave, take-up is often low.85 Ensuring that maternity leave benefits are comparatively generous, preferably with full replacement of previous earnings, alongside efforts to extend coverage and monitor implementation, is important to reduce the barriers for low-income women to access their entitlements.

While maternity leave provision can support women to remain in paid employment, substantive equality also requires policies to address gender stereotypes associated with caregiving and to promote more equal sharing of unpaid work.86 Short leaves from the labour force can strengthen women’s labour market attachment, but longer leaves can lead to detachment and a deterioration of skills. Longer leaves also increase the risk of employers discriminating against pregnant women or women of childbearing age.87 For all of these reasons, the introduction of policies to make paternity or parental leave both available and attractive to fathers is important.

Parental and paternity leave: Challenging gender stereotypes

In 2013, provisions for paternity leave and parental leave were in place in 80 and 66 countries, respectively. However, entitlements tend to be very limited and variable—sometimes just one or two days of unpaid leave.88 In 1974, Sweden became the first country in the world to grant parental leave as a family entitlement that both parents could share. Over the next 15 years, Denmark, Finland, Iceland and Norway followed suit.89
Today, parental leave is commonplace in Developed Regions and Central and Eastern Europe and Central Asia. It is rare in other regions and, where it does exist, is usually unpaid. In Latin America, for example, where there has been good progress on extending maternity provision, attempts to extend paternity or shared parental leave have been very limited. This ‘maternalist’ approach leaves traditional gender roles firmly intact and potentially reinforces women’s role as the main caregiver for children.

In addition, the provision of gender-neutral parental leave does not automatically lead to gender equality in take-up. Even where policies allow sharing of parental leave, mothers still take the majority of this time. Studies find that men are stigmatized for taking their leave entitlements and considered less worthy of promotion. In response to low take-up, Norway was the first country to pioneer so-called ‘daddy quotas’, where portions of non-transferable leave are taken on a ‘use-or-lose’ basis. Such quotas have since been replicated in several countries, and evidence on take-up of leave shows that these measures make a difference. In Iceland, for example, 84 per cent of fathers took their full three-month quota of leave in 2007. Such policies may also increase men’s longer-term willingness to assume care responsibilities.

Financing maternity, paternity and parental leave

The generosity of leave benefits, as well as how they are financed, matter for gender equality. First, all leave should be paid at a relatively high percentage of normal salaries (or ‘replacement rates’) to prevent loss of earnings for mothers.

Figure 2.6

Financing of maternity leave by region, 2013

In a quarter of countries, employers alone fund maternity leave

Source: UN Women calculations using data from ILO 2014d.
especially those on low incomes who would not otherwise be able to afford to take leave. In Developed Regions and Central and Eastern Europe and Central Asia, replacement rates of at least two thirds of previous pay are the norm, but such rates are much less common in developing countries. Where applied to paternity and parental leaves, high replacements rates are also important to encourage men to take up their entitlements given that they usually earn higher wages than women. High rates also send a strong message that care work is socially valued.

Second, collective financing for paid parental leave through general taxation or social insurance systems is preferable to financing by individual employers, which may make them reluctant to hire women of reproductive age. Currently, maternity leave is funded through social security contributions in 58 per cent of countries, by employers in 26 per cent and through a mix of government and employer contributions in the remaining countries (see Figure 2.6). Employers are responsible for funding leave in most countries in the Middle East and North Africa and South Asia. These are also regions where the majority of countries do not meet the ILO standard of 14 weeks paid maternity leave and where women’s LFPR is particularly low.

Recommendations
Policies to recognize, reduce and redistribute unpaid care and domestic work are vital to advancing substantive equality. Public investments in basic infrastructure and family-friendly policies broaden women’s paid employment options, thereby redressing their socio-economic disadvantage. Promoting more equal sharing of unpaid care and domestic work between women and men would also help to address stereotypes and change social norms, with the potential to transform both labour markets and households alike. To move towards substantive equality, governments need to:

- Extend coverage of childcare services in line with the needs of working parents (see Chapter 3)
- Work towards comprehensive paid leave systems, including maternity leave of at least 14 weeks, paternity leave and parental leave that can be shared between parents
- Extend coverage of maternity, paternity and parental leave entitlements to informal workers, along with measures to ensure implementation
- Ensure that leave is paid at a minimum of two thirds of previous earnings, so that poorer women and men can afford to take it
- Finance leave through collective mechanisms such as social security contributions and/or general taxation
- Incentivize fathers to take up paternity and parental leave, including through ‘use-or-lose’ quotas.

ADDRESSING PERVERSIVE OCCUPATIONAL SEGREGATION
Increased participation in the labour force does not guarantee a level playing field for women in terms of their labour market outcomes. Gender-based occupational segregation—whereby women and men tend to be employed in different occupations (horizontal segregation) and at different levels, grades or positions of seniority (vertical segregation)—is a key factor in women’s socio-economic disadvantage. It is prevalent in both formal and informal employment.

Patterns and consequences of occupational segregation
Occupational segregation is widespread, persistent and relatively resistant to change even as countries develop economically. The negative consequences of occupational segregation are multiple and far-reaching, including on the quality of work women can access and the valuation of
their skills. Its most pernicious impact, overall, is in maintaining pervasive gender pay gaps.\textsuperscript{103} The exclusion of large sections of the labour force from certain jobs is also a waste of human talent with negative consequences for the economy as a whole.\textsuperscript{104}

Figure 2.7 presents data on occupational segregation by region, showing that it is both prevalent and has a strikingly similar pattern across developed and developing regions. Each occupational category includes both formal and informal workers.

Figure 2.7

Share of women in total employment in select occupational groups, 2013

Patterns of occupational segregation are similar in all countries, with women over-represented in clerical and support roles

Globally, women are over-represented in clerical and support positions (63 per cent) and in service and sales roles (55 per cent) compared to managerial occupations (33 per cent). They are under-represented in skilled work in agriculture and fisheries (37 per cent) and in craft and trade occupations (17 per cent). At 53 per cent, women’s share of professional occupations is significant in all regions, but there is also marked gender segregation within this category.\textsuperscript{105} For example, data for the United States shows that among health-care professionals, women are 36 per cent of physicians and surgeons compared to 90 per cent of registered nurses.\textsuperscript{106}

Source: UN Women calculations using occupation data from ILO 2015a.

Note: Data are weighted averages calculated for 99 countries of which 74 are in Developing Regions, and 25 are in Developed Regions, using the latest available data for each country.
Like formal work, informal employment is highly segregated along gender lines. The category of ‘elementary’ occupations in Figure 2.7 includes many informal jobs, with women concentrated in domestic work and cleaning while men are more likely to be in low-skilled mining and manufacturing work.

**Trends in occupational segregation**

Over the last two decades, there has been a slight decline in the extent of occupational segregation as women have continued to move into job categories that are already quite ‘mixed’. At the same time, occupations that were dominated by men to begin with have continued to offer few opportunities to women. Predominantly female occupations, which tend to be those with lower status and pay, have remained feminized or become more so.107

Figure 2.8 shows an increase in the share of women in certain mixed occupational categories between 2000 and 2010 such as leadership and management and professional and technical occupations. However, over the same period, women’s share in male-dominated occupations—for example, craft and trade jobs and plant and machine operator and assembler positions—declined by 2.1 and 1.6 percentage points respectively. Female-dominated occupations such as clerks and service workers also saw little change.

**Figure 2.8**

Change in women’s share of occupations, 2000–2010

→ More women have become managers and professionals, but segregation in female and male-dominated occupations has become more entrenched

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Source: UN Women calculations using data from ILO 2015c.

Note: The sample size is 83 countries. The classification of occupations as mixed or female- or male-dominated follows the rule proposed by Hakim 1993, cited in Bettio and Verashchagina 2009. Female-dominated occupations are those where the female share is 15 percentage points above the share of women in total employment (i.e., 55 per cent or more); male-dominated occupations are those where the female share is 15 percentage points below their share in total employment (i.e., 25 per cent or less); and the rest are mixed. The female share calculation used to determine the sex dominated occupations are based on the latest country data. The averages used to calculate the change are unweighted.
Causes of occupational segregation

The persistence of occupational segregation can be explained by gender differences in education, training and experience; discrimination; social norms; and the unequal distribution of unpaid care and domestic work. Deeply ingrained stereotypes about gender roles and differences in aptitudes, and the stigmatization of certain occupations, play an important part in shaping preferences and maintaining occupational segregation.

Higher levels of education are associated with a reduction in occupational segregation in the United States: analysis of data from 1970 to 2009 found the largest decreases in segregation among college graduates, but very little change among those with incomplete secondary education. This analysis also found that the pace of change during this period decreased significantly, all but stalling in the 2000s, suggesting that education is not enough on its own to eliminate the problem.

Furthermore, the differences in girls’ and boys’ fields of educational specialization remain entrenched and strongly influence occupational segregation. These differences start early but grow larger as young people progress through the education system. Women are more likely to study humanities, while men specialize in highly-valued technical and scientific fields. Gender differences in subject choices at school also lead to women’s lower access to technical and vocational education and training (TVET) that could improve their skills and labour market outcomes.

Gender-based violence perpetuates occupational segregation. Pervasive sexual harassment and other forms of violence in the workplace serve to reinforce or maintain existing hierarchies and gender power relations. For example, women may be reluctant to take up a job in a male-dominated occupation or apply for a promotion because of a real or perceived threat of harassment or violence, thereby perpetuating segregation.

A recent survey in EU countries found that 75 per cent of women in management and higher professional positions and 61 per cent of women in service sector occupations have experienced some form of sexual harassment in their lifetime. In a study of women working in typically male trades in the United States, nearly a third reported that they frequently or always experienced sexual harassment. While there are no comparable surveys for developing countries, several studies highlight that women are frequently targeted for sexual harassment by employers, suppliers, managers or service providers asking for sexual favours in return for timely payment or for promotion.

Such violence impacts women at every level: women in leadership or management positions may be targeted because they present a threat to male power. For some women, such as domestic, migrant or sex workers, abuse may be especially difficult and risky to counter because of the lack of legal protection or access to justice.

The lack of support for childcare in developing countries and the fact that women often have to combine childcare with income earning (see Figure 2.5) contribute to their segregation in informal self-employment such as home-based work. Similarly, service sector jobs are more likely to offer work schedules aligned with unpaid care and domestic work demands (e.g., teaching) or flexible or part-time working hours (e.g., sales or clerical work) that enable women to combine paid and unpaid work. Women’s employment in the service sector has risen from 36 per cent of total women’s employment in 1990 to 51 per cent in 2013. The concentration of women in these roles means that these jobs are typically undervalued and come with a pay penalty.

A significant part of the growth of service sector jobs has been in paid domestic work. For example, in Latin America and the Caribbean, paid domestic work accounts for 15 per cent of the female workforce and contributed 22 per cent of the growth in female employment in the service sector in this region between 1995 and 2010. The clustering of low-income women, many of them migrants and/or from ethnic minorities, into paid domestic work has contributed to the persistence of occupational segregation at the bottom of the employment ladder. Meanwhile, better off, professional women...
have benefited from the availability of cheap domestic labour to improve their own job prospects, deepening class inequality between women.\textsuperscript{121}

**Addressing occupational segregation**

In recognition of women’s rights to work in any occupation they choose, 67 governments worldwide have legislated against gender discrimination in hiring practices (Annex 3). Governments have also repealed legislation that restricted the types of work that women can do by, for example, banning them from working at night or in particular industries.\textsuperscript{122} These laws are an important step forward in preventing direct discrimination, but further policy action is needed to achieve substantive equality, to address the indirect drivers of occupational segregation and the limits that it places on women’s access to decent work. Tackling gender stereotypes about the jobs that women are ‘capable’ of doing and that are considered socially ‘appropriate’ are a crucial part of this effort.

**Education, training and mentoring**

Innovative approaches to education and training that challenge stereotypes and are designed to reach women and girls throughout their lives have an important role to play in addressing occupational segregation. For women who are stuck in low-paid, informal employment, lack of basic education and training can be a major barrier to accessing better quality employment. Globally, nearly 800 million adults are illiterate and lack numeracy skills, and almost two thirds of them are women.\textsuperscript{123} Some groups of women are particularly disadvantaged: in Latin America, for example, indigenous women are more than twice as likely to be illiterate than non-indigenous women.\textsuperscript{124} Adult and non-formal education programmes that support women to qualify in more highly-valued occupations are essential to enhancing their opportunities in labour markets (see story: Making rights real).

For women working in global value chains as wage workers or small producers, opportunities for training can help them to access more remunerative activities. Such training needs to be carefully designed to take into account women’s responsibility for unpaid care and domestic work, which makes participating in the evenings or weekends difficult, and to ensure that women working in temporary roles or as seasonal workers in value chains can afford to take part.\textsuperscript{125}

Programmes that encourage girls to study sciences and technical subjects and offer career advice can effectively challenge deeply ingrained stereotypes that contribute to gender differences in subject choices. In Nigeria, for example, the Youth for Technology Foundation has established the Young Girls Science and Health Tele-Academy, which encourages girls to identify real-life challenges in their communities and to conduct scientific research and adapt engineering techniques to address them. More than half of the graduates from the Tele-Academy have gone on to study science, technology, engineering and mathematics (STEM) at university or pursue careers in these areas.\textsuperscript{126}

Young women’s access to TVET programmes can also be improved by providing support for their unpaid care and family responsibilities. The Joven programmes in Latin America have shown positive impacts for young women. In Peru, for example, the ProJoven programme targeted young women and men from poor families living in urban areas, providing three months of classroom training and internships, with the explicit aim of equipping women with skills for traditionally male occupations. Trainees received a stipend, with mothers receiving double the regular amount to support their participation. After 18 months, female participants were 15 per cent more likely to be employed and they generated 93 per cent more labour income compared to non-participants with similar backgrounds. Levels of occupational segregation were also lower among participants.\textsuperscript{127}

For women who make it into traditionally male-dominated occupations, support is needed to prevent the ‘leaky pipeline’ effect, whereby women drop out before they reach more senior positions. The African Women in Agricultural Research and Development project, for example, has provided tailored fellowships since 2008 to nearly 400 women scientists to build their skills and develop leadership capacity through mentoring and networking. With more women enrolling in agricultural science in sub-Saharan Africa, this career development...
programme aims to address the greater drop-out rates of women in this field.128

**Targets and quotas**

Targets and quotas are another way to break down occupational segregation and tackle stereotypes. These have been more effective in addressing vertical than horizontal segregation, since breaking down stereotypes about women’s ability to take on management and leadership positions—for example, on corporate boards—is easier than encouraging men to go into occupations such as childcare, which have traditionally been seen as ‘women’s work’ and poorly compensated.

But even where such jobs are relatively decent, encouraging men to take up feminized occupations can be difficult, as the experience of Norway illustrates. A ministerial decree passed there in the 1990s aimed to increase the representation of men among kindergarten staff to 20 per cent.129 By 2010, after sustained effort by the Government, around 10 per cent of these workers were men. Even at this low level, the country had the highest proportion of male kindergarten workers in Europe.130

By contrast, Norway introduced a 40 per cent quota for women in corporate boards in 2006 that was fulfilled within two years.131 This visible success has led a number of other countries to follow suit, including Belgium, Brazil, Germany, Iceland, Italy, Malaysia, the Netherlands and Spain.132

Ends violence in the workplace

By 2014, 125 countries had passed legislation on sexual harassment in the workplace (see Annex 3).133 The scarcity of data on the prevalence of violence against women makes it hard to assess the impact of such laws, although they undoubtedly send an important signal that such behaviour in the workplace is unacceptable. Ensuring these laws are effectively implemented requires employers to invest in workplace training of employees and managers, as well as awareness-raising on grievance procedures and support for women to take cases to court. Training has been found to be associated with a change in attitudes and increased awareness about sexual harassment, particularly among men.134

Additional measures are needed to ensure that women in informal employment are equally protected from violence and harassment. Ensuring that legislation is drafted broadly to encompass a wide range of workplaces, including homes where domestic workers are located, and includes provisions to support these women’s access to justice is critical. Investments in urban infrastructure for informal traders such as market women can also help to create safe environments for women workers (see Box 2.6).

**BOX 2.6**

**Safer marketplaces in Port Moresby, Papua New Guinea**

Women comprise 80 per cent of market vendors in Papua New Guinea’s capital, Port Moresby. The markets are an important venue for women from the city as well as those from surrounding rural areas to sell their goods, generate incomes and develop social networks. However, until recently, the markets were not conducive or safe spaces for traders: waste management and water and sanitation facilities were virtually non-existent and violence against women was rife.
The International Trade Union Congress (ITUC) and other trades unions are calling for a new ILO convention on gender-based violence to spur stronger action on this issue by governments and employers. A convention is needed that would address all forms of violence and sexual harassment in the workplace as well as outline measures for employers to support women experiencing intimate partner violence. It would cover socio-economic and legal issues, access to justice, occupational health and safety, and education. In 2015, with support from workers’ groups and some governments, the ILO Governing Body will consider putting this issue on the agenda of a future International Labour Conference.

Recommendations

Occupational segregation plays a significant part in maintaining and reinforcing women’s socio-economic disadvantage. This has a direct impact on pay and perpetuates the gender pay gap. Policies are needed that ensure women have equal access to a full range of economic opportunities and can make the best use of their talents. Governments, trade unions, educational institutions and employers need to:

- Ensure that laws are in place that prohibit discrimination against women in hiring, training and promotions and repeal laws that restrict women’s access to certain occupations
- Enable women’s lifelong access to education, training and mentoring, including basic literacy, on-the-job training to upgrade their skills and training in non-traditional skills to support them to move up the occupational ladder
- Provide career advice and encouragement to young women through, for example, mentoring to study STEM and other male-dominated subjects, as well as improved access to TVET
- Adopt and implement quotas and targets to reduce vertical segregation
- Address sexual harassment in the workplace through passing and implementing appropriate laws as well as through training, awareness-raising and support to women to access justice
- Galvanize further action by governments and employers through a new ILO convention on gender-based violence.

Some 55 per cent of female vendors interviewed in 2011 said they had experienced some form of violence in the markets and 22 per cent spoke of incidents of sexual violence. Most women did not report these crimes or seek justice. Women were also targeted for extortion, where they were forced to make payments in return for security or safekeeping and storage of produce. Police and security personnel often lacked training and in some cases were themselves implicated in the violence.

The Port Moresby Safe City Free from Violence against Women and Girls Programme is implemented by UN Women and United Nations Human Settlements Programme (UN Habitat) in partnership with the local authority, the police, women’s organizations, vendors and customers. It focuses on making the city’s markets safe for all who use them.

Local market bylaws now include articles that address women’s safety. Women vendors are returning to the markets following a first phase of infrastructure improvement. A targeted public awareness campaign on sexual harassment and sexual violence has been developed. One innovation of the programme has been a partnership between the National Capital District Commission (NCDC) and financial institutions to enable the collection of market fees via the use of mobile phone technology. This reduces women’s exposure to extortion and improves revenue collection by the NCDC.
CLOSING GENDER PAY GAPS

Persistent gender pay gaps are a feature of almost all labour markets. Globally, women on average are paid 24 per cent less than men. At the regional level, the pay gap ranges from 33 per cent in South Asia to 14 per cent in the Middle East and North Africa. In this region, relatively few women are employed, but those that are tend to be highly educated and in well-paid jobs, which accounts for the lower gender pay gap (Annex 4). Since gender pay gaps can only be calculated reliably for those in wage employment, these global and regional figures understate the real extent of earnings differentials in developing countries where self-employment is prevalent. Gender pay gaps and women’s lower labour force participation, result in large cumulative gaps in lifetime income between women and men (see Box 2.4). They also contribute to women’s disadvantage in pension income in later life (see Chapter 3).

Gender pay gaps: Progress and regress

Overall, gender pay gaps have narrowed slightly in the last decade, declining between 2000 and 2010 in 45 out of 50 countries with available data (see Figure 2.9). But the pace of change has been slow and large gaps remain in most countries.

In Australia, Colombia, Finland, Mongolia and Paraguay gender pay gaps have actually widened.

Figure 2.9

Unadjusted gender pay gap (GPG), 2000 and 2010

Gender pay gaps have narrowed in most countries, but sometimes in the context of declining wages for men

Source: UN Women calculations using nominal wage data from ILO 2015b and Consumer Price Index data from World Bank 2015d.

Note: Wage data used for this analysis refers to mean earnings of employees, and includes remuneration made in cash and in-kind for time worked, work done and paid leave.
For those countries where gender pay gaps have narrowed, it is important to look at why: is this happening in a context of overall wage growth, where women are catching up with men? Or is it happening in a context of declining wages, where living standards are falling for everyone? Figure 2.9 suggests a mixed picture.

Out of the 45 countries where gender pay gaps have declined, 32 have seen unequivocally positive change, with an overall increase in real wages and a narrowing gender pay gap, meaning that women’s wages have grown faster than men’s. This has been the case, for example, in Brazil, Malta, Nepal and Ukraine. Meanwhile, in five countries gender gaps have narrowed in a context of falling real wages for both women and men. In these cases, gaps have narrowed only because men’s wages have fallen more dramatically than women’s. This pattern—which prevails in Egypt, El Salvador, Hong Kong (SAR China), Panama and Sri Lanka—can hardly be considered progress, because instead of women catching up there is a levelling down for all.140

In the six remaining countries, the gender pay gap has narrowed in the context of rising real wages for women and falling or stagnating wages for men. This is the case in Austria, Honduras, Israel, Japan, Mexico and the State of Palestine, where women have been gaining some ground in terms of their pay while men have lost out.

The deterioration of men’s wages is particularly marked for those on low incomes. In developed countries, the disappearance of manufacturing jobs due to technological progress and the decline of traditional industries, coupled with the reduced influence of organized labour, has led to downward pressure on the wages of less educated male workers.141 In developing countries, globalization and trade liberalization have increased skill-premiums for a minority of highly educated workers. But for the majority of lower-skilled workers, greater capital mobility, declining unionization and lack of regulation have kept earnings at low levels.142

‘Glass ceilings’ and ‘sticky floors’: variations in gender pay gaps

The largest gender pay gaps are usually found at the top of the wage distribution—the ‘glass ceiling’ for highly skilled women workers—and at the bottom—the ‘sticky floor’ for women working in the lowest paid jobs.143 As a corollary, gender pay gaps tend to be larger in countries where the overall distribution of wages is more unequal. In the OECD, for example, gender pay gaps are smaller in the Nordic countries where overall wage inequalities (or wage dispersion) are lower.144

In a study of 26 European countries, a glass ceiling was found in 11 countries and a sticky floor in 12. In three countries—Germany, the Netherlands and Norway—women at both ends of the wage distribution faced large gender pay gaps.145 Similar patterns are found in many developing regions if education is taken as a proxy for socio-economic status. Gender pay gaps tend to be large for workers without education but are even larger for those with secondary and post-secondary education.146 They are also often wider in informal compared to formal employment. In sub-Saharan Africa, for example, the gender pay gap is 28 per cent in informal employment, where the majority of women work, compared to 6 per cent for formal workers.147

With regard to rural–urban differences, gender pay gaps are sometimes wider in urban areas. This may be because employment options in rural areas for both women and men are quite limited and low paid across the board, while urban areas may offer a wider range of work opportunities, albeit with greater pay differentials.148 For example, in South Asia, urban women earn 42 per cent less than their male counterparts; while rural women earn 28 per cent less than rural men. Both women and men have lower than average earnings in rural areas and, in absolute terms, rural women are at the bottom of the earnings ladder.149 In parts of Latin America, gender pay gaps are compounded by ethnicity, resulting in indigenous women being particularly disadvantaged.150
Causes of gender pay gaps
In looking for the causes of gender pay gaps, standard economic analyses often attempt to isolate direct or ‘pure’ discrimination by controlling for a host of factors that influence women’s and men’s pay, including education and work experience. While ‘pure’ discrimination is associated with employers who deliberately choose to pay women less than men for the same jobs, other components of the gender pay gap are often attributed to gendered preferences (i.e., women ‘preferring’ jobs in less remunerative sectors) or choices (i.e., women acquiring less work experience because they ‘choose’ to take time off to care for dependents).151

However, this idea is questionable, because educational achievements, career ‘choices’ and employment trajectories are themselves shaped by an environment that assigns the bulk of unpaid care and domestic work to women and stereotypes that cluster women into undervalued occupations.152 An emphasis on ‘pure’ discrimination therefore ignores all forms of indirect discrimination that women experience over their life course.

The subjects that women study (e.g., humanities, health and social work) are undervalued compared to the ones that men choose (e.g., engineering, science and agriculture) even though societies need teachers and nurses just as much as they need scientists and engineers. As discussed in the previous section, differences in subject choices in turn lead to occupational segregation, which is a major cause of the gender pay gap: in 33 low- and middle-income countries, gender differences in occupation and sector of employment account for 10–50 per cent of the observed gender pay gap.153 Research in the United States has found that where occupational segregation declined, so did gender pay gaps.154 The two phenomena are hence intimately linked.

Parenthood and marriage also impose a pay penalty on women while they award a bonus to men. In the United Kingdom and the United States, for example, as much as 40 to 50 per cent of the gender gap in pay can be attributed to parenthood and marriage. In both countries, while the overall gender pay gap has been narrowing overall, the parenthood pay gap is increasing.155 In the United States, unmarried women earn 96 cents to an unmarried man’s dollar, but married women with at least one child earn 76 cents to the married father’s dollar.156 In sub-Saharan Africa and South Asia, the presence of children in the household is associated with gender pay gaps of 31 per cent and 35 per cent, respectively, compared to 4 per cent and 14 per cent for women living in households without children.157

Closing gender pay gaps
Addressing gender pay gaps requires a range of interventions that address both ‘pure’ and indirect discrimination. Family-friendly policies are shown to reduce the gender pay gap in EU countries, with a stronger impact on the ‘glass ceiling,’ than on the ‘sticky floor.’158 Where workers are organized, collective bargaining agreements help to reduce wage dispersion and inequality and can therefore narrow gender disparities in pay.159

One avenue that has been widely pursued is equal pay legislation, which has in some cases been enforced through the courts (see Box 2.7). Given the extent of occupational segregation, laws should specify equal pay for work of equal value rather than only applying to situations where women and men are doing exactly the same job, which are rare. However, assessing what constitutes work of equal value is a complex task, especially when women’s work is systematically undervalued.160

In many European countries where equal pay legislation has been in place for several decades, but where gender pay gaps have remained stubbornly persistent, policy makers have made additional provisions to spur action by employers in the public and private sectors. For example, in Germany, the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth has developed a tool called Logib-D to help companies analyse pay and staffing structures to determine the existence and extent of gender pay gaps. Tailored packages of support are available to companies to help
them to reduce any gaps found. Logib-D is now available in the Czech Republic, Israel, Luxembourg and Switzerland. Recognizing that equal pay legislation, even where it is well implemented, is not enough on its own, the German Government has also introduced new family-friendly policies to support employed women.

Minimum wages
Minimum wages play an essential part in addressing low pay, reducing inequality and narrowing gender pay gaps. Women tend to be over-represented in low-paid work: in 22 out of 34 countries with data, women are more likely than men to be in low-paid jobs. As a result, they stand to gain the most from minimum wages, which are crucial for redressing their socio-economic disadvantage and realizing their right to an adequate standard of living.

In OECD countries, the presence of a minimum wage, set at a relatively high level, reduces the risk of women being in low-paid work, and narrows the gender pay gap. The gender pay gap is 6 per cent in countries with a statutory minimum wage set at 40 per cent of median wages or above, 10 percentage points lower than the average gender pay gap for OECD countries. In Brazil, the doubling of the minimum wage in the 2000s has been associated with a narrowing of the gender pay gap (see Box 2.2). A study on India estimated that if the minimum wage was extended to all wage earners, the gender pay gap would decline from 16 to 10 per cent for salaried workers and from 26 to 8 per cent for casual workers.

Of 151 countries with data, only around half have a comprehensive minimum wage system that is applied uniformly on a national or regional basis, Unison is the United Kingdom’s largest public sector union, representing 1.3 million workers, two thirds of them women. In 2013, it reached a groundbreaking equal pay agreement with Birmingham City Council, directly benefiting approximately 11,000 women council workers. It claimed that the Council had systematically discriminated against women working as cooks, cleaners and care assistants, paying them less in bonuses and benefits than male colleagues doing equivalent jobs as road cleaners and refuse collectors. Initially the Council argued that the time limit for taking the case had expired. So, in 2012, the workers took the case to the UK Supreme Court, which ruled that the case should be heard in the civil courts rather than in an employment tribunal, giving them a time limit of six years rather than six months to bring their claim. As a result of this ruling, which has far-reaching implications for workers seeking redress for gender-based pay inequality in other sectors, Birmingham City Council agreed to settle the claim, costing an estimated $1.8 billion.
while the rest have multiple minimum wages that are set by industry or occupation. Fears that minimum wages might dampen employment creation have largely proven to be unfounded. Instead, by increasing the incomes of the poorest workers, minimum wages can help to support aggregate demand, thereby stimulating investment and creating stronger economies.

Whether the benefits of minimum wages are realized depends on the extent of compliance, which varies widely across countries. Uniform minimum wages are generally easier to enforce, but in all cases clear information for employers and workers, rigorous labour inspection and sanctions are needed. The level of minimum wages should also be regularly reviewed to ensure that wages increase at least in line with inflation so that they retain their real value.

In some cases, minimum wage legislation covers informal employment, where the majority of women workers are concentrated. Brazil, Costa Rica, Mexico and Peru have minimum wage legislation for all workers, irrespective of the sector or the status of the enterprises that employ them. Chile, Portugal and Trinidad and Tobago, are among the countries that have recently extended national minimum wages to domestic workers who are often informally employed.

In South Africa, where 15 per cent of working women are paid domestic workers, a 2002 law established a minimum wage for domestic workers and mandated an 8 per cent wage increase for that year. The combined effect of these measures, evaluated 16 months after their introduction, was a 20 per cent increase in the wages of domestic workers. Even in countries where informal workers are not covered by minimum wage legislation, they are able to use it as a way to negotiate better pay (the so-called ‘lighthouse effect’). In one study, average earnings of informal workers increased in 8 out of 11 countries analysed following the introduction of minimum wages—for example, by 15 per cent in Mali and by 7 per cent in Peru.

In developing countries with high seasonal unemployment peaks, employment guarantee programmes can help raise wage levels by guaranteeing a certain amount of work at a set rate of pay, so that poor women and men are not forced to take work under exploitative conditions (see Chapter 3).

Valuing paid care work

Paid care work, including domestic work, childcare, early childhood education, teaching, nursing and social work, are highly feminized occupations. Despite widespread acceptance of the essential role of care work, the skills required for it are often devalued, contributing to women’s over-representation among low-paid workers and the persistence of gender pay gaps. A recent study of 12 developed and developing countries finds that paid care work often entails a ‘wage penalty’, meaning that care workers are not adequately compensated for their skills and experience in comparison to other workers. In common with other ‘public goods’, caregiving tends to be undervalued and underpaid by the market. Those requiring care such as children, the elderly, sick people or those with disabilities are often least able to afford to pay for the true costs of quality care services. Women, as the majority of care providers, end up subsidizing these costs through their underpaid labour.

Legal action can be taken to tackle the issue of how to properly value paid care work (see Box 2.7). However, it should not be left to the courts to take action in this area. The same 12 country study found that the undervaluation of paid care work is not inevitable and depends on the policy context. In countries with low levels of income inequality, high levels of union density and generous public spending on care, paid care workers do not suffer a pay penalty. Public policies are therefore needed to ensure that care providers are properly remunerated for their work.

Equally important is adequate regulation of care work and training for workers, to maintain and upgrade their skills on a regular basis. These measures also support the recruitment and
retention of staff and are essential for maintaining the quality of care services, with benefits for workers as well as those in their care.185

Recommendations
Rising levels of education for women have not consistently led to narrowing of gender pay gaps, which have also been resistant to equal pay legislation. Additional measures are needed. To address gender inequality in pay, governments, employers and trade unions need to:

- Implement well-designed national minimum wage policies, set at an adequate level, which apply to all workers and are rigorously implemented through labour inspection and sanctions
- Reverse the systematic undervaluation of paid care work through the provision of well paid, protected public sector care jobs, by working with employers to improve regulation and standards in the care industry and by investing in professional skills and training for care workers
- Protect the space for, and enable, collective bargaining over pay and conditions, which is proven to reduce wage dispersion and inequality
- Ensure that equal pay laws are implemented through initiatives to encourage public and private companies to be more transparent and accountable for their pay structures.

PRIORITY ARENAS TO PROMOTE SUBSTANTIVE EQUALITY AT WORK

The vast majority of women workers in developing countries are employed, or self-employed, in informal work. Measures to make informal employment more economically viable and protected are therefore a priority for tackling women’s socio-economic disadvantage and advancing substantive equality. This requires a multi-faceted approach that considers the specific problems of women in different parts of the informal economy, in addition to the broader measures outlined in the previous section.

Labour market interventions such as minimum wages can be extended and enforced for some women informal workers, such as those working in domestic service or small export-oriented production units. These policies may not, however, reach self-employed workers such as street vendors, who will benefit more from the provision of safe and sanitary spaces for marketing their goods. A different set of measures, again, are needed to improve women’s rural livelihoods, with a particular focus on enabling secure access to land, extension services and markets for their products.

Policy action should also prioritize creating decent work in the public sector as a means to advance substantive equality for women. Well-remunerated, secure public sector work has the potential to generate a double dividend by boosting women’s employment and extending
access to services that reduce women’s unpaid care and domestic work. The following sections look at each of these arenas for action in greater detail.

**WOMEN IN INFORMAL EMPLOYMENT**

Realizing women’s rights at work—a key component of substantive equality—requires that women can access employment with decent pay, safe working conditions and social protection. However, in large parts of the world, employment does not meet these criteria. Informal work is the norm in developing countries, in both rural and urban areas. In South Asia, sub-Saharan Africa and East and South-East Asia (excluding China), more than 75 per cent of all jobs are informal (see Figure 2.10). The poor pay and conditions that characterize informal employment mean that these workers are more likely to live in poverty than formal workers.

Informal workers include those who are self-employed—such as street vendors and petty traders in goods (food, small consumer items) or services (hairdressing, tailoring)—as well as subsistence farmers, who grow enough food for their families and perhaps a little extra to sell or exchange. But informal work also includes waged workers in domestic or seasonal agricultural work, as well as subcontracted industrial outworkers who work from their homes or small workshops.

One of the most vulnerable forms of informal employment is contributing family work. Globally, women are 63 per cent of these workers, who are employed without direct pay in family businesses or farms (see Box 2.3). This limits their autonomy and decision-making role within the household, as well as their empowerment more broadly.

**How widespread is informal employment?**

Three quarters of the world’s poor people live and work in rural areas. Most derive their livelihoods through agricultural work, which is almost always informal. Figure 2.10 shows that in South Asia and sub-Saharan Africa, where agriculture remains a major employer, 71 per cent and 59 per cent of employed women, respectively, are in informal agricultural employment, usually as small-scale farmers, compared to 47 per cent and 56 per cent of men.

In East and South-East Asia (excluding China), one third of employed women and men are in informal agricultural self-employment. Informal wage employment in agriculture is particularly important for women in South Asia, where out-migration means that tasks previously performed by men—such as land preparation, crop cultivation, spraying pesticides, harvesting, post-harvesting and marketing of produce—are now performed by women, but for lower wages.

Gendered hierarchies within informal employment mean that men dominate in the more protected and remunerative jobs at the top (i.e., informal employers and informal wage workers), while women are over-represented among the least secure and lowest-paying occupations at the bottom (i.e., industrial outworkers/homeworkers and contributing family workers), as illustrated in Figure 2.11. In South Asia, for example, 64 per cent of women compared to 54 per cent of men are self-employed, while 36 per cent of men are in informal wage employment compared to 31 per cent of women. Even among informal self-employed workers, women tend to be clustered in less remunerative activities. In waste-picking, for example, men usually collect the higher value scrap metal, while women collect less valuable plastics and cardboard. This segmentation contributes to the wide gender pay gaps discussed above.
Figure 2.10
Informal employment, as a share of total employment, by type and sex, 2004–2010

→ Up to 95 per cent of women’s employment is informal in Developing Regions

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Source: UN Women calculations using data in Tables 2 and 4 in Vanek et al. 2014.

Note: Estimates for East and South-East Asia (ESA) exclude China. The Middle East and North Africa is excluded due to lack of data for these different categories. Given that agricultural employment almost always lacks social protection, these calculations assume that all agricultural employment in developing countries is informal.
In Developed Regions, informal employment is often referred to as non-standard or atypical employment. These insecure forms of work, in which women are over-represented, tend to be own-account, temporary or on-call arrangements that can deprive workers of the protection offered by full-time regular employment. In OECD countries, women constitute 44 per cent of those employed overall but two thirds of workers on involuntary temporary contracts. There is evidence that since the economic crisis, levels of informal employment have been on the rise in some of these countries. In the United Kingdom, for example, most of the rise in total employment since 2008 is in low paid self-employment, with women accounting for 54 per cent of the increase. Women in this kind of employment earn on average just 35 per cent of median annual earnings in the United Kingdom, and 42 per cent less than men in the same kind of employment.

### Trends in informal employment

Establishing trends for informal employment is challenging: the concept itself has evolved and data are not systematically collected for all countries over time. However, recent research on ‘unprotected’ employment—which shares many of the same characteristics as informal employment—points to a decline for both women and men between 2000 and 2010 (see Figure 2.12). In two countries (Ecuador and Ethiopia),
women’s rates of ‘unprotected’ employment have declined faster than those of men. By contrast, in China, Egypt and Mexico, the proportion of men in unprotected employment has declined faster than that of women. In Brazil, similar declines were observed for women and men. In Cameroon, India and Mali, where over 90 per cent of workers are in ‘unprotected’ employment, this share has changed very little for either women or men.\textsuperscript{202}

Declining rates of ‘unprotected’ employment are a sign of progress. However, they have not kept pace with increases in the labour force, with the result that the absolute number of people in ‘unprotected’ employment continues to rise.\textsuperscript{203} In Egypt, for example, despite a reduction in ‘unprotected’ employment by 4 percentage points for women and 10 percentage points for men between 1998 and 2012, the actual number of women and men in this kind of work increased by 750,000 and 1 million, respectively.\textsuperscript{204}

\begin{figure}
\centering
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\caption{Proportion of women and men in ‘unprotected’ employment over the past decade (as a percentage of total non-agricultural employment), around 2000 and 2010}
\end{figure}

\rightarrow \textit{In spite of declines in some countries, ‘unprotected’ jobs make up a large proportion of employment}


Note: Values reflect variables available in individual surveys. They are not comparable across countries and may not in some cases be comparable to official country estimates that follow the ICLS definition of informality.\textsuperscript{205} See endnote for definitions.
Extending rights at work for paid domestic workers

Alongside macroeconomic policies to generate more and better jobs (explored in Chapter 4), concrete measures are needed to extend social protection to informal workers and to regulate informal work to enhance the enjoyment of basic labour rights for these workers.

Paid domestic work is a very important and expanding source of wage employment for women, but the majority of it is informal and poor quality. As of 2010, there were 53 million domestic workers worldwide, an increase of almost 20 million since 1995. The overwhelming majority, 83 per cent, are women. According to the ILO, there are also nearly 12 million girls aged 5–17 in paid domestic work. Domestic workers carry out their duties in the private homes of their employer, with whom they are in a subordinate and dependent relationship, and may experience psychological and physical abuse by the employer or family members.

About 30 per cent of domestic workers are currently excluded from national labour legislation, 43 per cent are not covered by minimum wage legislation and 36 per cent are not entitled to maternity protection. Migrant domestic workers are especially marginalized, frequently lacking support and protection under the law in both sending and receiving countries. For example, labour law does not cover migrant domestic workers in the majority of countries in the Middle East and North Africa. These workers, mostly women, make up between one quarter and one third of an estimated 22 million migrant workers in these countries.

Migrant domestic workers are particularly vulnerable to abuse because of their dependence on recruitment agencies and lack of reliable information on migration procedures. Once in the receiving country, they have limited freedom to change employers, because they often withhold travel and identity documents. In cases of abuse, these workers lack access to effective redress mechanisms.

ILO Convention 189: A victory for domestic workers worldwide

Thanks largely to the efforts of domestic worker organizations, global and national policy makers have begun to focus on how to improve the quality of this employment. These efforts culminated in 2011, in the adoption of the ILO Domestic Workers Convention (No. 189). The convention requires States to extend basic labour rights to domestic workers, such as normal hours of work with regular periods of rest, overtime compensation, annual paid leave, minimum wages, a safe and healthy working environment and social security benefits. To date, 17 countries have ratified the convention.

In several countries, policy change was already underway. In the state of New York in the United States, the National Domestic Workers Alliance was successful in campaigning for one of the most progressive bills of rights for these workers in the world (see story: On the books).

Implementation of these improved labour standards for domestic workers remains a major challenge. Model contracts, effective labour inspection and improved access to justice are priority measures to support compliance. For example, in South Africa since 2003, employers are required to register domestic workers and make social security contributions for them. By 2008, over 633,000 domestic workers had been registered with the Unemployed Insurance Fund. Compliance is enforced through regular inspections as well as sanctions. In the event of a dispute, domestic workers can access the Commission for Conciliation, Mediation and Arbitration. In a similar vein, under its Migrant Workers Act of 1995, the Philippines established a fund to enable migrant workers to access legal services in cases of violations or disputes, including with employers.
Increasing the viability of women’s urban self-employment

Self-employment makes up the majority of informal employment for women in urban and rural areas. But policy frameworks either overlook these workers or in some cases make it harder for them to make a decent living. Constraints on the productivity of the informally self-employed are rarely visible to urban planners and policy makers.

For example, homeworkers absorb many non-wage costs to provide the workplace, equipment, power and transport needed to make their products. Street vendors need reliable services such as electricity and transportation to marketplaces for timely sale of their goods. Without access to finance, it is difficult for self-employed workers to keep their businesses afloat. Even basic infrastructure is lacking and women’s needs are often overlooked. For example, in 2013, the three municipal bodies of New Delhi, India, admitted to the High Court that they had 3,712 public toilets for men and only 269 for women.\(^1\)

The lack of facilities affects the health of female street vendors, and many suffer from kidney ailments as a result.\(^1\)

To improve working conditions for urban self-employed women and help make these precarious forms of employment more viable, action is required at municipal, regional and national levels to provide services and infrastructure, legally recognize informal workers, introduce occupational health and safety measures and provide access to finance. Urban planners need to consider the needs of informally self-employed workers and understand the home and the street as sites of production and trade (see Box 2.8).\(^2\) These measures are not typically understood as labour market policies but have the potential to make a huge difference to informal women workers and their families.

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**BOX 2.8**

Involving informal workers in local and municipal planning in India

Women are a high proportion of India’s 10 million urban street vendors. In March 2014, the Indian Parliament signed into law the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, after decades of struggle by members of the Self-Employed Women’s Association (SEWA) and the National Association of Street Vendors of India (NASVI), including a four-day hunger strike.\(^2\)

This law recognizes that street vendors have a positive role to play in generating employment. It seeks to balance vendors’ right to work with the need to prevent urban overcrowding and unsanitary conditions, and to establish legal status for vendors to protect them from the harassment that they often face from police and the authorities.

The law mandates the involvement of street vendors in local government planning processes through their participation in Town Vending Committees alongside local government representatives, non-governmental organizations and community organizations. The Committees oversee surveys of vendors, issue certificates of vending and recommend regulations. The Act also includes a dispute resolution mechanism to resolve grievances and disputes brought by street vendors.\(^2\)
For example, the legal and regulatory framework is important for waste pickers, who rely on access to waste, at dumpsites, collection points, or by going door-to-door. As waste management and recycling have become big business, however, waste pickers and their associations often cannot meet the stringent requirements of tendering processes for large municipal contracts.

Change has often come about in response to mobilizations by informal workers’ movements, which have had some important successes in recent years in negotiating collectively for better terms of engagement with state and market actors. After years of advocacy by Colombian waste pickers, the country’s Constitutional Court ruled in 2011 that those in Bogota must be included in municipal sanitation planning. Bogota’s waste pickers were subsequently recognized as public service providers and, as of March 2013, are paid by the city for the materials that they collect at fixed rates specified in formal contracts.

Improving health and safety for informal workers

Poor and dangerous working conditions are a daily fact of life for millions of workers worldwide. The impact of such conditions was tragically demonstrated in the 2013 Rana Plaza disaster, in which more than 3,600 workers were killed or injured when an eight-storey factory collapsed in Dhaka, Bangladesh (see story: Out of the ashes).

Self-employed informal workers also face serious hazards in the course of their daily work. A street vendor works on a busy street, exposed to noise, traffic fumes, the sun and the rain. She may face eviction from the street or market, and this may be accompanied by violence from the authorities. The biggest risk for vendors in closed markets is fire that can destroy livelihoods. A self-employed homeworker operating out of her own home may work with poor ventilation, inadequate lighting and unsuitable working equipment.

None of these occupational sectors and places of work is covered by rules and regulations on occupational health and safety (OHS, sometimes called environmental health and safety). Local government also has a major role in the health and safety of workers in both private homes and public places through its responsibilities for and spending on basic infrastructure such as water, sanitation, fire services and lighting.

A Women in Informal Employment: Globalizing and Organizing (WIEGO) action-research project in five countries integrates informal workers and their workplaces in the discipline and practice of OHS. Among other strategies, the project supports collaborations between ergonomic designers and organizations of women informal workers to produce improved equipment such as carts, gloves and sorting sticks for waste pickers. The initiative has shown the short-term effectiveness of workers’ engagement in city dialogues on specific issues such as unblocking gutters and reducing fire risk. In the longer term, the challenge is to institutionalize permanent platforms for fair negotiations between city authorities and informal workers, in the interest of both better city management and more secure and safer working spaces.

Access to finance for self-employed women

Access to financial services, including credit, loans and savings, is vital for low-income women but is rarely available to them. These services can help households to cope with economic shocks arising from unexpected expenses—for example, for health care, school fees or funeral costs. For self-employed people, and especially women, access to credit can also be an essential pre-condition for their work. A survey of street vendors found that only 37 per cent of women were able to use their own capital to start up their businesses, compared to 68 per cent of men. As well as start-up costs, vendors rely on being able to access working capital on a daily basis, since the small profits that they generate each day are often insufficient to cover the cost of buying more stock the following day. As discussed in the next section, small-scale farmers also need access to financial services to be able to buy seeds and fertilizers, invest in equipment and so on.

Mainstream commercial banks are generally unwilling to engage with poor workers due to the
costs and risks involved in administering small loans. As a result, workers rely on exploitative moneylenders or suppliers who sell on credit at highly unfavourable rates. In response to the problem of financial exclusion, microfinance institutions have sprung up over the past few decades and have expanded rapidly in developing countries. Women tend to make up the majority of borrowers due to their perceived greater reliability in repaying the loans. However, experience has shown that the lending practices of many microfinance institutions, particularly those that are ‘for-profit’ and poorly regulated, can in fact increase women’s economic vulnerability and push households further into debt.

Access to microfinance can support women’s economic security when it is provided by civil society organizations as part of a holistic approach to extending opportunities and rights. A number of organizations of informal self-employed workers provide small loans and savings schemes as part of a wider package of support to their members. Examples include Didi Bahini Sewa Samaj in Nepal, which organizes home-based workers, providing training, access to markets and interest-free loans that do not require collateral. However, even well-designed microfinance should not be a replacement for extending the reach of institutional finance. A set of inclusive financial institutions is needed such as credit cooperatives and local development and community banks. These need to be regulated and incentivized through subsidies to ensure that they are accessible to poor women and the micro-enterprises on which they depend.

Recommendations
Policies to redress women’s socio-economic disadvantage must aim to increase the returns to informal work, improve working conditions and eliminate the violence and abuse these workers face. Domestic workers must be protected by the full range of labour laws. Including women informal workers in urban planning and decision-making can help boost their agency, voice and participation and ensure that city environments support rather than undermine their work. Priorities for public action include:

- Extend social protection measures such as health care and pension schemes to women in informal employment (see Chapter 3)
- Ratify ILO Convention 189 to recognize the rights of domestic workers to decent working conditions, adequate pay, freedom from violence and abuse, and access to social protection
- Broaden the scope of occupational health and safety regulations to include informal workers, recognizing the particular hazards that women face as homeworkers, street vendors and waste-pickers
- Invest in urban and rural infrastructure such as electricity, water and sanitation, and transport, as well as safe marketplaces with secure storage facilities
- Facilitate access to financial services for women informal workers, including credit and savings.

INCREASING RETURNS TO WOMEN’S SMALL-SCALE FARMING

The viability of rural livelihoods in developing countries has been under pressure since the early 1980s. Structural adjustment policies led to the scaling back of state support for agriculture in many countries, including in the provision of marketing, credit, inputs and extension services, as well as investment in infrastructure, irrigation and research. Development aid for agriculture also declined during this period. Private traders and credit providers have not filled the gap left by state withdrawal, with poor farmers and those in remote areas particularly affected.

In recent years, rising and volatile global food prices, in part driven by financial speculation, as well as the large-scale dispossession of agricultural land have combined to produce adverse outcomes for poor and marginalized farmers, especially women (see Box 2.9). Climate change has also impacted negatively on agricultural production and prices, compounding...
the problems faced by poor people living in rural areas. As a result of these factors, some governments, particularly in sub-Saharan Africa, are beginning to recognize the need to take a more active role in the governance of markets in rural areas and in the provision of support to the agricultural sector. In some cases, these efforts have specifically focused on supporting small-scale farmers, including women.

Given the importance of women’s agricultural employment in rural areas, policies to make small-scale farming more productive and viable are essential for redressing women’s socio-economic disadvantage in agrarian settings. Investments in rural infrastructure, including water and sanitation, and social services, such as health care, are also needed (see Chapter 3). In addition, secure land rights, bolstered by changes to marital property regimes are needed. Greatly improved access to agricultural inputs, services and markets to increase the returns to women’s farming activities, should also be priorities. Support to women’s collective action and public procurement programmes can be instrumental to increasing women’s access to markets.

The expansion of oil palm plantations has been a major cause of land dispossession and deforestation in South-East Asia since the 1980s, but the recent boom in biofuels has accelerated the trend. Millions of hectares of forest have been cleared in Indonesia, land that is typically held under customary tenure by rural populations who depend on it for their livelihoods but whose claims are not recognized by the state.

In the Hibun Dayak community in West Kalimantan, the provincial government granted long-term land use concessions to private companies for oil palm plantations. Compensation schemes for dispossessed villagers involved incorporating them as contract farmers, or ‘out-growers’, on small plots surrounding the main plantation and on highly unfavourable terms.

Before the concessions were granted, customary norms specified no gender differentiation in inheritance rights for individually owned land: whichever child cared for the parents inherited the most land. The State’s compensation system undermined the property rights that women had previously enjoyed. Only ‘household heads’ were registered as out-growers and, as a result, just 6 out of 98 of the contract farmers were women (who were either divorced or widowed).

The effects on gender relations have been profound. Before the plantations there was a relatively balanced division of labour between women and men in subsistence and cash-crop production. Afterwards, women became responsible for the most labour-intensive work, such as maintaining the trees, on land they had no control over. This led to escalating domestic conflict over the control of oil palm income and an increase in violence against women. Women’s reproductive work was also placed under strain by the enclosure of common property resources: various kinds of local fruit and vegetables that were part of the local diet became scarce, and raw materials for craft production were lost when the forests were destroyed.
Increasing women’s access to and control over land

Women face systematic disadvantage in land rights because of laws, customs and norms that either exclude them from tenure or ownership or make their rights contingent on the relationship with a male relative or spouse. This has particular implications in sub-Saharan Africa and South Asia, where large numbers of women rely on land for their livelihoods. Strengthening women’s rights over land and other productive resources is critical not only to their productivity in the short term but also to expand their broader economic agency and provide protection against shocks.240

Reforming marital property regimes

Appropriate legal frameworks and gender-sensitive policies are needed to strengthen women’s land rights. First, recognizing claims to property acquired within marriage can increase women’s ownership of assets because women, especially when married, are less likely than men to be able to acquire individual assets. Such claims recognize women’s paid and unpaid contributions to the household by considering assets acquired during marriage as the joint property of the couple.

Recent research on individual-level asset ownership found that women fare much better in marital systems with joint or common property (such as in Ecuador) than under those with ‘separation of property’ (as in Ghana and the state of Karnataka, in India). Under marital regimes that stipulate a ‘separation of property’, in the event of dissolution of the marriage all property is treated as individually owned. In Ghana and Karnataka, women are 36 per cent and 20 per cent of landowners, respectively. By contrast in Ecuador, where children of both sexes inherit land and a ‘partial community’ of property prevails (whereby all property, except for inheritances, acquired by either spouse during the marriage belongs to both of them jointly), women constitute the majority of landowners at 52 per cent.241

Gender-sensitive land titling and reform programmes

Land reform and titling programmes can also help women gain access to land if they are systematically designed with gender equality considerations in mind. Two factors make a difference.

The first is joint titling. Individual titles can potentially increase women’s autonomy and help to rebalance unequal gender power relations in the household and may be appropriate in some cases. However, the majority of poor women rely on their membership of the household for their livelihoods and survival. Efforts to ensure women’s access to resources within the household, through joint titling, inheritance rights for daughters and copies of title deeds, should therefore be given priority.242 The second area requiring policy attention is efforts to bolster women’s agency, voice and participation, both through representation in decision-making bodies that administer land rights and via autonomous women’s organizations that monitor the process and demand accountability.243

The land registration process in Rwanda initiated in the mid-2000s gave legally married women equal ownership rights over household parcels of land. A 2011 study found that women in a formal union were 17 percentage points more likely to be regarded as joint landowners after the reform than before.244

Grievances mounted in the villages as it took years for families to have their rights to compensation plots of land recognized. Villagers blockaded and harvested part of the plantation and filed a court case. While women were excluded from formal political arenas, such as the local union, they were informally active in asserting their rights. These efforts have resulted in a number of villages receiving compensation plots, but apparently little more.
Women’s organizations, such as the Rwandan Women’s Network and Haguruka, collaborated with local authorities to monitor land registrations and sensitize officials and communities about the changes. However, the same study found an 8 percentage point decrease in the likelihood of informally married women having documented land ownership, highlighting the importance of being sensitive to existing customary arrangements in reform processes.

Top-down land titling programmes that either undermine women’s existing land rights, ignore the constraints posed to women by existing customary tenure arrangements and land governance institutions, or fail to create widespread public awareness are unlikely to secure rights for women. In some cases, poorly designed land titling programmes have triggered waves of speculative land acquisition that have primarily benefited local elites at the expense of those with less secure claims on land, including women and migrants.

In some sub-Saharan African countries, efforts to make use of ‘traditional’ or customary institutions to reform land tenure have been problematic for women, who sometimes lack rights or decision-making power within customary systems. Formal recognition of such institutions by governments or international development agencies can confer greater legitimacy on them than they previously enjoyed, which may further entrench women’s disadvantage and lack of agency.

Securing rural women’s livelihoods
Legal and policy efforts to strengthen women’s land rights over agricultural land are important, but secure land tenure alone cannot end rural women’s poverty. In Ethiopia, for example, even where women hold a land certificate or are informally acknowledged to control land, social norms dictate that they cannot plough the land themselves. Female-headed households are therefore forced to sharecrop their land, which means they earn much less than households that have access to male labour. Therefore, alongside land tenure reform, other policy measures are needed to improve the returns to women’s agricultural employment and enterprises.

Increasing women’s access to agricultural services, markets and finance
Agricultural extension services provide vital support for women farmers to increase their productivity and incomes. The reach of these services is often inadequate overall, but women are especially likely to miss out. In Ghana, for example, on average only 12 per cent of male-headed households and less than 2 per cent of female-headed households reported receiving extension advice. In some cases, a lack of female extension workers means that it is not socially acceptable for women to receive these services. Exclusion from extension activities is a particular problem in the context of climate change, with less predictable rainfall and more crop failures making it especially important that small-scale farmers get the support they need to adapt.

Women also face numerous barriers in accessing markets, including lack of capacity to produce sufficient volume or quality of produce; lack of secure markets or established relationships with buyers; problems with transport; restrictions on mobility; and lack of time due to unpaid work burdens. Where women do engage directly with markets, they are often confined to specific products, market segments or locations. In global value chains, contract-farming arrangements are rarely made directly with women farmers.

Participation in cooperatives or other collective action groups can deliver clear economic benefits to rural women and give them greater control over income and even land. In Mali, for example, women have created their own cooperatives in the shea butter sector over the past two decades, resulting in improved quality of the product and increased annual earnings for members. Women’s participation in the cooperatives has contributed to shifts in perceptions on gender roles, including greater recognition and opportunities for them to negotiate with community leaders to sustain their activities.

Well-designed rural savings groups targeting women have a role to play in increasing their access to finance, alongside institutional finance...
provided by the state such as community and development banks. These groups have strong potential to contribute to increases in women’s earnings and productivity, particularly when linked to market opportunities. Participation can strengthen women’s social capital, reduce their vulnerability to shocks and improve their financial management and leadership skills. It can also enable the accumulation of individual and joint assets that women control directly. Membership links women with few resources to the services provided by more formal cooperatives, where their representation—particularly in leadership positions—is typically low.

In order for women to benefit from membership of collective action groups, national policies are required that stipulate women’s and men’s equal right to be members. Local bylaws and membership criteria may also need to be reviewed to enable women to join in their own right.

**Strategic use of subsidies and public procurement**

Input subsidies on fertilizers and seeds were largely dismantled during the structural adjustment reforms of the 1980s. Critics argue that subsidies distort prices and mainly benefit well-off producers and agribusinesses. In the late 1990s, a reverse trend developed for ‘smart’, more targeted subsidies, which have the potential to deliver broader economic and social benefits.

Countries such as Ghana, Kenya, Mali, Nigeria, Rwanda, Senegal and United Republic of Tanzania have recently introduced new input subsidy programmes. The Government of Malawi has been implementing a Farm Input Subsidy Programme (FISP) since 2005, targeting poor small-scale farmers who have land but cannot afford to buy inputs at market prices. While some studies have found that women are still disadvantaged when it comes to receipt of these subsidies, others have found that access to subsidized fertilizer improves the outcomes for female-controlled plots and increases the probability of female-headed households cultivating higher-yielding crop varieties.

Public procurement from small-scale farmers is gaining ground as a policy approach. Ensuring that women agricultural producers can benefit from such procurement opportunities can help to redress the disadvantage they face in agricultural markets. The World Food Programme’s Purchase for Progress (P4P) programme procures staple food commodities for food aid from small-scale farmers. It was piloted between 2008 and 2013 in 20 countries, with the aim that 500,000 small-scale farmers would take part and that half of them would be women. Although the 50 per cent target has not been met, it is reported that since a gender strategy was put in place to overcome the constraints to women’s participation, P4P has facilitated women’s involvement in farmers’ organizations, improved women’s access to credit, increased incomes, strengthened skills and provided time-saving technology.

Brazil has made extensive use of public procurement from small-scale farmers as part of the country’s comprehensive food security policy (Fome Zero). Implemented since 2003, it has contributed to the sustained decline in hunger in rural areas, especially among female-headed households. Since 2009, it is a requirement that a minimum of 30 per cent of the financial resources transferred by the Government to states and municipalities to implement the National School Feeding Programme, which covers 49 million children, must be used to buy food sourced from family-based farms, including indigenous communities.

**Recommendations**

After years of neglect, there is greater recognition among policy makers that the state needs to take a more pro-active role in the governance of markets in agrarian economies to support rural livelihoods. In order to redress women’s socio-economic disadvantage, it is critical that public action recognizes the particular needs of women working in these contexts, who are almost all informal workers, many of them in small-scale agriculture.
Governments should:

- Ensure that women have secure access to land through introducing gender-sensitive land reform programmes such as joint titling initiatives.

- Involve women’s organizations in policy design and implementation to ensure that gender concerns are adequately addressed.

- Reform other parts of the legal framework, including marital property regimes and inheritance laws, to help ensure that women and girls have equal access to assets and land.

- Increase women’s access to agricultural extension services, including through the recruitment of female agents who, in some contexts, can be more effective at reaching women farmers.

- Facilitate women’s access to markets by, for example, targeting them to be providers for public procurement programmes and school feeding programmes.

- Support women’s collective action in rural areas so that women can access productive resources such as finance, training, processing technologies and irrigation systems.

**BOOSTING WOMEN’S PUBLIC SECTOR EMPLOYMENT**

Policies to generate employment generally target the private sector as the main engine for employment growth. But the public sector is also an important source of jobs, as well as providing services that benefit both the economy and society more broadly. Women working in the public sector are concentrated in health, education and care services, which both support and reduce women’s unpaid care and domestic work.

Public sector workers are essential to efforts to boost economic growth and to regulate markets. For example, as noted in the previous section, agricultural extension workers help to increase the agricultural productivity of small-scale farmers. In addition, tax officials can ensure efficient revenue collection, essential for funding infrastructure and public services, while labour inspectors monitor the implementation of labour market regulations such as minimum wages.

The public sector has historically been an important source of formal wage employment for women, providing decent pay, good employment conditions, job security and pension contributions linked to high levels of unionization and opportunities for collective bargaining. As such, it can play an important role in setting and advancing standards for gender equality policies for the private sector.

**Women’s share of public sector employment**

Women are on average 57 per cent of government employees in OECD countries. The latest ILO data for 49 developing and transition countries show wide variation in women’s share of employment in public administration, ranging from 19 per cent in Guinea to 70 per cent in Slovenia. Overall, the share of women in public sector employment exceeded their share in total employment in 46 out of 64 countries.

However, women employed in the public sector tend to be clustered in junior and lower-paying positions as well as in typically feminized sectors such as education and health. In some developing countries, female health- and care-workers are paid below the minimum wage—for example, Pakistan’s Lady Health Workers (see Chapter 3)—or are even employed on a voluntary basis, as in the case of Anganwadi childcare workers in India.

Meanwhile, in all regions, women remain under-represented in the most senior decision-making positions in the public sector. In the 15 OECD countries with data, women hold 29 per cent of top management positions. Similarly, a recent study by the United Nations Development Programme (UNDP) showed that women are 30 per cent or more of those in decision-making positions in only 5 out of 35 developing countries and territories (Botswana, Colombia, Costa Rica, Croatia and South Africa).
A number of countries, including Colombia, Mongolia, the Philippines and South Sudan, have applied quotas or targets for women’s employment in the public sector. In Colombia, for example, a quota set at 30 per cent has been exceeded, with women holding 40 per cent of decision-making positions in public administration in 2011.277

Women have faced particular barriers to entering public sector employment in post-conflict situations. Gender equality and social sectors, areas where women are more likely to be employed, are often deprioritized in the process of rebuilding state infrastructure and restoring basic government functions.278 In response to this, the United Nations Secretary-General’s 2010 report on Women’s Participation in Peacebuilding emphasizes the importance of women’s employment in public institutions in its 7-Point Action Plan.279

The impacts of austerity and outsourcing on public sector employment

Austerity policies implemented in the aftermath of the economic crisis have led to a sharp downward trend in public sector employment. Between 2008 and 2011, governments in 27 out of 45 countries with data put in place cuts or freezes to public sector wages, including the majority of EU countries.280 Cutting jobs as part of these cost-saving measures has particularly negative implications for women’s employment opportunities as they are more likely to be in temporary and part-time positions, which are more vulnerable to redundancy (see Chapter 4).

Another widespread trend in the public sector in both developing and developed countries is the increase in outsourcing of public services to private companies, which may not adhere to established public sector terms and conditions of employment. The blurring of the distinction between formal and informal employment as a result of outsourcing is leading to growing insecurity of public sector employment and increasing the complexity of employment relationships.281 Outsourcing frequently occurs in industries where women are concentrated such as catering, cleaning or care work (see Box 2.10).

BOX 2.10
Outsourcing of public sector jobs at the University of Cape Town

The University of Cape Town (UCT), like many other universities, is mainly financed by government and student fees but struggles to raise sufficient funds to provide quality teaching, research and other services. It therefore looked at cost-cutting options in order to balance the books and outsourced a number of services. In 1999, despite resistance from workers, who are mainly low-paid black women, general cleaning operations at UCT were outsourced to a private company called Supercare, which is one of the largest contract cleaning companies in South Africa.

As employees of Supercare, the cleaners were no longer directly employed by UCT and instead found themselves in a triangular employment relationship. This arrangement, whereby a sub-contracted company provides workers and pays their wages while the work that they do is determined by the organization contracting the services, is increasingly commonplace.

The Supercare cleaners lost significant benefits as a result of the outsourcing, including access to relatively generous medical aid and retirement funds, which previously had been cross-subsidized by higher-paid workers at the University. The workers were also put on fixed-term rather than permanent contracts.
Despite being dispersed across several campuses and different buildings, the Supercare workers organized to demand their rights. Partly as a result of the pressure they applied, the University drew up a progressive code of conduct for contracted companies that led to significant increases in pay. However, the employers used the introduction of the code of conduct to increase the cleaners’ ordinary working hours from 40 to 45 hours per week, which they were expected to work without any overtime being paid. After a two-year struggle, the cleaners’ hours reverted back to 40 hours per week and compensation was finally agreed for various forms of underpayment over several years.

In spite of this victory, the Supercare workers’ troubles are far from over. The process of outsourcing led to the cleaners’ formal jobs effectively being informalized, and even with the University’s code of conduct in place, the result has been a considerable loss of benefits and job security for these workers.

Outsourcing is not inevitable and can be reversed. As a result of a similar campaign to that described in Box 2.10, mounted by cleaners, staff and students at the Queen Mary University of London, outsourced cleaners were brought back in-house. The cleaners, who had previously been paid the minimum wage with few entitlements, achieved significant pay rises and gained the right to sick pay, holidays, an annually negotiated pay increase and access to an employer-contribution pension scheme. There have also been wider benefits: the University’s decision has stimulated improvements in productivity and service delivery with very little increase in costs.

Expanding women’s public sector employment

Scaling up public services to achieve women’s rights will require the creation of new jobs. Globally, 10.3 million additional health workers (physicians, nurses and midwifery personnel) are required to ensure the effective delivery of universal health care, the majority in Asia (7.1 million) and Africa (2.8 million). United Nations Educational, Scientific and Cultural Organization (UNESCO) estimates that 27 million more teachers will be needed worldwide to achieve universal primary education by 2030. This presents a major opportunity to create decent employment for women in these sectors, as well as in elder- and childcare services.

Capitalizing on this opportunity would generate a double dividend, by providing support both for human well-being as well as employment and wider economic benefits. Locating care jobs within the public sector is likely to ensure better pay and conditions for care workers. Having more women in public sector jobs can also facilitate efforts to increase women’s and girls’ access to public services. Cross-country studies show a positive correlation between gender parity in school enrolment and the proportion of female teachers, for example.

There are a number of examples of governments creating employment through public investments in social services. In the Republic of Korea, the Government has significantly expanded social care provision since 2000 through universal long-term insurance schemes for the elderly and publicly subsidized childcare services. In Ecuador, the Government has increased investments in public services hand-in-hand with an expansion of public employment and the elimination of outsourcing practices, which has improved pay and conditions for workers.

Recommendations

Expanding public sector employment in paid care jobs, as well as in public administration more broadly, can make a significant contribution to substantive equality. Well-resourced public services support and reduce women’s unpaid work and can provide good quality jobs for women, thereby redressing their socio-economic disadvantage.
Increasing the capacity of governments to implement labour market regulations and collect taxes also supports the realization of rights by ensuring that work is decent and that social services can be adequately financed. Policy priorities for governments include:

- Recognize the potential for decent employment creation in the public sector and ensure that women can access these jobs
- Protect existing public sector jobs from unnecessary austerity cuts and, where cuts have to be made, ensure that they do not disproportionately fall on women’s jobs
- Avoid outsourcing public sector jobs to private companies and instead work with trade unions to increase the effectiveness of service delivery whilst also protecting workers’ rights
- Ensure that women are fairly represented at senior and management levels of public sector employment. Quotas can play a part in making this happen.

WOMEN’S ORGANIZING FOR SUBSTANTIVE EQUALITY AT WORK

This chapter has outlined an ambitious agenda to bring about transformation in labour markets so that women can access decent, paid employment that is compatible with unpaid care and domestic work and that provides safe and healthy working conditions, adequate pay and access to social protection. To achieve these changes, action needs to be taken on many fronts by a range of actors including policy makers, employers and civil society organizations, in particular trade unions.

Collective action make a difference to improving women’s access to decent work. For example, as Chapter 1 shows, women’s organizing has played an essential part in legal reform to prohibit discrimination in the workplace and to introduce childcare services; countries with strong union coverage and collective bargaining tend to have lower gender pay gaps; women’s organizations have been instrumental in winning improvements to working conditions and pay (see Box 2.11); collective action through cooperatives, as in rural areas in sub-Saharan Africa, has helped women to pool resources, realize economies of scale and access markets; and savings and self-help groups have been shown to support women’s livelihoods and strengthen their agency, voice and participation in households and communities more broadly.

Women have been active in both mainstream trade unions and in other organizations of informal workers that have sprung up in recent decades, particularly in developing countries. In the mainstream, women have joined the longstanding fight for workers’ rights on issues such as adequate pay and working hours, but they have also brought new concerns to the table such as gender pay gaps, sexual harassment in the workplace, safe and affordable transport and childcare services.
In recent years, globalization and economic liberalization have undermined the power of organized labour, and some governments have marginalized trade unions from economic policy making. Unions also face intensified hostility from some corporations and employers, who have recently called into question the legal basis of the right to strike, the most fundamental right of all workers. In this hostile environment, women trade unionists have played an important role in renewing the movement to make it more representative, democratic and relevant in today’s world. They have argued that one way to reassert the power and influence of organized labour is to represent workers in all their diversity.

WOMEN WORKERS AND THE TRADE UNION MOVEMENT

The international trade union movement has played a pivotal role in expanding the reach and scope of workers’ rights worldwide. However, historically and in common with many social movements, trade unions have often failed to be inclusive of women, seeing women’s rights issues as less of a priority. Women have thus faced a struggle for voice and recognition on two fronts: to be heard by employers and also by trade unions themselves.

Although global data on trade union membership by sex are not systematically collected, there is evidence increases in women’s membership. A 2012 review of 39 developing and developed countries found that women were at least 40 per cent of members in two thirds of countries reviewed and that women’s membership increased between the early and late 2000s in the majority.

There are a number of factors that may be influencing this shift. Changes in employment patterns have led to a decline in private sector unionism, which has tended to be male-dominated. In its place, unions of the public sector, where large numbers of women work, have become much more important. For example, Public Services International (PSI) brings together 669 unions in 154 countries, representing 20 million public sector workers of whom two thirds are women. PSI campaigns on many familiar labour issues such as precarious work and the impact of privatization of public services, but it also takes up issues such as literacy and affordable access to water that are of particular relevance to women.

In spite of increasing representation as members and greater take-up of gender issues, with some notable exceptions women remain under-represented in union leadership. An ILO study in 2002 found that women were a negligible 1 per cent of representatives on union decision-making bodies. A 2014 survey of EU trade unions showed a more positive picture, but it still found that women comprised only 10 per cent of presidents and 25 per cent of vice-presidents and general secretaries. The lack of women in senior positions in trade unions mirrors the problems in other sectors: the culture of trade unions remains male-dominated, with ‘old boys’ networks’ exerting strong influence on who can get to the top. Women’s responsibility for unpaid care and domestic work makes it difficult for them to devote time to the networking activities needed to build support for their leadership. Women are often expected to fulfil administrative roles and are less likely to be identified as leadership material or given training and opportunities to develop these skills.

Quotas and reserved seats for decision-making positions can help to overcome barriers to women’s leadership. However, where women do reach the top, whether they are able to change the culture of trade unions and effectively represent women’s rights issues depends on the extent to which they have built support from the bottom up. As well as promoting their leadership, it is also necessary to create space for women’s caucuses, divisions and committees within union structures to foster, support and hold to account those in decision-making positions. This approach to amplifying women’s voices in civil society organizations has been used very successfully in the international peasants’ movement Via Campesina (see Box 1.6).

WOMEN AND INFORMAL WORKER ORGANIZING

While women’s membership has been increasing and trade unions have become better at incorporating gender concerns into campaigns and collective
bargaining, women in informal employment have, in parallel, opted to form their own organizations to represent their interests.303

Informal workers confront many challenges in their efforts to organize. For self-employed informal workers, the traditional employer-employee relationship, which is the basis for collective bargaining, does not exist. For women working on the lowest rungs of global value chains—for example, in garment factories—negotiating on conditions with local factory owners may have limited impact when the downward pressure on pay and conditions of work originates many miles away with parent companies in the North (see story: Out of the ashes). Furthermore, informal workers frequently do their jobs in dispersed workplaces, making it difficult to come together to build a collective identity and coordinate campaigns.304

Some informal work—such as sex work and waste picking—is stigmatized, which may make these workers reluctant even to identify what they do as work. Some informal workers face multiple forms of discrimination and exclusion—for example, migrants often contend with hostility from the authorities as well as from other workers, who perceive that they are undercutting their jobs.305

Addressing these challenges calls for diverse, context-specific strategies. Alongside gender differences, class, caste, race, ethnic and nationality divisions have to be skillfully negotiated and incorporated into strategies built around shared identities and goals.306 What organizations of informal workers have in common are the overarching priorities to seek redress for the socio-economic disadvantage they face, by making work more viable and remunerative and to combat stigma and redefine social norms (see Box 2.11).

BOX 2.11
Women informal workers organizing for change

Organizations of women informal workers often start with initiatives to meet their immediate, practical needs and to empower members to see themselves as workers with rights, as a basis for building a collective identity. In the longer term, the aim is to support women to negotiate for change with employers, subcontracting firms and buyers, national and local governments or even the general public.

The largest and best known organization of informal workers is the Self-Employed Women’s Association (SEWA), which was established in India in 1972. Today, SEWA counts almost 2 million members spanning diverse forms of informal work. The organization provides a range of services to members—including savings and credit, health and childcare, insurance, legal aid and capacity building—to enable women to become self-reliant.307 SEWA also supports members in negotiations with employers to improve working conditions. For example, SEWA Delhi, in partnership with the UK-based Ethical Trading Initiative (ETI), negotiated with lead firms to buy directly from home-based workers rather than through intermediaries in the supply chain. This enabled sub-contracted workers to become self-employed, with their own producer group, and to negotiate better rates for their goods.308

In Brazil, the Domestic Workers’ Federation (FENATRAD) has been at the forefront of efforts to improve working conditions for the country’s 7 million domestic workers, resulting in successive legal reforms to advance their rights.309 Alongside these campaigns, FENATRAD has used radio, evening courses and networking in communities, families and churches to link with hard-to-reach and isolated domestic workers.310
The Veshya Anyay Mukti Parishad (VAMP) sex workers’ collective in India has promoted dialogue between sex workers and the public in order to transform perceptions and remove stigma surrounding their work. VAMP has forged a common identity among diverse women engaged in sex work and has sought to redefine their struggles in broad rights-based terms rather than just focusing on sexual health. Collective action among sex workers has been vital for their capacity to change their own and others’ perceptions of their work, claim their rights and demand equal treatment as human beings, workers and citizens. As a result, these women are gaining recognition not only as sex workers, but as educators on HIV, breadwinners and upwardly mobile women.

Recommendations
To achieve the transformation of labour markets required for substantive equality, women must be centrally involved in influencing and shaping their workplaces. In order to strengthen women’s agency, voice and participation, priorities for governments, donors, international organizations and trade unions include:

- Ensure a conducive legal framework for women’s collective action around economic and social rights, including the right to collective bargaining and the right to strike.

- Scale up funding for women’s labour organizations, particularly those that represent marginalized or stigmatized informal workers, to improve working conditions and realize rights. Overseas development aid from governments or private donors can play a particularly important role in supporting organizations that need to remain independent from their own governments.

- Create spaces for women’s organizing, such as caucuses and committees within mainstream trade unions and other workers’ organizations, to build women’s capacity and mainstream gender equality issues.

- Increase the representation of women—including those in informal and part-time employment—in trade unions, especially in decision-making positions, and ensure that women’s rights issues are consistently taken up in collective bargaining agreements.

CONCLUSIONS

Paid work can be a foundation for substantive equality for women, but only when it is compatible with women’s and men’s shared responsibility for unpaid care and domestic work; when it gives women enough time for leisure and learning; and when it provides earnings that are sufficient to maintain an adequate standard of living. This kind of work is the fundamental basis for women’s economic empowerment, with the potential to provide resources, respect and agency.

However, governments in all regions have struggled to generate enough decent employment in recent years, a period when the capacity of organized labour to negotiate better wages and employment
conditions has also diminished. In this difficult global context, women continue to face gender-specific barriers to accessing labour markets. Efforts to create a ‘level playing field’ by removing legal impediments to women’s employment and ensuring equal access to education have not been enough, on their own, to close gender gaps in participation and pay.

The conventional view that regulation ‘distorts’ labour markets and dampens job creation has been widely refuted. This opens up space for a much more pro-active set of policies to increase the quantity and improve the quality of employment available. As Chapter 4 highlights, getting the macroeconomic policy environment right is critically important for this endeavour. The policy framework must be designed in a way that supports substantive equality for women. Strengthening women’s agency, voice and participation as a central part of defining an agenda for change, through trade unions and other workers’ organizations that represent women’s diverse experiences at work, is one way to meet that challenge.

Measures to redress women’s socio-economic disadvantage should be a priority. Where they are set at the right level and properly implemented, minimum wages have a particularly important impact in raising the incomes of the poorest women workers and are also shown to narrow gender pay gaps. Extending the coverage of minimum wages as well as social protection, including pensions and health care, to all workers is also vital for providing a basic level of income security. For millions of informally self-employed women, measures to move them from survival-oriented activities to owning viable and profitable businesses are needed, from extending legal recognition to investing in urban infrastructure; from guaranteeing access to land and markets to making financial services accessible for all.

But these measures will only be effective if stereotypes, stigma and violence against women are also addressed. Much of women’s disadvantage in labour markets stems from persistent stereotypes about the kind of work that is suitable for them. Gender stereotypes, which define caregiving as quintessentially female, have been much harder to dislodge than those that prescribe breadwinning as a male domain. In the absence of adequate care services, the result has often been greater uptake of paid work among women, but little change in their unpaid work responsibilities, with negative impacts on the quality of work they can accept and their quality of life more broadly.

Gender stereotypes also feed occupational segregation, channelling women into a limited set of jobs that mirror their unpaid caring roles and are undervalued as a result. Hierarchies in the workplace are often maintained by violent means, including sexual harassment, which reinforces male power and deters women from moving into ‘non-traditional’ jobs or up the occupational ladder.

Addressing these issues requires a fundamental rethink of how paid employment and unpaid care and domestic work are organized, starting with a more even distribution of unpaid care and domestic work between women and men and between households and society. Radically altering the way that women’s work is valued in society would also mean recognizing the enormous contribution that paid care jobs in teaching, nursing and domestic work make to the everyday functioning of economies and societies and properly compensating women for this work.

Employment and social policies are intrinsically linked, and both are critical for the realization of economic and social rights and substantive equality for women. Even if the agenda for change outlined in this chapter was fully implemented, social protection and public services are needed to guarantee the full range of rights, whether women participate in paid work or not. Social transfers, such as pensions and child benefits, are imperative for supporting families with children and providing income security over the life course. And social services, such as health-, elder- and childcare, and water and sanitation are not only crucial for women, but also contribute to the daily and intergenerational reproduction of a healthy workforce. It is to this set of policy issues that the Report now turns in Chapter 3.
MAKING SOCIAL POLICY WORK FOR WOMEN
Women’s empowerment is at the heart of the Egyptian Conditional Cash Transfer (CCT) programme. Born in a turbulent political climate, the programme has survived the upheaval of the Arab Spring revolution and subsequent political turmoil, and delivered results for some of Egypt’s most marginalized women.

In the programme, low-income families get financial support from the Egyptian government as long as they meet certain conditions on school attendance, regular visits to health clinics and nutrition.

Launched in 2008, it was the first of its kind in the Arab world, but it was not a new idea: across Latin America, CCT programmes have long been hailed for reducing poverty. These CCTs are aimed at women but not designed with women’s rights in mind, and feminists have argued the duty of fulfilling the necessary conditions to qualify for payment can become a burden for women, increasing their workloads and reinforcing the stereotypical notion that unpaid care work is their responsibility.
The team behind the Egyptian programme, led by Dr. Hania Sholkamy, a feminist researcher from the Social Research Centre at the American University in Cairo, took the existing CCT policy framework and rebuilt it with women’s rights as its core.

The Egyptian team decided that women should be compensated for any time spent fulfilling the conditions, recognizing and rewarding their unpaid care work, and that payment should be made through bank transfers so women could keep control of their own finances. They launched a pilot scheme in 2009 with 400 families in Cairo’s Ain El-Sira slum.

“We were aware of the criticisms of conditionalities, but we soon realized that, designed well, they could actually strengthen women’s decision-making power in the household,” says Hania. The Ain El-Sira women told the team they wanted their children to be educated, well-fed and healthy, and if the state was endorsing their wishes, this gave them license to spend money in the ways they thought most important.

“We talked to the women in the area, we talked to social workers, and developed our programme in consultation with women and with field workers who also happened to be women themselves,” says Hania.

Perhaps the most significant change came when the women were issued with their bankcards. When they went to collect them, the bank manager closed the branch and called the police because he had never seen poor women in his bank. After some diplomacy, Hania got the cards to the women, and then trained them how to select a pin and use a cash machine.

Walking in Cairo’s Ain-El-Sira neighbourhood

Photo: Pathways of Women’s Empowerment/Heba Gowayed
“These women were so focused on protecting their money, on how never to lose this card, never to give this card to anyone, never to forget the pin,” says Hania. The thin piece of plastic gave the women a new sense of dignity. They possessed something powerful that belonged to no one else in the family.

The role of the social workers was also key. Mostly low-income women themselves, these workers provide support and information. They also organize monthly meetings, bringing together programme participants, to cover topics including housing, voting and health.

After a year, children’s school results were improving. The women were working fewer hours but in better jobs: the reliability of the payments meant they knew their minimum needs would be met, so they didn’t have to take on badly paid, exploitative work for survival. More than a quarter of women who had reported domestic violence said it had stopped now that financial pressure on the family had eased and they no longer had to ask their husbands for money. The pilot was a success.

Just as the team prepared to roll out the programme to 25,000 families in 65 villages in Upper Egypt, the Arab Spring came. The project was put on hold. In 2012, the Government said they planned to scrap the entire programme, outraging the women of Ain El-Sira. “I got a phone call from the head of security at the Ministry of Social Affairs telling me that these women were protesting and were barricading the building,” Hania smiles. “They’d got on public transport and taken themselves to the Ministry to demand the programme not be scrapped.” In the end their protests proved fruitless. The programme was deemed against the interest of Egypt. There was no longer political will for it.

Yet the idea for the programme remained in people’s minds. When the regime changed once more in June 2013, a new minister was appointed, Ghada Wali, who in her former role at UNDP had helped Sholkamy raise funds to cover research costs. She invited Sholkamy back to relaunch the programme and it’s now finally going national, with a budget allocation to cover half a million families in six months.

For Hania, it’s been a steep learning curve. “Initially I was hoping no one would realize that this money is going to women, that it would just be under the radar, but the revolution meant we were put under tremendous scrutiny,” she says. “Now at every juncture you’re never sure if this will continue or not.” But if the team can continue their work, she says, its momentum will become unstoppable.

“These things have to build like sedimentation. You need to have layer upon layer of people who have a vested interest in empowering women.”

Story: Jenny Kleeman. For more information on the Egypt’s Conditional Cash Transfer Programme see Sholkamy 2014 and the Pathways of Women’s Empowerment website: www.pathwaysofempowerment.org
Demographic, family and household structures are experiencing major shifts in both developed and developing countries with implications for income security and care provision. Social policies need to adapt to the reality of population ageing, single parenthood and migration.

Currently, 73 per cent of the world’s population have only partial or no social protection. Women are over-represented in this group.

The best way to realize economic and social rights for all, without discrimination, is through a comprehensive approach to social policy that combines universal access to social services with adequate social transfer systems in a ‘social protection floor’ (SPF).

Policy makers designing national SPFs should conduct a thorough assessment of care needs to make sure that SPFs contribute to the recognition, reduction and redistribution of unpaid care and domestic work.
Social transfers can reduce poverty and inequality and increase women’s access to personal income. To achieve this, benefit levels should be high enough and regularly adjusted to guarantee the right to an adequate standard of living.

Accessible and affordable social services are also essential for substantive equality for women. Their effect on poverty and inequality can be even greater than that of social transfer systems.

Social services are particularly important to alleviate demands on women and girls to provide unpaid care and domestic work. Public investments in health, water, sanitation and care services, in particular, need to be increased.

Together, social transfers and services can be a powerful tool to redress women’s socio-economic disadvantage resulting from unpaid care responsibilities and unequal employment opportunities. In order to do so, however, they need to be transformed to better respond to women’s rights.
Social policy is fundamental to the quest for social justice, women’s rights and gender equality. Defined broadly as a set of public interventions that affect the welfare and well-being of citizens, social policy is typically understood to cover issues such as income security, health, housing and education. It is therefore crucial to the reduction of poverty and inequality, the strengthening of human capabilities and the realization of human rights, the enjoyment of which has long been enshrined in international human rights treaties (see Box 3.1).

**BOX 3.1**

**Economic and social rights: Interlinked and indivisible**

The International Covenant on Economic, Social and Cultural Rights (ICESCR) clearly stipulates a series of economic and social rights, including:

- The right to social security (article 9)
- The right to an adequate standard of living, including adequate food, clothing and housing (article 11)
- The right to the highest attainable standard of physical and mental health (article 12)
- The right to education (article 13)

In 2010, the United Nations General Assembly also recognized that safe and clean drinking water and sanitation was a human right ‘essential for the full enjoyment of life and all human rights’, reinforcing an earlier clarification by the Committee on Economic, Social and Cultural Rights (CESCR) that the right to water was part of the right to an adequate standard of living and the right to health.

Although the above rights are separately codified, in practice their realization is highly interdependent. For example, realizing the right to health requires not only accessible and affordable health services but also the availability of food, water and sanitation, clothing and housing; access to quality education; and protection from risk and contingencies such as maternity, illness or work-related accidents through adequate social security.

States are obliged to ensure that women and men can equally enjoy these rights without discrimination (article 3). The CESCR has also clarified that the realization of these rights depends on the accessibility, affordability, acceptability and quality of related social services as well as on the adequacy of transfer payments such as pensions, family allowances or unemployment benefits.
As Chapter 2 has shown, paid employment does not always provide a route out of poverty. Nor does it automatically lead to women's empowerment or protect them from economic dependence. To guarantee women's right to an adequate standard of living, employment policies aimed at the generation and regulation of decent work have to be accompanied by social protection and social services that provide income security and enable people to live their lives in dignity.

Towards a universal social protection floor
Recently, the United Nations Social Protection Floor (SPF) Initiative has given substance to the rights outlined here, as well as a concrete strategy for their progressive realization. The SPF proposes a nationally defined set of minimum guarantees, including basic income security for children, working-age adults, older people and people with disabilities, as well as basic social services for all. This initiative holds significant promise for women, who are over-represented among those excluded from existing social protection schemes.

Gender inequality in access to social services and social protection is particularly marked where public provision is weak, since women's lower access to income and assets means that they are less able than men to join private insurance schemes and more likely to be deterred by user fees for social services. There are fears that the lingering economic crisis and ensuing fiscal austerity measures will have similar effects to those of structural adjustment programmes in the 1980s and 1990s, which had devastating social consequences, particularly for women and children.

In the absence of adequate public support, women and men, especially in low-income households, are forced to rely on informal social networks. Dependence on kinship, family and community can be deeply problematic for women. On the one hand, informal networks rely heavily on women's unpaid care and domestic work. On the other hand, women's own needs for support are rarely adequately acknowledged and addressed due to prevailing social norms and gender power relations. In addition, family and household structures are rapidly changing in ways that affect the potential for informal support within and between households (see Box 3.2).

Greater state involvement does not, in and of itself, ensure equitable outcomes from social policy. Examples abound of gender gaps in access to state-run social protection schemes and gender-biased delivery of social services. Social protection and social services are sometimes delivered in ways that stereotype or stigmatize women—especially those who are poor, disabled, indigenous or from an ethnic minority—or burden them with additional unpaid labour. Yet, the state ‘remains the only actor able to extract the vast resources from society that make possible significant distributive and redistributive policies and (...) the most readily available route for poor social groups to influence the conditions of their own lives’.

National SPFs can be a powerful tool for redressing women's socio-economic disadvantage. But in order to advance substantive equality, their design needs to account for the gender, as well as other, sources of discrimination, that prevent women from enjoying their socio-economic rights on the same basis as men. For example, women's disproportionate responsibility for unpaid care and domestic work impedes their enjoyment of rights to work, rest and leisure, social security, education and health. This needs to be acknowledged in the design and implementation of SPFs by addressing stereotyping, stigma and violence through measures that reduce gender-specific risks and responsibilities. Equally, women's rights to income security and to access basic social services cannot hinge on a presumed relationship to a male breadwinner, which risks either exposing them to abuse, humiliation or violence or excluding them from these rights. In order to prevent unwanted economic dependence, social policies must treat women as individual right-bearers. Greater efforts are also needed to make the delivery of social services—such as education, health, housing and water and sanitation—responsive to the specific needs of women and girls. As this chapter shows, strengthening women's agency, voice and participation in
social policy design and delivery can improve state responsiveness to women's needs and accountability for gender equality.

Investing in social protection and social services seems daunting in the prevailing economic climate, but it is by no means impossible. In fact, some countries, such as Argentina and China, have scaled up their investments in social protection in response to the recent economic crises. Even for the poorest countries, providing a basic benefit package along the lines of the United Nations SPF is within reach. It has been estimated, for example, that the introduction of universal social pensions would cost around 1 per cent of gross domestic product (GDP) per year in most countries of sub-Saharan Africa. In Viet Nam, a package for children under 16 years consisting of a family allowance per child equivalent to 50 per cent of the minimum wage plus additional educational services and one meal per day would cost 0.8 per cent of GDP.

In many low-income countries, the introduction of these benefits will have to proceed gradually and alongside increased efforts to expand fiscal space (see Chapter 4). Governments and donors need to weigh the immediate costs of such social investments against their long-term benefits: adequate social protection can prevent the depletion of skills during times of widespread unemployment and ensure continued investment in child nutrition, health and schooling.

Chapter overview

In line with the building blocks of the SPF, the chapter is divided into two parts. Figure 3.1 provides a visual overview:

The first part of this chapter focuses on social transfers. These are the typical measures through which governments provide income security to their citizens throughout their life course. The second part looks in depth at the provision of social services and essential public goods. It focuses on health care, water and sanitation and care services, where significant challenges remain to the realization of the rights of women and girls. These areas are of paramount importance for the achievement of substantive equality, but they have received limited attention from feminists compared to issues such as reproductive rights or violence against women. In both parts, the chapter scrutinizes existing policies and programmes from a gender perspective and highlights ways to improve their performance for the advancement of substantive equality for women. Specific attention is paid to the constraints faced by indigenous women, rural women, women with disabilities and ethnic minority and migrant women, who face multiple challenges to realizing their rights.

This chapter supports the argument—also made by other United Nations agencies—that the best way to realize economic and social rights for all without discrimination is through a comprehensive approach to social policy that combines universal access to social services with social protection through contributory and non-contributory transfer systems. While the narrow targeting of social protection to the poorest households may seem to be more affordable in the short term, building universal systems that benefit everyone can actually expand financing options by increasing the willingness of middle and higher income groups to pay taxes for well-functioning education, health or pension systems that they would also use.

In order to achieve substantive equality for women, the challenge is not only to redress their disadvantage in access to transfers and services already in place. Existing provision must also be transformed to take better account of gender differences in status and needs and to effectively address stereotypes, stigma and violence. This chapter highlights promising innovations across a range of policy areas that can contribute to such transformations. It underlines the vital role played by women's movements and organizations in raising new or neglected issues—including violence against women and unpaid care and domestic work—to be addressed through public policies. It also highlights the importance of women's organizations working with others, including governments, bureaucracies and parliaments, to translate their claims into concrete policy changes.
Well-designed social protection and social services can narrow gender gaps in poverty rates; enhance women’s income security and access to personal income; provide a lifeline for poor women, especially single mothers; and contribute to the reduction and redistribution of unpaid care and domestic work.

* Public works or Employment Guarantee Schemes are not strictly speaking social transfers, since the cash benefit is usually conceived of as a wage in exchange for work participation. However, because they aim to fulfill a similar role as traditional unemployment benefits—namely enhancing income security among the unemployed—they are treated under the category of social transfers in this chapter.
Both developing and developed countries have experienced major shifts in patterns of family formation and living arrangements, including population ageing, the postponement of marriage, declining fertility, increasing rates of cohabitation outside marriage, a rise in same-sex unions, rising rates of divorce and a growth in single-person, female- or child-headed and multi-generational and transnational households. These shifts have led to a huge diversity in family and household structures, challenging stereotypical assumptions about the ‘family’ that have long underpinned social policy in different countries and regions.

Today, about 15 per cent of children in Organisation for Economic Co-operation and Development (OECD) countries live in single-parent households—and this number is expected to grow. Women, who head 85 per cent of these households in the OECD, often cannot—or choose not to—rely on income transfers from a male breadwinner. Across a range of developed countries, single-mother households are often unable to count on income transfers from a male breadwinner.
households are three times as likely to be poor as households where mothers live with a partner or spouse, reflecting the difficulty of combining family responsibilities with earning an adequate income. Social policies—including income support, parental leave and childcare services—can make a big difference here.

In Latin America, the prevalence of both two-parent nuclear families and extended families declined between 1990 and 2004 and the share of single-parent households increased. In Central America and sub-Saharan Africa, a particularly high share of children lives with only one or neither of their parents. In South Africa, for example, where childbearing often takes place outside of marriage, only 35 per cent of children were living with both parents in 2012, while 39 per cent were living with their mothers but not their fathers, 23 per cent with neither parent and 3 per cent with their fathers only.

Demographic ageing represents a major challenge for social policy in both developing and developed countries. Between 2013 and 2050, the global population aged 60 years or over is projected to more than double. By 2050, nearly 8 in 10 of the world’s older people will live in the less developed regions. Migration within and across national borders also raises challenges including the organization of care, given the increasing numbers of women on the move. In China, for example, rural-urban migration of working age adults has resulted in a large left-behind population: a full 28 per cent of rural children live with only one parent, grandparents or other relatives.

Social transfers reduce poverty and inequality
Public social transfers have a major poverty-reducing effect. A recent review of pre- and post-transfer poverty rates in 27 high-income and 10 middle-income countries shows that in developed countries, social transfers reduce by around 60 per cent the proportion of women and men living in poor households and in Latin America, they decrease female and male poverty by 30 per cent. In South Africa transfers bring poverty rates down by 37 per cent. The poverty-reducing impact of social transfers is lower in China, India and the Republic of Korea, but still significant at 18 per cent, 11 per cent and 32 per cent, respectively.

Social transfers also narrow the gender gap in poverty rates and increase women’s access to personal income. In 28 countries where women are more likely than men to live in poor households before transfers, the gender gap in poverty narrows substantially after transfers. In Guatemala, for example, women’s poverty rates are 4.2 percentage points higher than men’s before transfers but almost 1 percentage point lower after transfers.

Across the 17 countries for which individual-level data on women’s access to income from paid employment and social transfers are available, women’s income from paid employment, before transfers lags behind men’s—with the female/male ratio ranging from 33 per cent in Guatemala to 75 per cent in Denmark, as shown in Figure 3.2. With the exception of Colombia and Guatemala, this ratio improves after social transfers are taken into account. But women’s personal income continues to be substantially lower than men’s everywhere, indicating that existing social transfers are insufficient to fully redress the disadvantage arising from gender inequality in labour markets.
From a gender equality perspective, the growing emphasis on social protection in low- and middle-income countries is encouraging. Greater access to non-contributory pensions can enhance women’s income security in old age, while increasing cash transfers to families with children can promote investment in girls’ education as well as women’s economic activity (both discussed further in this Chapter). Nevertheless, social transfer systems face serious challenges in many countries, including insufficient coverage, low benefit levels and institutional fragmentation. Meanwhile, many high-income countries are reducing social protection in response to austerity measures (see Chapter 4).33

The following sections focus on the three main types of social transfers that support income security at different stages of the life course: child and family allowances, including conditional cash transfer schemes; unemployment protection, including employment guarantee schemes; and old-age pensions, including both contributory and non-contributory schemes. For each type of transfer, different modes of benefit provision—universal and means-tested, conditional and non-conditional—are analysed through the lens of substantive equality. Finally, the sections highlight pathways for transforming social transfer systems towards greater gender equality, through women’s active participation in their design, management and monitoring.
SOCIAL TRANSFERS FOR FAMILIES WITH CHILDREN

There is growing interest among governments and donors in the potential of social policy to mitigate poverty among families, which is perceived to be especially harmful for children’s long-term development. Families with children are at higher risk of poverty due to the costs of childrearing and the difficulty of combining caregiving and paid work. Single-parent households, most of which are headed by women, face the greatest challenges (see Box 3.2). Indeed, as shown in Figure 3.3, without social transfers, more than half of single mothers and their children would be living in poverty across a range of countries.

Social transfers are essential for reducing poverty among single mothers in all countries, although their impact varies. At one end of the spectrum, transfers in Denmark, Poland and Sweden reduce poverty among single mothers by 70–90 per cent. At the other end, transfers in India, Italy, Japan and South Africa reduce poverty among single mothers by 18–30 per cent. Although poverty rates among single mothers remain above average in almost all countries, transfers clearly do make an important difference.

The growth of child-related transfer programmes

Gender equality and women’s income security have never been the primary objectives of child or family allowances, which are usually intended to help families shoulder some of the costs associated with raising children. Nevertheless, since they often provide a source of autonomous income for mothers and a recognition of their role in society, they have

Figure 3.3

Poverty rates among single mothers before and after transfers, percentage of single mothers, selected countries, 2000–2010

Social transfers are essential for reducing poverty among single mothers

Source: Gornick and Jäntti 2014, based on data from the LIS database.
Note: Data refer to the most recent available during the period specified.
the potential to contribute to the achievement of substantive equality for women.

Child-related transfers come in different shapes and sizes, including direct transfers or indirect tax benefits, universal or targeted, conditional or unconditional schemes. Such transfers have a long history in the developed world, where they have evolved from targeted transfers for vulnerable orphans and widows to more universal benefits. In 2012, more than half of the Organisation for Economic Co-operation and Development (OECD) countries for which data were available provided universal family benefits. Yet, faced with economic crisis and austerity, the temptation is growing for governments to turn away from universalism towards targeted benefits. For example, since 2011, the United Kingdom has frozen child benefits and transformed them from previously universal entitlements into means-tested ones.

In developing countries, a new generation of child-related cash transfer programmes channels payments to mothers in the knowledge that women are more likely than men to prioritize children’s well-being. Initiated in two countries—Brazil and Mexico—in the 1990s, conditional cash transfer programmes now operate in more than two dozen countries in Africa and Asia and virtually everywhere in Latin America (see Table 3.1 for selected examples). There is growing evidence that cash transfers contribute to the reduction of poverty and inequality. In most cases, receipt of benefits is conditional on ensuring school attendance, taking children to regular health checks or participating in parenting workshops. Access is also, for the most part, means tested, specifically targeting poor and vulnerable households. But exceptions exist: in Argentina, for example, a Universal Child Allowance was introduced in 2009 to make family benefits available to those who were not already covered though family allowances in the contributory system.

Social transfers and girl’s education
Conditional and unconditional transfers can also support the realization of children’s rights to education, food and health by improving school attendance, nutrition levels and immunization rates. In some cases, through affirmation action, cash transfers have been used to redress the disadvantage faced by girls with regard to secondary school attendance. Bangladesh’s Female Secondary School Stipend Programme, for example, has decreased gender disparities in enrolment and boosted girls’ completion rates by providing tuition fees as well as a monthly stipend for girls. In Mexico’s Oportunidades, recently rebranded as Prospera, transfers were 10 per cent higher for girls than for boys at the onset of secondary school, which is when the risk of female drop out is highest.

Such measures send a strong message to households and communities that girls are ‘worth investing in’ and can be a catalyst for the long-term realization of gender equality. Better educational opportunities for girls enhance their self-esteem and life chances through increasing their lifetime earnings, delaying marriage and reducing fertility and maternal mortality rates. In Malawi, for example, a cash transfer programme for girls resulted not only in higher school attendance but also in declines in early marriage and teenage pregnancy.

Child-related cash transfer programmes can also provide a regular and reliable source of income to women caring for children, particularly those who receive limited or no support from male partners. In a number of cases, they have been found to promote women’s economic activity. In Mexico, for example, women’s participation in the Oportunidades/Prospera programme has been associated with increased investment in productive assets that they control, while the guarantee of a regular monthly stipend in Brazil eased women’s access to credit and allowed many to return to education. South Africa’s Child Support Grant has been found to facilitate women’s access to paid employment. Finally, cash transfers can enhance women’s self-esteem and financial security as well as giving them opportunities to access new public spaces and communicate with other women.
Table 3.1
Cash transfer schemes for families with children in selected developing countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Cash transfer scheme</th>
<th>Year established</th>
<th>Reach</th>
<th>Benefit level</th>
<th>Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>Asignación Universal por Hijo and Asignaciones Familiares</td>
<td>2009</td>
<td>Combined 10.5 million children = 85% of children</td>
<td>$46 per month</td>
<td>Yes</td>
</tr>
<tr>
<td>Bolivia, Plurinational State of</td>
<td>Bono Juancito Pinto</td>
<td>2006</td>
<td>400,000 households = 19% of population</td>
<td>$29 per year</td>
<td>Yes</td>
</tr>
<tr>
<td>Brazil</td>
<td>Bolsa Familia</td>
<td>2003</td>
<td>14 million households = 29% of population</td>
<td>$35–284 per month depending on household size and characteristics</td>
<td>Yes</td>
</tr>
<tr>
<td>Ecuador</td>
<td>Bono de Desarrollo Humano</td>
<td>2003</td>
<td>1.2 million households = 41% of population</td>
<td>$50 per month</td>
<td>Yes</td>
</tr>
<tr>
<td>Ghana</td>
<td>Livelihood Empowerment Against Poverty</td>
<td>2008</td>
<td>70,000 households = 1% of population</td>
<td>$4–7 per month depending on household size and characteristics</td>
<td>Yes</td>
</tr>
<tr>
<td>Malawi</td>
<td>Social Cash Transfer Programme</td>
<td>2006</td>
<td>28,000 households = 1% of population</td>
<td>$4–13 per month depending on household size and characteristics</td>
<td>No</td>
</tr>
<tr>
<td>Mexico</td>
<td>Oportunidades/Prospera</td>
<td>1997</td>
<td>6.6 million households = 27% of population</td>
<td>$25–219 per month depending on household size and characteristics</td>
<td>Yes</td>
</tr>
<tr>
<td>Namibia</td>
<td>Child Maintenance Grant</td>
<td>1960</td>
<td>86,100 children = 9% of children</td>
<td>$26 per month for first child, $13 for every additional child</td>
<td>Yes</td>
</tr>
<tr>
<td>South Africa</td>
<td>Child Support Grant</td>
<td>1998</td>
<td>11.3 million children = 55% of children</td>
<td>$35 per month</td>
<td>Yes (since 2011)</td>
</tr>
</tbody>
</table>


Note: All benefit amounts are in US dollars.
No guarantee of empowerment

However, cash transfer programmes do not always confer benefits on women and their impact is not automatically ‘empowering’. Benefit levels are often too low to provide women with financial independence or a greater say in household decision-making. Evaluations of Ghana’s Livelihood Empowerment Against Poverty (LEAP) programme, for example, found that, in spite of transfers being directed to women, decision-making remained with husbands, brothers and sons. In this case, the low level of benefits was compounded by irregular and inconsistent payments.

There is also a tension between the economic support that such programmes provide, on the one hand, and the risk of reinforcing exclusion, stigma or gender stereotypes, on the other, through the use of means testing and conditionalities. Means testing raises the danger of excluding potentially eligible and vulnerable people. The methods used are often complex and opaque, making it difficult for poor women to ‘scrutinize the targeting process, claim their entitlements, and hold administrators of the programmes accountable for mistakes or errors’. Research on the Mexican Oportunidades/Prospera programme, for example, found widespread resentment and lack of understanding among non-beneficiaries over the beneficiary selection process and their exclusion from the programme, leading to social tensions and divisions within communities.

Means-tested interventions are also more likely than universal schemes to contribute to stigmatization because they single out specific disadvantaged social groups. In the Plurinational State of Bolivia, Ecuador and South Africa, for example, cash transfers have generated stereotypes about beneficiaries being lazy or having more children in order to receive benefits. Fear of facing discriminatory attitudes, harassment and abuse may discourage women from accessing transfers even when they are entitled to them. The risk of stigmatization is greatest where gender inequalities intersect with other axes of disadvantage such as class, ethnicity, disability, location or race. In Ecuador’s conditional cash transfer programme, Bono de Desarrollo Humano, for example, some indigenous women did not collect their benefits because the private guards of the financial institution mistreated them while they were queuing.

Finally, means testing can enhance the discretionary power of programme administrators to withhold benefits or subject potential recipients to humiliating additional ‘tests’. Administrators may feel entitled to engage in the surveillance of beneficiaries’ behaviour or inspect their homes. Centralized data systems and electronic payment technologies, introduced by some countries, can reduce the risk of administrative malpractice as well as increasing the efficiency and transparency of targeting methods.

Conditionalities: Neither effective nor empowering?

The conditions that mothers are expected to fulfil in cash transfer programmes—such as attending parenting workshops or taking children to health checks—reproduce gender stereotypes. Tying the receipt of transfers to mothers’ childrearing performance reinforces the idea that children’s well-being is a female responsibility and does nothing to encourage men’s involvement in parenting. Moreover, the requirements may add to women’s already heavy workloads and take away time from income-earning activities.

Conditionalities can also exacerbate the risk of stigmatization and abuse by authorities. Requirements to take children to regular health checks or ensure school attendance are based on paternalistic, and often racially biased, assumptions about the ability of poor people to
make rational choices. Rather than reflecting negligence on the part of beneficiaries, failure to comply with programme requirements may be due to the lack of accessible services, their inadequate quality or—in the case of indigenous populations—language barriers. Evidence from the Plurinational State of Bolivia and Peru, for example, suggests that distant health facilities, long waiting times and mistreatment by staff led women to forgo maternal health services even where conditionalities encouraged their use. Whether conditionalities are necessary to achieve improvements in child nutrition, health and education has become a subject of intense debate among experts and practitioners. Support remains strong among donors and international financial institutions, but emerging research suggests that the injection of additional cash into the household might well be enough to generate positive results. The South African Child Support Grant, for example—one of the few child-related transfer schemes that, until recently, was unconditional—achieved poverty reduction outcomes and improvements in children’s school enrolment and attendance without the use of conditionalities. A randomized cash transfer intervention in Malawi also found that conditional and unconditional transfers resulted in the same gains with regards to higher school enrolment and lower drop-out rates.

Monitoring and enforcement of conditions as well as proof of compliance have significant costs for both governments and beneficiaries. If, in practice, conditionalities have no or little bearing on child development, government budgets might be better used to invest in more and better schools and primary health care centres. The desired impact of conditionalities on child well-being could also be achieved by other means including, for example, subsidized or free school meals, school-based health checks and local family health programmes that actively reach out to the poor, as is the case in Brazil.

**Recommendations**

Universal child allowances are an important part of social protection floors and can help families shoulder some of the costs associated with childrearing. In order to contribute to the achievement of substantive equality, child-related cash transfer programmes need to:

- Make women’s empowerment an explicit goal rather than an accidental side effect by enhancing their income security and access to decent work opportunities
- Provide adequate benefit levels and more and better services—including health care, education and training, credit and childcare—to address women’s needs head-on and bolster their income security in the long term
- Work towards universal rather than means-tested programmes to avoid stigma and exclusion errors and reduce administrative costs
- Reconsider the use of conditionalities; where their contribution to social development outcomes, such as child health and survival, is questionable, these should be eliminated
- Sensitize beneficiary households, programme managers and service providers about harmful social norms and equal sharing of responsibilities.

To achieve these changes, women beneficiaries and gender equality advocates must be involved in the design, implementation and monitoring of cash transfer schemes. Recent experiences in Brazil and Egypt, for example, show that the active involvement of women’s rights advocates can be a catalyst for transformation. In both cases, cash transfers were explicitly designed with women’s rights in mind, tackling the limitations of existing schemes (see also Box 3.3).
In the State of Pernambuco in north-eastern Brazil, the Chapéu de Palha Mulher programme, launched in 2007, channels cash to poor rural households to combat hunger between sugar cane harvests (see story: Making rights real). Unlike Bolsa Familia (see Table 3.1), however, it supports women’s economic empowerment head-on by training them to take up non-traditional jobs in the growing construction industry in the region. Specific measures include:

- The stipend is tied to classes in citizenship rights and vocational training for women
- Feminist popular educators encourage women to explore how gender stereotypes limit their ambitions, thus opening up a wider field of training options in non-traditional jobs such as welding, soldering, plumbing and electrical work
- Training sessions include information on domestic violence legislation and related services
- Childcare services, transport and meals are provided to enable women to participate in the training courses.67

In Egypt, feminist activists, academics and state officials came together to pilot a conditional cash transfer scheme in the Ain El-Sira slum in Cairo (see story: Shaping a Revolution). Drawing on an understanding of some of shortcomings of conventional conditional cash transfer programmes, the Ain-El-Sira pilot aimed to contest traditional gender dynamics that emphasize women’s roles as mothers and ignore their productive roles and agency. Four key programme design features stand out:

- Women’s participation in paid employment was encouraged, departing from previous practice that made transfers contingent on proof of unemployment
- Payments were transferred directly into women’s bank accounts in order to protect the cash from possible family demands or community thefts and to give women a sense of security
- Self-monitoring tools were employed that enable women to monitor their own compliance with conditions and thereby avoid social workers gaining too much control over information
- Collective sessions were organized for groups of 15 to 20 beneficiaries to support their involvement in programme governance and facilitate ongoing collective action among women.58
SOCIAL TRANSFERS FOR WORKING-AGE ADULTS

In most of the world’s high-income countries, governments provide social transfers to women and men whose ability to participate in the labour market is constrained by sickness, disability, maternity/paternity or unemployment. For working-age women, services such as childcare and water and sanitation (discussed in section Investment in social services) are critical to redressing their socio-economic disadvantage by enabling their participation in the workforce. In addition, child-related transfers can help them shoulder some of the costs associated with raising children (see section Social transfers for families with children), while paid maternity and parental leave ensures that income is available when parents stay at home during the first months of a child’s life (see Chapter 2). This section focuses on income security for the unemployed.

In developed countries, income security for the unemployed is typically provided through temporary transfers from unemployment insurance or long-term social assistance schemes. In much of the developing world, however, such schemes either do not exist or reach only a minority, particularly where most workers are in informal self-employment, as in many sub-Saharan African and South Asian countries (see Chapter 2). Worldwide, only 12 per cent of the unemployed receive public income support. Effective coverage reaches more than 90 per cent of the unemployed in some European countries but only 7 per cent in Asia and the Pacific, 5 per cent in Latin America and the Caribbean, less than 3 per cent in the Middle East and under 1 per cent in sub-Saharan Africa.69 At the time of writing, more than half of the countries for which data are available do not provide any statutory social protection against unemployment, although some of these countries have legally mandated severance pay.70

In some developing countries, large-scale social assistance programmes combining employment and social protection have emerged that offer a degree of income security, albeit limited, to those who are unemployed, underemployed or earning low incomes. Public works programmes or employment guarantee schemes such as those established in Argentina, Ethiopia, India and South Africa (see Table 3.2) are a form of conditional or self-targeted ‘workfare’ rather than rights-based welfare. Yet, these programmes can provide poor or unemployed women, as well as men, with an important source of income in the face of persistently high levels of unemployment, widespread rural poverty and economic crisis. And some programmes, such as the National Rural Employment Guarantee Scheme (NREGS) in India, may offer better conditions for women than available employment alternatives.

Public works programmes have often been introduced as temporary measures in response to natural disasters or economic crises and subsequently phased out when conditions improve. This was the case for the Unemployed Heads of Household Programme (Plan Jefes y Jefas de Hogar Desempleados) in Argentina, introduced during the economic crisis in 2001 and closed in 2010. Moreover, budgetary constraints often limit the scope of programmes and prevent them from reaching all of those who may require employment. The case has been made for using such schemes on a permanent basis to promote the right to work as a guaranteed entitlement, as in India’s NREGS.71 In practice, few existing programmes are national in scope or provide a guaranteed entitlement, though some have become long-term interventions in response to high structural un- and underemployment or chronic food insecurity. This is the case for South Africa’s Extended Public Works Programme (EPWP) and, prospectively, Ethiopia’s Productive Safety Net Programme (PSNP) (see Box 3.4).
Designing gender-responsive public works schemes

Women’s participation rates in public works schemes have been high (see Table 3.2), reflecting the extent of women’s poverty and unemployment and, in the case of India’s NREGS and South Africa’s EPWP, aided by gender quotas. In 2004, South Africa’s EPWP set a quota for women at 60 per cent—later reduced to 40 per cent—as well as for youth (20 per cent) and people with disabilities (2 per cent). By 2012, women

Table 3.2
Selected employment guarantee schemes in Africa, Asia and Latin America

<table>
<thead>
<tr>
<th>Country</th>
<th>Programme</th>
<th>Benefits offered</th>
<th>Year established</th>
<th>Current status</th>
<th>% participation of women (country average)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>Plan Jefes y Jefas Desempleados</td>
<td>Stipends of 150 pesos in exchange of 20 hours of paid work.</td>
<td>2001</td>
<td>Ended 2010</td>
<td>71</td>
</tr>
<tr>
<td>Ethiopia</td>
<td>Productive Safety Net Programme (PSNP)</td>
<td>Households with able-bodied adults receive a transfer equivalent to 15kg of cereal (in cash/food) in return for five days of work per month and household member. Households whose members are unable to work (due to pregnancy, lactation, disability, illness or old age) receive the same transfer without work requirements.</td>
<td>2005 (pilot)</td>
<td>Entered third phase in 2015</td>
<td>40</td>
</tr>
<tr>
<td>India</td>
<td>National Rural Employment Guarantee Scheme (NREGS)</td>
<td>100 days employment in a financial year to registered rural households on demand, with minimum wages, gender parity of wages and provision of basic worksite facilities.</td>
<td>2005</td>
<td>Ongoing, enacted in legislation</td>
<td>48</td>
</tr>
<tr>
<td>South Africa</td>
<td>Expanded Public Works Programme (EPWP)</td>
<td>Work opportunities for poor and unemployed people, along with basic training in some sectors.</td>
<td>2004</td>
<td>Entered third phase in 2014</td>
<td>62</td>
</tr>
</tbody>
</table>

represented more than 60 per cent of participants. In India, women comprised almost 50 per cent of participants in NREGS nationally in 2010, even though the actual proportion varied widely across states. During the design phase, women’s rights advocates achieved several important victories, including a reservation of one third of all jobs for women and the mandatory provision of childcare at all worksites, although lack of monitoring and enforcement has meant that these services are rarely implemented. In some states, including Uttar Pradesh, women’s organizations have been successful in making NREGS more gender-responsive and increasing women’s participation rates, wages and representation in supervisory roles.

The benefits offered by such schemes, however, have not always been sufficient to provide participants with an adequate standard of living. In the Argentinian scheme, for example, payments represented approximately 75 per cent of the monthly minimum wage up to 2002 but this gradually decreased to 10 per cent by 2010 as minimum wage levels were raised in subsequent years. Benefit adequacy was also a major issue in the first phase of South Africa’s EPWP. There was no specified minimum wage and stipends varied widely across regions and sectors, with payments in the social programmes being especially low. In 2008/2009, the average rate for social sector work, where women dominate, was R43 (US$5.8) per day compared to R78 ($9.6) in the more traditional infrastructure components where men dominate. In the second phase of the programme, a minimum wage of R60 per day was introduced to address the low and varying benefit levels. This was also inflation-adjusted on an annual basis, reaching R66.34 ($6.9) in mid-2013. This is similar to the minimum wage stipulated for domestic workers and higher than the average stipend paid during the first phase of the EPWP.

Many public works programmes still exhibit gender biases that dilute benefits or discriminate against certain categories of women. In the Indian NREGS, for example, the guarantee of 100 days of work per rural household risks putting women at the back of the queue, given rural power inequalities. While the reservation rule for women helps counter gender bias, expanding the overall availability of work opportunities and defining these as an individual entitlement would benefit both women and men. Public works programmes that only offer physically demanding work are also likely to exclude some women or put them at a disadvantage where wages are linked to workload.

Benefits of public works participation

More positively, some design features of public works schemes have enhanced their direct and indirect benefits, including specifically for women. In the NREGS, for example, wages are set in accordance with the state minimum wage, which in some states is higher than the wages women typically receive as unskilled agricultural workers. The availability of work through NREGS may also have had a positive knock-on effect by ‘pulling up’ the wages paid to women agricultural workers in the vicinity. Evaluations of the Plan Jefes y Jefas programme in Argentina suggest that, while its impact on poverty is unclear, it has reduced unemployment and helped people to move into new jobs. Female participants particularly valued the acquisition of new skills and the greater probability of finding formal employment.

The introduction of a social service component in South Africa’s EPWP is also an important innovation that supports gender equality. Social service work opportunities offered by the programme include care of young children and home-based care for people living with HIV. This has benefited women directly since many of the social sector work opportunities have been allocated to them. It may also have benefited women and girls indirectly by alleviating the burden on unpaid family caregivers.

Ethiopia’s Productive Safety Net Programme (PSNP) vividly illustrates the potential of employment guarantee schemes to include gender-responsive elements (see Box 3.4). It also demonstrates how difficult it is to make these elements work on the ground. This underlines not only the need for gender-responsive programme design but also the importance of monitoring implementation and of effective mechanisms for improving programme performance with regards to women’s rights.
Recommendations

In order to create universal social protection floors, significant efforts are necessary to scale up unemployment protection, especially in developing countries. While unconditional support for the unemployed is preferable to maintain an adequate standard of living from a human rights perspective, the creation of public works programmes, if adequately designed, can contribute to redressing women’s socio-economic disadvantage. In order for these programmes to work for women, they need to:

- Provide a minimum level of accessible employment and adequate income support to all those who may require it, ideally backed by a legally binding and enforced entitlement.
• Provide access to benefits as an individual entitlement rather than a household-based one, and use quotas or reserve spots for women to ensure equal participation

• Offer non-manual work that can be reasonably performed by women and ensure equal wages for such work

• Provide mandatory on-site childcare and other basic services while making sure that these are monitored and enforced.

SOCIAL TRANSFERS FOR OLDER PEOPLE

Demographic change poses a significant challenge for both income security and the provision of care for rapidly ageing populations (see section Care services). Some governments are responding more effectively to this challenge than others, as this section will show. In developed countries, these issues are hotly debated. However, about two thirds of the world’s older people live in the developing world, and by 2050 this share will have risen to nearly 80 per cent. Globally, about half of people above the statutory retirement age are in receipt of an old-age pension while only 31 per cent of the working-age population contribute to a pension scheme.

Women’s socio-economic disadvantage in old age

Ageing has specific implications for women and thus for gender equality outcomes. First, women tend to live longer than men. Second, they have less access than men to land and other assets that could help them maintain an adequate standard of living in old age. In India, for example, 60 per cent of women compared to 30 per cent of men have no valuable assets in their name, and few widows can count on family or community support. Even in countries with good pension coverage, women are significantly more likely to suffer poverty in old age than men. In the EU, for example, the poverty rate of elderly women is 37 per cent higher than that of elderly men. Third, prevailing gender norms and the fact that women tend to marry or co-habit with older men mean that it is women who provide the bulk of unpaid care and domestic work for elderly spouses, as well as for parents, parents-in-law, friends and neighbours.

In most countries for which data are available, women are less likely than men to receive a pension in old age (see Figure 3.4), and where they do their benefit levels are usually lower. Central and Eastern Europe and Central Asia have relatively high coverage rates with some countries, such as Kyrgyzstan, having achieved universal coverage among both women and men, often thanks to the effective combination of contributory and non-contributory pensions. Yet, important gender gaps remain in other countries in this region. In a number of countries in Latin America and the Caribbean, including the Dominican Republic and El Salvador, women’s old-age coverage is less than half of the already low coverage of men. The Plurinational State of Bolivia is a notable exception, with universal coverage for both women and men owing to the introduction of a universal non-contributory pension scheme.

This is also the case of Botswana, Lesotho and Mauritius, the exceptions in sub-Saharan Africa, where coverage in most countries is low for men and almost insignificant for women. In Burundi, for example, 2 per cent or less of women above statutory pension age are in receipt of a pension compared to 7 per cent of men. The largest gender gaps in coverage, however, are found in Egypt and Jordan, where 62 per cent and 82 per cent of men, respectively, receive a pension compared to only 8 per cent and 12 per cent of women. While some European countries have achieved high coverage rates among women, their benefit levels are often only a fraction of those of men. In France, Germany, Greece and Italy, for example, women’s average pension is more than 30 per cent lower than men’s.
Figure 3.4
Proportion of people above statutory pensionable age receiving an old-age pension by sex, selected countries, 2006-2012

In most countries, women are less likely to receive an old-age pension than men

Source: ILO 2014h.

Note: Data refer to the most recent available during the period specified. See Annex 5 for a complete list of countries with data. The amount of pension benefits women and men receive differ widely across and within countries. Even if a relatively large share of women and men receive an old-age pension, there may be large gender gaps in benefit levels; or non-contributory pensions, on which women rely more strongly than men, may not be enough to lift them out of poverty (see data on benefit levels in Annex 5).

These three countries achieve close to universal coverage and comparatively smaller gender gaps in pension coverage thanks to the introduction of widely available non-contributory pensions.

Source: ILO 2014h.
In most countries, women are much less likely than men to contribute to a pension scheme.
Gender gaps in pension outcomes reflect women’s and men’s different life courses and employment histories. In addition, key pension design features systematically penalize women, further reinforcing their socio-economic disadvantage in old age. These unequal outcomes are not inevitable, however, and can be remedied by action on several fronts. Chapter 2 has already outlined actions to facilitate women’s access to decent work and to eliminate gender wage gaps. In addition, pension systems can be designed or reformed to redress women’s socio-economic disadvantage in old age. First, in contributory pension schemes, access has to be equalized and gender gaps in benefit levels have to be reduced. Second, the coverage and benefit levels of statutory non-contributory social pensions needs to be increased, particularly in countries where the majority of older people currently lack any form of social protection in old age. The following sections discuss these two strategies in greater detail.

Gender biases in contributory pensions
Currently, women face important disadvantages in earnings-related contributory pension schemes, which are the dominant form of coverage in countries with pension provision. Women participate less in the labour market and are more likely to be unemployed or to work informally or on a part-time basis. They also tend to earn lower wages and interrupt their market-based work more often than men to take care of dependants. As Figure 3.5 shows, women are therefore under-represented among active contributors to contributory schemes in most countries.

Outside the developed world, contributory schemes exclude the majority of working-age women and men. Gender gaps vary widely, but they also tend to be greater in Developing Regions. In some countries in the Middle East and North Africa, men are 10 to 20 times more likely to contribute to a pension scheme than women. While coverage rates are low for both sexes in South Asia and sub-Saharan Africa, women still face significant disadvantages vis-à-vis men. Even in countries with relatively high coverage rates, such as Gabon, a much smaller share of women (24 per cent) than men (89 per cent) contributes to social security. In Latin America and the Caribbean as well as in East Asia and the Pacific, gender gaps are smaller but remain significant. In the Dominican Republic, for example, 23 per cent of men are active contributors to pensions compared to 18 per cent of women.

Large gender gaps are also evident in pension benefits derived from earnings-related schemes, and they are wider for women with children. In France, for example, the gender gap in pensions (relative to average pensions for all men) is 19 per cent for women who have no children, 31 per cent for women who have one or two children and 50 per cent for women who have three or more children. These gaps not only undermine gender equality in old age but also women’s right to an adequate standard of living. In relative terms, mean pension income for single women is just above or equal to the poverty line in several European countries, including the Czech Republic, Estonia, Germany, Iceland, Latvia, Slovenia and the United Kingdom.

The shift to individual capital accounts
In at least 26 countries, mainly in Latin America and Central and Eastern Europe and Central Asia, there has been an increase over the last two decades in individual capital account schemes, many of them privately managed, following the earlier experience of Chile in 1981 and the advice of international financial institutions such as the World Bank. The shift from social insurance to individual capital accounts has had detrimental effects, specifically on women’s income security in old age. This is both because benefit levels are directly based on past contributions and because the benefit formula usually considers the number of years during which the person is expected to collect benefits, penalizing women for earlier retirement and, in some cases, their greater average longevity through the use of gender-specific actuarial tables. In Chile, for example, the combination of these factors creates a gender gap of 66 per cent in pensions derived from the individual capital account system (see Figure 3.6).
If women were like men—in terms of their individual characteristics, employment patterns, wages and treatment in the pension system—their average monthly pension in the Chilean individual capital account system would be equal to that of men, but:

Multiple factors contribute to create a gender pension gap, so that in reality, women’s pensions equal only about one third of men’s pensions.

Source: Based on Fajnzylber 2014.

Note: The results presented in this figure are based on econometric projections using data for one cohort of Chilean women from the 2002 Social Protection Survey. Factors like age, education and the presence of children were kept constant. The impact of other factors depends on the order in which each factor was included in the calculation, giving more importance to the elements introduced earlier in the analysis.
But even where individual capital account systems have already been introduced, much can be done to redress women’s socio-economic disadvantage. Chile’s 2008 pension reform, led by President Michelle Bachelet, introduced a number of gender-sensitive measures and reversed some of the negative impacts of earlier policies (see Box 3.5). Bachelet’s leadership and commitment to advancing gender equality were crucial to the success of the reform process.108

In the early 1980s, Chile carried out a major pension reform that introduced privately administered individual capital accounts and gradually phased out publicly managed social security schemes. This shift had a particularly adverse impact on women’s pension entitlements.109 Minimum pensions for those with limited individual savings required long contributory records (20 years), reducing women’s access to these benefits, while non-contributory pensions were low and tightly targeted. By the mid-2000s, only 55 per cent of women over 65 years of age were in receipt of an old-age pension compared to 71 per cent of men. Gender gaps in the level of benefits derived from the individual capital account system were also large (see Figure 3.6).

When Michelle Bachelet stood as a Presidential candidate in 2006, she promised to undertake a profound review of the pension system. Once elected, she used her presidential powers to ensure that women’s access to pension benefits was central to the reform project, mandating the pension reform commission to eliminate gender discrimination from the pension system. Although this ambitious objective was not fully achieved, the 2008 reform did significantly enhance women’s income security in old age by:

- Extending the reach of non-contributory pensions to 60 per cent of the lowest-income households. In 2013, more than 70 per cent of all non-contributory benefits went to women.110

- Recognizing employment interruptions due to childrearing through care credits for mothers, which have been estimated to increase women’s average pensions by as much as 20 per cent.111

- Creating provision for pension splitting on divorce, whereby the main (usually male) spouse’s pension funds accumulated during marriage are split upon separation if the divorce judge considers that one of the two parties faces economic disadvantage.

These advances notwithstanding, the scope of gender-sensitive pension reforms has been limited by the country’s privatized pension system. Indeed, the administration was reluctant to overhaul the individual capital account system, fearing turmoil in the financial markets and facing opposition from powerful business interests including private pension fund administrators.112 While the expansion of non-contributory benefits provided a less-contested reform path, this choice left unaddressed one of the most discriminatory features of the Chilean pension system: gender-specific actuarial tables. It remains to be seen whether the commission recently established to look at further reforms of the pension system will address this issue during Bachelet’s second term (2014–2018).

**BOX 3.5**

**Redressing women’s socio-economic disadvantage in Chile’s 2008 pension reform**

In the early 1980s, Chile carried out a major pension reform that introduced privately administered individual capital accounts and gradually phased out publicly managed social security schemes. This shift had a particularly adverse impact on women’s pension entitlements.109 Minimum pensions for those with limited individual savings required long contributory records (20 years), reducing women’s access to these benefits, while non-contributory pensions were low and tightly targeted. By the mid-2000s, only 55 per cent of women over 65 years of age were in receipt of an old-age pension compared to 71 per cent of men. Gender gaps in the level of benefits derived from the individual capital account system were also large (see Figure 3.6).

When Michelle Bachelet stood as a Presidential candidate in 2006, she promised to undertake a profound review of the pension system. Once elected, she used her presidential powers to ensure that women’s access to pension benefits was central to the reform project, mandating the pension reform commission to eliminate gender discrimination from the pension system. Although this ambitious objective was not fully achieved, the 2008 reform did significantly enhance women’s income security in old age by:

- Extending the reach of non-contributory pensions to 60 per cent of the lowest-income households. In 2013, more than 70 per cent of all non-contributory benefits went to women.110

- Recognizing employment interruptions due to childrearing through care credits for mothers, which have been estimated to increase women’s average pensions by as much as 20 per cent.111

- Creating provision for pension splitting on divorce, whereby the main (usually male) spouse’s pension funds accumulated during marriage are split upon separation if the divorce judge considers that one of the two parties faces economic disadvantage.

These advances notwithstanding, the scope of gender-sensitive pension reforms has been limited by the country’s privatized pension system. Indeed, the administration was reluctant to overhaul the individual capital account system, fearing turmoil in the financial markets and facing opposition from powerful business interests including private pension fund administrators.112 While the expansion of non-contributory benefits provided a less-contested reform path, this choice left unaddressed one of the most discriminatory features of the Chilean pension system: gender-specific actuarial tables. It remains to be seen whether the commission recently established to look at further reforms of the pension system will address this issue during Bachelet’s second term (2014–2018).
Meanwhile, pension reforms in many countries in Europe are eroding entitlements. France, Greece, Ireland, Italy and Spain have tightened eligibility rules, strengthened the link between contributions and earnings or shifted their benefit formulas from final salary to average lifetime earnings. In other countries, benefit indexation has been reduced or frozen. These measures are likely to have a disproportionate impact on women. To mitigate this risk, some countries have introduced measures to strengthen women’s pension entitlements alongside broader cost-containment reforms. In Spain, for example, recent reforms raised the retirement age as well as the number of years of contributions required for a full pension, but they also increased survivor benefits and care credits.113

Reforming contributory pension systems
Key features of pension design, including eligibility requirements and a pension formulas, affect how much gender inequalities in the labour market spill over into old age. As a general rule, the closer the link between pension entitlements and past employment and contribution records, the greater women’s socio-economic disadvantage vis-à-vis men.

In contributory schemes, individuals are typically entitled to benefit at retirement age if they comply with a minimum number of years of work and/or contributions, sometimes referred to as the ‘vesting period’. Long vesting periods can limit women’s access to retirement benefits if there are no adequate mechanisms in place to compensate for time dedicated to unpaid care and domestic work. In Argentina, for example, when the vesting period was increased to 30 years in the early 1990s, women’s coverage dropped from 73 per cent to 65 per cent.114 The trend was reversed a decade later when contributory requirements were waived, increasing overall access and reducing the gender gap in pension coverage. In addition, many countries have traditionally set the retirement age for women up to five years before that of men (Annex 5).115 This can have negative outcomes for women’s income security in systems where entitlements are strongly linked to contributions, as in the Chilean individual capital account system (see Figure 3.6).

Benefit formulas specify how benefit levels are calculated for each pensioner, typically based on past contributions or earnings. Formulas that closely reflect earnings and contributory histories tend to generate lower benefits for women than men, while the inclusion of flat or redistributive components tend to favour women. The period of earnings taken into account is also relevant for gender equality as is the existence of minimum benefits and mechanisms for indexation, meaning that pensions are regularly adjusted to inflation or wage increases. When benefits are calculated based on average lifetime earnings rather than final salary, for example, the penalties for time spent out of the labour market will be greater. When benefits are not indexed, pensioners may struggle to maintain living standards when the cost of living rises. Since women live longer than men, they face higher risks of depreciation of the value of their pensions.116

Care credits
Care-related contribution credits are another important policy tool to improve the adequacy of old-age pensions for women. They are widely used in developed countries and have recently been introduced in some developing countries too. Care credits acknowledge and compensate for contributions that were lost due to time spent out of the labour force—usually by women—caring for dependants. They can be provided irrespective of whether the care is provided to children, the elderly, the sick or people with disabilities, although in practice credits are primarily awarded for caring for children.117 In Uruguay, for example, women are credited with one year of contributions per child, up to a maximum of five children. Since 2010, mothers in the Plurinational State of Bolivia benefit from a care credit equivalent to one year of contributions per child, up to a maximum of three children. The credit can be used to get better benefits or to retire earlier.118

Care credits are a valuable tool to improve women’s pensions in contributory systems, as part of a wider package of equality-enhancing measures, and contribute to redressing women’s socio-economic disadvantage in old age. They are less relevant in countries with low contributory
coverage. In these cases, women will benefit most from the introduction of universal and adequate non-contributory pensions discussed in the next section.

To be effective in redressing disadvantage, care credits need to be sufficiently generous to compensate for time spent on childrearing or other care-related employment breaks. At current levels, child credits show positive but limited impacts on women’s pension outcomes. In a number of OECD and EU countries, for example, mothers’ pensions would decrease by 3 to 7 percentage points on average if these credits did not exist. Where care credits are based on the minimum wage, as in Chile and Poland, this effectively penalizes women who earn above the minimum for periods spent out of the labour market.

In many pension schemes, care credits are paid to the main caregivers independent of their sex. In practice, however, credits accrue to women to a much greater extent than men, given that women take on the larger share of caring work. In Finland and Sweden, care credits are linked with ‘use-or-lose’ leave and cash benefits for fathers, thus encouraging men to take on a greater sharing of caregiving and enabling transformative change in gender relations. By contrast, most of the newly created care credits in Latin America are targeted to mothers, excluding fathers or other caregivers. This is a missed opportunity to challenge gender stereotypes.

The rising importance of social pensions
The relevance of non-contributory pensions—also referred to as basic or social pensions—is increasingly recognized. Social pensions are particularly significant in countries where the coverage of contributory social insurance schemes is limited and the majority of the labour force is in informal employment. Because individuals with limited contributory records tend to be concentrated among low-income groups, non-contributory social pensions are essential for old-age poverty prevention. Collective action by older women and men has been a key influence on both the introduction and the improvement of social pensions (see Box 3.6).

BOX 3.6
Advocating for social pensions: Civil society strategies in the Philippines

In the Philippines, older people’s associations—with the support of HelpAge International—successfully lobbied the Government to introduce social pensions in 2010. Older women have been at the forefront of these mobilizations.

The Coalition of Services for the Elderly (COSE)—a local non-governmental organization—started its advocacy efforts for the introduction of social pensions in 2007. COSE drafted a social pensions bill, identified and approached potential sponsors in the legislature and mobilized its supporters to attend parliamentary committee hearings. These efforts were preceded by several years spent gathering evidence and building grassroots support through participatory research.

Although convinced that a universal social pension is the best approach, COSE opted for a means-tested scheme in the bill as a more realistic goal. COSE lobbied individual legislators, generated media coverage and used special occasions such as the International Day of Older Persons, to rally older...
Women benefit from universal pensions

By 2014, HelpAge International had registered more than 100 social pension schemes around the world, with varying design, scope and impact. Women benefit disproportionately from the introduction of such schemes, given their greater longevity and large-scale exclusion from contributory pension schemes.

In some countries—including the Plurinational State of Bolivia, Botswana, Mauritius, Namibia, Thailand and rural Brazil—access is granted as a universal right to all older persons. In the Plurinational State of Bolivia, for example, Renta Dignidad has helped to make pension coverage almost universal—a significant achievement in a country that previously had very limited social protection for old age.

Women are the majority of recipients of Renta Dignidad as well as of Mauritius’ Basic Retirement Pension and Chile’s Pensión Básica Solidaria. In other countries, access is conditional on a pensions test and granted only if the applicant is not entitled to any other type of pension—be it contributory or based on widowhood or disability (e.g., Kyrgyzstan, Lesotho, Mexico and Nepal). Still others make access conditional on a means test with varying income thresholds, usually defined at the household level (e.g., Bangladesh, Chile, South Africa and Ukraine).

Women are most effectively reached as individuals by universal schemes that are either offered to all citizens or residents or that consider only whether the individual beneficiary is in receipt of any other pension. Universal or pension-tested benefits bolster women’s economic autonomy, strengthening their voice and agency within households and raising their social status. In contrast, means-tested pensions often require that households—rather than individuals—have no other income source. This means that they exclude women who live in households above the income threshold even if they have no access to personal income. This assumes that income from cohabiting spouses or other family members will be shared fairly, which is not always the case.

The benefit levels of social pensions are almost always lower than those derived from contributory schemes, where men are over-represented. Annex 5 illustrates the enormous variation across countries in the level of benefits offered by basic pension schemes. In Mauritius, for example, which has had a universal social pension scheme since 1958, the Basic Retirement Pension amounts to around $118 per month, equivalent to about five times the poverty line. By contrast, the Indira Gandhi National Old Age Pension in India and the Old-Age Allowance in Bangladesh offer benefits of around $3 per month—corresponding to only

Since then, COSE has monitored the implementation of the law and developed concrete proposals for improving its delivery. Key challenges in this regard include the low value of the pension ($12/month) as well as its very narrow targeting. Currently the pension is only available to senior citizens aged over 77 years who are frail or disabled and without either regular support from their family or other pension benefits. In 2014, the Government doubled the budget for social pensions, meaning that it can be extended to a greater number of people.
22 per cent of the poverty line. To the extent that women rely more heavily on non-contributory benefits than men, the adequacy of these benefits is of major concern from a gender equality perspective.127

Recommendations
The specific types of reforms required to redress women’s socio-economic disadvantage in old age depend on the economic and social context as well as on the extent and form of existing coverage. Combining contributory and non-contributory old-age pensions can be an effective way to advance towards national social protection floors. Universal social pensions are the best way to ensure an adequate standard of living for all older people, women and men, but they are particularly important for women, who have less access to contributory benefits, savings and assets in old age than men. For pension reforms to effectively support gender equality it is crucial to:

- Mobilize older women and engage them, as well as women’s rights activists, in debates on pension reform
- Extend the reach of social pensions, particularly in low-income countries where the majority of older people currently lack any form of social protection in old age
- Pending the introduction of universal systems, choose pension testing over means testing based on household income to ensure that all women who do not have a pension of their own benefit from social pensions
- If means testing is chosen, adjust income thresholds to reflect the number of older people in the household and ensure that all eligible elderly people receive a social pension in their own name
- Equalize access to contributory pension schemes where these enjoy broad coverage and reduce gender gaps in benefit levels by adapting eligibility criteria and benefit formulas to women’s life course and employment patterns
- Make care credits available to all caregivers, regardless of their sex, to compensate for contributions ‘lost’ during periods out of the labour force to look after dependants (whether children or elderly, sick or disabled family members).

INVESTMENT IN SOCIAL SERVICES: A LINCHPIN OF GENDER EQUALITY

SOCIAL SERVICES AND THE REALIZATION OF WOMEN’S RIGHTS
Public investment in accessible and affordable good quality social services—including health, education, water and sanitation, as well as care provision—is key to the realization of economic and social rights, including the right to an adequate standard of living.128 Evidence shows that the effect of social services on poverty and inequality can exceed that of social transfers. Across OECD countries, in-kind social services increase disposable income by
By February 2015, the Ebola outbreak had claimed the lives of more than 9,000 people, mainly in Guinea, Liberia and Sierra Leone. Lack of access to safe water, sanitation and other infrastructure as well as poor housing and overcrowding in urban slums have contributed to the rapid spread of the epidemic. And weakened by fiscal constraint, reductions in public sector employment and premature decentralization, health systems have struggled to respond. Ebola has taken a particularly harsh toll around 30 per cent, compared to 23 per cent for social transfers in cash, almost halving poverty and reducing inequality by an average of 20 per cent. In Brazil and Mexico, education and health services contribute twice as much to reducing income inequality as taxes and social transfers combined.

Social services are particularly important for women. Because of their reproductive and other gender-specific health needs, women rely on public health services to a far greater extent than men. They also tend to perform the bulk of unpaid health care, accompanying children and other relatives on medical visits and caring for sick family members at home. Where basic social services are lacking and care needs are great, women and girls’ unpaid workloads increase. Conversely, investment in basic services can reduce the demands of unpaid care and domestic work on women, freeing up time for other activities. A study from rural Senegal found, for example, that the time savings associated with small piped water systems and increased water availability allowed women to enhance productive activities and initiate new enterprises. A study of urban Morocco, in turn, showed that connection to the water grid increased women’s time for leisure, including social activities with neighbours and watching television.

Glaring disparities in service provision
Millions of women and men are daily denied their rights to decent social services because of a lack of adequate public investment. Governments face enormous challenges to ensuring the availability, accessibility and quality of social services for all, without discrimination. On average, public per capita health expenditure increased between 2000 and 2010 in most regions, but there are huge disparities in levels of expenditure and the share of GDP devoted to health care between developed and developing regions. In 2012, governments in the developed regions spent over 5,500 per capita on the health of their citizens (8.1 per cent of GDP), while the average numbers for South Asia and sub-Saharan Africa were as low as $202 and $189 (PPP) per capita (1.5 per cent and 3 per cent of GDP, respectively).

Low levels of spending on health translate into serious shortcomings in service delivery, including staff shortages and poor motivation, which are particular problems in rural areas. In sub-Saharan Africa, there are fewer than one physician per 1,000 people and on average, one nurse and/or midwife per 1,000 people, while developed regions have 16 and 9 times as many, respectively. According to the International Labour Organization (ILO), 10 million additional health workers are required globally to ensure the delivery of health services for all, most of them in Asia (7 million) and Africa (3 million). Health facilities also often lack essential equipment and medicines, or even energy or water supplies. The devastating consequences of underinvestment in health and other social services have become tragically clear with the ongoing Ebola epidemic in sub-Saharan Africa (see Box 3.7).

**BOX 3.7**

**Underinvestment in social services and the gender dimensions of Ebola**

By February 2015, the Ebola outbreak had claimed the lives of more than 9,000 people, mainly in Guinea, Liberia and Sierra Leone. Lack of access to safe water, sanitation and other infrastructure as well as poor housing and overcrowding in urban slums have contributed to the rapid spread of the epidemic. And weakened by fiscal constraint, reductions in public sector employment and premature decentralization, health systems have struggled to respond. Ebola has taken a particularly harsh toll around 30 per cent, compared to 23 per cent for social transfers in cash, almost halving poverty and reducing inequality by an average of 20 per cent. In Brazil and Mexico, education and health services contribute twice as much to reducing income inequality as taxes and social transfers combined.
Affordability and accessibility are major issues, particularly for women who are less able to pay user fees or travel costs to reach facilities. Poor service quality as well as discriminatory social norms, stigmatization and fear of violence may also deter women and girls from using education, health, water or sanitation facilities. Addressing these barriers is essential to ensure their equal enjoyment of rights.

Women have organized to improve their access to and delivery of social services through their involvement in water or school management committees, local health councils and patient forums. Ensuring the transformation of social services in the long term requires government action to hold service providers to account on gender equality outcomes. Such action must be bolstered by making information freely available to citizens, regularly monitoring the performance of providers as well as rewarding responsiveness and sanctioning neglect of women’s needs. Vigilant users and civil society organizations are also crucial to counter strategies by conservative lobbies or vested interests to subvert gender equality mandates during implementation. This is particularly important where service provision is contested, as is the case for sexual and reproductive health.

The right to health is enshrined in a number of human rights treaties and instruments (see Box 3.8). It goes beyond access to health services to encompass a range of factors influencing whether people can lead healthy lives. It is intimately connected to other economic and social rights, including rights to food, social protection, housing, water and sanitation as well as rights at work. For example, women’s greater morbidity in old age may be magnified by their lesser access to pensions, while women’s health risks during pregnancy are affected by the availability of paid maternity provision and health and safety conditions at work (see Chapter 2), as well as by their access to antenatal care.

HEALTH SERVICES

Biological differences between women and men—as well as socially determined differences in their rights, roles and responsibilities—have an impact on their health risks and status. For example, although women across the globe tend to live longer than men, for both biological and behavioural reasons, their lives are not necessarily healthier. Lack of control over resources, the burden of unpaid care and domestic work and gender-based violence all undermine well-being among women. In some countries, gender-based discrimination dampens the general pattern of greater female longevity, such that female life expectancy at birth is similar to that of males.

The remainder of the chapter focuses on three types of social services: health, care and water and sanitation. It reviews the extent to which current policy and provision in each of these areas supports gender equality and the realization of women’s economic and social rights.
The right to health has been enshrined in a number of international treaties and conventions, including the Universal Declaration of Human Rights (article 25(1)) and the International Covenant on Social, Economic and Cultural Rights (article 12 (2d)).

The Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) explicitly states that ‘States Parties shall take all appropriate measures to eliminate discrimination against women in the field of health care in order to ensure, on a basis of equality of men and women, access to health care services, including those related to family planning’ (article 12). The International Conference on Population and Development in Cairo (1994) and the Fourth World Conference on Women in Beijing (1995) further clarified that women’s right to health includes reproductive health and rights.

The right to health contains both freedoms and entitlements. Freedoms include the right to be free from non-consensual medical treatment, such as medical experiments and forced sterilization. Entitlements include the right of access to health facilities, goods and services on a non-discriminatory basis, the right to prevention, treatment and control of diseases and the right to participate in health-related decision-making at the national and community levels. Health facilities, goods and services must be provided so that they are available, accessible, acceptable and of good quality for all without discrimination.

**Box 3.8**

**The right to health**

Improving women’s access to health care

Overcoming financial barriers to access to health care is an important first step towards the enjoyment of the right to health by all. Every year, about 100 million people are pushed below the poverty line as a result of catastrophic health costs, and even relatively small payments can result in financial catastrophe. Affordable health care is particularly important for women because they have less access to personal income, face costly health conditions, such as pregnancy and childbirth, and are often responsible for the health care of family members. As Figure 3.7 shows, across regions low-income women face major barriers to accessing health care to a far greater extent than high-income women.

But even for better-off women, barriers to accessing health can be significant: in the Plurinational State of Bolivia, Democratic Republic of the Congo, Ethiopia, Haiti, Peru and Timor-Leste, for example, the majority of both higher- and lower-income women report major barriers. In addition to income, restrictions on mobility or the need to obtain consent from family members may limit women’s and girl’s access to health care, especially when health facilities are not nearby. Discrimination on the basis of race and ethnicity—among other factors—can also compromise women’s enjoyment of health care. In Nepal and Viet Nam, for example, ethnic and indigenous minority women are less likely than non-indigenous women to have access to contraception, antenatal care and skilled birth attendance. Patronizing and coercive practices...
Women, particularly those from lower-income households, face major barriers to accessing health care.

Efforts to extend coverage and ensure affordability of health care are critical to address financial barriers to women’s enjoyment of the right to health. Recently, many governments have begun to look at options to make health care more affordable, and the implications of different funding modalities for health services for gender equality are reviewed below. But achieving substantive equality in health also requires improvements in the quality of services as well as broader attitudinal and institutional change to address stereotyping, stigma and violence head-on. The section therefore goes on to examines how the delivery of health care can be transformed to enable all women and girls’ to have access to services, to address their specific health needs and to give them greater voice in the health system.
Out-of-pocket payments reinforce inequality

Most countries finance health care from a combination of sources, including government revenue, social insurance, community-based insurance, private insurance and out-of-pocket payments (OPPs). Each of these mechanisms has different implications for access to health services, for equity and for protection from the financial consequences of illness.

OPPs at the point of service delivery are a highly inefficient and inequitable way of financing health care. In Africa, OPPs by households exceed public expenditure on health, while in richer regions such as Western Europe and North America they amount to only a small fraction of total health spending. In many countries, those living in poverty incur higher OPPs than other groups of the population because they are more often affected by sickness. Targeted measures to address the needs of poor and vulnerable groups in commercialized health systems—such as fee waivers or subsidies—have been put in place but have often proven ineffective in reducing out-of-pocket expenditures. Current cutbacks in public health expenditure threaten to increase the financial burden on households. For example, between 2007 and 2011, OPPs for health care increased by 35 per cent in the United Republic of Tanzania, 8 per cent in the Ukraine and 6 per cent in Sri Lanka.

OPPs have also been found to reinforce women’s disadvantage in access to health care. Women’s OPPs have been found to be systematically higher than men’s in a number of countries, including Brazil, the Dominican Republic, Ecuador, Paraguay and Peru, not only because of gender-specific health needs but also due to the greater prevalence of chronic illness and some mental health conditions among women. This also increases the likelihood of women not seeking care because of their lower capacity to pay. Although women from poor households are most likely to forego treatment, a study from Latvia also found significant gender gaps in unmet need for health services among higher-income groups. A recent ethnographic study in Mali further showed that, where medical treatment requires co-payments, access to health care for women and children hinged on the readiness of male partners and fathers to provide the necessary cash.

Making health care affordable: The quest for universal coverage

Over the past two decades, several countries have started to roll out universal health coverage reforms, using a variety of approaches and funding sources to enhance affordability. Universal health coverage is defined as ensuring that all people can use the promotive, preventive, curative, rehabilitative and palliative health services they need, of sufficient quality to be effective, while also ensuring that the use of these services does not expose the user to financial hardship. These experiences highlight both the potential and pitfalls of different approaches in terms of achieving substantive equality for women and girls. Gender equality outcomes can be assessed in terms of the numbers of women and men covered, as well as the types of services and degree of financial protection offered.

Whether or not the specific health needs of women and girls are adequately addressed is particularly important when universal coverage reforms define ‘essential service packages’ (ESPs). Decisions on what health conditions are included can be heavily gender-biased. In the late 1990s, for example, an assessment of publicly financed ESPs in 152 countries found that delivery care and emergency obstetric care were often missing. Although unsafe abortions claim the lives of thousands of women each year, safe abortion is rarely included in ESPs, even where it is legal. Where reproductive health needs are included, this is often done selectively, focusing on maternal health and safe delivery while ignoring the reproductive rights of adolescent girls and older women.

Affordable health care in the United States

The approval in 2010 of the Patient Protection and Affordable Care Act (ACA) in the United States
was a watershed, bringing the country closer to universal health coverage after decades of failed attempts.\textsuperscript{164} Prior to the ACA, almost 16 per cent of US citizens had no health insurance, and since private insurers had significant authority to exclude applicants, set different rates or exclude certain medical treatments, even those with insurance could find themselves without cover for needed medical services. Once the ACA is fully implemented, health insurance will be mandatory for all citizens and insurance plans will be required to include basic health services.

The Act is expected to vastly improve access to health services, including for women. It is expected, for example, that 47 million women will gain access to free preventative health care.\textsuperscript{165} The ACA outlaws discriminatory pricing policies of private insurers that charge higher premiums to women and people with pre-existing conditions. It establishes mandatory, full-cost coverage of reproductive and family planning services as well as preventative medical services for women such as mammograms and cervical cancer screenings. And it foresees more comprehensive services for pregnant women and mothers on Medicaid and all women on Medicare.\textsuperscript{166}

Yet, while the ACA expands access to basic health-care services, especially for women, it falls short of universal coverage for all without discrimination. Two main avenues for extending coverage—the expansion of employer-based insurance and of Medicaid—have in the past disadvantaged women, especially unmarried, poor and ethnic minority women, and are likely to do so in the future.

First, employer-based insurance coverage allows companies to make decisions about the type of health plans they provide to workers, leading to variability in what is covered and how much employers contribute. This discretionary power was further bolstered by a 2014 Supreme Court ruling that allows certain employers to opt out of the newly introduced birth control benefits based on their religious beliefs.\textsuperscript{167} Higher-paid workers are more likely to have insurance through their employers and also to have better coverage than those in lower paid jobs. This has important gender implications given that women—especially women of colour and immigrant women—are over-represented in low-wage occupations.

Second, the eligibility rules and benefit levels of Medicaid vary and tend to be more restrictive in states that have a high proportion of women of colour in their population.\textsuperscript{168} Undocumented immigrants are excluded altogether from purchasing insurance coverage. Finally, the reform fails to address a major strategic health need of women by precluding any federal funding for abortion. As a result, the ‘right to choose’ will remain unaffordable for many, particularly those on low incomes.

Expanding health coverage in Thailand

In Thailand, the Government introduced the Universal Coverage Scheme (UCS) starting in 2001. Under this scheme, general revenue is used to pay the contributions of 80 per cent of the population, i.e., all those who are not already covered by public social insurance for private sector employees and civil servants.\textsuperscript{169} The introduction of the UCS followed a number of unsuccessful attempts to extend social insurance coverage to informal workers, who represent about 62 per cent of the workforce.\textsuperscript{170} The UCS enrols entire households and offers a relatively comprehensive benefit package, including a wide range of sexual and reproductive health services such as safe abortion in the case of rape and health risks.\textsuperscript{171} Because the state assumes almost the total cost of coverage for the majority of the population,\textsuperscript{172} the Thai system is comparable to the tax-financed health systems of Malaysia, Sri Lanka or the United Kingdom, which provide high levels of financial protection.\textsuperscript{173}

The UCS has achieved impressive results. By 2010, total health coverage had reached 98 per cent of the population and the share of OPPs
in total health expenditure had fallen from 27 per cent in 2002 to 14 per cent. Service utilization has increased among the previously uninsured, especially poor women of childbearing age and their infants. This dramatic progress is not only the result of the UCS as investment in the expansion of primary health-care centres, particularly in rural areas, has also ensured that universal coverage translates into access to services on the ground. Despite being formally covered under the UCS, however, some groups continue to experience access barriers. These include older women, women living in remote areas, as well as women and men from ethnic minority and migrant communities.

Scaling up community-based health insurance in Rwanda

In contrast to tax- or social insurance-financed schemes at the national level, community-based health insurance (CBHI) targets lower-income populations with weak contributory capacity, often at the local level. CBHI schemes vary considerably but are usually based on solidarity among individuals with common geographic, occupational, ethnic, religious or gender characteristics, with risk being shared within that specific community. Membership is voluntary and, in most cases, CBHI schemes are run on a non-profit and participatory basis.

CBHI schemes typically offer limited service packages and often exclude key health needs such as routine sexual and reproductive health services. Progress in extending coverage can also be painfully slow. In the United Republic of Tanzania, for example, it took social and community-based insurance schemes a decade to enrol only 17 per cent of the population. In Ghana, where community-based plans were absorbed into the National Health Insurance Scheme (NHIS) from 2003 onwards, almost two thirds of the population remained without coverage in 2011. Even when premiums are set at low levels, CBHI schemes often fail to reach the poorest groups: 39 per cent of women and 32 per cent of men in Ghana reported that they had not registered with the NHIS because the premium was too expensive. The experience of CBHI in Rwanda has been more positive. CBHI schemes have been part of an overall strategy of the Government to rebuild the country’s health system after the 1994 genocide. Mutuelles de Santé were piloted in three districts in 1999 and later extended to other districts. The Mutuelles enrol entire households and provide a minimum service package at the primary care level as well as a complementary services package at district level. Users contribute through co-payments, but the poorest quarter of the population is exempt thanks to international donor funding. The service package includes family planning, antenatal and postnatal care, childbirth, HIV testing and treatment as well as prescribed drugs. By 2011/2012, the coverage of the Mutuelles had reached 91 per cent of the population. Together with pre-existing private and social insurance schemes, this has brought Rwanda close to universal coverage within a decade.

The reforms in Rwanda have significantly reduced financial barriers to health-care access for women and expanded their uptake of services. The share of women who reported lack of money as the main barrier to accessing health care declined from 71 per cent in 2005 to 53 per cent in 2010. In the same period, skilled birth attendance increased from 39 per cent to 69 per cent and women’s use of modern contraceptive methods from 10 per cent to 25 per cent. Gaps in access between women from rural and urban areas and between women from higher- and lower-income groups have narrowed substantially and access has expanded for all groups. Box 3.9 highlights the dramatic impact of these changes on maternal mortality rates. These achievements have been bolstered by significant investments in health infrastructure and service delivery, heavily supported by international donors. A performance-based financing system rewards service providers for better patient follow-up. Improved indicators and monitoring systems track progress in health outcomes, including, for example, the proportion of women delivering at health facilities.
In 2013, sub-Saharan African countries accounted for an estimated 62 per cent of maternal deaths worldwide. Most of the complications responsible for women’s deaths during pregnancy and childbirth can be prevented by enhancing access to family planning, effective antenatal care and skilled birth attendance, including emergency obstetric care. However, take-up of these services is hampered by lack of information, inaccessible facilities and prohibitive costs. And shortcomings in the quality of care result in failures to diagnose and treat pregnancy-related complications.

Rwanda’s experience shows that these barriers can be overcome. Following the 1994 genocide, it was among the poorest countries in the world, its health system lay in ruins and maternal mortality rates were well above the regional average. Yet, as shown in Figure 3.8, Rwanda has reduced the number of maternal deaths faster than most other countries in sub-Saharan Africa, from 1,400 deaths per 100,000 live births in 1990 to 310 in 2013. Along with Cabo Verde, Eritrea and Equatorial Guinea, Rwanda is one of only four countries in the region that are on track towards meeting the Millennium Development Goal (MDG) target of reducing maternal mortality by three quarters between 1990 and 2015.

**Figure 3.8**

*Trends in the maternal mortality ratio: Rwanda and sub-Saharan Africa regional average, 1990–2013*

--- *Maternal mortality in Rwanda has declined faster than the regional average*
A combination of measures lies behind this impressive progress:

- The rapid roll out of health insurance removed financial barriers to accessing services, in particular for ambulance transfers to higher-level facilities for emergency interventions
- The nationwide expansion of adequately equipped public health centres with decentralized management allows for performance-based financing
- Well-trained community health workers (CHWs) provide antenatal care and delivery services in health centres as well as promoting hygiene, health insurance and family planning
- New mobile technologies help CHWs track pregnancies and enable a quick response to pregnancy-related complications and referral for emergency obstetric care if needed
- CHWs and other health-care professionals are given incentives to meet maternal and child health targets and provide quality care, with regular visits to monitor compliance
- Participatory processes at the local level, which provide a mechanism to feedback problems and lessons into policy, are essential to enhancing accountability in the health system as a whole.

Overall, universal health coverage is an important step in the right direction and one from which women can benefit. But the experiences of Rwanda and Thailand demonstrate that in order to be effective, significant subsidies from general taxation or international aid are required to make up for the limited contributory capacity among low-income women and men. In both cases, the impressive improvements in health outcomes, particularly for women, are also the result of longer-term investments in decentralized health services and the development of administrative capacity to manage these effectively. This suggests that contributory social or community insurance schemes may not be the most effective way to achieve affordable access to health care, particularly in low-income countries where the amount of contributions that can be extracted from informal workers and other low-income groups is usually low. Instead, resources could be invested directly in the extension and operation of public health facilities with the aim of building national health systems that are free at the point of service delivery.

Towards gender-responsive service delivery

Affordability is not the only barrier to equitable access to health care for women and girls. Gender-based differences and structural inequalities—including those resulting from stigma, stereotypes and violence—also need to be addressed at the service delivery level. Gender norms and biases shape how women perceive their own health and influence whether and how they can act on their own health needs. At the household level, women’s health problems may be neglected because of the relatively low value attached to their lives, and resources for health care may be allocated preferentially to male household members.

Women also often need to obtain consent from family members to seek medical care. Figure 3.9 shows that, across a range of countries, a significant proportion of women do not decide independently on their health care—more than two thirds of women in Senegal, for example.
Women’s access to health services may also be affected by the location, opening hours and staffing of health services. As Figure 3.10 shows, where services are far away, women may face transportation costs or safety risks that prevent them from seeking care, particularly if they live in rural areas. In some communities, women’s ability to move freely in public spaces is restricted, making it difficult for them to attend medical facilities outside their homes or to receive confidential medical advice.
Finally, women may be reluctant to consult doctors of the opposite sex or be culturally discouraged from doing so. In such cases, lack of female health staff constitutes a significant access barrier. In the Plurinational State of Bolivia, Ethiopia, Maldives, Peru, São Tomé and Príncipe and Timor-Leste, for example, half or more of the women reporting difficulties in accessing health care cite concerns over the availability of a female health provider.
Breaking down institutional barriers
Different measures can be taken to overcome these barriers. Multi-purpose clinics that integrate services—for example, sexual and reproductive health services alongside paediatric care—can save time for women who are in charge of children or other dependents. This increases the likelihood that women will seek advice or treatment for their own health problems. Upgrading village-level health centres, training community-based health workers for home visits and setting up systems for reliable emergency transport can make an important difference for women in rural areas, as the experience of Rwanda shows (see Box 3.9).

Outreach services can improve access, privacy and confidentiality for women who experience limits on their mobility or on their interaction with male care providers. In Pakistan, for example, the Lady Health Workers (LHW) programme provides door-to-door health services mainly for rural women who are unable to visit health facilities. Established in 1993, the programme has trained more than 100,000 women as community health workers (CHWs) who provide information, basic services and access to further care. The programme has been effective in improving maternal and child health care, including antenatal services and skilled assistance at birth. Positive outcomes include increased child immunization rates and greater uptake of contraceptives. The LHW programme has also strengthened the skills and capacities as well as income-earning opportunities of the women who are trained as CHWs. In a context where employment options for women are very limited, this has enhanced women’s status within their communities and households.

Addressing stereotypes, stigma and violence
Professional, respectful and non-abusive patient-provider relations are an important aspect of quality health care broadly and of gender-responsive service delivery specifically. For example, aggressive treatment of women during labour by overworked and underpaid health staff has been documented in maternity wards in Latin America and the Caribbean and sub-Saharan Africa. Action is needed to combat stigma, discrimination and abuse against women and girls who are seeking care.

The redesign of medical curricula and the provision of on-the-job training can address such problems and also enhance understanding among health providers of how gender norms and roles affect women’s health. Domestic violence is a case in point. Health-care providers have a critical role to play in detecting abuse and in caring for women who experience violence. Yet, without proper training and clear screening protocols or referral mechanisms, health personnel are often unable to identify and adequately support victims. They may also fail to respond in the face of obvious signs or even blame women victims, particularly in societies where violence against women is condoned.

In the Dominican Republic, Profamilia, an affiliate of the International Planned Parenthood Federation, developed a comprehensive model for addressing this issue within its network of clinics. The organization began training all clinic staff, developed a standard process for screening clients and created on-site spaces for psychological and legal counselling. Internal evaluations show that the programme changed the perception of service providers towards domestic violence, leading to a dramatic drop in the tendency to blame the victim. The experiences of women seeking care in their clinics also improved. Progress has also been made in the Pacific, where recent prevalence studies have detected high levels of violence against women (see Box 3.10).

Women’s organizations have often been at the forefront of uncovering and denouncing service delivery failures in health care, spurring important reforms. The mobilization of poor and marginalized women against low-quality maternal health services in Uttar Pradesh (India), for example, ushered in tangible improvements, including a reduction in demands for informal payments. In Peru, feminist lawyers and women’s rights organizations worked together to uncover mass sterilization campaigns that systematically targeted indigenous women in poor, rural communities, as part of a broader family planning programme. Their advocacy spurred an investigation by the national human rights
Recent research on the prevalence of violence against women in the Pacific has been critical to spurring policy change, including in the health system. Prevalence studies from the Pacific Islands, supported by the United Nations Population Fund (UNFPA), the Secretariat of the Pacific Community and the Governments of Australia and New Zealand, show that in 5 out of 10 countries for which data are available, intimate partner violence affects more than one out of two women. At 68 per cent, Kiribati has the highest rates of intimate partner violence in the region. In addition, 11 per cent of Kiribati women aged 15–49 reported physical violence by men other than their partners, most commonly by male family members including fathers or stepfathers, and 10 per cent reported having experienced non-partner sexual violence. The detrimental impacts of violence on women’s physical, sexual and mental health are well documented, including unwanted pregnancies, unsafe abortions, miscarriages, sexually transmitted diseases, emotional distress and thoughts of suicide.

In response, the Government of Kiribati has started to integrate the issue of violence against women into sexual and reproductive health programming by, for example, setting up a Women’s and Children’s Health facility in South Tarawa—close to a referral hospital and a shelter—that will support referral between psycho-social support, legal aid and health care. Gender-based violence coordinators have been put in place in the Ministry of Health and the Ministry of Women, Youth and Social Affairs to support health promotion to outer islands, capacity building and improved availability of emergency contraceptives. Health providers have been trained, with support from UNFPA and the Auckland University of Technology, to follow a women-centred approach, allowing survivors to speak, finding solutions that they feel are safe for them and connecting them with other services. Special measures have been put in place to reach adolescents through community outreach, peer education and comprehensive sexuality education programmes. Improvements in health information systems, including standardized procedures for monthly reporting and for the assessment and management of violence against women, will help track progress.²⁰¹

It is important to note, however, that the barriers to women and girls’ equal enjoyment of the right to health cannot be dismantled by the health system alone. For adolescent girls to realize their sexual and reproductive rights, for example, sex education in schools can be just as essential as access to confidential counselling and affordable contraception in health centres.²⁰³ Substantive equality in health requires broader changes in social norms and gender power relations as well as enabling policies that enhance women’s and girls’ rights and status.

**Recommendations**
The transformation of health systems towards the achievement of substantive equality for women requires financial, geographical and social access barriers for women and girls to be removed and their health needs to be addressed head-on. In line with the social protection floor, national health systems that provide universal, affordable health
care for all are the best way to ensure affordability and can be built gradually. To eliminate all barriers for women and girls, health systems need to:

- Remove out-of-pocket payments and replace them with different financing mechanisms
- Gradually move towards universal coverage that is affordable for all through national health systems or the effective combination of insurance contributions and public funding
- Provide a basic level of care free of charge to all, independent of labour market and family status; at a minimum, sexual and reproductive health services should be available and affordable for all women and girls
- Invest in health service delivery, including in basic infrastructure, staff and essential medicines, to make universal coverage effective on the ground
- Upgrade village-level health centres, train community-based health workers for home visits and set up systems for reliable emergency transport to better reach women in rural areas
- Train health staff in women’s rights and in the delivery of women-centred services
- Institutionalize mechanisms to enhance the accountability of service providers to women and girls, including effective monitoring and incentive systems, to make health services more gender-responsive.

**CARE SERVICES**

Care for dependent people—children, people with disabilities, the frail elderly, the chronically ill and others who need assistance in daily living—is intimately connected with health and other social services. This connection is particularly visible in the case of care for people with HIV and AIDS. Family and community caregivers in Kenya, Uganda, Zimbabwe and other countries in sub-Saharan Africa, for example, have been vocal in their demands for better health services, including access to anti-retroviral therapy, as well as for greater recognition and support of their unpaid caregiving (see story: A seat at the table).

**The right to care and to be cared for**

The international human rights framework has little to say on the right to care. Children’s right to care is explicitly recognized in the Convention on the Rights of the Child, for example, but there is little clarity on how this right is to be realized in ways that are equitable and do not infringe on women’s rights to an adequate standard of living, work, rest and so forth. The tendency has been to assume that mothers or other female family members are available to meet the care needs of children and other dependants on an unpaid basis.

Feminists have long proposed that the rights to give and receive care should be recognized as human rights. More recently, interest in unpaid care and domestic work and its implications for women’s human rights has also been growing within the United Nations system. In her landmark report on unpaid care and domestic work, poverty and human rights, then United Nations Special Rapporteur on extreme poverty and human rights, Magdalena Sepúlveda, argued that ‘heavy and unequal care responsibilities are a major barrier to gender equality and to women’s equal enjoyment of human rights, and, in many cases, condemn women to poverty. Therefore, the failure of States to adequately provide, fund, support and regulate care contradicts their human rights obligations, by creating and exacerbating inequalities and threatening women’s rights enjoyment.’

Against this backdrop, available, accessible and affordable care services have a double role to play. On the one hand, these services can promote the autonomy, rights and capabilities of those who need care and support. This has been a long-standing demand of disability rights movements, for example. These movements have also denounced the fact that social services are often provided in ways that curtail rights by restricting the autonomy and preventing the full participation
People with disabilities are subjected to degrading procedures and confinement in institutions, often with high rates of abuse. Activists have also directly challenged the notion of care itself as disempowering and objectifying of people with disabilities, especially if it is conceived of as a one-way flow of giving and receiving (see Box 3.11).

**BOX 3.11**

**Care and the rights of people with disabilities**

Research and advocacy on care have focused primarily on the rights and needs of caregivers, both paid and unpaid. They have highlighted the emotional and financial costs of caring and constructed a comprehensive policy agenda around greater recognition and material support for carers in terms of time, money and services. The rights and needs of care receivers, in contrast, have received relatively little attention in debates around care. The disability movement has forcefully exposed this bias.

People with disabilities have broadened the policy agenda on care by identifying themselves as subjects of rights, not objects of care. Furthermore, they have drawn attention to the fact that people with disabilities are often caregivers themselves. In the fight for their human rights, people with disabilities have emphasized the importance of empowerment, autonomy and self-determination both in their lives and in how their support needs are met.

These challenges may seem to pit the rights of caregivers against those of care receivers. In fact, however, both constituencies share common histories, goals and interests. Both have struggled against oppression, inequality and discrimination. Both suffer from a lack of entitlements and social support systems that would protect them against impoverishment and exploitation. While each side has its specific concerns, there is a common agenda to be built around recognition and resources.

For example, transformations in the physical and social infrastructure, by providing better and more accessible transport options, enhance the autonomy of people with disabilities while at the same time reducing the demands on those who support them. Alliances must be forged between the disability rights movement and organized caregivers around common demands for affordable, accessible and adequate services and infrastructure to work towards ‘a fulfilling life both for the carer and the cared-for’.

On the other hand, care services can reduce the time constraints faced by those—especially women—who perform the bulk of unpaid care and domestic work on a day-to-day basis. As such, they play a pivotal role in promoting substantive equality for women. The availability of care services can help redress women's socio-economic disadvantage by enhancing their ability to engage in paid work. Care services also contribute to the transformation of gender stereotypes by allowing women to move out of the home and into the public domain. In doing so, they can enable women's enjoyment of a range of rights, including the rights to work, education, health and participation.

In order to play these roles, care services must be affordable, accessible, of appropriate quality and respectful of the rights and dignity of both caregivers and care receivers. These conditions are far from being met at present.

Early childhood education and care

In most countries care services are still scarce, and where they exist their coverage and quality is often
uneven. Data on early childhood education and care (ECEC) services illustrate this point. Across OECD countries, for example, coverage of ECEC services for children aged 0–2 years, when the care burden on women is largest, lags far behind coverage for children aged 3–5 years. Coverage for 3–5-year-olds is above 70 per cent in most OECD countries and close to universal in some, whilst average coverage for 0–2-year-olds is only about 33 per cent, with important variations across countries. Coverage is particularly low among Eastern European countries, where public support for family-friendly policies declined significantly with the transition from state socialism to a market economy. Meanwhile, the Nordic countries, the Netherlands and France, Malta and the Republic of Korea achieve high levels of coverage among the under-3s.

In addition, care services for under-3s are rarely provided free of charge and costs vary as widely as coverage rates. In OECD countries, the average cost of full-time care for 2-year-old children is just over 16 per cent of average earnings, but this ranges from less than 5 per cent in Greece to over 30 per cent in Switzerland. The high cost of childcare may restrict women’s ability to work outside the home or force parents to opt for informal care arrangements, which offer varying levels of quality and are often dependent on relatively low-paid female workers.

Figure 3.11
Net enrolment rates in pre-school and childcare, in Latin America and the Caribbean, 2012

In Latin America, childcare services have been extended, but coverage rates remain low, particularly for younger children

![Figure 3.11 Net enrolment rates in pre-school and childcare, in Latin America and the Caribbean, 2012](source: ECLAC 2014a)

Source: ECLAC 2014a

Note: Data refer to the most recent available. a. For pre-school education net enrolment was estimated based on linear models using household surveys in countries with available information. The age groups vary depending on the official school starting age of each country. b. Urban areas only.
Public investment in ECEC services has been gaining ground on the policy agenda of both developed and developing countries. In Europe, there has been a gradual shift in spending over the last 15 years away from child-related financial transfers in favour of ECEC services, along with greater efforts to direct expenditure towards younger children.\textsuperscript{218} Even countries such as Germany and the Netherlands—often considered strongholds of traditional family policies—have made significant investments in the expansion of childcare services for under-3s.\textsuperscript{219}

East Asia and the Pacific as well as Latin America and the Caribbean have also seen significant progress in the expansion of ECEC services. Pre-primary enrolment for children in these two regions jumped by 30 and 21 percentage points, respectively, between 1999 and 2012.\textsuperscript{220} Figures 3.11 and 3.12 show, however, that in Latin America and the Caribbean, where more detailed data are available, average coverage for under-3s remains at very low levels and inequalities across income groups are significant. Some countries in the region have made important strides to scale up ECEC services and also succeeded in reducing income-based inequalities in access to these services, as discussed further below. Argentina, Brazil, Chile, Mexico and Uruguay have invested in provision both at the preschool (3–6 years) and day-care (0–3 years) levels.\textsuperscript{221}

**Figure 3.12**

**Pre-school attendance rates by income quintile in Latin American countries, 2006–2012**

\[ \text{In Latin America, children from higher income households are more likely to be in pre-school than children from lower income households} \]

Source: ECLAC 2014a

Note: Data refer to the most recent available during the period specified. a. Urban areas only
Balancing educational and childcare needs

In many developed countries as well as in Latin America, preschool and day-care services have developed in parallel. The educational model of preschool services holds that children need access to schooling before reaching the age of compulsory education. This model tends to be quite universalist, that is, concerned about the early education of all children. However, it is not necessarily in tune with the needs of working parents. Indeed, preschool services often run only part-time programmes. Day-care provision, by contrast, is based on a work-family conciliation model aimed at enabling parents to work outside the home and protect their offspring while they do so. However, unlike preschool services, which are offered to all children, this type of provision has tended to be more targeted, focusing on children from low-income or vulnerable households.

Recent efforts to expand ECEC services in Chile and Mexico illustrate this split. In Mexico, preschool services for 3–5-year-old children are integrated into the broader educational system, with preschool enrolment mandatory for this age group since 2002. This strategy, which has also been pursued in Argentina, has helped raise attendance and reduce coverage gaps between high- and low-income groups. However, reflecting their educational mission, most preschools run only half-day programmes, limiting the extent to which they can free working parents from their childcare responsibilities. Access to formal, full-time day care, especially for younger children, has been largely restricted to women in formal employment.

To remedy this shortcoming, in 2007 the Mexican Government launched the Federal Day-Care Programme for Working Mothers (Programa de Guarderías y Estancias Infantiles para Apoyar a Madres Trabajadoras). This programme promotes the creation of home- or community-based day-care centres for children from low-income households, where parents have no access to other day-care services. The Hogares Comunitarios in Colombia and Guatemala follow a similar approach. In Mexico, parents are supported through a voucher system that reduces user fees on a sliding scale based on household income. The achievements in terms of expanded coverage have been remarkable. The programme now constitutes the single most important source of day care for children under the age of 4, running 84 per cent of day-care centres in the country and absorbing 56 per cent of total enrolment for that age group.

The programme is an important step towards universal access to childcare services. However, there are concerns over the quality of services. The programme has a significantly lower budget than services available to formal workers who contribute to social security, and there are lower requirements in terms of staff educational credentials and basic infrastructure. The quality of jobs that have been created is also questionable. Paid caregivers and their assistants are self-employed and thus lack access to social protection. Caregivers have complained about the low level of subsidies, suggesting that it is difficult to both comply with programme delivery requirements and earn a decent wage.

Chile has also made progress in terms of equalizing access to childcare services, especially since 2006. In contrast to Mexico, day-care services were expanded by increasing the availability of tax-financed public services for 0–3-year-old children from lower-income households. As a result, coverage increased from 17 per cent in 2006 to 26 per cent in 2011 and the gap in access to these services between socio-economic groups has also decreased. In addition, efforts have been made to provide services in ways that meet the needs of working mothers by ensuring that the majority of newly created childcare centres offer full-day and extended schedules. Yet, in common with Mexico, day-care services for under-3s are followed by a preschool system for 4- and 5-year-old children that offers largely part-time programmes and operates on a school year calendar, with extensive holidays.
Care of dependent adults
As shown above, ageing represents a growing challenge for the provision of income security through adequate pension schemes. It also creates new requirements for care. Some developed countries, including Denmark, Norway and Sweden, provide tax-financed long-term care services for the elderly, while both Japan (since 2000) and the Republic of Korea (2008) have introduced long-term care insurance following the example of Germany (1995). Through these systems, older people have access to a range of services depending on the intensity of their care needs, including ambulant and home-based care as well as institutionally based day care and residential and nursing homes.227

In general, however, policy responses to the care needs of dependent adults—including frail elderly people and people with disabilities—have been gaining ground more slowly than those responding to the needs for childcare, even in developed countries. Public expenditure on elderly care remains low.228 Families, friends, neighbours and community networks provide the bulk of long-term care, with women assuming most of the related unpaid work.229

Meanwhile, in middle- and lower-income countries, services for the frail elderly and other care-dependent adults remain very limited. In Myanmar, Thailand and Viet Nam, for example, governments have supported non-governmental organizations in the recruitment and training of volunteer caregivers and the creation of self-help groups as a way to manage the rising share of older people who require assistance.230 In other countries, such as China and Singapore, legislation has been put in place to stipulate the obligation of adult children to provide care for their elderly parents by threat of jail or fines.231 In both cases, state commitment in terms of funding and service delivery is minimal. As a result, there are few alternatives to unpaid family care, which can have enormous economic and psychological costs for women.

A recent survey of long-term care arrangements in China, Mexico, Nigeria and Peru found that the principal caregivers of care-dependent older people with dementia were mostly women—daughters or daughters-in-law as well as spouses—and that many of them had cut back on paid work in order to provide unpaid care and domestic (see Table 3.3).232 As in high-income countries, unpaid caregiving was associated with significant psychological strain.233 With the exception of households in Beijing and Lima, few could afford to hire paid caregivers to ease the burden.
Table 3.3
Care arrangements for older people in China, Mexico, Nigeria and Peru

<table>
<thead>
<tr>
<th></th>
<th>Peru Urban</th>
<th>Peru Rural</th>
<th>Mexico Urban</th>
<th>Mexico Rural</th>
<th>China Urban</th>
<th>China Rural</th>
<th>Nigeria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal caregiver is female</td>
<td>86%</td>
<td>89%</td>
<td>83%</td>
<td>82%</td>
<td>67%</td>
<td>50%</td>
<td>n/d</td>
</tr>
<tr>
<td>Principal caregiver has cut back on paid work to care</td>
<td>16%</td>
<td>23%</td>
<td>25%</td>
<td>37%</td>
<td>4%</td>
<td>48%</td>
<td>39%</td>
</tr>
<tr>
<td>Paid caregiver</td>
<td>33%</td>
<td>8%</td>
<td>4%</td>
<td>1%</td>
<td>45%</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Source: Based on Mayston et al. 2012, Table 1.

Towards an integrated response: Care and the definition of national social protection floors

Care services are crucial for the achievement of substantive equality for women and girls. In order to address the rights of caregivers and care receivers comprehensively, however, a combination of investments are required: in basic social infrastructure, from water and sanitation to public transport systems; in social services, from primary health care to school feeding programmes; and in social transfers, from disability benefits to paid parental leave. This should also be kept in mind in the design of national social protection floors. Setting priorities for investment in social protection should include a thorough assessment of the needs of caregivers and care receivers to make sure that policies contribute to the recognition, reduction and redistribution of unpaid care and domestic work.

The combination of transfers and services that will best respond to this goal depends on the national context. Low-income countries with serious deficits in basic social services might choose initially to focus on expanding access to safe drinking water, particularly in rural areas, to reduce the demands on women and girls’ time and energy. Middle- and high-income countries, on the other hand, might place greater emphasis on work-family conciliation policies, including parental leave and child and elderly care services. In both cases, priorities for social protection should be determined through open dialogue, involving all stakeholders, and with the active participation of women.

Uruguay has pioneered such a process with the creation of a National Care System (Sistema Nacional de Cuidados) in 2011. Starting in 2007, the Government engaged in extensive civil society consultations in order to redesign its social protection framework. Women’s rights advocates have actively participated in this process, placing care squarely onto the government agenda (see Box 3.12). The ensuing National Care System is explicitly framed around gender equality and the human rights of caregivers, both paid and unpaid, as well as care receivers, including children, older people and people with disabilities.
The combined actions of women’s organizations, female legislators and feminist academics have been central in placing care on the public and political agenda in Uruguay. A network of women’s organizations—the Red de Género y Familia—and feminist academics began collaborating in the mid-2000s. Together, they forged a common understanding of care from the point of view of gender equality and human rights, collected data, analysed existing policy frameworks and identified coverage gaps. The results of two time-use surveys, conducted by the National Statistical Institute, the National Women’s Agency and UN Women, provided powerful evidence on the unequal distribution of unpaid care and domestic work between women and men. They also highlighted other inequalities in access to care based on income and life course stage.

In 2008, the Red de Género y Familia organized roundtable discussions in order to bring government officials, civil society organizations and care service providers together to discuss these issues. The sessions brought the insufficient and fragmented nature of existing care services to the fore, giving rise to the idea of an integrated national care system. Female members of the ruling left-wing party Frente Amplio successfully placed this idea on the political agenda, such that the Frente Amplio’s re-election platform for 2010–2014 included the promise to create a national care system. After the Frente regained power, the Government organized 22 debates across the country to ensure broad participation in defining the new system, including by women’s organizations, pensioners, caregivers and their families, programme administrators, service providers and regional and local authorities. The Cabinet approved the ensuing proposal for the National Care System in 2011.

The proposal is ambitious and explicitly rights-based, with reference to international and regional conventions and agreements. It is universal in thrust, starting with the most disadvantaged and foreseeing the progressive expansion of benefits and services. Caregivers, both paid and unpaid, were identified as a key target group for government support alongside three groups of care receivers: preschool children, the elderly and people with disabilities. Measures have been proposed to improve the working conditions and wages of paid care workers and increasing support for unpaid family caregivers. There is also a commitment to promote a more equal sharing of care responsibilities between women and men, including through awareness-raising campaigns as well as special incentives for hiring male care service staff.

These achievements notwithstanding, the actual implementation of the system’s components has been slow. One of the key challenges is to place the system on a secure financial footing. In parallel, strategic planning processes need to be scaled up in order to ensure implementation, including concrete goals, timelines and budgets as well as a clear definition of institutional leadership for different components of the system. To achieve these outcomes, civil society coalitions need to keep up the pressure and ensure that care remains high on the political agenda.
Recommendations

Care services are an essential component of social service provision and a powerful tool for promoting substantive equality for women. They support women to access better employment opportunities and reduce social and intergenerational inequalities by making extra-familial care available and affordable for lower-income and disadvantaged households. In order to reap the ‘double dividend’ in terms of women’s economic empowerment and child health and education, the ways in which services are delivered is fundamental. Priorities include:

- Improve the reach and quality of care services for both children and care-dependent adults
- Develop comprehensive national care strategies through participatory processes, with implementation aiming at the progressive expansion of services and entitlements
- Consider making preschool education compulsory and invest in the provision of public childcare services to reduce access gaps in the context of high income inequalities
- Make early childhood education and care services compatible with the needs of working parents and improve quality standards through curricular development and the professionalization of caregivers
- Include assessment of and response to care needs, including those of older people and people with disabilities, in the development of national social protection floors, selecting the best combination of transfers and services for the national context
- In low-income countries, introduce or expand school feeding programmes as well as investments in water and sanitation to alleviate the burden on unpaid caregivers.

WATER AND SANITATION

In 2010 the United Nations General Assembly finally recognized the right to safe drinking water and sanitation as a fundamental human right (see Box 3.1). However, despite significant progress since the early 1990s, close to a billion people in 2012 were still without access to an ‘improved’ water source, defined by the World Health Organization (WHO) as water from a protected well, protected spring, collected rainwater or tap. Oceania and sub-Saharan Africa have the highest proportion of people who rely on unsafe water sources, including surface water from rivers, streams or ponds as well as unprotected open wells. Across the developing world, urban access to improved water is higher than rural access and high-income groups have significantly better access than low-income groups. In Sierra Leone, for example, 87 per cent of urban households have access to drinking water compared to 35 per cent of rural households. Even in urban areas, however, the reliability, quality and affordability of access for the poorest households are often insecure.

Similarly, over 2.5 billion people still have no access to improved sanitation facilities such as flush toilets, composting toilets or ventilated improved pits. Of these, 700 million use shared facilities, which pose particular problems for women and girls due to their lack of privacy and safety. As with water, poorer and rural households are much less likely than wealthier and urban households to have access to improved sanitation. In sub-Saharan Africa, for example, 73 per cent of households from the richest fifth of the population have access to improved sanitation compared to 15 per cent of households from the poorest fifth. Globally, open defecation remains the norm for over 1 billion mainly rural people.

Even when improved water and sanitation are available in or near the dwelling, inequalities within households can affect women’s ability to use them. For instance, the Special Rapporteur
on the human right to safe drinking water and sanitation, Catarina de Albuquerque, reported that in her mission to Senegal in 2012 she visited families ‘where the water connection tap was closed with a padlock in order to control consumption. Women and children complained about the lack of water for personal hygiene and housekeeping; in some cases, the key to the lock was held by the male head of the household’.245

Realizing women’s rights to water and sanitation requires attention to decisions about who gets water for which purposes, who gets access to sanitation and how wastewater from sanitation is treated and disposed of, all of which reflect power dynamics and political prioritization. Existing data are insufficient to give a full picture of these issues. Most information about water and sanitation is gathered through household surveys, which do not disaggregate based on sex for most issues. This can mask intra-household inequalities.246 The Special Rapporteur has suggested that household surveys should be amended to capture these inequalities ‘by focusing on the actual use of water, sanitation and hygiene by all individuals within a household’. She has also urged for specific efforts to measure ‘the ability of all women and adolescent girls to manage menstruation hygienically and with dignity’.247 Collecting data on the actual use of water and sanitation facilities at public places, such as schools and hospitals, is also crucial for building a better understanding of whether women and girls are able to enjoy this right.

Inadequate access to water and sanitation jeopardizes women’s health
Apart from constituting a human rights violation in itself, the lack of adequate water and sanitation indirectly limits women’s enjoyment of range of other rights, such as those to education and health and to live free from violence. One of the major obstacles to girls’ education in developing countries, for example, is the lack of sanitation facilities that allow adolescent girls to deal with menstruation.

Ill health caused by the lack of adequate water and sanitation increases the need to care for sick family members, a responsibility that falls primarily on women and girls. Women are also susceptible to greater health risks from certain water and sanitation-related diseases because of their caring role. For instance, trachoma, an infectious eye disease that can lead to blindness, spreads easily in overcrowded conditions and where there is a lack of safe water and sanitation.248 The disease affects 2.2 million people worldwide. Women have been shown to be 1.8 times more likely than men to be infected because, as primary carers for the sick, they are more likely to be in close contact with infected individuals.249

Menstruation, pregnancy and pregnancy-related conditions, as well as taboos and stigmas surrounding these, mean that safe water and adequate sanitation facilities are particularly important for women. During labour and childbirth, a hygienic environment, including safe water and sanitation, is paramount for the survival and health of both mother and child.250 Obstetric fistula—a pregnancy-related complication affecting 2 million women in Africa and Asia—leads to incontinence and in turn to social stigmatization as well as severe health problems. Lack of access to water and sanitation reinforces the stigma against women, who need to wash and bathe frequently.251

Meanwhile, latrines continue to be constructed without facilities or spaces for women to wash themselves and use their sanitary method of choice, and they frequently provide no means for disposal of sanitary products. In addition, sanitary napkins are often unavailable or unaffordable because they are not considered essential commodities within health systems and may have to be imported. In their absence, women and girls are often forced to use unhygienic sanitary methods, such as rags, dirt, ash or newspaper.

Women generally place higher priority than men on having a toilet in the home and require more privacy in order to attend to their needs. However,
they rarely have the control over household resources that would enable them to make the decision to invest in a toilet. Where there are no sanitation facilities, women and girls will often only relieve themselves under the cover of darkness, seeking private spaces and potentially risking violence or attack by animals on the way.252 Women and girls who use shared sanitation facilities in informal settlements may be exposed to a very real threat of violence.253

Stigmatization can result in social exclusion from water and sanitation services
Even where water and sanitation services are available, stigma can result in entire groups being disadvantaged and excluded from access based on caste, race, ethnicity or gender.254 In India, for example, Dalits are often not allowed to use taps and wells located in non-Dalit areas, and Dalit women are made to stand in separate queues near the bore well to fetch water after the non-Dalits have finished.255 In Slovenia, the requirement of proof of ownership or authorized occupation for receiving municipal services has been a major barrier to Roma communities’ access to water. Experience with waiving such requirements has been positive: all but three of the 38 Roma settlements in Prekmurje region, for example, have gained access to water and sanitation after removal of these conditions. By contrast, targeting vulnerable groups can further entrench stigmatization. Shower programmes for Roma children in some Eastern European

Figure 3.13
Percentage distribution of the water collection burden, in sub-Saharan African households without piped water on the premises, 2006–2009

—> Women and girls are the primary water carriers for their families in sub-Saharan Africa

Boys 6%
Men 23%
Women 62%
Girls 9%

Source: UN 2012.
Note: Based on population-weighted averages from 25 countries in sub-Saharan Africa.
municipalities, for example, had ‘the unintended effect of identifying them as being too “dirty” to receive education’.256

Stigma is often linked to perceptions of uncleanliness. This affects the rights of menstruating women and girls, women with obstetric fistula and women living with HIV, who may face seclusion, reduced mobility and restricted access to shared water and sanitation facilities. Societal silence and individual shame combine to keep women’s and girls’ water and sanitation needs, including for menstrual hygiene, invisible.

Water collection puts a major strain on women and girls
In sub-Saharan Africa, only 55 per cent of households are within 15 minutes of a water source. Women and girls are the primary water carriers for their families, doing the fetching in over 70 per cent of households where water has to be fetched, as shown in Figure 3.13.257 Where rural water sources are distant, women walk up to two hours to collect water. Where urban water is obtained from shared standpipes, they may wait in line for over an hour.258 Survey data for 25 countries in the region indicate that women spend a combined total of 16 million hours per day collecting water.259 Case studies from around the world show that water-related ‘time poverty’ translates into lost income for women and lost schooling for girls.260 Fetching and carrying water also causes wear-and-tear to women’s bodies, and high levels of mental stress may result when water rights are insecure.261

Increasing the availability, affordability and accessibility of water and sanitation provision is a priority for enhancing substantive equality because women are disproportionately burdened with poor health and unpaid care and domestic work in their absence.262 Conversely, enhanced access to water has been associated with increases in women’s productive activities as well as children’s school attendance.263

A regular supply of water piped into the household is the ideal but is not the reality for most women and girls in low-income countries, especially in rural or marginalized urban areas. A large proportion of the world’s poor rely on a ‘patchwork quilt of provision’,264 including water standpipes, water kiosks and delivery agents. These sources count as ‘improved’ but may still require women and girls to walk long distances or queue up for hours. It has therefore been suggested that, after 2015, one of the indicators for access to basic water should be the percentage of the population using an improved source with a total collection time of 30 minutes or less for a round trip including queuing.265

Standpipes have also been found to charge prices several times higher than those associated with a network connection for low-income households in Benin, Kenya, Mali, Senegal and Uganda.266 Water resellers often charge a much higher per unit price than public utilities. The further away from the household, the higher the price—even without considering opportunity costs that arise from travelling and waiting time, particularly for women and girls.

Regulating private sector participation in water and sanitation
Investing in water and sanitation for women and girls is not only a necessary step towards the fulfilment of international human rights commitments but also makes good economic sense. Overall, the benefits in terms of health and productivity gains exceed the costs of providing and maintaining water and sanitation services.267 As is the case with other public goods, however, water and sanitation are unlikely to be delivered affordably, equitably and at scale by markets alone. They are hence clear candidates for public investment.

In low-income slums or other informal settlements, where initial capital investment and set-up costs are high and short-term returns on investment are low, the state may be the only actor willing and able to finance the expansion of services.268 Community-based approaches—such as rainwater harvesting, treadle pumps or community-based total sanitation campaigns—are also unlikely to go to scale without state support.269 Public involvement and regulation are necessary to ensure that water and sanitation services remain affordable and reflect the needs of marginalized groups. Even where network connections are available, hardware costs and connection and supply charges can present
formidable access barriers, particularly for low-income households, and may require subsidies.

Private sector participation in water and sanitation provision has had mixed results for availability and affordability. There are cases of success in increasing access to water and sanitation through privatization. In Senegal, for example, the private company SdE (Sénégalaise des Eaux) expanded the number of connected households from 58 per cent to 87 per cent, with many of these being subsidized ‘social’ connections where the connection fee is waived and 20 cubic meters of water is provided every two months at a subsidized rate.270 Meanwhile, the Government continues to support the installation and maintenance of infrastructure, particularly in rural areas.271 However, there have also been spectacular failures in water privatization. In the early 2000s, for example, Argentina, the Plurinational State of Bolivia, Indonesia and the Philippines all terminated their concession agreements with private providers in response to public protest—often with women at the forefront—or court disputes over tariff hikes.272

In any case, an effective regulatory framework is key to ensuring that services continue to be extended to underserved areas, are provided to all groups without discrimination and remain affordable for the whole population.

Ensuring access and affordability

A variety of approaches can be used to enhance affordability in networked water supply. These include waiving or subsidization of connection and supply charges, regulating tariffs and providing targeted subsidies to ease the financial burden on poor households.

In Cambodia, for example, the publicly owned Phnom Penh Water Supply Authority (PPWSA), set up in the 1990s, was particularly successful in providing water access to the urban poor. The company’s pro-poor approach includes connection subsidies (up to 100 per cent), possibilities to pay in instalments for poorer households and a ban on disconnection. The cost of water is reportedly 25 times cheaper than before, while the service level has been maintained.273

In South Africa, the right to water is enshrined in the Constitution. To fulfil this right, public authorities use various strategies for the provision of free basic water and sanitation services. Each household is entitled to a supply of 6,000 litres of free, safe water per month, and ventilated improved pit latrines and flush toilets are being installed to replace bucket latrines in townships. However, the implementation of this policy has highlighted concerns about how minimum entitlements are defined (see Box 3.13).

BOX 3.13
Women claiming the right to water at South Africa’s Constitutional Court

In 2009, the Constitutional Court of South Africa ruled on a case concerning access to water in Soweto, Johannesburg: Mazibuko and Others v. City of Johannesburg. The five complainants from an informal settlement, of whom four were women, were from households with between 3 and 20 people living in them. In line with South Africa’s constitutional guarantee of the right to water, Johannesburg implemented the Free Basic Water policy to provide all households with at least 25 litres of water per day by installing prepaid meters that provide water up to a defined maximum (6 kilolitres per month). Beyond this, users were required to purchase credit to obtain water from the meters.
Subsidising water use
Subsidies are a suitable affordability mechanism where a large share of the population is connected to a network. Chile, for example, has been operating a tax-financed water subsidy for low-income households since 1989. The subsidy covers between 25 per cent and 85 per cent of the cost of the first 20 cubic meters of water per month. In Colombia, a solidarity-based tariff scheme has been put in place whereby low-income households receive a graduated subsidy financed out of the higher tariffs paid by wealthier households. Subsidies can exclude those who struggle the most in accessing affordable water. Subsidizing and regulating the water sources that are actually used by the poor—including standpipes and water kiosks—may be a better strategy in these contexts. Kenya’s overhaul of the water and sanitation sectors in the early 2000s, for example, was driven by a pro-poor approach and explicitly sought to enhance the right to safe drinking water. Water kiosks are required to sell safe water at controlled affordable prices and offer alternative payment options for those who cannot afford a monthly bill. The new tariff guidelines also establish a maximum of 5 per cent of household expenditure on water and sanitation.

Towards gender-responsive water and sanitation policies
Efforts to improve the availability and affordability of water and sanitation services must also take women’s specific water and sanitation needs into account and actively work towards strengthening the ability of women and girls to voice their concerns. This goes beyond providing a tap and a toilet in every home. Women’s participation at different levels is crucial for the development of gender-responsive and effective water and sanitation initiatives. Experiences from Ethiopia, India, Kenya, Nepal, Pakistan, South Africa and the United Republic of Tanzania suggest that placing women at the centre of water decisions leads to improved access, more cost-effective delivery and less corruption in water financing. Women have also been essential to the success of community-led total sanitation (CLTS), a subsidy-free approach that encourages people to build their own toilets/latrines with local resources to stop open defecation. CLTS encourages women to take leadership roles, but it can also add to women’s existing labour as it builds on traditional notions of women as the keepers of cleanliness and order in the family.

If they are to advance substantive equality, water and sanitation programmes must consciously address stigma, stereotypes and violence related to the sanitary needs of women and girls. Awareness-raising and advocacy campaigns are one way to break taboos and to make such needs visible. Menstrual hygiene, for example, was a major theme in India’s Nirmal Bharat Yatra—a nationwide sanitation campaign spearheaded by

The complainants challenged the city’s policy on various grounds. They argued that the amount of water provided free of charge was set too low and that it failed to consider household size. They also asserted that the policy did not consider the special needs of people who might require more water.

In the initial ruling, the lower court explicitly recognized the gender dimensions of access to water, finding that, since women and girls were disproportionately burdened with water-related chores, the policy indirectly discriminated based on sex. Ultimately, however, the Constitutional Court found the city’s policy to be reasonable and in line with its obligation to progressively realize the right to water—a position that was widely criticized by human rights activists. Despite this setback, the case has spurred policy change. The Johannesburg municipality subsequently agreed to provide larger amounts of free water to extremely poor households and to address some of the shortcomings attributed to the use of prepaid water meters.
the Geneva-based Water Supply and Sanitation Collaborative Council (WSSCC). The campaign travelled 2,000 kilometres across rural parts of the country in 2012, reaching over 12,000 women and girls with the message that menstruation is just as natural as hunger or sweating and that there is no need to be ashamed or afraid.282

Similarly, Plan International set out to address stereotypes in CLTS projects in West Africa. In Sierra Leone, for example, projects started with an assessment of attitudes related to gender stereotypes around sanitation. Based on the information gathered, awareness-raising sessions were organized to tackle attitudes concerning the work considered to be that of women and girls, such as cleaning latrines, washing clothes and dishes, sweeping, fetching water and cleaning and dressing children. According to the project documentation, these efforts have been successful in changing attitudes: for example, since the awareness-raising campaign, girls and boys do the sweeping and cleaning of latrines and facilities on a rotational basis.283

**Recommendations**

Investing in water and sanitation services is not only essential for the realization of the right to water. It also has the potential to unburden women and girls, enhance their physical safety and promote their enjoyment of a range of other rights, including the rights to education, health, work, rest and leisure. Concrete steps to advance towards substantive equality in water and sanitation include:

- Extend water and sanitation services to underserved areas, particularly poor rural areas and low-income settlements in urban areas, as a matter of priority

- Ensure water is accessible on household premises or requires no more than 30 minutes collection time for a round trip including queuing

- Keep access to water and sanitation services affordable through effective government regulation, connection charge waivers, pro-poor tariffs and subsidies

- Design and deliver water and sanitation services with women and girls’ needs in mind

- Raise awareness of taboo issues such as obstetric fistulae and menstrual hygiene, which can limit women and girl’s access to services

- Increase opportunities for women users and women’s organizations to participate in decision-making on and management of water and sanitation services.

**CONCLUSIONS**

Social policy is essential to advance towards substantive equality for women: it can reduce poverty and inequality, bolster women’s income security and economic independence and contribute to the realization of a broad set of economic and social rights. But, as this chapter has shown, reforms and innovations are needed in the provision of social transfers and social services to ensure that they reach women and girls and respond to their needs.

First, redressing women’s socio-economic disadvantage requires an integrated response. A combination of enabling social services and adequate social transfers is necessary to ensure that
women enjoy their rights to social security and to an adequate standard of living. Provision of adequate and affordable social services—in particular health, water and sanitation and care—is essential to reduce the demands on women of unpaid caregiving and domestic work and thus increase their likelihood of gaining access to an education or an income of their own.

Social transfers are critical means to address poverty and inequality, particularly for women who are raising children alone, those who struggle to find paid work in the face of widespread unemployment and labour market discrimination, and those who face old-age poverty as a result of a lifetime of socio-economic disadvantage. The growth and institutionalization of large-scale cash transfer programmes and of non-contributory pensions, especially in some middle-income countries, are an encouraging development for women. But much more needs to be done to remove gender biases and move towards universal coverage.

Advancing substantive equality requires not only greater access to existing social transfers and services but also radical transformations in how they are organized and delivered.

Second, social policies and programmes can be effective means to address stigma, stereotypes and violence. There are many ways to do this. Minimally, policy and programme features that perpetuate gender stereotypes or social stigma need to be removed. Social transfer schemes, for example, should not impose conditionalities that increase women’s unpaid care and domestic work and should gradually work towards universal coverage in order to avoid stigma. More positively, policies and programmes can provide incentives for men to take on childcare responsibilities and build the capacity of health services to respond to violence against women. In addition, governments and civil society can roll out awareness-raising campaigns to break down gendered taboos around, for example, menstruation in order to enable women and girls to effectively enjoy their right to sanitation.

Third, strengthening women’s agency, voice and participation by promoting feminist research, advocacy, legal action and mobilization as well as women’s political leadership is fundamental to achieving such transformations in social policy and programmes. From the design of empowering cash transfers in Brazil and Egypt, to the recognition of care in national policy-making in Uruguay and the delivery of affordable and adequate urban water and sanitation in South Africa, women have organized and networked to define, claim and defend their rights.

The social protection floor (SPF) initiative is an important step in the right direction, but care needs to be taken in the definition of priorities for social investments. In their quest to define national SPFs, countries should conduct thorough assessments of the needs of caregivers and care receivers in order to ensure that the expansion of transfers and services contributes to the recognition, reduction and redistribution of unpaid care and domestic work. Realizing minimum levels of social protection for all should be a priority for countries with wide coverage gaps. The idea is not to stop there, however, but to expand the range and level of benefits as well as the quality of the services that are provided. Strategies for financing a progressive upgrading of transfers and services should therefore be mapped out from the start. The next chapter, on macroeconomic policy, discusses this issue in greater depth.
Violet Shivutse knows from experience that to advocate effectively women need to organize, define goals, and then insist on a place at the decision-making table.

A 47-year old farmer, Violet is the founder of Kenya’s branch of the Home-Based Care Alliance, which brings together around 30,000 caregivers across 11 African countries. The vast majority women, these carers collectively treat and care for around 200,000 friends, relatives and neighbours, many affected by HIV and AIDS.

“Our main goal … is to make sure we have a collective voice to lobby for recognition of caregivers as key players in healthcare provision and HIV and AIDS in our communities. Most of our caregivers have gone to a level where they are really recognized by senior government people” says Violet.

It hasn’t always been this way. Violet says it has been a long, hard struggle to get to this point. For years, caregivers received little or no recognition for the critical role they played in filling the gaps where formal healthcare facilities were lacking.
The story of Kenyan caregivers’ empowerment goes to the heart of some of the issues of exclusion that affect many facets of women’s lives around the world.

Working with small-scale farmers in western Kenya in the late 1990s, Violet saw that male farmers had the power to take out loans or benefit from agricultural extension schemes, while women were more likely to be found in the fields, working hard, with little support and no role in decision-making.

She also noticed that many women in her community were dying in childbirth, and that the response of the nearby hospital was to blame traditional birth attendants.

Shaken by the death of a local woman, Violet made contact with the local hospital and asked them to include traditional birth attendants in their outreach programmes instead of ostracizing them.

The hospital agreed to work with traditional birth attendants to facilitate mobile clinics for women in the villages. Since many of the attendants were illiterate, they were unable to fill out the hospital’s paperwork so Violet agreed to be their secretary.

It was the first step on a journey that would lead Violet to form the Shibuye Community Health Workers. Since the group’s inception, it has expanded its work to include other health issues such as measles outbreaks, diarrhoea, and providing advice on sanitation, good nutrition and family planning.

Then, as Kenya’s AIDS pandemic took grip in the mid-1990s, caregivers found themselves under increasing
strain. In 1996, the country’s HIV prevalence rate hit 10.5 per cent and three years later HIV and AIDS was declared a national disaster and a public health emergency. Since the beginning of the crisis, Kenya’s caregivers have been on the frontline of the response – treating long-term patients at home, ensuring their fields were tended, tackling stigma and defending the land rights of women with HIV/AIDS.

Yet initially their efforts were barely acknowledged.

“Every time resources for HIV and AIDS came or meetings (were held) to discuss policy around HIV, caregivers were excluded or represented by big organizations,” Violet says.

Her epiphany came during a meeting in Nairobi in 2003 to discuss the effect of HIV and AIDS on Africa.

“The donors, the policy-makers in the room said: ‘we know caregivers are there but they are fragmented, they work in small groups so it becomes difficult to bring them to a decision-making platform because they can’t represent each other well,’” she said.

Violet relayed this to her community and set about creating a local chapter of the Home-based Care Alliance, which was already working on HIV and AIDS in other countries across Africa. The women organized and started talking to the authorities about how to refine policy around HIV and AIDS. One of the first meetings was with the Constituency AIDS Control Committee, part of the National AIDS Control Council.

As the Home-based Care Alliance grew, Violet realized there was a need to address some ingrained misconceptions about the nature of healthcare.

“The view was that health begins at the health facility. So we came in to say, health begins in the community.”

She says the work the caregivers were doing on HIV and AIDS was an economic necessity, as they helped prop up a national health system under incredible strain, but it was also a moral and social imperative.

“Caregivers strengthen the social fabric because for us, in an African context, any sick person belongs to their community ... It’s not just about health facilities that are collapsing. No. It’s actually what ... people should do when people fall sick and have a long-term illness. We are not just responding to healthcare,” she said.

Today, the Kenyan branch of the Home-based Care Alliance has around 3,200 members. In recent years her advocacy work has focused on creating enabling relationships between communities and health facilities, helping caregivers organize and access resources and key policy-making forums.

For Violet, who often represents caregivers in global meetings, the fact that she remains rooted in her community is key to her effectiveness.

“I think this is a comprehensive, holistic way of doing development where you are not just handpicked to sit on a committee, but you come from a community,” she says.

The fact that Violet remains rooted in her community is key to her effectiveness.

Story: Clar Nichonghailie. For more information on Violet and her work, see www.homebasedcarealliance.org
TOWARDS AN ENABLING MACROECONOMIC ENVIRONMENT
Macroeconomic policies affect the availability of paid employment and of the resources needed to implement social policies. They are therefore critical for creating an enabling environment within which substantive equality for women can be advanced.

Macroeconomic policies are typically assumed to be ‘gender-neutral’. In practice, they have distributive consequences that impact differently on women and men and influence gender dynamics more broadly.

Current macroeconomic policies do not adequately consider the importance of unpaid care and domestic work and of non-market investments in human beings. They have also artificially constrained the resources available to governments to finance policies and programmes for gender equality.

Macroeconomic and social policies need to work in tandem to ensure economic sustainability. The economic contribution of social policy and unpaid care and domestic work need to be recognized and incorporated into macroeconomic policy formulation.
A rights-based approach provides an alternative framework for assessing and prioritizing economic policy choices. This can enhance the realization of rights over time, the mobilization of resources for gender equality, the reduction of discrimination and the democratization of economic governance.

Improved global policy coordination and international economic governance, drawing on the Maastricht Principles, is essential to create a macroeconomic environment that is conducive to the realization of women’s economic and social rights.
Advances in substantive equality for women can be achieved through establishing core social protections and improving the quantity and quality of paid employment, as previous chapters of this Report have argued. Macroeconomic policies shape the overall economic environment for realizing women’s economic and social rights through their impact on employment creation and fiscal space in particular. How macroeconomic policies are designed and implemented will thus have a direct impact on the likelihood that gender equality is achieved. Two broad categories of macroeconomic policies are fiscal policy and monetary policy. Fiscal policy involves the use of government expenditures, taxes and public borrowing to achieve economic and social goals. Monetary policy operates through financial markets and institutions to influence the money supply, interest rates, credit availability and exchange rates.

Despite its importance to a range of economic and social outcomes, macroeconomic management typically focuses on a narrow set of goals such as increasing gross domestic product (GDP) growth rates or reducing inflation to extremely low levels. Questions of inequality and distribution are absent or poorly addressed. It is often assumed that economic growth will provide solutions to persistent problems such as gender inequality, yet evidence shows that faster growth in itself will not achieve this. If economic and social policies are to support the realization of substantive equality, a rethinking of macroeconomic policies is essential.

Why does macroeconomic policy matter for gender equality?

Macroeconomic policies deal with economic aggregates, typically without any reference to gender equality. For example, macroeconomic policy targets, such as interest rates, do not consider distinct interest rates for women and men. Because of this, such policies are often said to be gender-neutral. However, broad-based economic policies do have gender-specific effects because these policies interact with structural features of the economy, such as the distribution of unpaid work and the segregation of women and men into different types of employment, to produce distinctly gendered outcomes.

Box 4.1 provides an example of how apparently gender-neutral fiscal policy in the United Kingdom in response to the 2008 crisis had differentiated impacts for women and men.

Macroeconomic policies can limit or broaden the possibilities for redressing women’s socio-economic disadvantage through several channels, directly and indirectly.

First, macroeconomic policies have a direct impact on both the quantity and quality of employment opportunities available to women and men. Moreover, because of widespread occupational segregation in the labour market, described in detail in Chapter 2, economic policies that have distinct effects on particular sectors, such as the service sector, will affect women and men’s employment differently.

Second, macroeconomic policies affect the burden of unpaid care and domestic work via their impacts on employment, household incomes and living standards. Demands on unpaid work may intensify during times of economic stress, increasing the burden on women.

Third, macroeconomic policies have distributive consequences—for example, through taxation—that affect women and men differently and can either reinforce the extent of women’s socio-economic disadvantage or, potentially, promote a redistribution of resources towards women.
And fourth, macroeconomic policies influence the resources available to governments to finance social policies and social protection programmes that can be used to reduce women’s socio-economic disadvantage, as shown in Chapter 3.

Macroeconomic management and financial regulation influence economic uncertainty and the likelihood of crises and system-wide risks, with women and men bearing different costs of negative shocks. Volatility at the macroeconomic level produces outcomes that both reflect and reinforce existing gender dynamics, although the outcomes will differ depending on the context. For example, during the four-year economic crisis in Argentina, which began in 1998, women entered the labour force to compensate for dramatic drops in household income. In the Philippines, following the 1997 East Asian economic crisis, men’s unemployment increased faster than women’s, while women in paid employment experienced longer working hours. In contrast, women withdrew from the paid labour force following the 1997 crisis in the Republic of Korea. When women are ‘pushed’ into the labour market because of economic distress, they are often employed in precarious, informal and low-paid activities. When a crisis triggers women’s withdrawal from paid employment, they return to dependent positions within the household with less autonomy and less access to incomes of their own.

The Women’s Budget Group (WBG) in the United Kingdom has applied a gender perspective to the tax and government spending policies of the British Government in the wake of the 2008 crisis. It highlights that the strategy for rebalancing the budget since 2010 has relied primarily on spending cuts rather than increases in taxes. Women are more likely to be affected by cuts to government services and social protection while men, who earn more on average from paid employment, would be more directly affected by changes to tax policy. The WBG estimates that single mothers will be hardest hit by the cuts as well as by the changes to taxes that constitute the United Kingdom’s fiscal consolidation policies. The estimated decline in income for this group is 15.6 per cent, while childless working age couples stand to lose only 4.1 per cent.

The consequences of macroeconomic policies thus go beyond the economic sphere to impact on gender dynamics in the household and society. Particularly in times of crisis, the effects of macroeconomic policies on social hierarchies can become pronounced, which can intensify stigma, stereotypes and violence. Macroeconomic policies that aim at ‘stabilization’—usually through reducing public spending or meeting very low inflation targets—tend to reduce employment opportunities and living standards, as happened with the austerity programmes adopted by a wide range of countries in response to the 2008 global crisis. As jobs become scarce and household resources shrink, more powerful groups tend to assert their collective identities through more pronounced patriarchal, racist or nationalist practices. This can reinforce stereotypes, including on gender, lead to stigmatization and even trigger violence in ways that perpetuate patterns of inequality and social
hierarchy. Greece, for example, experienced an increase in racial and xenophobic violence as a result of economic downturn associated with the European sovereign debt crisis.

Feminist economists and women’s rights advocates have developed frameworks, approaches and methodologies to support the integration of gender equality goals in macroeconomic policy and planning. A number of governments have adopted gender-responsive budgeting, for example, which has helped to prioritize the reallocation of existing resources to support gender equality. Effective implementation of such approaches requires better sex-disaggregated data and analysis on the impacts of policy on women and men. Crucially, it also requires strengthening women’s agency, voice and participation in macroeconomic decision-making to increase the responsiveness and accountability of national and global institutions in charge of economic policy design and implementation.

Chapter overview
Macroeconomic policies cannot, on their own, bring about gender equality; progressive employment and social policies are also critical, as the earlier chapters have shown. But the macroeconomic framework within which other policies are implemented either enlarges or constrains their scope to advance substantive equality for women. This chapter begins by highlighting ways in which current approaches to macroeconomic policy reduce the possibilities for realizing women’s economic and social rights. It discusses how lack of attention to social goals, failure to integrate unpaid care and domestic work and an insufficient focus on employment creation and resource mobilization severely limit the potential of these approaches to advance substantive equality. It then sets out the key components of a rights-based framework for macroeconomic policy that would support substantive equality. The chapter goes on to emphasize the need for new mechanisms of global economic governance to improve international coordination and realize economic and social rights. It concludes by underlining the need for macroeconomic policy that is accountable, incorporates issues of distribution, acknowledges the importance of investing in human beings and recognizes the role of unpaid care and domestic work in order to advance substantive equality.

WHAT’S WRONG WITH MACROECONOMIC POLICY?

In practice, macroeconomic policy rarely takes into account economic and social rights, distributive outcomes or gender equality. Because of this, macroeconomic strategies may make progress towards substantive equality more difficult or actually work against realizing women’s rights. There are three key areas where macroeconomic policies currently constrain progress towards substantive equality. First, the narrow goals of macroeconomic policy and gender biases in macroeconomic analysis mean that policies often fail to address the structural disadvantages faced by women. Second, an insufficient focus
of macroeconomic policy on employment creation means that progress in redressing women’s socio-economic disadvantage in the labour market is limited. And third, restrictive macroeconomic policy choices mean that there are insufficient resources to sustainably finance social policies that support gender equality or to ensure that the ways in which spending and taxation are conducted have positive, rather than negative, distributive consequences. The next sections explore each of these issues in detail.

GENDER ISSUES IN MACROECONOMIC POLICY AND ITS GOALS

Macroeconomic policy typically focuses on raising the level of GDP as its primary policy goal, with the expansion of GDP (growth) used as a measure of economic progress. However, broader economic and social outcomes may be more important to improving the lives that women and men are able to lead, including through enabling good health, access to education, decent employment opportunities, freedom from violence and a secure place to live. Alternative frameworks for evaluating progress—such as human rights or human development—emphasize what people are able to do or become in the course of their lives. Increases in GDP are important only as a means to better social outcomes, including greater gender equality.

Does gender equality contribute to growth? Researchers and policy makers have started to pay greater attention to the relationship between gender equality and economic growth.12 For example, recent evidence on the relationship between gender inequality in education and GDP levels and growth suggests that more equality in schooling is positively associated with GDP, at least for lower- and middle-income countries.13 Reducing inequalities in schooling and raising the average level of women’s education appears to support better economic performance, as measured by GDP per capita, and enhance individual productive capacities.

Figure 4.1 graphs the ratio of female-to-male secondary school enrolment against per capita income, illustrating the positive relationship between the level of GDP and gaps in educational attainment.14 The ratio increases with average income, but as it approaches parity the relationship flattens out. This indicates that the relationship between the secondary school enrolment ratio and per capita income is different for low-income and high-income countries. As a general rule, greater equality in education is associated with higher levels of GDP. However, at lower income levels there is also considerable variation in the female-to-male ratio of secondary school enrolment among countries with similar incomes, suggesting that factors other than average GDP are important. For example, Burkina Faso (US$1,435) and Rwanda ($1,312) had similar levels of per capita income in 2011, but the ratio was significantly higher in Rwanda than Burkina Faso: 1.02 compared to 0.78. This shows that even at lower levels of GDP it is possible to attain gender parity in education.

The figure does not tell us whether it is economic growth that raises the enrolment ratio or whether it is greater gender equality in secondary education that supports higher incomes. And focusing on the female-to-male enrolment ratio gives an incomplete picture in terms of substantive equality, because it does not control for the quality of education that young women and men receive or differences in retention and attainment.

Similarly, an increase in the female share of labour force participation, or a reduction in the gap between women’s and men’s labour force participation, has been shown to result in faster growth.15 Women’s labour force participation rates are typically lower than men’s—in some cases significantly so—and women working in paid employment are often concentrated in low-productivity activities in which earnings are low (see Chapter 2). These patterns of segregation indicate an inefficient allocation of labour in which women are prevented from participating in
activities in which they may be more productive. Therefore, relaxing gender constraints in labour markets can be expected to raise average incomes and growth rates.

Gender equality may also contribute to growth through its long-term impact on human development. Evidence shows that a mother’s education and health status have a positive impact on the health of her children. This can contribute to future economic growth.

However, the reverse can also be true: when other indicators are used, gender inequality (rather than equality) seems to contribute to economic growth and macroeconomic performance, at least in the short term. Women frequently earn less than men and gender wage gaps can help lower average labour costs. Research on emerging market economies in Asia, Europe and Latin America suggests that higher wage gaps boost competitiveness when women are disproportionately employed in labour-intensive export-oriented activities. Gender inequalities in wages can thus contribute to the success of export-oriented growth and improve a country’s position with respect to its trade balance in the short term. Because it is premised on inequality, however, such growth cannot be considered inclusive; and in the long term, gender equality may be more beneficial to growth through its impact on women’s human development, such as improvements in educational attainment, discussed above.
The unequal gender division of labour, in which women perform a disproportionate share of unpaid care and domestic work, can also support GDP growth as currently measured. Many benefit from women’s unpaid labour, including care for others, performed in households.19 Firms, for example, rely on the human resources that are produced and sustained through such work. The unequal distribution of the costs of care therefore supports economic growth, since those who benefit from these investments in the next generation do not pay the associated costs.

Overall, the evidence on the relationship between economic growth and gender equality or inequality is mixed and the causal relationship can be unclear.20 Does gender equality contribute to higher rates of growth? The World Bank has examined this relationship and concluded that improving gender equality is ‘smart economics’, that is, it contributes to growth and economic development.21 In fact, whether greater gender equality or greater gender inequality is associated with economic growth depends on the specific indicator used. Measurements of equality that emphasize women’s productive activity or attributes—such as narrowing of the gaps in labour force participation and educational attainment—are generally associated with faster growth. In contrast, when the indicators are based on the returns to women’s productive activity, such as wage rates, gender inequality can contribute to growth.22

Conversely, it is often assumed that economic growth will lead to greater gender equality. But growth that is predicated on enhancing global competitiveness by reducing costs can actually reinforce gender inequalities by lowering labour costs or transferring the costs of unpaid care and domestic work to women.23 In addition the benefits of growth may be distributed in such a way as to reinforce the existing patterns of economic power, gender hierarchies in employment and patriarchal norms. For example, the welfare arrangements under the Republic of Korea’s development strategy from the 1960s to the early 1990s, a period of rapid growth, depended on households and families to provide care services rather than on government programmes financed by taxation, reinforcing a highly unequal gender division of labour.24

Gender equality is an important goal in its own right that cannot be seen as purely instrumental to economic growth.25 For macroeconomic policies to advance substantive equality, they need to look beyond economic growth and include a broader set of goals and targets, as discussed later in the chapter.

Uncounted and unrecognized: unpaid work in macroeconomic policy and statistics
International definitions from the System of National Accounts (SNA) define GDP as the market value of final goods and services produced within a country over a particular period. Much of the unpaid work carried out predominantly by women is not incorporated into the calculation of GDP or reflected in other macroeconomic indicators. In particular, the production of non-market services in the household through unpaid care and domestic work is excluded (see Box 2.5). Because macroeconomic policies do not account for the disproportionate costs to women of unpaid labour, they reinforce the undervaluation and marginalization of women’s work.26

Unpaid care and domestic work comprise different types of activity including housework (such as preparing meals and cleaning), care of people (children, the sick, people with disabilities and the frail elderly), collecting water and fuel and voluntary work in the community.27 Figure 4.2 breaks down estimates of time spent in selected categories of unpaid care and domestic work per day for six countries: Argentina, India, Nicaragua, the Republic of Korea, South Africa
and the United Republic of Tanzania. In all cases women perform more total unpaid care and domestic work than do men.

Time spent in unpaid work has real economic value, but this value is not recognized in current macroeconomic concepts and accounting systems. In the United States, for example, the total value of unpaid childcare services in 2012 was estimated to be $3.2 trillion, or approximately 20 per cent of the total value of GDP (valued at $16.2 trillion that year). For the countries featured in Figure 4.2, the total value of unpaid care and domestic work is estimated to be between 10 and 39 per cent of GDP.

The economic value of unpaid care and domestic work is comparable to, or greater than that of key economic sectors. Analysis for Mexico, shown in Figure 4.3, estimates the value of unpaid care and domestic work at 21 per cent of GDP, higher than manufacturing, commerce, real estate, mining, construction and transportation and storage.

**Figure 4.2**

*Time spent per day on unpaid care and domestic work, by sex and total value as a percentage of GDP*

*Women spend more time on unpaid care and domestic work than men do*

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Note: * Buenos Aires only. The value of unpaid care work is based on the wages of people employed in occupations with work similar to housework, whether performed in homes or institutions. See Budlender 2008 for estimates based on other categories of wages. Cross-country comparison should be made with caution as reference population and data collection methodology differ by country.
Exclusion of unpaid work biases economic planning

Not all unpaid work involves the care of others. In many countries, time spent gathering fuel or carrying water constitutes a sizeable time burden for women (see Box 2.5). Public investments in basic infrastructure, such as accessible water taps, could greatly reduce the amount of time spent in these activities (see Chapters 2 and 3). This, in turn, can have a positive impact on women’s labour force participation, their earnings from paid employment and their economic empowerment—yet these benefits of improved infrastructure are rarely considered.

The exclusion of the value of unpaid work from the national accounts biases estimates of the total level of economic activity as captured by GDP downward (as indicated in Figure 4.2). At the same time, the exclusion of non-market activities is thought to bias estimates of the growth of economic activities upward. This is because the value of unpaid household production grows more slowly over time than the market value of those goods and services that are included in standard GDP calculations. Similar biases affect the accounting for women’s labour in GDP and growth statistics. When women enter the labour force in increased numbers, GDP goes up by definition, while any reduction in the value of unpaid work in household production that ensues is not accounted for and so is ‘hidden’.

These gender issues in economic accounting have direct policy consequences—for example, when the efficiency of budget allocations is evaluated. ‘Savings’ made from cutting back on government funding of public services often increase demands on unpaid care and domestic work. Because these hidden costs are not recognized in economic planning, this can create the illusion of efficiency gains when in fact costs are being transferred from the public sector to the private sphere. In the health sector, for example, efficiency may seem to increase when the time that patients spend in the hospital decreases and as a result the cost of providing treatment per patient appears to drop. But cuts to public health expenditure can have substantial and unrecognized knock-on effects for caregivers in households, who may be forced to take time off paid work to care for a sick family member. This is likely to have disproportionate impacts on women as the primary caregivers.
In order to adequately recognize and value unpaid care and domestic work, it must be measured. Data from time-use surveys is essential for capturing the amount of time women and men spend in different activities, yet reliable time-use information is lacking for many countries around the world. There is a need for more regular time-use surveys, with data disaggregated by sex, income level, geographical location and other relevant categories such as race and ethnicity. This information can be used by policy makers to make better decisions about macroeconomic policy that reflect a more complete picture of the activities that keep an economy going and of the consequences of the choices made for improving substantive equality.

The development of human potential as investment
Other macroeconomic measurements are subject to similar conceptual problems, with potentially important consequences for policy. For example, household spending on children is currently classified as consumption expenditure. However, a strong case can be made that these expenditures represent an investment in future human capacities and should thus be accounted for separately from other consumption expenditure. Non-market and unpaid childcare activities represent a similar investment, yet these are not counted at all in macroeconomic statistics, whether as consumption or investment. It can thus be argued that total investment is underestimated in current economic statistics because the investment of both time and money in human potential is excluded.

The same issue applies to budget expenditures. For example, spending on the operation of services for children in early childhood is classified as public consumption (current expenditure), although the construction of new nurseries and clinics is classified as public investment (capital expenditure). Borrowing to finance public investments is seen as acceptable, but borrowing to support the operations of these public facilities is not. Conventional definitions and statistics do not understand the development of human capacities as a form of investment that yields future benefits. The consequent misclassification of this spending biases policy decisions against public investment in the development of human capacities. Insufficient investment in such public facilities effectively reinforces societies’ reliance on the unpaid care and domestic work that parents, especially mothers, do in order to fill the gap.

MACROECONOMIC POLICY, EMPLOYMENT AND GENDER EQUALITY

Increasing women’s opportunities for quality, paid employment is key to redressing their socio-economic disadvantage and to achieving substantive equality, as Chapter 2 has shown. Macroeconomic policy can create an environment that encourages an improvement in the quality and quantity of jobs available. However, although prior to the 1980s, when neoliberal thinking began to dominate the policy landscape, macroeconomic strategies in many parts of the world tried to address a lack of employment opportunities, they currently often limit both the quantity and quality of the employment opportunities available.

Jobless growth
Policies to support better employment outcomes have two components: increasing the demand for paid labour in the economy; and increasing the mobility of workers so that people can take advantage of employment opportunities when they are created. Macroeconomic policies can be particularly important in influencing the overall demand for labour in the economy.

Although dominant policy approaches now recognize the value of social protection and the need for labour market regulation to improve employment outcomes, when it comes to macroeconomic policy there has been relatively limited change since the 1980s. It is common to assume that employment creation is an automatic by-product of economic growth. In reality, growth does not automatically translate into new and better jobs. Studies have documented a reduction in the number of new jobs generated when
production expands in many countries. Some countries have experienced bouts of 'jobless growth'. In India, for example, over a 25-year period beginning in 1981, the manufacturing sector's output as a whole expanded with little or no change in employment due to increases in the capital intensity of production.

One explanation for this sluggish growth in labour demand is that the rates of investment that could support employment creation have declined significantly in many parts of the world, specifically beginning in the 1980s. Slower growth of productive investment translates into slower growth in labour demand.

Macroeconomic policies affect employment through a number of other channels in addition to affecting the rate of private investment. Reductions in government spending discussed above have led to the downsizing of public sectors and the privatization of public services and enterprises. This has reduced the relative contribution of government institutions and agencies to formal employment: during the 1990s, government employment either declined faster or grew more slowly than private employment in most countries. The reduction in the share of public sector employment has been particularly noticeable in the transition economies of Eastern Europe and Central Asia. As Chapter 2 has shown, public employment is an important source of good quality jobs for women and this downsizing is likely to disproportionately impact on women's employment outcomes.

**Monetary policy and employment opportunities**

Monetary policies can also affect employment outcomes. In the majority of countries, monetary policies are focused almost exclusively on meeting very low inflation targets, attained by raising interest rates to keep prices from increasing more rapidly. High interest rates slow economic activity by making credit more expensive and less accessible, thus reducing consumer purchases and raising the cost of financing productive investments. In addition, high interest rates make financial investments more attractive than investments in productive activities. All of these factors lower demand for labour.

Monetary policy can also have gender-specific impacts on employment, though these impacts vary across countries and depend on structural factors. Recent research has shown that women's employment has declined faster than men's in a range of developing countries—including Brazil, Colombia, Costa Rica, the Philippines and the Republic of Korea—that are experiencing reductions in inflation associated with restrictive monetary policy. In countries that maintain a less restrictive monetary environment, such gender inequalities are less evident. Differences in the dynamics of women's and men's employment also appear to be less pronounced when exchange rates are kept at a competitive level.

In Organisation for Economic Co-operation and Development (OECD) countries, one study of monetary policy found no evidence of different effects on women's and men's unemployment rates. However, research focused on specific high income countries has revealed different effects of monetary policy on men and women: for example, research on Federal Reserve policy in the United States found evidence that higher interest rates raised women's unemployment rates relative to white men's, but this relationship varies from state to state and changes with the racial composition of the population.

Higher real interest rates that raise the return on financial investments also attract short-term inflows of capital from other countries, which are potentially destabilizing since such flows can leave as easily as they come, as seen in the East Asian crisis in 1997. Inflows of capital can also lead to an appreciation of the exchange rate, which in turn reduces the competitiveness of—and lowers investment in—export-producing industries and those sectors that compete with imported products. An overvalued exchange rate has a disproportionate effect on women's employment when women are concentrated in export-producing sectors or sectors competing with imported goods and services.
Overall, since the 1980s macroeconomic policies have failed to support labour demand in the face of growing labour supply. When demand for labour grows slowly relative to supply, levels of open unemployment increase, informal employment expands and other atypical and non-standard forms of work—such as part-time work, short-term hires and day labour markets—proliferate. At the same time, bargaining power shifts in favour of employers and the owners of firms. A reduced share of public sector jobs in overall employment reinforces this trend. The result is a downward pressure on wages and conditions of employment. As Chapter 2 showed, this has happened at a time when, in many parts of the world, women’s labour force participation has been increasing, so that the lack of availability of decent job opportunities specifically constrains women’s employment options and the prospects for redressing the socio-economic disadvantage they experience.

MACROECONOMIC POLICY, SOCIAL POLICY AND GENDER EQUALITY

The resources available to governments for implementing the kinds of policies to advance gender equality outlined in Chapters 2 and 3 are not fixed. They are determined, in part, by macroeconomic policies, including tax policies, decisions over deficit spending and the management of debt. Neoliberal policy regimes have tended to reduce tax revenues relative to the size of the economy, such that fewer public resources are available to finance public expenditures. Faced with reductions in government revenues, efforts to control budget deficits have emphasized reductions in spending, with cuts often disproportionately affecting women. The 2008 global financial crisis triggered a sovereign debt crisis in Europe, leading to severe cuts in social spending in some countries (see Box 4.2). These cutbacks have had important negative consequences for achieving substantive equality.

BOX 4.2
Crisis, austerity and retrogression in women’s economic and social rights

Although the 2008 global financial crisis originated in the private sector, one of its long-term impacts has been on public budgets. In many developed countries, governments used public funds to bail out the financial sector, moving bad debt and liabilities from the banks onto government balance sheets. Despite rising debt levels and declines in GDP, the initial policy response to the crisis was stimulus spending. However, this expansionary phase was short lived.

By 2010 the combination of financial rescue packages and stimulus spending, along with falling revenues from taxation due to economic slowdown, had set the stage for a sovereign debt crisis in Europe. As a result, there have been drastic cuts in social transfers and public services in some countries, triggering a retrogression in economic and social rights for women, as well as men, and a setback for gender equality. Expenditure on benefits for families with children, for example, which had peaked in 2009, fell back to below 2008 levels in 14 out of 23 European countries for which data were available in 2011.

Developing countries have also witnessed volatility in budget revenues resulting from the 2008 crisis. As public debt has mounted so too has pressure for spending cuts, threatening the subsidization
of food, fuel, electricity and transport as well as the expansion of emerging social protection programmes (described in Chapter 3). At the time of writing this report, research into policy responses showed that, despite an initial expansionary response to the crisis, a growing number of developing countries were projected to significantly cut government spending, particularly in Latin America. The International Monetary Fund (IMF) expected that 92 of 133 countries would pursue contractionary fiscal policies in 2014 and would reform old-age pensions and the health sector as part of a further targeting of social benefits.48

Women are likely to feel the impact of these cuts most acutely because they are over-represented among front-line service delivery workers in the public sector. Women also depend more than men on public transfers and services to meet their own needs. As unpaid care providers for family and friends, when public support is reduced, the burden of providing care falls disproportionately on women.

Fiscal policy and the resources for realizing women’s economic and social rights
Since the 1980s, there has been a reduction in the scope for many countries to mobilize resources needed to fund government expenditures, often referred to as a narrowing of ‘fiscal space’.49 Countries in receipt of loans from the IMF were expected to simplify the tax structure and broaden the tax base through a variety of measures, such as reducing income and corporate tax rates, cutting trade taxes as part of wider liberalization measures and extending value-added taxes (VAT) on consumer goods and services.50 As a result, many low-income countries reduced trade taxes, causing a significant fall in revenues that was not compensated for by increases in revenues from other taxes.51 This in turn has led to an overall reduction in government tax revenues as a share of GDP.52

Government revenues as a share of GDP tend to increase with per capita income, as illustrated for 168 countries in Figure 4.4.53 Low-income countries typically have a larger share of agriculture and informal activities that under-contribute to tax revenues. The tax base of poorer countries is also lower due to high poverty rates and less overall wealth, and the capacity of public institutions that collect taxes is also frequently underdeveloped.

Where there are cutbacks to government spending, these may further reduce administrative capacity, making it even more difficult to mobilize resources through taxation.

Figure 4.4 also shows, however, that economies at similar levels of development (per capita GDP) exhibit very different capacities to mobilize public resources.54 This suggests that despite low incomes, many countries could mobilize additional resources through appropriate policy and institutional changes. In 2005, the United Nations Millennium Project estimated that the governments of five developing countries—Bangladesh, Cambodia, Ghana, Uganda and the United Republic of Tanzania—should be able to generate up to an additional 4 per cent of GDP in tax revenue within a decade.55 The IMF, in its Fiscal Monitor 2013, recognizes that in low- and middle-income countries ‘the potential for raising revenue is often substantial’.56 This suggests that ‘fiscal space’ is significantly larger than the current level of government revenues would suggest. How a number of countries have expanded their fiscal space is discussed in a later section (A rights-based macroeconomic policy agenda).

Social policies can also be financed through borrowing. The sustainability of any fiscal
expansion—that is, an increase in spending—depends critically on how government resources are used. A fiscal expansion is more likely to be sustainable when the spending finances investment rather than consumption. For governments that wish to pursue the kinds of social policies highlighted in Chapter 3 through fiscal expansion, it is important to recognize that investing in childcare, health or education generates long-term economic benefits. These investments are more likely to be self-sustaining since they have the potential to raise government revenues in the future to repay borrowing or finance future investments. A rethinking of the relationship between social policy and fiscal sustainability has the potential to change the approach to policy in ways that contribute to greater gender equality over time. The distributive consequences of taxation policies

There are many strategies for financing the provision of social protection and social services, from private contributions to public taxation. As Figure 4.5 shows, how revenues are raised has important implications for social solidarity as well as gender equality. Services such as childcare for example, may be provided entirely by the household, in which case the costs are born by household members. This can be considered a form of implicit taxation (called a ‘time-burden tax’), with a regressive and disproportionate impact on women. Unpaid care and domestic work generates benefits for the economy and, in some cases, substitutes for public expenditures on social services. In effect, it represents a transfer of

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Figure 4.4

**Government general revenues (as a percentage of GDP) and GDP per capita, 2013**

Richer countries tend to have higher government revenues, but capacities to mobilize public resources vary widely among countries at similar income levels.

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The distributive consequences of taxation policies

There are many strategies for financing the provision of social protection and social services, from private contributions to public taxation. As Figure 4.5 shows, how revenues are raised has important implications for social solidarity as well as gender equality. Services such as childcare for example, may be provided entirely by the household, in which case the costs are born by household members. This can be considered a form of implicit taxation (called a ‘time-burden tax’), with a regressive and disproportionate impact on women. Unpaid care and domestic work generates benefits for the economy and, in some cases, substitutes for public expenditures on social services. In effect, it represents a transfer of
resources from women to others in the economy. If women did not provide this service, institutions—such as the state—would need to step in to prevent the care economy from collapsing.

When services are provided through state or market institutions—for example, school places or health care—individuals may be charged user fees. As Chapter 3 has shown, user fees at the point of service delivery can be particularly burdensome for women. Private insurance schemes allow people to pay in advance in order to access services when they need them, but such schemes are rarely affordable for low-income households. Public social insurance can be more redistributive because it pools risks and resources, including state subsidies for low-income households.61

Finally, social services may be funded entirely out of general government revenues that are generated through indirect taxes, such as VAT, or direct taxes, such as an income tax. Funding social services out of general government revenues tends to create the greatest scope for redistribution and substantive equality, but even here some taxes are more progressive than others. For example, indirect taxes such as VAT can be regressive, depending on their design, because low-income households spend more of their income on basic consumption goods than higher-income households.

In addition, some tax policies contain explicit gender biases, treating women and men differently. In some tax systems, for example, men are automatically granted deductions for dependents whereas women are only allowed these in special circumstances.62

More often unequal treatment is implicit, when seemingly gender-neutral provisions have different effects on women and men due to structural sources of gender inequality. For example, work-related tax exemptions may disproportionally go to men, who are more likely than women to be in

Figure 4.5
Types of revenue, their regressivity and their impact on social relations

→ Direct taxes are the most progressive and encourage the greatest social solidarity

Source: Based on Delamonica and Mehrotra 2009.
formal employment that benefits from these types of tax breaks. Women may face a larger burden of VAT when they are responsible for purchasing consumer goods needed in the household. Progressive income taxes may effectively tax women’s income at a higher rate than men’s when household income is pooled to calculate the taxes owed and women’s income is seen as supplemental to that of a male breadwinner. These distributional consequences are often not considered when setting tax policies.

Dominant macroeconomic strategies have artificially reduced the fiscal space available to governments, limiting the resources to finance social policies and programmes that can help improve gender equality. More generally, fiscal policy has been formulated with little attention to its impact on inequality and the social costs of cutbacks to government spending. There is the potential to mobilize additional resources to support the realization of economic and social rights. This requires a different approach to macroeconomic policy, as the next section will describe.

The interconnectedness of macroeconomic and social policies
Current policy frameworks and processes tend to artificially separate macroeconomic and social policies. The role of the former is seen primarily as maintaining price stability and promoting growth. When they are formulated, the impact of social policies on the macroeconomic environment and future trajectory of the economy are not considered. While social policies are recognized as important, they are to be implemented only once broad macroeconomic parameters have been set. In particular, how unpaid care and domestic work shapes the macroeconomic environment is not taken into account.

Social services, whether provided through the government, private providers or unpaid care and domestic work, have macroeconomic implications. Child development, education, health and social care policies, which were examined in detail in Chapter 3, have direct implications for productivity, growth and economic performance. Similarly, policies to support youth in the transition to young adulthood and into the labour market, discussed in Chapter 2, have implications for the performance of the economy as a whole. The artificial division between macroeconomic policies and these other policy areas means that too little attention is paid to employment, unpaid work and social issues in the formulation of macroeconomic strategies.

Figure 4.6 illustrates the interconnectedness of economic and social policies, and shows what a rights-based approach to macroeconomic policy might look like.

A RIGHTS-BASED MACROECONOMIC POLICY AGENDA

Many of the problems with macroeconomic policies discussed above are well known. Yet, in practice, policy alternatives are rarely adopted and, in most cases, the approach to macroeconomic policy as actually implemented has not changed much since the 1980s. There are alternatives to neoliberal
The divisions between economic and social policy are artificial; connecting the two is key to the realization of rights.

Unpaid care work is key to enhancing individual productive capabilities and generating real economic value.

Investments in water and sanitation can help reduce and redistribute unpaid care and domestic work.

A rigid focus on low inflation targets can lead to fewer employment opportunities.

Jobs scarcity and economic insecurity can heighten vulnerability and reinforce stereotypes, stigma and violence.

Increases in GDP are important only as a means to better social outcomes, including greater gender equality.

Gender-responsive budgeting guides fiscal and budgetary policies to enhance gender equality outcomes.

Macroeconomic policies influence the resources available to fund social policy and support the care of individuals.

End Goal

The full realization of economic and social rights for all
approaches to macroeconomics, however, including various forms of Keynesian and structuralist macroeconomics. These alternatives emphasize that markets do not always function well; unregulated markets can result in financial crises, too little employment, an inadequate supply of public goods and services and environmental deterioration; distribution matters; and inequality affects economic stability and performance. They call for action by governments to regulate markets and to improve economic outcomes through employment and social policies.

Feminist macroeconomists have enriched and developed these alternative frameworks with a deeper understanding of the distributive outcomes of macroeconomic choices and by incorporating a consideration of unpaid labour, showing that these are critical to understanding how economies function. In addition, a human rights-based approach to economics provides a clear framework for assessing macroeconomic policy choices, drawing on key treaties and bodies in the international human rights system that are relevant to the achievement of women’s economic and social rights, particularly the International Covenant on Economic, Social and Cultural Rights (ICESCR) and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Applying their principles to the conduct of macroeconomic policy has potentially transformative implications. Specifically, a human rights framework for macroeconomic policy:

- Provides alternatives to GDP growth and low inflation as the primary goals of economic policies
- Provides a set of ethical principles for formulating and evaluating economic policies that are derived from international agreements
- Clarifies the duties and obligations of States and links to a set of national and international procedures to hold States to account
- Incorporates a democratic and participatory approach to economic governance as, from the perspective of human rights, the process of macroeconomic policy-making is important as well as its outcomes.

The human rights framework has important implications for fiscal policy, monetary policy, policies to enhance macroeconomic stability, investments in human beings and the process whereby macroeconomic policy choices are made. Box 4.3 summarizes the human rights principles and obligations, introduced in Chapter 1 (Box 1.3), relevant to developing an alternative, rights-based approach to macroeconomics.

**BOX 4.3**

**Key principles for a human rights-based macroeconomic policy**

A number of human rights principles and obligations are particularly relevant for assessing and evaluating macroeconomic policy from a human rights perspective.

**Non-discrimination and equality:** For rights-based macroeconomic policies, this means that consideration of distributive outcomes is essential. Macroeconomic policies need to be evaluated in terms of biased or unequal outcomes with regard to the enjoyment of rights. This is an immediate obligation of governments.
MINIMUM ESSENTIAL LEVELS: Macroeconomic policies need to be formulated such that minimum essential levels of economic and social rights are met. For example, individuals should not be deprived of essential food, basic shelter or education. This is also an immediate obligation.

PROGRESSIVE REALIZATION AND NON-RETRORGRESSION: Economic and social progress is measured in terms of the progressive realization of rights over time, not growth as captured by gross domestic product. Macroeconomic policy choices should guard against eroding those rights over time (i.e., against retrogression).

MAXIMUM AVAILABLE RESOURCES: Macroeconomic policies—including government spending, taxation, debt financing and monetary policy—influence the resources available for realizing rights. Governments have an obligation to take steps, to the maximum of their available resources, to realize economic and social rights over time.

ACCOUNTABILITY, TRANSPARENCY AND PARTICIPATION: There should be democratic participation in macroeconomic policy-making including budget processes and monetary policy. Meaningful participation requires access to information (transparency) and the ability to hold governments to account (accountability).

EXTRATERRITORIAL OBLIGATIONS: Within the human rights framework, extraterritorial obligations refer to acts and omissions of a government that affect the enjoyment of rights outside of the State’s own territory. At the global level, a coordinated approach to macroeconomic policy is necessary if rights are to be realized to the greatest extent possible.

MAXIMIZING RESOURCES FOR SUBSTANTIVE EQUALITY

Domestic resource mobilization is critical to the realization of rights and greater gender equality. Governments should take steps, to the maximum of their available resources, to realize economic and social rights over time (see Box 4.3). Macroeconomic policies—including tax policy, government expenditures and debt management—directly affect the resources that can be used to realize rights. Although tax cuts and reductions in public spending have reduced fiscal space, many countries do have the ability to generate additional public resources. This section focuses on how additional resources can be mobilized by improving the efficiency of revenue collection, broadening the range of taxes used to generate revenues and borrowing to finance investments with significant social returns. The international dimensions of resource mobilization are discussed later in the chapter.

RAISING REVENUES BY IMPROVING THE EFFICIENCY OF TAX COLLECTION

Tax revenues can be increased by improving the efficiency of tax collection through addressing institutional and capacity constraints or by introducing new taxes. This is particularly important in low-income countries, where problems with tax administration are often acute. A more efficient tax system also generates wider benefits by lowering the time and effort it takes to comply with tax laws and allowing countries to adopt more diverse forms of taxation.

Many countries in sub-Saharan Africa have generated additional public revenues by
improving the way in which taxes are collected. Reforms undertaken include organizing tax collection on a functional rather than geographic basis (e.g., business taxes, income taxes, VAT); creating independent collection agencies; issuing certificates of good tax compliance to businesses that pay their fair share; and improving tax education and services to assist taxpayers. Reforms by the Rwanda Revenue Authority (RRA), for example, have resulted in a 60 per cent increase in government revenues as a share of GDP between 1998 and 2005—from 9 per cent to 14.7 per cent. At the same time, the costs of collection have been lowered. The reforms include strengthening the RRA’s internal organizational structures and establishing greater accountability with other parts of government and the taxpayers.

As a result of trade liberalization, some countries have lost revenues from trade taxes and have not adequately replaced them with other revenue sources. A study of eight countries—Côte d’Ivoire, Egypt, Jordan, Kenya, Malawi, Senegal, Sri Lanka and Uganda—compared countries that were able to recover lost trade tax revenues with those that had not succeeded in doing so and found that domestic tax reform, including an expansion of consumption and income taxes, was essential to protecting government revenues. More generally, macroeconomic policy should aim at expanding the mix of revenue sources in order to expand fiscal space and maximize potential revenue generation. The appropriate mix of taxes will vary from country to country depending on resource endowments, administrative capacity and the structure of the economy. However, all countries should be able to review the existing tax structure and tax base and identify reforms that would increase public resources.

**Mobilizing tax revenues to fund social protection**

The Plurinational State of Bolivia and Botswana have used revenues generated from natural resource extraction to finance their social protection systems, including health-care programmes, income support for vulnerable populations and old-age pensions. Along similar lines, Papua New Guinea is considering using revenues from gas production to set up a sovereign wealth fund that could fund social policies (see Box 4.4).

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**BOX 4.4**

**Creation of a sovereign wealth fund in Papua New Guinea**

In May 2014, Papua New Guinea started exporting liquefied natural gas to Asia under the LNG Project, and Government revenues are expected to increase substantially as a result. In order to manage the economic consequences of this resource boom, the Government has been considering the establishment of a Papua New Guinea Sovereign Wealth Fund (PNG SWF). It is hoped the SWF will address financial management challenges—including poor accountability, weak governance and lack of independence of fund managers—that have undermined budgetary and fiscal processes in the past and also allow the Government to better manage the macroeconomic consequences of a significant increase in financial flows into the country. The establishment of the SWF therefore has the potential of dramatically increasing fiscal space without compromising macroeconomic stability. The resources generated can be used to implement and expand social policies that address the challenges faced by women.
Brazil introduced a tax on financial transactions in 1997 to expand fiscal space and used most of the revenue to fund social policies and services such as access to health care and social protection, including the Bolsa Família cash transfer programme. In 2008, the financial transaction tax was eliminated, and tax revenues are now raised from other sources such as an increase in the social security contribution of financial institutions and a tax on credit operations and currency transactions. For many countries, expanding contributions to the social security system has proven to be an effective means of enlarging fiscal space.

Tax systems can be used to redistribute income and to redress socio-economic disadvantage by ensuring that women and marginalized groups are not disproportionately burdened and that they share equally in the benefits and services these revenues finance. For example, for value-added and sales taxes, expenditures on basic needs items should be exempted or zero-rated since such spending absorbs a large share of poorer people’s and specifically women’s income. Meanwhile, tax exemptions and allowances that primarily benefit wealthier groups can be minimized or removed.

Resources can also be mobilized by re-prioritizing spending to ensure better outcomes with regard to gender equality. Budget allocations should be moved from areas that have low social returns or fail to mitigate existing inequalities to areas that have higher returns and contribute to better distributive outcomes. The Governments of Cambodia, Costa Rica, Mauritius and Sri Lanka, for example, have reduced defence and security expenditures in order to support increased social spending. Similarly, Thailand expanded the resources available for universal health coverage, discussed in Chapter 3, through budget reprioritization. Subsidies that support specific interest groups, such as large-scale bailouts of financial sectors, represent a poor use of scarce fiscal resources. These should be reduced or eliminated to finance strategic social and public investments.

Public borrowing and debt restructuring
An additional way of financing social expenditures to support the realization of rights is through public borrowing. However, borrowing creates a claim on future budgets since debt has to be serviced and repaid. Moreover, external debt carries additional risks since a depreciation of the exchange rate can increase the burden of servicing it. In deciding whether deficit financing can contribute to the sustainable realization of rights over time, it is critical to consider whether the government is using the debt in ways that support the fulfilment of rights without compromising future streams of revenue—which would violate the principle of maximum available resources if future generations are considered.

Borrowing to finance social investments can raise productivity and encourage greater private investment, leading to higher rates of growth. Faster growth generates additional economic resources that can support higher tax revenues and allow governments to pay back the debt. For example, debt-financed fiscal expansions are more likely to be sustainable when the additional spending is concentrated in productivity-enhancing areas such as education.

At the same time, large debt burdens can reduce the resources available to finance social investments when debt-servicing costs crowd out other areas of spending. In these cases, reducing debt burdens or restructuring the national debt can free up financial resources. For example, Thailand was able to reduce its debt servicing costs, partly by reducing its reliance on external debt, and one third of the resources freed went to fund social programmes.

The trade-offs associated with debt-financed government expenditures need to be taken into account. Government borrowing usually takes place in the context of unequal power relations. The threat of withholding access to credit and the ability to demand repayment on specified terms, for example, give lenders considerable power over borrowers. Debt becomes a disciplinary device that can be used to shape government
policy and reinforce global dependencies. The imposition of structural adjustment programmes during the Latin American debt crisis in the 1980s is just one example of these dynamics. The austerity programmes adopted as a result of the European sovereign debt crisis following the 2008 global financial crisis reflect similar power relations.82

Towards gender-responsive public spending
If economic policies are to support the achievement of substantive equality, they must be non-discriminatory in both design and effect. To comply with principles of non-discrimination, public spending should not be allocated in ways that reinforce existing inequalities or fail to deliver benefits to vulnerable and marginalized populations.83 This requires an auditing of budgets in terms of their distributive consequences in addition to specific areas of spending. Resources can be mobilized for gender equality by re-prioritizing spending to ensure better outcomes in this regard.

Gender-responsive budgeting is a widely applied approach that aims to guide the formulation of fiscal and budgetary policies to enhance gender equality outcomes. It can also be used to assess compliance with human rights obligations such as those found in CEDAW.84 Gender-responsive budgeting involves analysis of the gender-specific impacts of the allocation of public spending, taxation and public service delivery using sex-disaggregated data on the beneficiaries of different categories of spending or service provision and on the incidence of taxation.85 It has also been used to assess Official Development Assistance (ODA).86 A gender analysis of national budgets should also, ideally, examine fiscal policy at the aggregate level: total spending, total revenues and deficit financing. Given the key role of paid employment in improving gender equality, it is important not to limit budget analysis to social expenditures such as health, education and social security but to also include consideration of public investments in economic sectors such as infrastructure.

For example, the Government of Nepal introduced gender-responsive budgeting in fiscal year 2007/2008 by integrating a gender perspective into the country’s development policy framework. Specific measures included gender audits of line ministries, gender assessments, awareness-raising and the establishment of a Gender Responsive Budget Committee. The Ministry of Finance developed a budget tracking system to measure the gender responsiveness of public spending and donor aid. As a result of these changes, gender-responsive budget allocations in Nepal increased steadily from 11 per cent in 2007 to almost 22 per cent in 2014. This has contributed to better public services for women and girls. The Government has now committed to conducting a comprehensive impact evaluation to assess how and to what extent the increase in allocations has contributed to changes in the lives of women.87

Recommendations
Making women’s rights real requires raising sufficient resources and allocating them in ways that honour the principles of non-discrimination and equality. In designing and implementing fiscal policies governments should:

- Improve the efficiency of tax collection through addressing institutional and capacity constraints, which can mobilize additional resources even if the tax mix and tax rates do not change
- Increase tax revenues by introducing new taxes and tax policies that generate resources from under-taxed areas, such as the financial sector or natural resource exports
- Reprioritize expenditures towards areas that advance gender equality and support the realization of rights
- Design tax systems to redistribute income and to redress socio-economic disadvantage by ensuring that women and marginalized groups are not disproportionately burdened
• Use borrowing where appropriate to mobilize resources to improve substantive equality, particularly when those resources are used to finance investments, including investments in human capacities, with significant long-term social returns.

• Assess additional borrowing to ensure that it is sustainable and that growing debt servicing costs do not compromise the realization of rights in the future.

• Use gender-responsive budgeting to guide revenue mobilization and spending decisions.

**MAKING MONETARY POLICY WORK FOR HUMAN RIGHTS**

The human rights principles of non-discrimination and equality, the use of the maximum of available resources and accountability, transparency and participation have important implications for the conduct of monetary policy. Monetary policy directly affects the resources available for the realization of economic and social rights, especially the right to work, by influencing interest rates, exchange rates and the amount of credit available in the economy. However, central banks are rarely held accountable for human rights obligations.

Conventional monetary policy typically has one target—inflation—and a narrow set of policy tools for achieving this goal: interest rates or the growth rate of the money supply. Central banks typically are expected to keep inflation as low as possible in line with policies of price stability. The trade-offs between maintaining inflation targets, the realization of rights and gender equality are rarely considered. Although managing inflation is an important goal of monetary policy, the benefits of maintaining very low rates of inflation are not always clear, particularly when trade-offs exist.

An alternative approach would be to incorporate other targets into the formulation of monetary policy, such as real economic activity, employment or incomes. Monetary policy committees could be mandated to consider the distributive consequences of their policy choices, including the impact of inflation and interest rates on gender equality and other distributive outcomes.

In the wake of the 2008 crisis, many central banks altered their approach to monetary policy by focusing on stimulating real economic activity rather than exclusively on inflation. In Brazil, for example, the central bank (Banco Central do Brasil) lowered interest rates significantly in reaction to an initial sharp decline in real GDP. The Federal Reserve in the United States pursued a policy of quantitative easing—buying financial assets to directly increase the supply of money in the economy—in response to historically high levels of unemployment and the need to insure adequate liquidity for the financial sector. Although quantitative easing may help to address unemployment and stabilize the economy, the wealthy appear to have disproportionately benefited in countries where this policy was adopted. It may also have spill-over effects on other economies by increasing capital flows, raising asset prices and affecting exchange rates. These cross-border issues are explored in greater detail in the section (Global economic governance and gender equality).

Monetary policy influences the amount of credit created by the banking sector. How these resources are used—and the extent to which they support social objectives, including improvements in gender equality—depends on how the financial sector is organized and regulated. Central banks have a key regulatory role, setting out the rules and incentives and determining how the financial sector channels and allocates its resources. By changing these rules, central banks can channel credit to uses that support the realization of rights and promote gender equality.

For example, central banks could strengthen the regulatory requirements on commercial banks that fail to extend a certain amount of credit to areas associated with the realization of economic and social rights, including housing, job-creating investments or loans to self-employed women. Public development banks could direct resources to priority areas when social goals and private
incentives diverge. Credit allocation policies extend the toolkit available to pursue a range of objectives and should be considered as part of an alternative approach to macroeconomic management.

Due to the increased mobility of capital and finance across borders, however, governments may have restricted scope when it comes to implementing alternative monetary policies. Many countries cannot implement independent exchange rate and interest rate policies, limiting their ability to pursue monetary alternatives. This raises important issues of policy space, state sovereignty and global economic governance, which are explored in greater depth later in this chapter.

Recommendations

In order to help realize economic and social rights and contribute to substantive equality for women, monetary policy should:

- Incorporate additional targets beyond a narrow focus on reducing inflation, such as real productive activity, employment or incomes with links to the realization of rights over time
- Consider distributive consequences, via monetary policy committees, including the impact of inflation and interest rates on gender equality
- Adopt central bank policies and regulations that encourage commercial lending to support the realization of economic and social rights, through investments in housing and sectors with high potential for job-creation or loans to small enterprises and self-employed workers
- Consider introducing requirements and incentives that encourage commercial banks to extend additional credit to areas of social concern such as housing, job-creating investments or credit to agricultural and small-scale businesses; development banks could also direct resources to these priority areas
- Increase accountability, participation and transparency in the formulation of central bank policy, including through strengthening the voices of women’s rights organizations.

GUARDING AGAINST RETROGRESSION OF ECONOMIC AND SOCIAL RIGHTS

Financial globalization has brought with it a threat of destabilizing financial flows and periodic economic crises that can result in a rollback in the realization of rights. As part of their obligations in the international human rights system, States should take steps to guard against retrogression in the enjoyment of rights, such as a reduction in labour rights, an increase in demands on women’s unpaid labour or increases in violence against women.

Macroeconomic policy should therefore aim to reduce vulnerabilities by minimizing systemic risks. A range of experiences discussed in this Report highlight the gender-differentiated outcomes of the response to a negative economic shock that affect women’s labour force participation, demands on their unpaid labour and the distribution of income and power within the household. Macroeconomic policy can address instability by ensuring that adequate resources are available to finance social protection for vulnerable groups and populations to cope with adverse shock (as described in Chapter 3). Social protection policies also have macroeconomic implications. For example, countries with externally oriented economies are highly susceptible to shocks in the global economy. Social protection policies operate as automatic stabilizers in the face of such volatility, thereby contributing to the country’s economic development (see Box 4.5).

Macroeconomic policy has a fundamental role to play in decreasing the likelihood of a devastating economic setback, such as the 2008 global financial crisis, that can lead to retrogressive outcomes with regard to human rights. One of the contributing factors to the crisis was a lack of adequate regulation in countries with major financial centres—specifically United States financial markets. These kinds of financial crisis can be reduced, and their negative consequences contained, through prudential financial regulation.
Within the human rights framework, States have an obligation to protect rights from actions taken by third parties that threaten or undermine those rights. This includes maintaining an adequate system of regulation to restrict the kinds of investor behaviour that contribute to financial and economic crises. Stabilizing the macroeconomic environment can thus be seen as an aspect of complying with the human rights obligation to protect.

Various measures can be adopted to promote this economic stability. Capital controls can reduce the chance that a country will experience a massive outflow of short-term financial resources that can trigger a crisis. Many countries, including Brazil, Chile, China, Colombia, India and Malaysia, have used these kinds of policies to reduce volatility and retain a stronger influence over domestic policy. At the national level, macro-prudential policies can prevent the financial system from becoming dangerously fragile. Examples of macro-prudential regulations include making the capital requirements of banks dependent on economic conditions, so that capital requirements increase when credit expands too rapidly; requiring that the assets of financial institutions be linked to their equity; and limiting debt-financed acquisition of financial assets. These interventions expand the scope for macroeconomic policy to supporting broader social objectives.

Recommendations
Macroeconomic and social policies need to work in tandem to improve economic stability, allowing individuals and households to cope with economic shocks that can lead to retrogression in economic and social rights and exacerbate gender inequalities. To facilitate policy synergies, governments should:

- Put in place social protection policies that act as ‘stabilizers’ to reduce macroeconomic volatility while also contributing to substantive equality
- Introduce financial regulations that lessen the likelihood of macroeconomic volatility that can trigger an economic crisis
- Consider the implementation of capital controls and macro-prudential policies, which reduce the risk that a country will experience a massive outflow of short-term capital, in order to prevent the financial system from becoming dangerously fragile.

PREVENTING THE ACCUMULATION OF SOCIO-ECONOMIC DISADVANTAGE
The human rights framework stresses the progressive realization of rights over time. Realizing rights requires investments in human beings through a range of policies, including social protection and
social services (see Chapter 3). There are key stages in the life cycle when the impact of investing in human beings is particularly significant for realizing their potential. Early childhood and the transition from youth to adulthood are stages of heightened vulnerability, when the failure to adequately invest in human capacities can have long-term consequences for the realization of rights. Moreover, investments in human beings are essential for the sustainable functioning of the economy within which human rights are realized. Yet the macroeconomic implications of these investments are rarely recognized.

An alternative approach to macroeconomics would make explicit these connections between social investments and economic outcomes and prioritize social policies and care work as key areas of investment for the long-term realization of rights. This would introduce the possibility of using fiscal expansion to mobilize resources for gender equality and enhance the scope for financing economic and social investments and supporting care work to reduce women’s socio-economic disadvantage.

Investing in early childhood development

Investments in early childhood development have long-term macroeconomic implications but are typically ignored in macroeconomic policy-making. Such investments affect cognitive development, subsequent educational achievement and health outcomes, with important consequences for overall economic performance. In other words, they affect the realization of certain economic and social rights over time. The quality of investments made in children, however, is correlated with households’ socio-economic status, providing a channel for the transmission of poverty and inequality across generations. In order to prevent social inequality deepening over time and to equalize real opportunities, macroeconomic policies need to support adequate investment in the childhood development of low-income households in particular.

Unpaid care and domestic work is central to this investment in early childhood development. Direct interactions between children and caregivers—including speech, gestures, facial expressions, physical contact and body movements—provide the stimulation necessary for children’s cognitive development. This direct care represents a critical component of the unpaid labour necessary to keep an economy going, and which, because of its long-term consequences, needs to be recognized in macroeconomic policy.

This raises a fundamental challenge for macroeconomic policy. Care work is necessary to the investment in human beings required to support a viable macroeconomic environment. But the current distribution of unpaid care and domestic work between women and men is highly unequal, as shown in Chapter 2, and so it entrenches women’s socio-economic disadvantage and perpetuates the undervaluation of this work. To redress this disadvantage and advance substantive equality, public investments in basic infrastructure and social services can be made to reduce and redistribute unpaid care and domestic work through, for example, investments in basic social infrastructure and childcare services (see Chapter 3).

Investing in youth and the demographic transition

As Chapter 2 highlighted, the transition from adolescence into young adulthood is a period of heightened vulnerability for young women and men—with long-term consequences for the enjoyment of rights over the course of their lives. Studies suggest, for example, that conditions experienced before the age of 18 explain approximately 50 per cent of the variation in lifelong earnings. Youth transitions are therefore not only critical for employment policies but also have far-reaching implications for macroeconomic performance and human development.

The overall demographic structure of an economy has an important influence on economic development and living standards. In many lower-income countries in South Asia and sub-Saharan Africa, the youth share of the population is sizeable. Young people represent...
a critical resource that has the potential to positively support future economic development and structural transformations through what is known as the ‘demographic dividend’. As the youth population enters the labour force, productive activity increases and contributes to growth. At the same time, the number of dependents (young children and older adults who are no longer economically active) falls relative to the working age population, helping to raise average living standards.

This transition can be observed, for example, in the Republic of Korea, which had a very young population in 1950 but where today the demographic distribution has changed and simultaneously living standards have risen very significantly. Two conditions are necessary for this demographic dividend to be realized: fertility rates must fall as youth enter the labour force; and youth must be productively employed. The realization of the demographic dividend therefore depends on young women’s and men’s reproductive choices and labour market opportunities.

Changes in fertility rates are linked to improving educational and economic opportunities for young women. Girls who stay in school longer tend to both marry and have children later in life. Not only does this affect average fertility rates, it also decreases the risk of maternal and child mortality. Over time, increasing girls’ and young women’s reproductive choices has the potential as well to increase their autonomy, their ability to make independent decisions and their enjoyment of rights. Research in Bangladesh, for example, indicates that delaying marriage for young women raises educational attainment, improves literacy and increases the use of preventative health services.

By contrast, girls who bear children at a young age face critical challenges to their human development. In Latin America, young women who give birth before the age of 16 are three to four times more likely to die in childbirth than women in their 20s; worldwide, complications during pregnancy and childbearing are leading causes of death among adolescent girls between 15 and 19 years old. Access to health services is essential to securing women’s reproductive rights and protecting their bodily autonomy (see Chapter 3).

Young men face a distinct set of vulnerabilities reflected in their disproportionate representation in deaths from violence, homicide and suicide. In many circumstances, they face enormous pressures to demonstrate their ability to take on traditional male roles as the primary breadwinners and the source of support for their families, often including their parents. A failure to live up to these expectations can lead to intense emotional stress with dramatic implications for the lives of young men, manifesting itself as violence, depression or a propensity towards risky behaviour.

The right to education is a critical factor determining the labour market risks that youth face and is a major path to better economic opportunities in the future. Access to education is unequally distributed among youth, however, and the quality of schooling varies with socio-economic status, with poorer youth having worse educational outcomes on average. As Chapter 2 highlighted, young women face more challenging labour market transitions than young men and gender gaps frequently widen in adolescence and young adulthood. Expectations that young women will assist older women with unpaid care and domestic work limit their choices with regard to education, labour force participation and the types of employment accessible to them.

In a rights-based approach to macroeconomic policy, investments in human beings should not be judged solely with regard to their effects on productivity or per capita income. Social policies that support care for the elderly, discussed in Chapter 3, or that enhance the lives of those with severe disabilities, for example, are also critical to the realization of rights even when they have little direct impact on economic growth.

Recommendations
Investments in human beings, particularly during the critical stages of early childhood and
youth, can prevent the accumulation of socio-economic disadvantage and its transmission across generations and improve long-term macroeconomic performance. Governments should:

• Support investments in early childhood development while reducing inequalities arising from the unequal burden of unpaid care and domestic work on women (see Chapter 3)

• Address the vulnerabilities that youth face by investing in education, implementing employment policies to create economic opportunities for youth and reducing inequalities between young women and men (see Chapter 2)

• Strengthen reproductive rights, sex education and access to reproductive health services, especially for adolescent girls and young women, so that they have a broader range of choices with regard to childbearing and marriage

• Administer regular time-use surveys in order to monitor the true costs of investing in human beings and the impact social policies, such as early childhood development initiatives, have on the distribution of unpaid work.

DEMOCRATIZING MACROECONOMICS BY STRENGTHENING WOMEN’S AGENCY, VOICE AND PARTICIPATION

A human rights-based approach to macroeconomic policy requires that there is meaningful democratic participation, that policy processes are transparent and that governments are accountable for their policy decisions. Strengthening women’s agency, voice and participation is crucial to the achievement of substantive equality, as this Report has shown, and must be extended to macroeconomic policy-making.

Macroeconomic policy formulation is typically seen as a technocratic process, carried out with little or no direct participation by the different social groups affected, including women’s organizations. Strengthening women’s voice in the development of macroeconomic policy partly involves increasing their presence in decision-making in general. In addition, women’s organizations and associations need to hold policy makers to account regardless of whether those making the decisions are women or men. Different forms of collective action can allow women to question current macroeconomic policies and, when needed, press for alternatives.

The degree of participation in policy-making varies depending on the specific area. Take the example of monetary policy, where women’s voice is particularly silent in deliberations. Since central banks in most cases function independently from government, possibilities for participation and accountability through the state are often limited. As of July 2014, women were in the top leadership positions (e.g., they were the governor or equivalent) in just a handful of countries, including Botswana, Honduras, Israel, Lesotho, Malaysia, Russian Federation and the United States.115 Women are also grossly under-represented on the decision-making bodies of central banks. There is only one woman on the six-member executive board of the European Central Bank and two women on the 24-member governing council, for example.116 Women’s representation in key macroeconomic decision-making bodies must increase if improvements in women’s voice are to be realized (see also Figure 4.8). Nevertheless, better representation alone is not sufficient. Women’s interests, especially the interests of the most vulnerable women, must be brought into these organizations and political bodies.

Participation in macroeconomic decision-making and the ability to hold governments to account require information. Governments vary in the degree of transparency associated with their policy-making processes. Consider the example of fiscal policy. Budget processes vary widely in terms of the level of transparency, illustrated by the variation in score between countries on the Open Budget Index (OBI).117

The OBI 2012 was calculated for a total of 100 countries, with scores between 93 and zero. Figure 4.7 shows the scores, which range from 93 (New Zealand) to 0 (Equatorial Guinea, Myanmar and Qatar).118 Some countries, such as New Zealand, South Africa and the United Kingdom, have achieved high levels of transparency. However, the wide variation in scores underlines that, for others, there is considerable room for improving the openness of the
budget process. The index focuses primarily on the availability of budget information. Other dimensions of democratic macroeconomic management—such as public accountability and participation—are not fully reflected in these numbers.119

Women’s groups have engaged directly with policy makers on fiscal policies, focusing on gender inequalities in budget and tax policies. Part of this engagement has involved gender-responsive budgeting, discussed above. The Women’s Budget Group in the United Kingdom has generated research and analysis tracking inequalities between women and men in the implementation of the United Kingdom’s austerity programme following the 2008 global economic crisis.120 Similarly, in the United Republic of Tanzania, TGNP Mtandao has engaged in gender budget analysis, training and lobbying to push for greater gender equality in economic policymaking (see Box 4.6).121

**BOX 4.6**

**Campaigning for gender equality in budget policy in the United Republic of Tanzania**

TGNP Mtandao (formerly the Tanzania Gender Networking Programme) began the Gender Budget Initiative in 1996 as a response to the falling quality of public social services following structural adjustment policies in the 1980s. The broad aim of the Initiative is to make decision-making processes on policies, budgets, taxes and debts more democratic, participatory and responsive to the needs and demands of marginalized women and their communities.

TGNP Mtandao works closely with officials in the Ministries of Finance and Planning and provides inputs into the budget guidelines for sectoral ministries, as well as regional and local governments. Budget planners in priority sectors, as well as members of Parliament, are sensitized regarding the importance of gender-responsive resource allocation. MPs use the information provided by TGNP Mtandao to raise questions on gender equality issues during committee and plenary debates at the Parliament. In addition, TGNP Mtandao organizes local and regional courses on gender budgeting and macroeconomic policy for policy makers, practitioners and civil society activists. Media campaigns and publications are used to keep the public informed about the main issues of the gender budget review process.

As a result of these efforts, the Government has endorsed gender budgeting and included it in the budget guidelines. A growing number of other civil society organizations now engage with the broader budget process or focus on particular sectors such as health, education, water and agriculture. Government reports and budgets include more sex-disaggregated data and gender analysis. Unpaid care and domestic work is also being measured as part of the official Labour Force Survey.

A number of concrete policy changes have followed. Primary school fees were abolished, again, and farm input subsidies reintroduced, in part due to public pressure supported by the campaign. Gender budgeting initiatives elsewhere in Africa have drawn heavily on the Tanzanian experience as a model.

A major and lasting achievement, overall, has been increased awareness among grassroots activists of the importance of budget processes and the strengthening of their capacity to hold elected representatives to account. Local government leaders at village, ward and district levels have responded positively, in many cases, by removing incompetent or corrupt practitioners or providing more resources to support the priorities of communities.122
Recommendations

In order to contribute to substantive equality, civil society—including women’s rights activists—must be able to voice their concerns and priorities in the discussion, decision-making and implementation of macroeconomic policy. Key measures to strengthen women’s agency, voice and participation in these processes are:

- Improve the transparency, degree of participation and accountability of the institutions that develop and implement macroeconomic policy
- Ensure that information regarding budgets, tax policy, monetary policy and other aspects of macroeconomic policy is readily available, accessible and presented in a form that can be used by the public
- Strengthen the capacity of civil society and women’s organizations to engage with macroeconomic policy through initiatives such as gender-responsive budgeting.

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Figure 4.7

Open Budget Index, 2012

There is large variation in the transparency of governments’ budget-making processes

Source: IBP 2014.

Note: The Open Budget Index is a survey that evaluates the transparency of governments’ policy making processes, through assessing: the extent to which they give public access to budget information—including the pre-budget statement, budget proposal, enacted budget, audit reports, etc.—and whether citizens are given the opportunity to participate in the budget process at the national level. The analysis also assesses the capacity and independence of formal oversight institutions. Countries are ranked based on a score between 0 and 100 (with 100 being the most transparent).
Although macroeconomic policies are still primarily formulated at the national level, the economies of the world have become increasingly interconnected. Financial flows and productive resources are mobile across national boundaries, and in response to changing economic conditions, production processes are fragmented in global value chains. Corporations operate in many countries simultaneously and move operations and resources across their affiliates.

The growing integration of the world’s economies means that actions taken by one government affect the realization of rights elsewhere. Moreover, the proliferation of agreements to liberalize trade and financial flows between countries limits the policies individual governments can adopt. Increasingly, this disjuncture between national policy processes and global integration compromises economic management.
Article 2.1 of the ICESCR states the need for ‘international assistance and co-operation,’ suggesting that a coordinated approach to macroeconomic policy is necessary if rights are to be realized. However, international coordination of macroeconomic policies to support the realization of rights is rudimentary, at best. This lack of effective global governance places significant constraints on the ability of many governments to implement policies that would support the achievement of substantive equality for women.

GLOBAL ECONOMIC INTEGRATION AND POLICY SPACE

Global economic integration constrains the ability of governments, to varying degrees, to use macroeconomic policy to create an enabling environment for the realization of economic and social rights.

The free flow of finance, for example, has the potential to destabilize national economies. A rapid inflow of capital, in the form of short-term investments, can easily reverse itself, leading to the depreciation of a country’s currency and a more general financial crisis—as was the case with the East Asian financial crisis and similar subsequent crises. The United States financial crisis, which affected countries around the world, was due in part to inadequate regulatory safeguards. Innovative financial products are often poorly regulated and contribute to systemic risks that, in the event of a meltdown, generate enormous human costs extending beyond national borders. Monetary policy is constrained by unhindered capital flows. A central bank may not lower interest rates below those in other countries in an effort to keep capital from leaving. Yet, high interest rates make debt servicing more costly and may increase overall macroeconomic fragility, threatening the sustainability of employment and social policies.

Not all countries are equal in terms of their ability to implement independent macroeconomic policies in a globally integrated world. Larger, more systemically influential economies have a wider range of policy options available when responding to economic shocks compared to smaller, more dependent economies. For example, China and the United States were able to respond to the 2008 crisis by implementing counter-cyclical stimulus policies in an effort to offset the negative consequences of the financial shock. Less well-positioned economies, however, experienced different effects of the crisis, including capital outflows as financial investors sought out safe havens. These economies often implement pro-cyclical policies such as higher interest rates and cuts to government spending in an effort to stem financial outflows, often under the influence of global institutions such as the IMF. For example, the austerity programmes implemented in countries such as Greece due to the sovereign debt crisis represent a type of pro-cyclical policy—drastically cutting spending after a country has already received a substantial negative shock.

As a result, national capacities to respond to global crises are highly uneven. Countries that are able to implement independent macroeconomic policies can take steps to mitigate backsliding on economic and social rights due to economic shocks. Meanwhile, other countries are obliged to adopt macroeconomic policies that contribute to, rather than alleviate, such retrogression. The options for conducting independent macroeconomic policy are particularly constrained in post-conflict countries (see Box 4.7).

BOX 4.7
Constraints on macroeconomic policy in post-conflict settings

Conflicts undermine the normal functioning of economies and destroy the institutional infrastructure needed to implement macroeconomic policies. Effective macroeconomic management requires that certain key institutions are in place, but in post-conflict situations those institutions have often been damaged or destroyed. Macroeconomic strategies for post-conflict countries must therefore rebuild many of the institutions that are often taken for granted elsewhere.
The lack of global coordination also affects the ability of governments to mobilize the maximum of available resources. Countries that act as tax havens, maintaining low tax rates, facilitate tax avoidance and evasion. Multinational corporations use a variety of accounting techniques, including ‘transfer pricing,’ to suggest that their profits are accruing in tax havens and thereby to lower their overall contribution.\textsuperscript{131}

Estimates of the annual tax revenue lost to developing countries due to trade mispricing put it at between \$98 and \$106 billion, nearly \$20 billion more than the annual capital costs needed to achieve universal water and sanitation coverage by 2015.\textsuperscript{132}

Trade agreements limit policy space
Policy space is further limited by a growing number of multilateral and bilateral trade agreements, which increasingly incorporate provisions involving foreign investment and services that protect the rights of transnational business in ways that make it more difficult to realize the rights of individuals. Since the mid-1990s, over 200 regional trade agreements (RTAs) have been signed, with provisions covering trade in services and foreign investment that typically set limits on regulatory actions by governments and create barriers to the expansion of public services. These agreements sometimes involve sales of state assets and greater economic deregulation, based on the assumption that the private sector is more efficient and better for growth. Many such agreements require commercial interests to be compensated when public services are expanded into new areas or when privatization is reversed.

The liberalization of trade in services promoted by such trade agreements has particularly negative implications for unpaid work.\textsuperscript{133} As services such as water, health care or public transportation come to rely on market-based user fees, an unequal structure of access emerges with poor households marginalized or excluded. This leads to women and girls spending more time on daily livelihood activities such as fetching clean water, cooking and caring for the ill, young or frail elderly.

Trade agreements have led to challenges to national health policies by private investors in, for example, Poland and Slovakia.\textsuperscript{134} Elsewhere, as in the Plurinational State of Bolivia, governments have resisted attempts by private investors to sue them under the rules of trade agreements following contract cancellations. In 1999, the Government of the Plurinational State of Bolivia privatized the municipal water system in Cochabamba, granting a 40-year contract to Bechtel, a multinational based in the United States. It subsequently cancelled the contract in the face of widespread protest due to the company’s failure to supply adequate water, especially to poor communities. Bechtel then sued for compensation under a bilateral investment
treaty between the Plurinational State of Bolivia and the Netherlands. Finally, in 2006, Bechtel settled for a token amount in the wake of an international campaign against the company.135

In their responses to the 2008 financial crisis, European and North American government measures such as massive financial bailouts and subsidies to automakers transgressed the terms of trade agreements, underlining the limits that agreements place on policy space.136

A RIGHTS-BASED FRAMEWORK FOR GLOBAL ECONOMIC GOVERNANCE

From a human rights perspective, international cooperation is essential for supporting individual States’ ability to meet their obligations to protect, respect and fulfill rights. The ICESCR recognizes that a country has obligations with regard to the realization of economic and social rights beyond its borders.137 However, it does not define how this obligation is to be interpreted or applied and, as a result, ‘international assistance’ is often interpreted narrowly as the obligation of high-income countries to provide ODA to poor countries.138

To be sure, ODA can be an important source of budget support for low- and middle-income countries and represents one channel through which international assistance and co-operation can contribute to mobilizing resources for improving gender equality and realizing economic and social rights. However, whether ODA contributes to the realization of rights varies depending on how it is used. It may be restricted to specific uses or by-pass governments altogether; it may be tied to imports of goods and services from donor countries that limit its effect on the domestic economy; and significant amounts of donor funds could serve as a disincentive for governments to increase the effectiveness of their tax systems for mobilizing domestic resources.139

While ODA remains a potentially effective means through which resources can be mobilized at the global level, international law implies a broader commitment to international cooperation, although the extent of this cooperation with regard to economic and social rights has not been clearly spelled out.140

Global economic governance describes the set of institutions and relationships that structure the actions of states and private agents across international borders. Current institutions of global economic governance are characterized by unequal power relationships that determine the space within which national governments can act, and not all players have an equal voice.141 Indeed, most existing institutions of global governance—for instance, the IMF, the World Bank, the G20, the United Nations and the World Trade Organization—exhibit clear power dynamics.142 Women’s representation in the top decision-making bodies of these governance institutions is at best low and in some cases negligible (see Figure 4.8). Representation of women is, of course, no guarantee that issues of gender equality will be taken up in policy discussions and decision-making processes. However, a lack of representation itself reveals a serious source of gender inequality and reduces the likelihood that other gender inequalities in global macroeconomic policy will be corrected.

The current system of global governance exacerbates, rather than mitigates, the problems with macroeconomic policy, reinforcing the divide between ‘social policy’ and ‘economic policy’ and the lack of attention to distributive outcomes, including persistent gender inequalities. Due to their links with international economic institutions, state agencies such as central banks and ministries of finance have gained in influence in recent years relative to those associated with social, rather than economic, policies.143 This ‘internationalization of the state’, whereby state institutions are increasingly attuned to global economic relationships rather than domestic policy concerns, exacerbates the biases towards and within macroeconomic policy.144 Investment in human development, social policy, unpaid care and domestic work and gender equality are considered domestic policy issues and are therefore not prioritized in global economic policy forums such as the G20.145

Global cooperation for the realization of economic and social rights could be achieved through the universal acceptance of extraterritorial obligations of governments with regard to the realization of rights beyond their own borders, as outlined in the Maastricht Principles (see Box 4.8), which include consideration of the roles of transnational corporations, non-governmental organizations and intergovernmental institutions.
Women are under-represented in key institutions of global economic governance

In 2011, a group of experts on international law and human rights developed a core set of principles on extraterritorial obligations in the area of economic, social and cultural rights. The result was the Maastricht Principles, which recognize that the policies adopted by governments affect the realization of rights beyond their own borders. The preamble to the Principles states:

“The human rights of individuals, groups and peoples are affected by and dependent on the extraterritorial acts and omissions of States. The advent of economic globalization in particular, has meant that States and other global actors exert considerable influence on the realization of economic, social and cultural rights across the world.”

The Maastricht Principles reaffirm the existing framework for economic, social and cultural rights—as reflected in the Universal Declaration of Human Rights, the ICESCR and other international

agreements—but they go further by elaborating the concept of extraterritorial obligations with regard to jurisdiction, government responsibilities and human rights obligations. They are not currently binding for governments but represent a careful interpretation of the extraterritorial human rights obligations of States based on existing international law.\textsuperscript{147}

The Principles lay out the extraterritorial dimensions of the obligations to respect, protect and fulfil rights.

**The obligation to respect:** A government may not interfere with the enjoyment of economic and social rights outside of the State’s territory (principles 20 and 21). Direct interference refers to conduct by the government itself that impairs the realization of rights. Indirect interference refers to actions by one government that undermine the ability of another government to comply with human rights obligations. This can happen, for instance, if the policies of one government affect the choices available to another government in ways that undermine the realization of rights.

**The obligation to protect:** The obligation to protect includes the obligation to establish a regulatory environment that prevents international organizations, transnational corporations and individuals from taking actions that undermine the realization of rights beyond a State’s borders.\textsuperscript{148} These extraterritorial obligations include omissions by the State, such as one State’s failure to adequately regulate the actions of third parties in ways that have negative consequences for rights elsewhere (principle 20). The failure to adequately regulate financial markets in the United States, which contributed to the 2008 global economic crisis, is an example of this kind of omission.

**The obligation to fulfil:** Governments should create an environment conducive to realizing rights through their own policy choices and through international cooperation in a range of areas: international trade, investment, finance, taxation, environmental protection and development cooperation (principle 29). International coordination includes actions within international organizations—such as the United Nations, the World Bank, the IMF and the World Trade Organization—that contribute to the fulfilment of rights within and beyond each State’s territory.

### Recommendations

Transforming macroeconomic policy for the achievement of substantive equality requires more and better global coordination and changes to global governance institutions. Grounded in international law, the Maastricht Principles provide a foundation on which to build a rights-based system of global governance that would allow for a coordinated approach to macroeconomic policies.

To move forward, countries should:

- Formally adopt a common approach to extraterritorial obligations and global cooperation, based on the Maastricht Principles, to improve global governance for the realization of economic and social rights
- Proceed to concretize the mechanisms for the effective application of these extraterritorial obligations, based on the Maastricht Principles
- Adopt a coordinated approach to tax policy to eliminate tax havens and to reduce tax avoidance and evasion
- Ensure that international trade and investment agreements do not curtail policy space in a way that undermines substantive equality and the realization of rights
- Improve women’s representation in leadership positions of global economic governance institutions.
CONCLUSIONS

Improving substantive equality for women and realizing their human rights require a rethinking of macroeconomics. Changes at the macroeconomic level affect women’s socio-economic disadvantage and the stigma, stereotypes and violence women face. Moreover, macroeconomic policy-making typically excludes women’s voice. At the same time, although macroeconomic policy can create a favourable environment for substantive equality and relax constraints on other policy efforts, it is important to recognize that it cannot achieve these goals by itself. It must be coordinated with the other policy areas highlighted in this Report, in particular employment, social protection and social services.

If macroeconomic policy is to support substantive equality, it should comply with human rights obligations, both nationally and internationally, paying particular regard to the immediate obligations for non-discrimination and equality and ensuring that everyone enjoys the minimum essential level of economic and social rights. It must support, rather than undermine, efforts to redress women’s socio-economic disadvantage through employment policies, social protections and social services. This involves considering a broader set of goals and indicators—for example, considering potential trade-offs between maintaining very low rates of inflation and employment outcomes. It also requires ensuring that sufficient resources are available to support the realization of human rights. Governments should pursue strategies for expanding fiscal space by improving the efficiency of tax collection, enlarging the range of tax instruments and reprioritizing government expenditures. Debt-financed fiscal expansions can be sustainable when used to finance employment programmes and social investments with long-term economic returns.

Macroeconomic policy processes and institutions at the national and international levels should be opened up and made more transparent, participatory and accountable on an equal basis to women and men. Governments should adopt measures to increase women’s presence in macroeconomic decision-making bodies, including central banks and ministries of finance. Information on budgets and monetary policy decisions must be publicly available and readily accessible. Meaningful participation requires that channels be created to enable dialogue with civil society organizations, women’s groups and non-governmental organizations.

As part of the commitment to non-discrimination and equality, macroeconomic policy-making should incorporate distributive impact analyses. This would allow macroeconomic policies to be evaluated in terms of their impacts on women’s socio-economic disadvantage. Specifically, there is a need to analyse the effects that public spending, tax policy and monetary policy have on gender equality. When gender inequalities are uncovered, such as in the case of an unequal impact of tax policies, governments must take steps to correct these imbalances.

Finally, the development of human potential and the need to redistribute the burden of unpaid work should be at the heart of macroeconomic policy. Resources, both public and private, dedicated to developing human potential represent a form of investment with long-term returns. The macroeconomic contributions of social policy and unpaid care work need to be explicitly recognized and incorporated into macroeconomic measurement and concepts, policy formulation and the assessment of outcomes with regard to gender equality and the realization of human rights.
When Mohamed Chafiki, a senior official in the Moroccan finance ministry, speaks about gender equality, the passion in his voice is unmistakable. Ensuring every government decision is assessed for its gender impact has been a defining feature of his career. And by working hand-in-hand with key partner organizations from the world of gender and human rights, he has helped Morocco become one of the leading lights in the region.

“I have always thought that gender equality was at the heart of democracy, both for my country and around the world,” he says from his office in Rabat. “I don’t think we can have balance in life, or achieve happiness if there is not equality between the sexes.”

Gender responsive budgeting – or GRB – can have a profound effect on women’s lives and a country’s development, explains Mohamed. “Morocco, like many countries in the region, suffers from widespread inequality,” he says. “And in each instance it is women who pay the biggest price – in terms of poverty, exclusion and marginalization. Addressing these inequalities is also absolutely central to questions of democracy and human rights.”
In Morocco the gender impact of any policy is not an afterthought - it is considered right from the word go. Which means that when it comes to crucial policies such as universal education, targets are set for both sexes and the barriers which could prevent girls going to school are factored into the budgeting process. For example when a school is planned, money is put aside to ensure that there are adequate toilets that can be used by girls. Not only that, but in its efforts to improve access to running water, the government also collects information on the number of girls who have to collect water in rural areas, a burden that can prevent them from attending school.

“You can’t have an effective budget, and effective use of the public purse if you do not identify targets and consider the gender impact from the moment of policy conception,” says Mohamed.

The road to becoming fully gender responsive has been long. Morocco began looking at the impact of gender in budgets in 2002, outlining a strategy, training public servants and creating technical tools. Since 2005 Morocco has produced a gender report providing a vital tool to ensure accountability and in 2007 the Prime Minister of Morocco sent a letter to all departments urging them to take up GRB. Currently, a total of 27 departments, accounting for more than 80 per cent of the government’s budget, have adopted the tool.

A new landmark was reached in 2014, with the passing of a new finance law, which legally obliges the government to consider gender throughout the budget process.

“Since 2002 we have seen a pragmatic move forward - there have been constraints, there have been those who have attempted to take us backwards, but whereas GRB was informal before, now it is enshrined in law,” says Mohamed.

From a legal perspective, huge progress in women’s rights has also been made. A major advance was achieved in 2004 with the passing of a new family law which guaranteed equality of the sexes in marriage. In the same year, Morocco’s new labour code spelt out women’s rights to maternity leave. Meanwhile, the confederation of Moroccan businesses (CGEM) has produced guidance to its members to make crèches available in workplaces to support working mothers.

“We have to reflect on every serious measure to make sure women can access work, while at the same time making sure there is a balance between family and professional life,” Mohamed said.

In 2011, the country passed a new constitution guaranteeing gender equality in civil, political, economic, social, cultural and environmental rights. In the same year, Morocco removed several of its reservations to CEDAW, in relation to women’s rights to nationality and to rights within marriage and the family.

Mohamed is quick to point out that this progress is not down to the work of government technocrats, but women’s rights campaigners who have been a formidable force.
“Everything I personally did, and we achieved in government was a homage to the groups fighting for women’s rights.”

Rabée Naciri, former president of the Association Démocratique du Femmes du Maroc (ADFM), explains that women’s rights groups were central to introducing the concept of GRB.

“Women’s groups have been behind practically every reform made in Morocco. We didn’t just demand - we came up with solutions - and after, we mobilized in order to get reforms,” she says.

Rabée urges other women’s groups around the world to focus on GRB as a tool for promoting gender equality. “Budgeting is not technical - it is political,” she says. “People make you think it’s too complicated - that’s not true. It’s a mechanism for holding governments to account - so it is incredibly important.”

The next frontier for Morocco is to measure how time is spent in each household, so women’s unpaid work can be taken into account in policymaking. “It’s a fundamental problem that part of society is working and yet not being paid,” says Mohamed.

In Morocco women form only 27 per cent of the labour force. “That’s not to say they don’t work, but their work is not recognized. How can we hope to catch up with developed nations? Only by unleashing the earning and economic potential of those women.”

“Budgeting is not technical - it is political.”

Photo: UN Women/Hassane Ouazzani Chahdi

Story: Alexandra Topping. For more information on Gender responsive budgeting in Morocco see UN Women 2014c.
Across a sweeping range of issues, women’s movements, working with other key actors, have succeeded in bringing about significant change in the recognition of women’s equal rights in laws as well as in policies. In a majority of countries today, there are no legal barriers to prevent women from getting a job or pursuing a trade or profession in the same way as men, from owning and inheriting land and housing in their own name, from receiving a pension or from having access to a wide range of services, including education and health care.

And yet, it is hard to think of a country where income, property ownership, social security entitlements, paid and unpaid work, leisure and power are equally distributed between women and men.

What this Report has shown is that these inequalities are not random outcomes of an otherwise benign and gender-neutral economy and society. Rather, they are wired into the ways in which economic, social and political structures work. To achieve substantive equality, so that women can enjoy their rights in practice, it is not enough to do away with direct discrimination. There is a need to go much further to eliminate indirect forms of discrimination and the structural barriers that have the effect, if not always the intention, of producing unequal outcomes.

This more profound task is a necessity for the 21st century because gender equality is a human rights obligation that remains vastly unfulfilled. It is also a development imperative: the growing inequalities between social groups, and between rich and poor women, undermine development by wasting human capabilities and talents, hindering economic dynamism and threatening social cohesion.

Substantive equality for women is within reach: the experience of numerous countries, documented in this Report, shows that the right mix of economic and social policies—working in tandem and developed with the participation of different social groups—can significantly reduce gender disparities and support strong economies and societies more broadly.

As this Report goes to press, momentum is building in the intergovernmental negotiations on financing for sustainable development for the post-2015 era. The Open Working Group of the General Assembly (OWG) on Sustainable Development Goals (SDGs) has articulated a vision of a world that is ‘just, equitable and inclusive’, making clear that gender equality and women’s and girls’ empowerment are central to this urgent endeavour.

Human rights standards—set out in various international treaties that almost all governments have signed—are an enormous resource in helping the global community move forward. In particular they provide a substantive understanding of gender
equality, emphasizing women’s practical enjoyment of their rights. Human rights principles also underline the duty of governments to raise sufficient resources, allocate them in ways that meet the obligations of non-discrimination and equality, and ensure transparency and democratic participation in the deliberation of budget processes.

The framework for advancing substantive equality for women set out in this report draws on existing human rights standards and is intended to help governments and other policy makers shape concrete measures needed to address the specific challenges of gender inequality. Action is required along three dimensions: redressing women’s socio-economic disadvantage; addressing stereotyping, stigma and violence; and strengthening women’s agency, voice and participation. Together, progress on these three dimensions can transform existing structures and institutions and, in turn, the lives of women and girls around the world.

Progress towards substantive equality should be measured against how inclusive it is of the rights of all women and girls, especially those from marginalized groups. When the most disadvantaged are able to share both paid and unpaid work with men and boys in their families and communities and enjoy an adequate standard of living; when they can live a life that is free from stereotyping, stigma and violence; and when they are able to participate meaningfully in the decisions that affect their lives, then it is possible to speak of lasting transformation towards substantive equality.

TRANSFORMING ECONOMIES, REALIZING RIGHTS: 10 PRIORITIES FOR PUBLIC ACTION

Ten priorities for public action are set out below. They span the imperatives to create decent work, to implement gender-responsive social policies, and to adopt a rights-based macroeconomic policy framework. They highlight the need for resource mobilization, an enabling global environment, support for women’s organizing and an expanded evidence base on women’s economic and social rights, in order to achieve substantive equality. These are priorities primarily for governments, as the arbiters of economic and social rights, but they are also relevant for international organizations, the private sector, employers, donors, civil society organizations, such as trade unions, and women’s organizations.

Not every recommendation is appropriate for all countries, and the capacity of States to advance substantive equality for women differs according to their size and level of development. The ‘starting points’ are also very different, with some regions having advanced significantly towards gender equality in a number of areas while others are lagging behind. Human rights treaties make it clear that there are core obligations that States must realize immediately, including non-discrimination and equality in the enjoyment of rights, as well as meeting minimum essential levels of rights, particularly in relation to food, education, health and housing. States must also ensure that rights are realized progressively over time and guard against their erosion. But, within this framework, there is scope for countries to identify their own paths and policy choices for achieving substantive equality for women.

Low-income, primarily agrarian economies with serious deficits in basic social services might choose to focus on expanding access to safe drinking water, sanitation and accessible public health services, particularly in rural areas. Where women are predominantly self-employed, governments might prioritize investments in infrastructure, institutional credit and marketing facilities, as well as the extension of social protection, to support the viability of their enterprises and the sustainability of their livelihoods. Middle- and high-income countries, on the other hand, might place greater emphasis on work-family conciliation policies, including parental leave and child and elderly care services, and use real minimum wage increases to reduce income inequality and gender wage gaps at the bottom of the income hierarchy. In the current context of austerity it is critical for all States, regardless of their income level, to safeguard social protection and the services that are essential to women’s enjoyment of their rights.
The following 10 policy priorities should be deliberated and fine-tuned through open dialogue involving the active participation of civil society organizations representing the interests of women and girls, especially the most disadvantaged.

1. Create more and better jobs for women

Income from work is a foundation for people's livelihoods and life chances. However, at global level, women's labour force participation has stalled. In addition, economic policies have failed to create enough decent jobs, making it difficult for people to work their way out of poverty. This is particularly true for women, who are over-represented among those in precarious, informal and low-wage employment. A number of concrete measures are needed to create more and better jobs for women:

- Designing macroeconomic policies that stimulate economic activity and increase demand for labour, rather than focusing on an overly narrow set of targets such as maintaining inflation at very low levels
- Investing in public services to create decent jobs in health, education, child and elderly care, public administration and agricultural extension services
- Increasing the viability of, and returns to, self-employment by investing in transport and other infrastructure, access to markets, training and subsidized credit
- Involving women informal workers in urban planning and decision-making to ensure that city environments are conducive to their work and provide decent and safe working conditions
- Promoting joint land titling, extension services, input subsidies and measures to increase access to markets for women small-scale farmers.

2. Reduce occupational segregation and gender pay gaps

Gender-based occupational segregation is pervasive across all regions and a key factor in perpetuating gender pay gaps. Without redressing women's socio-economic disadvantage resulting from occupational segregation and unequal earnings, substantive equality will remain out of reach. Public action must address the root causes of occupational segregation, including differences in education, training and experience as well as deeply ingrained stereotypes about women and men's roles in society by:

- Properly valuing female-dominated occupations, including care occupations, so that levels of remuneration are commensurate to workers' skills and the contribution of their work to well-functioning economies and societies more broadly
- Promoting education, including basic literacy for adult women, on-the-job training, including in non-traditional skills, and mentoring to enable women to move up the occupational ladder
- Providing career advice for young women and encouragement to study science, technology, engineering and mathematics (STEM) and other male-dominated subjects, as well as access to technical and vocational education and training, complete with support for unpaid care responsibilities
- Addressing pervasive sexual harassment and violence in the workplace through specific laws, training for staff, adequate grievance procedures and support for women to take their cases through the justice system
- Using targets and quotas to increase women's representation in male-dominated occupations, including in decision-making roles in the public sector.
3. Strengthen women’s income security throughout the life cycle
Due to their unequal employment opportunities and predominance in low-paid occupations, women are particularly vulnerable to economic insecurity and financial dependence. Household surveys show that women of prime working age are more likely than men to live in a poor household, in 41 out of 75 countries with data. Properly designed fiscal, wage and social protection policies—including minimum wages, family and child allowances and old-age pensions—can be powerful tools to reduce poverty, redress women’s socio-economic disadvantage and guarantee their right to an adequate standard of living. These are particularly important in the context of changing demographic, family and household structures and in the face of economic shocks. Concrete steps can be taken to strengthen women’s income security by:

- Providing access to unemployment protection, including through public works programmes, and putting a floor under wages through well-designed minimum wage policies, which are also shown to reduce gender pay gaps
- Providing child allowances to support families with the costs of raising children as well as non-contributory pensions to ensure women’s income security in old age
- Making social transfers unconditional and universal where possible to avoid stigma and stereotyping
- Ensuring cash transfer programmes have women’s rights at their heart by involving gender equality advocates in their design and by using them as a mechanism for providing skills training and access to services that enable women’s empowerment
- Reforming contributory pension systems to reduce gender gaps in access and benefit levels, including through the introduction of care credits to compensate for contributions ‘lost’ during periods out of the labour force looking after dependents
- Ensuring that all benefit levels are regularly adjusted to increases in the cost of living.

4. Recognize, reduce and redistribute unpaid care and domestic work
Unpaid care and domestic work contribute to economic development and human well-being through nurturing people who are fit, productive and capable of learning and creativity. But the burden of doing this work is unequally distributed. In the absence of adequate support for care services, women’s disproportionate responsibility for unpaid care and domestic work reinforces their socio-economic disadvantage by constraining their access to education, health care and paid work as well as their participation in political and cultural life. In order to achieve substantive equality for women, unpaid care and domestic work need to be recognized, reduced and redistributed by:

- Scaling up investments in basic infrastructure, including water and sanitation facilities that are accessible, affordable and meet quality standards
- Strengthening basic social services, such as education and health, that complement unpaid caregiving and are an important source of employment for women
- Providing support to unpaid care givers, ensuring that they have a voice in health policy-making and recognizing them as part of, but not a substitute for, strong public care systems
- Providing accessible, affordable and quality child and elderly care that is responsive to the needs of working parents and other unpaid caregivers
• Working towards a comprehensive paid leave system, including maternity, paternity and parental leave, available to all workers, including those in informal employment, with special incentives for fathers to take up their share.

5. Invest in gender-responsive social services

Social services are essential for the realization of women’s rights and the achievement of substantive equality in many areas. Without adequate health services, for example, women and girls struggle to realize their sexual and reproductive rights. And without affordable childcare options, women’s right to work is constrained. Investment in public services must to be scaled up and their delivery transformed to respond to women’s rights. Concrete steps include:

• Substantially increasing investments in public services, including health, water and sanitation and care services, and ensuring their affordability by replacing user fees with collective forms of financing—for example, through social security or general taxation

• Working towards universal access to affordable health care through national health systems or the effective combination of insurance contributions and public funding

• Bringing essential health-care services closer to women through community health workers and mobile clinics

• Providing integrated services to address violence against women as well as comprehensive sexual and reproductive health services, including family planning, information and education

• Scaling up the reach and quality of care services for children and dependent adults, including people with disabilities and the frail elderly

• Promoting positive relations between those using care services and service-providers by creating awareness about women’s rights among staff, providing incentives for them to respect women’s rights and ensuring the adequacy of their pay and conditions of work.

6. Maximize resources for the achievement of substantive equality

Progress towards substantive equality requires sufficient resources to be raised and allocated to the realization of women’s rights. Studies show that basic levels of social protection are affordable even for low-income countries: government revenues vary widely among countries with similar levels of gross domestic product (GDP), which shows that all countries can raise resources. But funding a comprehensive policy agenda for substantive equality will require further resource mobilization as well as making sure that funds are raised and allocated to the benefit of women and girls. Concrete measures for governments include:

• Reprioritizing expenditure, for example by redirecting military spending to gender-responsive public services

• Raising additional revenue through general taxation by enforcing existing tax obligations and expanding the overall tax base, being attentive to the distributive consequences. Income and property taxes, and taxes on luxury items, are generally more progressive than indirect taxes, such as value-added tax (VAT), which can also be made less regressive by exempting basic goods and services.

• Borrowing at domestic and international level for investments in education, health and care services which strengthen human capacities. Just like investments in infrastructure, social investments generate future pay-offs, including a skilled and healthy workforce

• Ensuring revenue is raised from the utilization of natural resources, through measures such as royalties, and earmarking funds to spend on social protection and social services
Implementing gender-responsive approaches to budgeting to ensure that policies for mobilizing resources and allocating expenditure are fair in their impact on income distribution and supportive of women’s rights.

7. Support women’s organizations to claim rights and shape policy agendas at all levels
Women’s collective action is key to the achievement of substantive equality. It is most effective when women’s rights advocates in grassroots and civil society organizations, think tanks and university departments can build strategic alliances with actors in political parties, state bureaucracies and regional and global institutions. This work demands judgment, skill, agility and persistence on the part of advocates, as well as access to information, policy debates and decision-making processes. Women’s agency, voice and participation in these processes can be strengthened by:

- Ensuring a conducive legal framework for women’s organizing, including measures to protect space for civil society advocacy on women’s rights and the right to form and join trade unions
- Scaling up funding for women’s organizations to engage in policy advocacy with their governments, including an increase in core and multi-year funding—an area where private and bilateral donors, as well as international organizations, have an important part to play
- Ensuring that women are equally represented in leadership positions in trade unions and other social movements, and that women’s rights issues are prioritized in collective bargaining processes
- Supporting the creation of feminist knowledge on key policy issues—such as monetary policy, pension system design or health sector reform—that are fundamentally important to women’s lives but often require a specialized technical understanding of the field
- Facilitating capacity building among women’s organization to advocate for policy change by, for example, funding training on the gender implications of economic and social policies
- Creating feedback loops from policy implementation through social audits by women’s organizations and service users to improve the performance and gender responsiveness of government regulation, social protection and social services.

8. Create an enabling global environment for the realization of women’s rights
Global economic integration has constrained the ability of governments, to varying degrees, to use macroeconomic policy to create an enabling environment for the realization of economic and social rights. For example, it is difficult for developing countries to mobilize resources when other countries act as tax havens or maintain very low tax regimes. The current system of global governance reinforces the divide between economic and social policy and the lack of attention to distributive outcomes, including gender inequalities. Investment in human development and gender equality are considered domestic policy issues and are therefore not prioritized in global economic policy forums. Concrete measures to create an enabling global environment for the achievement of substantive equality for women include:

- Promoting economic stability and preventing shocks and crises, which always hit the poorest hardest through macro-prudential policies, which aim to mitigate economic volatility and the risk of financial crisis, as well as capital controls and better regulation of international financial markets
- Improving global coordination to eliminate tax havens and to reduce tax avoidance and tax competition in order to enable countries to mobilize resources more effectively in a globalized context
• Ensuring that international trade and investment agreements do not curtail policy space in a way that undermines the realization of women’s rights by, for example, creating barriers to the expansion of public health services or public transportation

• Increasing the accountability of global economic and financial institutions for the distributive impacts of their actions, including on gender equality

• Formally adopting a common approach, based on the Maastricht Principles, to extraterritorial obligations of States, transnational corporations and international institutions

• Democratizing the institutions of global economic governance by amplifying the voices of poorer countries and civil society organizations in decisions that affect them.

9. Use human rights standards to shape policies and catalyse change

This report underlineds the imperative of bridging the gap between global human rights standards, on the one hand, and policies to advance women’s rights, on the other. By defining substantive equality, the international human rights system has underscored that equality should be understood in relation to outcomes as well as to opportunities, pointing to the structural causes of inequality and setting out the obligations of States to address them.

The human rights system including the Human Rights Council, treaty bodies, special rapporteurs, and national and regional human rights bodies can further support governments to formulate and monitor policies to meet their obligations and realize substantive equality for women by:

• Providing guidance on how the recognition, reduction and redistribution of unpaid care and domestic work can be advanced through economic and social policies

• Providing clarification and guidance on how macroeconomic policies can support, rather than constrain, women’s enjoyment of their rights

• Proposing concrete steps as to how the implementation of social protection floors at the national level can ensure that women are able to enjoy their right to social security on an equal basis with men.

10. Generate evidence to assess progress on women’s economic and social rights

Data gaps on women’s economic and social rights remain very large. In view of the monitoring requirements for the post-2015 development agenda, there have been calls for a ‘data revolution’. This ‘data revolution’ needs to be engendered, to enable the production of more and better evidence, disaggregated by sex, socio-economic status, geographical location, race and ethnicity, to capture the multiple and intersecting inequalities that women face.

There is a need for coordinated support and funding from donors and governments to national statistical offices, especially those in low-income countries, to ensure the consistent and timely production of gender statistics in a wide range of areas. Priorities include:

• Complementing global poverty statistics with measures of women’s access to personal income from labour market earnings or social protection as a proxy for their economic autonomy

• Regularly conducting time-use surveys and ensuring their comparability across countries and over time to assess the impact of public policies, economic shocks and environmental disasters on women’s work burdens

• Increasing the number of countries that regularly collect sex-disaggregated statistics on informal employment
• Developing standards for the collection and analysis of statistics on gender pay gaps, including methodologies to capture gender inequalities in earnings from self-employment

• Supporting the ongoing development of new methodologies for the measurement of women’s asset ownership and entrepreneurship

• Producing comparable, disaggregated statistics on the benefit levels of child and family allowances, unemployment benefits and old-age pensions

• Developing standards and methods for assessing the quality of social services, including their responsiveness to the rights of women and girls

• Conducting regular surveys on violence against women and girls based on globally agreed standards

• Investing in civil registration and vital systems to ensure that births and deaths are accurately recorded, in order to improve the quality and availability of data on maternal and child mortality

• Developing and funding other sources of evidence, including qualitative research, to capture dimensions of inequality that are not easily measurable but crucially shape women’s and girls’ enjoyment of rights, including stigma and deprivation of agency.
Monitoring Women’s Economic and Social Rights
The Role of Gender Statistics

Statistics and data are important tools for assessing the gender impacts and dimensions of economic and social policies. At the international level, substantive work on gender statistics can be traced back to the 1980s, following the proclamation of the United Nations Decade for Women: Equality, Development and Peace (1976–1985). Since then there have been important advances in related normative and technical standards. In 1995, the Beijing Declaration and Platform for Action included a strong call ‘for generating and disseminating gender-disaggregated data and information for planning and evaluation’. More recently, in 2013, the United Nations Statistical Commission (UNSC) endorsed a minimum set of gender indicators to serve as a guide for the compilation of gender statistics; and, in response to a request from the United Nations General Assembly, adopted a core set of nine indicators on violence against women.

Despite these advances, as each of the previous chapters and the following annex tables show, gender data gaps still exist in all areas and are particularly acute when it comes to measuring poverty and women’s access to personal income or social protection; the quantity and quality of women’s work, including on informal employment and time spent on unpaid care and domestic work; and women’s participation in public and civic life and decision-making.

Challenges for Gender Statistics
In most developing countries, the production of gender statistics is predominantly in areas such as health, education and employment. Even in these areas, however, adequate, consistent and timely production of gender indicators is often lacking. On other issues that require more specialized surveys—such as time use, violence against women and girls, and voice and participation—data availability is even more limited.

Labour market indicators
Labour force and other multipurpose household surveys are fairly well established, but their principal aim is to measure headline indicators such as labour force participation, employment and unemployment rates. This means that data
on employment quality such as informality and wages—where gender differences are pronounced and more detailed questionnaires are needed—are not well captured.

As seen in Chapter 2, available data show that women are more likely than men to be in informal employment. However, documenting these gender disparities in different regions and over time is hampered by lack of regularly collected data for most countries. Over the last decade, only 47 countries have produced reliable estimates of informal employment by sex (see Annex 4) and very few have produced comparable data over time to enable a trend analysis.

Standard labour force surveys also tend to undercount the extent of women’s employment, which is more likely to be seasonal, intermittent and informal than men’s. Time-use surveys, which are not conducted regularly, are far better instruments to capture the full extent of women’s paid and unpaid work. In India, for example, the 1998–1999 pilot time-use survey not only documented women’s unpaid work but also found women’s employment rates to be at least double those recorded in the regular labour force survey.

Income and consumption data
The regular collection of income data for women and men in developing countries is also challenging. In countries where agricultural employment and/or self-employment are the norm, it is difficult to get accurate information on sources of income. In agriculture in particular, because income varies widely according to the season, to get an accurate picture of annual income would require yearlong surveys that may be too expensive for national statistical offices. For these and other reasons, most developing countries collect household level consumption data in lieu of income data.

Notwithstanding the difficulties in collecting income and consumption data, these data are used to derive headline poverty rates. Where both income and consumption data are collected at household level, attribution to individuals is impossible. In typical household surveys, the (self-identified) most knowledgeable person in the household is interviewed, making these surveys ill-suited to capturing the gendered dimensions of income and consumption. As a result, sex-disaggregated measures of poverty are scarce (see Box 1.4).

Indicators on women’s access to their own income and the number of poor women for every 100 poor men (i.e. the gender composition of poor households) are two proxies for measuring women’s poverty (see Annex 1). But these measures are still unable to take into account the distribution of resources within households. In households above the poverty line, resources may not be shared equitably between women and men; by the same token, even though a woman without her own income may lack financial independence and agency, she may still benefit from collective goods such as housing.

Social protection and social services
Indicators related to access to social protection and social services are affected by similar limitations. For example, while the International Labour Organization (ILO) provides data on pension coverage by sex for a growing number of countries, the difficulties in measuring individual level income mean that comparative data on benefit levels are not widely available. This can hide significant income disparities between older women and men, particularly in countries with contributory systems. Similarly, because indicators such as health expenditure are calculated on a per capita basis using aggregate household expenditure, they are likely to mask any intrahousehold gender differences.

In terms of access to basic services, most of these are collective goods (e.g., water, electricity) that are consumed by all members, making disaggregation by sex difficult. However, both consumption and provisioning of collective goods have gender dimensions. As discussed in Chapter 3, women and girls are typically in charge of collecting water and fuel, and using them to prepare meals and for other unpaid care and domestic work, for the benefit of all household members. Lack of access to water, and distance
from water sources, therefore affects women and
girls to a greater extent than men and boys. This
makes these indicators, along with indicators on
the division of labour within the household (e.g.,
who is in charge of collecting water or firewood),
essential for gender analysis.10

THE PRODUCTION OF GENDER STATISTICS
IS NOT ALWAYS PRIORITIZED

Lack of accurate statistics is partly the consequence
of weak, under-resourced statistical systems,
particularly in developing countries. However,
gaps in gender statistics also arise from failure to
prioritize the collection of these data: as recent
reviews have shown, there is evidence of a vicious
cycle whereby low availability of gender statistics
leads to a lack of demand from policy makers and
researchers, which in turn can reduce the incentive
for their production.

In 2013, a global review of gender statistics
programmes in 126 countries found that only 37
per cent had a coordinating body for gender
statistics at the national level and only 13 per cent
had a regular dedicated budget for the production
of these data.11 Reviews of the implementation
of the Beijing Platform for Action found that
besides technical and financial constraints, a
lack of political will and limited awareness of the
importance of gathering data on gender equality
are critical barriers to progress.12

Policy priorities matter
The adoption of the Millennium Development
Goals (MDGs) led to significant efforts to improve
statistical capacity in developing countries,
including on gender equality and women’s
empowerment,13 but this was to the detriment of
areas that were not included in the framework such
as violence against women or unpaid care work.

Similarly, decades of neglect of agriculture
in policy have been accompanied by large
cutbacks in agricultural statistical services.14
Given the importance of agriculture as a source
of employment for women, particularly in South
Asia and sub-Saharan Africa, lack of investment
in agricultural statistics leads to glaring gaps in
knowledge of rural women’s lives, notably on
control over land and other productive assets and
on access to extension services and credit.

The broader picture
The lack of reliable gender statistics cannot
be separated from wider structural issues.
For example, in the absence of adequate
administrative data sources, data on the maternal
mortality ratio mostly relies on estimates by
international agencies, which are subject to high
levels of uncertainty.15

Yet, the development of civil registration and vital
statistics (CRVS) systems, which is necessary for
adequately recording deaths, calls for investment
beyond the statistical systems themselves: it
requires health systems that can adequately record
the exact cause of death.

According to the World Health Organization
(WHO), globally an estimated 7.6 million children
under the age of 5 died in 2010, but fewer than 2.7
per cent of those deaths were medically certified,
assigned a cause of death by a health worker
or recorded in an official database. This lack of
basic information affects countries’ capacity for
effective health planning and management.16

BREAKING THE CYCLE: AN AGENDA FOR
IMPROVING GENDER STATISTICS

Given the monitoring requirements for the
post-2015 development agenda, as well as the
ongoing implementation of the Convention on the
Elimination of All Forms of Discrimination against
Women (CEDAW) and the Beijing Platform for
Action, the need to produce more and better
data, disaggregated by sex, socio-economic
status, geographical location, race and ethnicity
and other markers of disadvantage, as well as
additional gender-sensitive indicators, is now
greater than ever. The proposed Sustainable
Development Goals (SDGs) and targets are far
more expansive than the MDGs, so there are
significant opportunities to improve gender
statistics.
Filling gender data gaps does not always require new data collection. Annex 1, for example, uses existing household survey data to analyse the characteristics of poor households, shedding light on the factors that contribute to their poverty. The World Bank has also developed the Gender Data Navigator, a searchable inventory of gender-related questions found in survey and census questionnaires from low- and middle-income countries, providing easy access for researchers and policy makers.17

As well as making better use of existing data, action in the following areas is urgently needed to improve gender statistics.

**Strong institutional mandates**

Statistical systems need to be more responsive and accountable, and their institutional mandates, particularly with respect to gender equality, need to be strengthened. High-level commitments to gender equality in policy can help strengthen their mandates and ensure greater accountability and responsiveness. In some countries, this has been achieved through legislation that requires disaggregation of statistics by sex or the regular production of gender statistics.

In South Africa, for example, the Statistical Act of 1999 includes a provision that requires production of statistics to be sensitive to gender, disability and other socio-economic characteristics.18 In other countries, gender equality legislation includes specific provisions on gender statistics. In Spain, for example, the 2007 Organic Law for the Effective Equality of Men and Women includes provisions on the need to increase sample sizes, to systematically include sex disaggregation and to add new indicators to enhance the measurement of gender equality.19 Such requirements can help to ensure that the statistics produced are used to inform policy, generating demand and contributing to regular user-producer dialogues.

Strengthening the mandates of national statistical systems also means protecting their funding and unique role, including from growing competition from private data providers. In the context of the post-2015 development framework, large investments in statistical capacity are expected. New players, including private providers that specialize in data collection, are putting themselves forward as faster and cheaper alternatives to traditional statistical systems.

While fostering competition among different data providers can have some benefits, shifting resources to these players could weaken the capacity of national statistical systems. Furthermore, because data are a public good, an important function of national statistical systems is to ensure that the right to information as well as the right to have one’s information protected are upheld, imperatives that may be in tension with the objectives of for-profit companies.

**Better planning**

Most statistical production is done in accordance with medium to long-term plans. In many low-income countries, a national strategy for the development of statistics (NSDS) provides an important opportunity to improve the production of gender statistics, which need to be incorporated into plans at an early stage.20

At the international level, the Partnership in Statistics for Development in the 21st Century (Paris21) Secretariat21 supports countries to develop and implement their respective plans, and has an important role to play in ensuring that gender statistics feature strongly.22 To improve the implementation of these national plans, resources are needed, including donor support for developing countries. Such support must be consistent, predictable, well-coordinated and consistent with the priorities of receiving countries to ensure the sustainability and quality of data production.23

**Harmonizing and developing new methodologies**

In recent years, a number of methodological guides on the production of gender statistics have been developed including on gender analysis of
censuses, time use and violence against women and girls, among others. These resources can greatly improve the production of gender statistics.

In some cases, new methodological work is needed. Evidence and Data for Gender Equality (EDGE) is a three-year initiative led by the United Nations Statistics Division and UN Women, in collaboration with the Food and Agriculture Organization of the United Nations, the World Bank, the Asian Development Bank, the African Development Bank and the Organisation for Economic Co-operation and Development (OECD). EDGE aims to provide a platform for international data and metadata compilation covering basic health, education and employment indicators, but it is also developing new standards and guidelines for gender-sensitive measurement of ownership of assets and entrepreneurship. EDGE is piloting data collection in several countries. A similar initiative is Data2X, which is a global partnership that aims to fill data gaps in five areas: health, education, economic opportunities, political participation and human security.

Additional methodological work is needed in a number of other areas. One example is the measurement of gender pay gaps. Besides the difficulties in measuring these gaps for self-employed workers, the raw unadjusted gender pay gap, as presented in Annex 4, captures the difference between men’s and women’s earnings but does not tell us enough about the underlying drivers of gender inequality in pay. For example, as highlighted in Chapter 2, the gender pay gap often increases once education is accounted for. Declining wage gaps in some countries may therefore be the result of women’s increasing levels of education while other forms of gender discrimination remain unchanged. Context specific factors – not only women and men’s varying levels of education, but also related to types of employment, hours worked, and institutional and policy environments – can also make cross-country comparisons of the unadjusted pay gap difficult.

The measurement of women’s voice and participation also needs some work. Household surveys usually include questions for women about decision-making at the household level, which provide valuable insights into women’s voice and agency in their daily lives. Women’s political participation, however, is currently measured using the percentage of women in national parliaments, which does not reveal anything about the impact of women’s representation on policy or about women’s decision-making in other spaces, including in local governments or civil society organizations.

As shown throughout this report, women’s movements play a critical part in catalysing change, so measuring the strength and impact of these must be a central component of understanding women’s voice and participation. However, because such measures are inherently qualitative, developing indicators that are comparable across countries is difficult. Greater collaboration between statistical offices, researchers (both quantitative and qualitative) and civil society is necessary to develop better indicators that can capture processes of social transformation.
The Annex presents six statistical tables with select indicators on broad thematic areas—poverty, education, rights at work, right to work and social security—to complement data used in the report. One further table presents the current state of ratifications of CEDAW and its optional protocol and reservations entered by Member States to the Convention.

Data sources and definition of indicators
Unless otherwise specified, data used for compilation of the Annex tables are from international agencies with the mandate, resources and expertise to collect, harmonize and compile national data for cross-country comparison. The main sources of indicators and their definitions are presented at the bottom of each table. The cut-off date for data updates used in the tables is March 2015.

Discrepancies between national and international data sources
In some cases, national estimates of an indicator differ from those made by international agencies and presented in the tables. These discrepancies arise from three main factors: harmonization processes to make data comparable across countries; updates/revision periods of international agencies not coinciding with release of data by national statistical systems; and international agencies making estimates for missing data. Efforts by international agencies and their national counterparts to improve national coordination of data collection aim eventually to eliminate these discrepancies.

Regional groupings and aggregates
Regional groupings are based on UN Women’s regional classifications (see Annex 7). Where possible, population-weighted regional and world averages for indicators are presented in the tables. Generally, an average is presented when data are available for at least 50 per cent of countries in a region and/or represent about two thirds of the region’s population.

Symbols
The following symbols are used in the tables:
· data are not available
— indicates where average is not applicable or where available data are insufficient to derive average.
0 or 0.0 nil or negligible

DESCRIPTION OF ANNEX TABLES

1. Profile of the poorest households
The table focuses on the poorest 20 per cent of households. It looks at the gender composition of these households and compares how women and men within these households fare in term of key education, employment and poverty outcomes. It presents educational attainment by sex, employment status in the past 12 months, and earning status by sex. The number of women for every 100 men in poorest households is used to assess women’s greater risk of poverty. In addition, the proportion of female-only households among the poorest households assesses whether female-only households (households with no male adults) are over-represented among the poorest 20 per cent.

2. Realizing the right to education
The table contains indicators on participation in pre-primary education, means years of schooling attained by women and men aged 25 years and older, tertiary graduation by field of study, one proxy indicator for quality of education in primary and secondary schools (learner-teacher ratios) and government spending on education expressed as a
percentage of gross domestic product (GDP).

3. Rights at work: Laws, policies and working conditions

The table aims to assess how supportive the legal environment is for both women and men to engage in the labour market on an equal basis in an environment free from sexual harassment. It presents the following indicators: existence of legislation mandating equal pay for work of equal value, prohibiting discrimination in hiring on the basis of gender and prohibiting sexual harassment; length of paid maternity leave and proportion of earnings paid during such leave; duration of paternity leave and whether paid or not; and time spent on unpaid care and domestic work and paid by women and men.

4. Right to work: Opportunities and constraints

The table reflects the opportunities and constraints to female and male engagement in the labour market. It presents two indicators (1991 and 2013) for the female and male labour force participation rate to assess progress; one indicator for the unemployment rate among the labour force population aged 15 years and older and among youth aged 15–24 years, who tend to be disproportionately impacted by unemployment; and share of women in select occupations. The table also presents indicators on employment in the non-agricultural informal sector by sex and on gender pay gaps to capture quality of work.

5. The right to social security

The table contains indicators on three components of social security: active contribution to a social security scheme while working; access to social security in old age and adequacy of benefit level relative to the international poverty line; and expenditure on social security and on health services. It presents indicators on the proportion of females and males in the working age population contributing to a pension scheme; females and males of statutory pension age receiving an old age pension; non-contributory old age pension as a percentage of $1.25 (PPP) a day poverty line; public expenditure on social security as a percentage of GDP; public expenditure on health (percentage of GDP and per capita); households’ out-of-pocket expenditure as a percentage of total health expenditure; and health personnel density (number of physicians, and nurses and midwives per 1,000 people).


The Convention on the Elimination of All Forms of Discrimination against Women was adopted in 1979 by the United Nations General Assembly in its resolution A/RES/34/180. Ratification by member states signals a commitment to fulfilling the human rights of women and girls. The table presents current information on countries party to CEDAW and whether a ratifying country has imposed reservations on key areas of the Convention.
## ANNEX 1: PROFILE OF WOMEN AND MEN IN THE POOREST HOUSEHOLDS

<table>
<thead>
<tr>
<th>ISO COUNTRY CODE</th>
<th>COUNTRIES AND AREAS</th>
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<th>LEVEL OF EDUCATION§</th>
</tr>
</thead>
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<tr>
<td></td>
<td></td>
<td>Number of women for every 100 men in poorest households¹</td>
<td>Number of ‘female only’ households for every 100 poorest households¹</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ratio</td>
<td>% with no education</td>
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<td>Kiribati</td>
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</tr>
</tbody>
</table>

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¹ Number of women for every 100 men in poorest households
² Number of ‘female only’ households for every 100 poorest households

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§ Proportion of women or men who have completed the specified level of education.

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A larger number of women than men were in the poorest households in the Central and Eastern Europe and Central Asia region. Women were also more likely to be employed and earn higher wages compared to men in the same households. The level of education among women was also higher than among men in the region. In East Asia and the Pacific, a larger number of women than men were in the poorest households, and women were more likely to be employed and earn higher wages compared to men in the same households. The level of education among women was also higher than among men in the region.
<table>
<thead>
<tr>
<th>TYPE OF EMPLOYMENT</th>
<th>WOMEN’S EARNINGS COMPARED TO THEIR SPOUSES EARNINGS</th>
<th>ISO COUNTRY CODE</th>
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**Central and Eastern Europe and Central Asia**

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**East Asia and the Pacific**

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### ANNEX 1:

**PROFILE OF WOMEN AND MEN IN THE POOREST HOUSEHOLDS**

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<td>Number of 'female only' households for every 100 poorest households</td>
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<td>Women</td>
<td>% with no education</td>
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**Middle East and North Africa**

| Algeria | 97 | 93 | 3.2 | 87.6 | 9.2 | DZA |
| Bahrain | 100 | 121 | 88.6 | 3.0 | 84 | BHR |
| Egypt | 100 | 121 | 88.6 | 3.0 | 84 | EGY |
| Iraq | 105 | 136 | 51 | 40 | 9 | IRQ |
| Jordan | 100 | 146 | 76.3 | 11.8 | 11.9 | JOR |
| Kuwait | 100 | 146 | 76.3 | 11.8 | 11.9 | KWT |
| Lebanon | 108 | 161 | 76.3 | 11.8 | 11.9 | LBN |
| Libya | 102 | 113 | 76.3 | 11.8 | 11.9 | LBY |
| Morocco | 102 | 113 | 76.3 | 11.8 | 11.9 | MAR |
| Oman | 102 | 113 | 76.3 | 11.8 | 11.9 | OMN |
| Qatar | 102 | 113 | 76.3 | 11.8 | 11.9 | QAT |
| Saudi Arabia | 102 | 113 | 76.3 | 11.8 | 11.9 | SAU |

**South Asia**

| Afghanistan | 99 | 128 | 97 | 11.8 | 11.9 | AFG |
| Bangladesh | 103 | 132 | 58.5 | 31.3 | 10.2 | BGD |
| Bhutan | 100 | 106 | 92 | 5 | 3 | BTN |
| India | 100 | 106 | 92 | 5 | 3 | IND |
| Nepal | 100 | 106 | 92 | 5 | 3 | Nep |

253
## ANNEX 1: PROFILE OF WOMEN AND MEN IN THE POOREST HOUSEHOLDS

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<th>Men</th>
<th>% with no education</th>
<th>% with only primary</th>
<th>% with secondary or higher</th>
<th>% with no education</th>
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### ANNEX 1: PROFILE OF WOMEN AND MEN IN THE POOREST HOUSEHOLDS

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<th>COUNTRIES AND AREAS</th>
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<th>Number of ‘female only’ households for every 100 poorest households(^c)</th>
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Source:
Columns 1, 2, 3, 4, 5, 6, 7, 8, 9 and 12: UN Women calculations based on most recent available data from Demographic Health Surveys (DHS) and Multiple Indicator Cluster Surveys (MICS).
Columns 10, 11, 14, 15, 16 and 17: Special tabulations for UN Women by ICF International.
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<th>Country</th>
<th>% not employed</th>
<th>% employed but with no pay</th>
<th>% employed with pay (either cash, cash &amp; in kind, in kind only)</th>
<th>% not employed</th>
<th>% employed but with no pay</th>
<th>% employed with pay (either cash, cash &amp; in kind, in kind only)</th>
<th>Ratio % with no education</th>
<th>% with only primary education</th>
<th>% with secondary or higher education</th>
<th>% not employed</th>
<th>% employed but with no pay</th>
<th>% employed with pay (either cash, cash &amp; in kind, in kind only)</th>
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Notes:
- **ISO country code refers to the three letter standard for the representation of names of countries published by the International Organization for Standardization.**
- a. This indicator is calculated as follows: \( \frac{\sum(\text{female in poor households})}{\sum(\text{male in poor households})}/\frac{\sum(\text{female in all households})}{\sum(\text{male in all households})} \). Values above 103 indicate that women are overly represented in the poorest quintile. Values below 97 indicate that men are overly represented in the poorest quintile. Values between 97 and 103 indicate parity. ‘Poorest households’ refers to the bottom 20 per cent of households, using the wealth asset index in Demographic and Health Surveys (DHS) and Multiple Indicator Cluster Surveys (MICS).
- b. Data refer to women and men aged 20-59.
- c. The indicator is calculated as follows: \( \frac{\sum(\text{female-only house in lowest quintile})}{\sum(\text{total households in lowest quintile})}/\sum(\text{female-only households})/\sum(\text{All households}) \). ‘Female-only’ household refers to households with no male adults. The indicator represents the likelihood of ‘female-only’ households being among the poorest. Values above 103 indicate that ‘female-only’ households are overly represented in the poorest quintile. Values below 97 indicate that ‘female only’ households are underrepresented in the poorest quintile. Values between 97 and 103 indicate that the share of ‘female-only’ households in the poorest quintile is proportional to their overall share in the entire sample. ‘Poorest households’ refers to the bottom 20 per cent of households, using the wealth asset index in DHS and MICS.
- d. Data refer to the population aged 20 to 49.
- e. Primary includes non-standard and standard curriculum.
- f. Primary includes semi-literate, elementary and preparatory.
- g. Excludes Khalwa.
## ANNEX 2:
REALIZING THE RIGHT TO EDUCATION

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## ANNEX 2: REALIZING THE RIGHT TO EDUCATION

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<th>Mean Years of Schooling of Population Aged 25 and Above, 2010</th>
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<td></td>
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<td>(% of 25 Years and Older)</td>
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<td>(% of 25 Years and Older)</td>
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## RESOURCES OF EDUCATION SYSTEM**

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### Notes

* The data for the field of study of tertiary students includes select study areas such as engineering, manufacturing and construction, humanities and arts, sciences, and pupil-teacher ratios for the years 2006-2013.

** The resources of the education system include public expenditure on education for the years 2005-2014.

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East Asia and the Pacific

East Asia and the Pacific

Latin America and the Caribbean

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USA

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## ANNEX 2:
### REALIZING THE RIGHT TO EDUCATION

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## ANNEX 2: REALIZING THE RIGHT TO EDUCATION

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<td>(%) of pre-primary age population</td>
<td>(%) of pre-primary age population</td>
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### South Asia

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| BGD | Bangladesh | 3-5 | 23.3 | 23.8 | 4.5 | 5.5 |
| BTN | Bhutan | 4-5 | .. | .. | .. | .. |
| IND | India | 3-5 | .. | .. | 3.6 | 7.2 |
| IRN | Iran (Islamic Republic of) | 5 | 36.0 | 35.7 | 7.7 | 8.6 |
| MDV | Maldives | 3-5 | 65.7 | 64.3 | 4.1 | 4.8 |
| NPL | Nepal | 3-4 | 23.3 | 23.8 | 4.5 | 4.8 |

### Sub-Saharan Africa

| AFR | Angola | 5 | 77.2 | 52.4 | .. | .. |
| BEN | Benin | 4-5 | 9.7 | 9.8 | 2.1 | 4.6 |
| BWA | Botswana | 3-5 | 15.1 | 14.5 | 8.7 | 9.1 |
| BFA | Burkina Faso | 3-5 | 3.7 | 3.6 | 0.3 | 0.9 |
| BDI | Burundi | 4-6 | 4.9 | 4.8 | 2.2 | 3.1 |
| CPV | Cabo Verde | 3-5 | 69.0 | 69.7 | .. | .. |
| COM | Cameroon | 4-5 | 21.6 | 21.0 | 5.3 | 6.7 |
| CAF | Central African Republic | 3-5 | 5.7 | 5.6 | 2.4 | 4.9 |
| TCD | Chad | 3-5 | 1.3 | 1.4 | .. | .. |
| COM | Comoros | 3-5 | 21.0 | 19.7 | .. | .. |
| COG | Congo | 3-5 | 12.9 | 13.2 | 4.9 | 6.5 |
| CIV | Côte d’Ivoire | 3-5 | 5.2 | 5.2 | 3.2 | 5.3 |
| COD | Democratic Republic of the Congo | 3-5 | 4.1 | 3.9 | 2.3 | 5.0 |
| DJI | Djibouti | 4-5 | 3.2 | 3.2 | .. | .. |
| GNQ | Equatorial Guinea | 4-6 | 53.1 | 53.1 | .. | .. |
| ERI | Eritrea | 5-6 | .. | .. | 1.4 | 3.6 |
| ETH | Ethiopia | 4-6 | .. | .. | 1.4 | 3.6 |
| GAB | Gabon | 3-5 | 35.9 | 34.6 | 8.6 | 6.4 |
| GMB | Gambia | 3-6 | 28.7 | 26.3 | 2.0 | 3.7 |
| GHA | Ghana | 4-5 | 97.3 | 94.8 | 5.7 | 8.0 |
| GUINE | Guinea | 4-6 | 10.4 | 10.9 | .. | .. |
| GNB | Guinea-Bissau | 3-5 | 4.4 | 4.7 | .. | .. |
| KEN | Kenya | 3-5 | 29.9 | 28.7 | 5.8 | 7.2 |
| LES | Lesotho | 3-5 | 26.5 | 24.9 | 6.3 | 4.7 |
| LIB | Liberia | 3-5 | .. | .. | 2.6 | 5.8 |
| MDG | Madagascar | 3-5 | 11.3 | 10.7 | .. | .. |
| MWI | Malawi | 3-5 | .. | .. | 3.4 | 5.2 |
| MAL | Mali | 3-6 | 3.5 | 3.7 | 3.6 | 1.5 |
| MRT | Mauritania | 3-5 | .. | .. | 2.7 | 4.8 |
| MUS | Mauritius | 3-4 | 97.5 | 90.0 | 7.7 | 8.8 |
| MOZ | Mozambique | 3-5 | .. | .. | 0.8 | 1.7 |
| NAM | Namibia | 5-6 | 15.4 | 15.2 | 6.3 | 6.1 |
| NER | Niger | 4-6 | 5.1 | 4.9 | 0.8 | 2.0 |
| NGA | Nigeria | 3-5 | .. | .. | .. | .. |
### FIELD OF STUDY OF TERTIARY STUDENTS (SELECT STUDY AREAS)*

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*Note: Table data includes selected fields of study and resources of the education system for various countries.*

**Note: Table data includes data on primary and secondary education expenditure, pupil-teacher ratios, and mean years of schooling for the specified years.*
## ANNEX 2:
### REALIZING THE RIGHT TO EDUCATION

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<th>Net pre-primary enrollment, 2005-2014</th>
<th>Mean years of schooling of population aged 25 and above, 2010</th>
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| Central and Eastern Europe and Central Asia |         | 54.3 | 54.7 | 10.6 | 10.7 |
| Developed Regions                            |         | 77.9 | 78.4 | 11.8 | 12.1 |
| East Asia and the Pacific                    |         | 44.0 | 44.2 | 6.8  | 7.8  |
| Latin America and the Caribbean              |         | 67.6 | 66.7 | 8.1  | 8.6  |
| Middle East and North Africa                 |         | 22.3 | 23.7 | 5.2  | 7.3  |
| South Asia                                   |         | 17.3 | 16.2 | 4.3  | 5.9  |
| Sub-Saharan Africa                           |         | 42.9 | 43.2 | 7.3  | 8.2  |

Source:
Columns 1, 2, 3, 6, 7, 8, 9, 10, 11, 12 and 13: UIS 2015.
Columns 4 and 5: Barro and Lee 2015.
Column 14: World Bank 2015d.
### Field of Study of Tertiary Students (Select Study Areas)

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Notes:
- “..” indicates that data are not available.
- “—” indicates where average is not applicable or where available data are insufficient to derive average.
- ISO country code refers to the three letter standard for the representation of names of countries published by the International Organization for Standardization.
- Age at which students would enter pre-primary education level. The lowest value is the official entrance age; the upper bound is an estimate based on the theoretical duration of pre-primary level of education.
- Data refer to the most recent available during the period specified.
- Estimate based on UIS 2015.
- National estimate.
- Refers to 2011.
- Refers to a period earlier than specified.
### ANNEX 3: RIGHT AT WORK: LAWS, POLICIES AND WORKING CONDITIONS

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*Note: Values may be approximate due to rounding and data compilation methods.*
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## LAWS MANDATING GENDER EQUALITY

- Maternity and Paternity Leave Time Use
- Equal remuneration for work of equal value
- Non-discrimination based on gender in hiring
- Banning sexual harassment in employment
- Minimum length of paid maternity leave
- Wages paid during maternity leave
- Funding for maternity leave
- Minimum length of paternity leave

### Table: Time Use

| Survey year | Age group | Unpaid care and domestic work | | Paid work | | Total work | | ISO COUNTRY CODE |
|-------------|-----------|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|             |           | Female | Male | Female | Male | Female | Male | |
|             |           | (minutes per day) | (minutes per day) | (minutes per day) | (minutes per day) | (minutes per day) | (minutes per day) | |
| 2008-09     | 15-64     | 315    | 104  | 135    | 268  | 450    | 372  | ITA |
| 2011        | 15-64     | 299    | 62   | 178    | 375  | 477    | 437  | JPN |
|             | ..        | ..     | ..   | ..     | ..   | ..     | ..   | LIE |
|             | ..        | ..     | ..   | ..     | ..   | ..     | ..   | LUX |
|             | ..        | ..     | ..   | ..     | ..   | ..     | ..   | MLT |
| 2011        | 20-74     | 212    | 133  | 123    | 226  | 335    | 359  | MCO |
| 2009-10     | 15-64     | 264    | 141  | 160    | 279  | 424    | 420  | NLD |
| 2010        | 16-74     | 296    | 184  | 185    | 251  | 481    | 435  | NOR |
| 1999        | 15+       | 302    | 77   | 160    | 269  | 462    | 346  | ESP |
|             | ..        | ..     | ..   | ..     | ..   | ..     | ..   | CHE |
|             | ..        | ..     | ..   | ..     | ..   | ..     | ..   | SWE |
| 2005        | 15-64     | 258    | 141  | 169    | 259  | 427    | 400  | GBR |
| 2013        | 15+       | 232    | 86   | 166    | 252  | 398    | 338  | USA |

### East Asia and the Pacific

| Survey year | Age group | Unpaid care and domestic work | | Paid work | | Total work | | ISO COUNTRY CODE |
|-------------|-----------|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|             |           | Female | Male | Female | Male | Female | Male | |
|             |           | (minutes per day) | (minutes per day) | (minutes per day) | (minutes per day) | (minutes per day) | (minutes per day) | |
| 2004        | 18-60     | 234    | 56   | 237    | 370  | 471    | 426  | BRN |
| 2008        | 15-80     | 234    | 91   | 263    | 360  | 497    | 451  | CHN |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | PRK |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | FJI |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | HKG |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | IDN |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | KIR |
| 2002-03     | 10+       | 150    | 36   | 270    | 312  | 420    | 348  | LAO |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | MYS |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | MHL |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | FSM |
| 2011        | 12+       | 290    | 139  | 238    | 348  | 528    | 487  | MNG |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | MMR |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | NRU |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | PLW |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | PNG |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | PHL |
| 2009        | 15-64     | 227    | 45   | 167    | 282  | 394    | 327  | KOR |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | WSM |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | SGP |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | SLB |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | THA |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | TLS |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | TON |
| ..          | ..        | ..     | ..   | ..     | ..   | ..     | ..   | TUV |
## Annex 3: Right at Work: Laws, Policies and Working Conditions

### Laws Mandating Gender Equality

<table>
<thead>
<tr>
<th>ISO Country Code</th>
<th>Countries and Areas</th>
<th>Equal Remuneration for Work of Equal Value</th>
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<th>Minimum Length of Paternity Leave</th>
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### ANNEX 3:
### RIGHT AT WORK: LAWS, POLICIES AND WORKING CONDITIONS

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<th>COUNTRIES AND AREAS</th>
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**ISO COUNTRY CODE:**

- **LBY** Libya
- **MAR** Morocco
- **OMN** Oman
- **QAT** Qatar
- **SAU** Saudi Arabia
- **PSE** State of Palestine
- **SYR** Syrian Arab Republic
- **TUN** Tunisia
- **ARE** United Arab Emirates
- **YEM** Yemen
- **AFG** Afghanistan
- **BGD** Bangladesh
- **BTN** Bhutan
- **IND** India
- **IRN** Iran (Islamic Republic of)
- **MDV** Maldives
- **NPL** Nepal
- **PAK** Pakistan
- **LKA** Sri Lanka
- **AGO** Angola
- **BEN** Benin
- **BWA** Botswana
- **BFA** Burkina Faso
- **BDI** Burundi
- **CPV** Cabo Verde
- **CMR** Cameroon
- **CAF** Central African Republic
- **TCD** Chad
- **COM** Comoros
- **COG** Congo
- **CIV** Côte d’Ivoire
- **COD** Democratic Republic of the Congo
- **DJI** Djibouti
- **GNQ** Equatorial Guinea
- **ERI** Eritrea
- **ETH** Ethiopia
- **GAB** Gabon
- **GMB** Gambia
- **GHA** Ghana
- **GIN** Guinea
- **GNB** Guinea-Bissau
- **KEN** Kenya
## ANNEX 3:
RIGHT AT WORK: LAWS, POLICIES AND WORKING CONDITIONS

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<th>ISO COUNTRY CODE</th>
<th>COUNTRIES AND AREAS</th>
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Source:
Columns 1 and 2: World Bank 2015c.
Column 3: OECD 2015.
Columns 4-7: ILO 2014d.
Columns 8-15: UN Women compilation based on various sources. Sources available upon request.

Notes:
- **"** indicates that data are not available.
- ISO country code refers to the three letter standard for the representation of names of countries published by the International Organization for Standardization.
- The classification of unpaid care and domestic work activities differs across countries. Caution is thus needed in cross-country comparisons. Total work is the sum of unpaid care and domestic work and paid work.
- a. 80 per cent prior to birth up to 150 days after; 50 per cent for remainder.
- b. There is specific legislation in place. The law is adequate overall, but there are reported problems of implementation.
- c. The law is inadequate, but there is evidence of legislation being planned or drafted.
- d. 80 per cent up to a ceiling for 26 weeks.
- e. 100 per cent for first 15 days, and flat rate for the remaining.
- f. 7 times the minimum wage level.
- g. 100 per cent until 6 months after birth, then a flat-rate benefit.
- h. 6 weeks at 90 per cent; lower of 90 per cent/flat rate for weeks 7–39; weeks 40–52 unpaid.
## LAWS MANDATING GENDER EQUALITY

### Maternity and Paternity Leave

- **Equal remuneration for work of equal value**
- **Non-discrimination based on gender in hiring**
- **Banning sexual harassment in employment**
- **Minimum length of paid maternity leave**
- **Wages paid during maternity leave**
- **Funding for maternity leave**
- **Minimum length of paternity leave**

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*Survey year:
- **2002-03**: 15+ years old.
- **2001**: 6-65 years old.
- **2000**: 15-64 years old.
- **2009-10**: 14-64 years old.
- **2006**: 15+ years old.

*Time use:
- **Unpaid care and domestic work**:
  - Female: (minutes per day)
  - Male: (minutes per day)
- **Paid work**:
  - Female: (minutes per day)
  - Male: (minutes per day)
- **Total work**:
  - Female: (minutes per day)
  - Male: (minutes per day)

*ISO COUNTRY CODE:
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- **SDN**: Sudan
- **SWZ**: Swaziland
- **TGO**: Togo
- **UGA**: Uganda
- **TZA**: United Republic of Tanzania
- **ZMB**: Zambia
- **ZWE**: Zimbabwe

*Notes:
- **w. 90 per cent of average weekly earning.**
- **x. United States: provisions for paid maternity leave benefits exist in 5 states: New York, New Jersey, California, Hawaii and Rhode Island. For instance, California provides 6 weeks at 55 per cent of previous earnings.”**
- **y. For 8 weeks.**
- **z. For first 2 births.**
- **aa. 100 per cent for first 45 days (employee); 50 per cent for last 45 days (social insurance).**
- **ab. 100 per cent for 6 weeks; 60 per cent for 7 weeks.**
- **ac. Only for Greater Buenos Aires.**
- **ad. Only for Greater Santiago.**
- **ae. 100 per cent for 2 months; 65 per cent for last month.**
- **af. For 6 weeks.**
- **ag. For 10 weeks.**
- **ah. For 9 weeks.**
- **ai. 100 per cent for 45 days.**
- **aj. 100 per cent for self-employed women for 13 weeks.**
- **ak. Between 50 and 100 per cent.**
- **al. Includes looking for work.**
- **am. Pilot survey. Data refer to employed only.**
- **an. For 13 weeks; 17 weeks if breastfeeding.**
- **ao. For 12 weeks.**
- **ap. Paid 50 per cent.**
- **aq. Amount unidentified.**
- **ar. Biennially.**
- **as. First 6 weeks and 20 per cent thereafter.**
- **at. Flat rate monthly benefit for 12 weeks.**
- **au. Urban only.**
- **av. For 2 weeks only.**
- **aw. 100 per cent for self-employed women for 13 weeks.**
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## ANNEX 4:
**RIGHT TO WORK: OPPORTUNITIES, CONSTRAINTS AND EQUALITY**

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RIGHT TO WORK: OPPORTUNITIES, CONSTRAINTS AND EQUALITY

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#### Latin America and the Caribbean

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| .. | .. | .. | .. | .. | .. | .. | .. | MHL |
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**Latin America and the Caribbean**

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### ANNEX 4:

**RIGHT TO WORK: OPPORTUNITIES, CONSTRAINTS AND EQUALITY**
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Middle East and North Africa

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| 77.2 | 38.5 | | | | | | | LBY |
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| 9.7 | 0.5 | 21.8 | 18.8 | 0.2 | | | | QAT |
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| 56.4 | 34.6 | 38.2 | 12.7 | 5.7 | 40.0 | 54.5 | 15.9 | PSE |
### ANNEX 4: RIGHT TO WORK: OPPORTUNITIES, CONSTRAINTS AND EQUALITY

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| 2013             | 65.9    | 23.2  | 36.5  | 11.1  | 1.9  | ..    | ..    | 3.41, 2 | SYR                       |
|                  | 29.3    | 32.0  | 33.0  | 25.3  | 38.3 | ..    | ..    | ..     | TUN                       |
|                  | 17.0    | 8.1   | 19.4  | 36.9  | 0.7  | ..    | ..    | 29.9, 39 | ARE                      |
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|                  | 14.6    | 13.9  | ..    | ..    | ..   | ..    | ..    | ..     | ..                       |
## ANNEX 4:
RIGHT TO WORK: OPPORTUNITIES, CONSTRAINTS AND EQUALITY

### LABOUR FORCE PARTICIPATION RATE

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### Source:
Columns 1–8: ILO 2015c.
Columns 9, 10, 11 and 14: ILO 2015a, unless otherwise specified.

### Notes:
- *" indicates that data are not available.
- **-** indicates where average is not applicable or where available data are insufficient to derive average.
- *unadjusted gender pay gap is measured as the difference between women’s and men’s gross earnings as a percentage of men’s earnings. It aims to capture the difference between women’s and men’s earnings, irrespective of the number of hours worked, the type of activity or the type of occupation. Unless otherwise noted it refers to the gross monthly earnings of wage and salaried employees working full- or part-time. Because wage data generally excludes self-employed workers, particularly contributing family workers who are mostly women, and who by definition do not receive direct compensation for their labour, the gender wage gap as presented here is likely to underestimate the true difference between women and men. Therefore it should be considered together with other labour market indicators such as those presented in this Table and discussed in Chapter 2. Due to differences in how wage data are collected, cross-country comparisons should also be made with caution.
- **ISO country code refers to the three letter standard for the representation of names of countries published by the International Organization for Standardization.**
- **The labour force participation rate (LFPR) captures people who are currently employed and looking for a job as a percentage of the working-age population. The working-age population is generally defined as people aged 15 and above (with some national variation in cut-off points).**
- **The unemployment rate indicates the proportion of the labour force that does not have a job and is actively looking and available for work.**
- **Indicates the proportion of youth (for the purpose of this indicator defined as persons aged 15 to 24) in the labour force that does not have a job and is actively looking and available for work.**
- **Data refer to the most recent available during the period specified.**
- **ECE 2015.**
- **Refers to main job only.**
- **Includes institutional population.**
- **Refers to full-time.**
- **Calculated using data from ILO 2015b.**
- **Full-time equivalents.**
- **Refers to all jobs with the same employer.**
- **OECD 2014a.**
- **Excluding agriculture and non-market services.**
- **Refers to private sector only.**
- **Excluding agriculture.**
- **Including overtime and/or irregular bonuses.**
- **Refers to a period earlier than specified.**
- **Eurostat 2015.**
- **Including armed forces.**
### Youth Unemployment Rate

<table>
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<tr>
<th>Female</th>
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<tr>
<td>(%) of total labour force aged 15-24</td>
<td>(Female as % of total employment)</td>
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<tr>
<td>39.1</td>
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### Occupational Segregation (Select Occupational Groups)

- Managerial, professional and technical positions
- Clerical, services and sales workers
- Plant and machine operators

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### Non-Agricultural Informal Employment

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### Unadjusted Gender Pay Gap

- aj: Refers to net earnings.
- ak: Includes payments in kind and/or overtime/irregular bonuses and/or family allowances.
- am: Nationals only.
- anim: Excluding labour camps.
- ap: Excludes Northern Province.
- aq: Comblon et al. 2014.
- as: Employees, employers and own-account workers.
- at: Urban, 6 cities only.
- au: Excluding persons with unknown kind of activity.
- av: Weighted average calculated using Narsey 2014b.
- aw: Excluding agriculture, public administration, activities of households as employers and of extraterritorial organisations and bodies.
- ax: Excluding mining and construction labourers and craft and related trades workers.
- ay: Excluding persons with unknown kind of activity.
## ANNEX 5: THE RIGHT TO SOCIAL SECURITY

### Central and Eastern Europe and Central Asia

<table>
<thead>
<tr>
<th>ISO COUNTRY CODE</th>
<th>COUNTRIES AND AREAS</th>
<th>Female active contribution to pension scheme</th>
<th>Male active contribution to pension scheme</th>
<th>Gender equality in statutory pensionable age</th>
<th>Female old age pension recipients</th>
<th>Male old age pension recipients</th>
<th>Benefit level of social pension</th>
<th>Public social security expenditure, % of GDP</th>
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### Developed Regions

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<th>Male active contribution to pension scheme</th>
<th>Gender equality in statutory pensionable age</th>
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<th>Male old age pension recipients</th>
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### SOCIAL TRANSFERS

| ISO COUNTRY CODE | COUNTRY | Male active contribution to pension schemea | Female active contribution to pension schemea | Gender equality in statutory pensionable ageb | Female old age pension recipientsc, d | Male old age pension recipientsc, d | Benefit level of social pensionж, d | Public social security expenditure, % of GDPe | Public health expenditure, % of GDPf | Health expenditure per capita, PPP$g | Out of pocket health expenditureh | Number of physiciansd, i | Number of nurses and midwivesd, p |
|------------------|---------|-------------------------------------------|-------------------------------------------|-------------------------------------------|---------------------------------------|---------------------------------------|------------------------------------------|-----------------------------------|-----------------------------------|---------------------------------|---------------------------------|----------------------------------|
| ALB   | Albania | No                                       | No                                       | Yes                                       | No                                    | No                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| ARM   | Armenia | No                                       | No                                       | No                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| AZE   | Azerbaijan | No                                       | No                                       | Yes                                       | No                                    | No                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| BLR   | Belarus | No                                       | No                                       | Yes                                       | None                                  | None                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| BIH   | Bosnia and Herzegovina | No                                       | No                                       | Yes                                       | None                                  | None                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| BGR   | Bulgaria | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| HRV   | Croatia | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| CYP   | Cyprus | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| CZE   | Czech Republic | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| EST   | Estonia | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| GEO   | Georgia | No                                       | No                                       | Yes                                       | None                                  | None                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| HUN   | Hungary | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| KAZ   | Kazakhstan | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| KGZ   | Kyrgyzstan | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| LVA   | Latvia | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| LTU   | Lithuania | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| MNE   | Montenegro | No                                       | No                                       | Yes                                       | No                                    | No                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| POL   | Poland | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| MDA   | Republic of Moldova | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| ROU   | Romania | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| RUS   | Russian Federation | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| SRB   | Serbia | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| SVK   | Slovakia | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| SVN   | Slovenia | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| TJK   | Tajikistan | No                                       | No                                       | Yes                                       | No                                    | No                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| MKD   | The former Yugoslav Republic of Macedonia | No                                       | No                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| TUR   | Turkey | No                                       | No                                       | Yes                                       | No                                    | No                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| TKM   | Turkmenistan | No                                       | No                                       | Yes                                       | No                                    | No                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| UKR   | Ukraine | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| UZB   | Uzbekistan | No                                       | No                                       | Yes                                       | No                                    | No                                    | None                                     | None                              | None                              | None                            | None                             | None                              |

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**Developed Regions**

| ISO COUNTRY CODE | COUNTRY | Male active contribution to pension schemea | Female active contribution to pension schemea | Gender equality in statutory pensionable ageb | Female old age pension recipientsc, d | Male old age pension recipientsc, d | Benefit level of social pensionж, d | Public social security expenditure, % of GDPe | Public health expenditure, % of GDPf | Health expenditure per capita, PPP$g | Out of pocket health expenditureh | Number of physiciansd, i | Number of nurses and midwivesd, p |
|------------------|---------|-------------------------------------------|-------------------------------------------|-------------------------------------------|---------------------------------------|---------------------------------------|------------------------------------------|-----------------------------------|-----------------------------------|---------------------------------|---------------------------------|----------------------------------|
| AND   | Andorra | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| AUS   | Australia | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| AUT   | Austria | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| BEL   | Belgium | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| CAN   | Canada | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| DNK   | Denmark | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| FIN   | Finland | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| FRA   | France | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| DEU   | Germany | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| GRC   | Greece | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| ISL   | Iceland | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| IRL   | Ireland | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| ISR   | Israel | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| ITA   | Italy | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| JPN   | Japan | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
| LIE   | Liechtenstein | Yes                                       | Yes                                       | Yes                                       | Yes                                    | Yes                                    | None                                     | None                              | None                              | None                            | None                             | None                              |
## ANNEX 5:
THE RIGHT TO SOCIAL SECURITY

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<th>Female active contribution to pension schemea</th>
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<th>Gender equality in statutory pensionable agea</th>
<th>Female old age pension recipientsb</th>
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<th>Benefit level of social pensionb, d</th>
<th>Public social security expenditure, % of GDPd, e</th>
<th>Public health expenditure, % of GDPf</th>
<th>Health expenditure per capita, PPPg</th>
<th>Out of pocket health expenditureh</th>
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### East Asia and the Pacific

| BRN              | Brunei Darussalam  | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | ..                              | ..                             | ..                             | ..                             | ..                             |
| KHM              | Cambodia           | 0.0                                         | 0.0                                         | Yes                                         | ..                             | ..                             | ..                              | ..                              | ..                             | ..                             | ..                             | ..                             |
| CHN              | China              | ..                                          | ..                                          | No                                          | ..                             | 34                             | ..                              | ..                              | ..                             | ..                             | ..                             | ..                             |
| PRK              | Democratic People’s Republic of Korea | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | ..                              | ..                             | ..                             | ..                             | ..                             |
| FJI              | Fiji               | ..                                          | ..                                          | Yes                                         | ..                             | ..                              | ..                              | ..                              | ..                             | ..                             | ..                             | ..                             |
| HKG              | Hong Kong, China (SAR) | ..                                          | ..                                          | Yes                                         | ..                             | ..                              | ..                              | 515d                            | 11.3                           | 12.8                           | 1.2                           | ..                             | ..                             |
| IDN              | Indonesia          | ..                                          | ..                                          | Yes                                         | ..                             | ..                              | 107d                            | 1.6                             | 12.8                           | 1.2                           | ..                             | ..                             |
| KIR              | Kiribati           | ..                                          | ..                                          | ..                                          | ..                              | 510d                           | 1.6                             | 1.2                             | ..                             | ..                             | ..                             | ..                             |
| LAO              | Lao People’s Democratic Republic | ..                                          | ..                                          | No                                          | ..                             | ..                              | ..                              | 0.5                             | 12.8                           | 1.2                           | ..                             | ..                             |
| MYS              | Malaysia           | 23.6                                        | 32.4                                        | Yes                                         | ..                             | ..                              | ..                              | 414d                            | 1.0                             | 12.8                           | 1.2                           | ..                             | ..                             |
| MHL              | Marshall Islands   | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 9.6                             | 12.8                           | 1.2                           | ..                             | ..                             |
| FSM              | Micronesia (Federated States of) | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | ..                              | ..                             | ..                             | ..                             | ..                             |
| MNG              | Mongolia           | ..                                          | ..                                          | No                                          | 100.0                          | 100.0                          | ..                              | 87d                             | 5.8                             | 12.8                           | 1.2                           | ..                             | ..                             |
| MMR              | Myanmar            | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 0.7                             | 12.8                           | 1.2                           | ..                             | ..                             |
| NRU              | Nauru              | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 1.2                             | 12.8                           | 1.2                           | ..                             | ..                             |
| PLW              | Palau              | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 7.0                             | 12.8                           | 1.2                           | ..                             | ..                             |
| PNG              | Papua New Guinea   | ..                                          | ..                                          | Yes                                         | ..                             | ..                              | ..                              | 421d                            | 1.1                             | 12.8                           | 1.2                           | ..                             | ..                             |
| PHL              | Philippines        | ..                                          | ..                                          | Yes                                         | ..                             | ..                              | ..                              | 51d                             | 1.0                             | 12.8                           | 1.2                           | ..                             | ..                             |
| KOR              | Republic of Korea  | ..                                          | ..                                          | Yes                                         | ..                             | ..                              | ..                              | 300d                            | 1.0                             | 12.8                           | 1.2                           | ..                             | ..                             |
| FSM              | Samoa              | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 255d                            | 1.0                             | 12.8                           | 1.2                           | ..                             | ..                             |
| SGP              | Singapore          | 0.0                                         | 0.0                                         | Yes                                         | ..                             | ..                              | ..                              | ..                              | 1.6                             | 12.8                           | 1.2                           | ..                             | ..                             |
| SLB              | Solomon Islands    | 26.1                                        | 66.5                                        | ..                                          | ..                             | ..                              | ..                              | ..                              | 1.3                             | 12.8                           | 1.2                           | ..                             | ..                             |
| THA              | Thailand           | ..                                          | ..                                          | Yes                                         | 84.6                           | 77.9                           | 88/                            | 5.0                             | 12.8                           | 1.2                           | ..                             | ..                             |
| TLS              | Timor-Leste        | 0.0                                         | 0.0                                         | ..                                          | 100.0                          | 100.0                          | ..                              | 2,289c                           | 16.4                           | 12.8                           | 1.2                           | ..                             | ..                             |
| TON              | Tonga              | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | ..                              | ..                             | ..                             | ..                             | ..                             | ..                             |
| TUV              | Tuvalu             | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 4.7                             | 12.8                           | 1.2                           | ..                             | ..                             |
| VUT              | Vanuatu            | 17.5                                        | 16.4                                        | ..                                          | ..                             | ..                              | ..                              | 0.8                             | 12.8                           | 1.2                           | ..                             | ..                             |
| VNM              | Viet Nam           | 16.8                                        | 17.7                                        | No                                          | ..                             | ..                              | ..                              | 56d                             | 3.7                             | 12.8                           | 1.2                           | ..                             | ..                             |

### Latin America and the Caribbean

| ATG              | Antigua and Barbuda | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 323d                            | 3.1                             | 12.8                           | 1.2                           | ..                             | ..                             |
| ARG              | Argentina           | 25.8                                        | 45.7                                        | No                                          | 93.3                           | 86.8                           | ..                              | 1,439d                           | 12.8                           | 12.8                           | 1.2                           | ..                             | ..                             |
| BHS              | Bahamas            | ..                                          | ..                                          | ..                                          | ..                             | ..                              | ..                              | 876d                            | 2.8                             | 12.8                           | 1.2                           | ..                             | ..                             |
|------------------|---------|------|------|------|------|------|------|------|------|
|                  |         | (% of GDP) | (% of total health expenditure) | (per 1,000 people) | (% of total health expenditure) | (per 1,000 people) | (% of total health expenditure) | (per 1,000 people) | (% of total health expenditure) | (per 1,000 people) |
|                  |         | PPPs, 2005 constant prices | PPPs, 2005 constant prices | PPPs, 2005 constant prices | PPPs, 2005 constant prices | PPPs, 2005 constant prices | PPPs, 2005 constant prices | PPPs, 2005 constant prices | PPPs, 2005 constant prices | PPPs, 2005 constant prices |
|                  |         | Public health expenditure, % of GDP | Health expenditure per capita, PPPs | Out of pocket health expenditure | Number of physicians1 | Number of nurses and midwives1, 2 | East Asia and the Pacific | Latin America and the Caribbean |                  |
|                  |         | 5.8 | 6,341 | 11.2 | 2.8 | 12.5 | 7.0 | 8.8 | LUX | 6.0 | 2,548 | 32.3 | 3.5 | 7.1 | MCO | NLD | 7.7 | 5,970 | 13.4 | 3.7 | 13.4 | NOR | 5.9 | 2,400 | 31.7 | 3.9 | 5.3 | PRT | 5.7 | 3,736 | 12.3 | 5.1 | 8.9 | SMR | 7.1 | 3,145 | 20.3 | 3.7 | 5.1 | ESP | 7.9 | 4,158 | 16.1 | 3.8 | 11.9 | SWE | 7.0 | 6,062 | 28.1 | 3.9 | 17.4 | CHE | 7.8 | 3,495 | 9.9 | 2.8 | 8.8 | GBR | 8.3 | 8,895 | 11.1 | 2.5 | 9.8 | USA |
|                  |         | 2.1 | 1,218 | 8.1 | 1.5 | 7.7 | 7.0 | 8.8 | BRN | 1.3 | 135 | 61.7 | 0.2 | 0.9 | KHM | CHN | 3.0 | 480 | 34.3 | 1.9 | 1.9 | PRK | 2.6 | 197 | 22.5 | 0.4 | 2.2 | FJI | 1.2 | 150 | 45.4 | 0.2 | 1.4 | IDN | 8.9 | 264 | 0.1 | 0.4 | 3.7 | KIR | 1.5 | 84 | 38.2 | 0.2 | 0.9 | LAO | 2.2 | 676 | 35.6 | 1.2 | 3.3 | MYS | 12.9 | 418 | 13.1 | 0.4 | 1.7 | MHL | 11.5 | 489 | 9.5 | 0.2 | 3.3 | FSM | 4.0 | 345 | 34.6 | 2.8 | 3.5 | MNG | 0.4 | 25 | 71.3 | 0.6 | 1.0 | MMR | 7.3 | 1,680 | 10.6 | 1.4 | 5.7 | PLW | 4.3 | 151 | 9.5 | 0.1 | 0.5 | PNG | 1.7 | 203 | 52.0 | 1.2 | 6.0 | PHL | 4.1 | 2,321 | 36.1 | 2.1 | 5.0 | KOR | 6.0 | 308 | 7.3 | 0.5 | 1.9 | WSM | 1.7 | 2,681 | 58.6 | 1.9 | 6.4 | SGP | 7.7 | 252 | 2.2 | 0.2 | 2.1 | SLB | 3.0 | 385 | 13.1 | 0.4 | 2.1 | THA | 3.2 | 80 | 4.0 | 0.1 | 1.1 | TLS | 4.5 | 270 | 10.9 | 0.6 | 3.9 | TON | 15.4 | 433 | 0.1 | 1.1 | 5.8 | TUV | 3.1 | 167 | 7.6 | 0.1 | 1.7 | VUT | 2.8 | 233 | 48.8 | 1.2 | 1.1 | VNM | 3.9 | 1,029 | 22.2 | 2.8 | 4.1 | BHS | 5.9 | 1,551 | 20.1 | 3.2 | 0.5 | ARG | 3.5 | 2,377 | 29.1 | 2.8 | 4.1 | BHS |
### ANNEX 5:
THE RIGHT TO SOCIAL SECURITY

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<th>Gender equality in statutory pensionable age</th>
<th>Female old age pension recipients***</th>
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Notes:
- "-" indicates that data are not available.
- "---" indicates where average is not applicable or where available data are insufficient to derive average.
- ISO country code refers to the three letter standard for the representation of names of countries published by the International Organization for Standardization.
- This indicator reflects the amount of the transfer relative to the US $1.25 a day extreme poverty line. It is calculated by taking the amount of the transfer in PPP$ and then dividing it by 38.02, which is the $1.25 a day poverty line for a month. Many countries will have a percentage that is much higher than 100 per cent. However, this does not necessarily mean that the pension is enough to provide an adequate standard of living in that country.
- Data refer to the most recent available during the period specified. Data refer to women and men aged 20-59, unless otherwise specified.
- Based on the age at which women and men can retire and receive full or partial benefits.
- Proportion of older women and men (above statutory pensionable age) receiving an old-age pension.
- Data refer to the most recent available during the period specified.
- C. Total annual public social protection expenditure is the sum of expenditure (including benefit expenditure and administration costs) of all existing public social security/social protection schemes or programmes in the country. The scope of the indicators corresponds to the scope of the Social Security (Minimum Standards) Convention, (No. 102) (ILO 1952), which established 9 classes of benefits: medical care, sickness benefit, unemployment benefit, old-age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit

### Notes:
- "-" indicates that data are not available.
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### HEALTH SERVICES

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<th>Health expenditure per capita, PPP$</th>
<th>Out of pocket health expenditure</th>
<th>Number of physicians&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Number of nurses and midwives&lt;sup&gt;a&lt;/sup&gt;</th>
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<sup>a</sup> Benefit levels of social pension and survivors’ benefit, plus other income support and assistance programmes, including conditional cash transfers, available to the poor and not included under the above classes. 
<sup>b</sup> Public health expenditure consists of recurrent and capital spending from government (central and local) budgets, external borrowings and grants (including donations from international agencies and non-governmental organizations), and social (or compulsory) health insurance funds.
<sup>c</sup> The total health expenditure is the sum of public and private health expenditures as a ratio of total population. It covers the provision of health services (preventive and curative), family planning activities, nutrition activities, and emergency aid designated for health, but does not include provision of water and sanitation. Data are in international dollars converted using 2005 PPP rates.
<sup>d</sup> Out-of-pocket expenditure is any direct outlay by households, including gratuities and in-kind payments, to health practitioners and suppliers of pharmaceuticals, therapeutic appliances, and other goods and services whose primary intent is to contribute to the restoration or enhancement of the health status of individuals or population groups. It is a part of private health expenditure.
<sup>e</sup> Physicians include generalist and specialist medical practitioners.
<sup>f</sup> Nurses and midwives include professional nurses, professional midwives, auxiliary nurses, auxiliary midwives, enrolled nurses, enrolled midwives and other associated personnel, such as dental nurses and primary care nurses.
<sup>g</sup> Pensions tested.
<sup>h</sup> Universal.
<sup>i</sup> Universal with recovery from high-income earners.
<sup>j</sup> Based on the age at which women and men can retire and receive full benefits.
<sup>k</sup> Regional programme.
## Annex 6: Convention on the Elimination of All Forms of Discrimination against Women

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<th>Central and Eastern Europe and Central Asia</th>
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### Developed Regions

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| Australia                                 | ratified reservation |
| Austria                                   | ratified reservation |
| Belgium                                   | ratified reservation |
| Canada                                    | ratified reservation |
| Denmark                                   | ratified reservation |
| Finland                                   | ratified             |
| France                                    | ratified reservation |
| Germany                                   | ratified reservation |
| Greece                                    | ratified reservation |
| Iceland                                   | ratified             |
| Ireland                                   | ratified reservation |
| Israel                                    | ratified reservation |
| Italy                                     | ratified reservation |
| Japan                                     | ratified reservation |
| Liechtenstein                             | ratified reservation |
| Luxembourg                                | ratified reservation |
| Malta                                     | reservation reservation reservation |

---

### Compatibility with religious, customary or traditional laws and practices

- **CEDAW status**: Various countries have ratified or are in the process of ratification.
- **Optional Protocol**: Some countries have ratified the Optional Protocol.

### Elimination of discrimination

- **Compatibility with religious, customary or traditional laws and practices**: Indicated with reservations where necessary.

### Equality

- **Equality in employment**: Various levels, with some countries having specific equality measures.
- **Equality of nationality**: Various levels, with some countries having specific equality measures.
- **Equality to choose residence**: Various levels, with some countries having specific equality measures.
- **Equal rights in marriage and family**: Various levels, with some countries having specific equality measures.

### Social protection

- **Central and Eastern Europe and Central Asia**: Various levels, with some countries having specific equality measures.

---
# Reservations to CEDAW

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### Annex 6:

**Convention on the Elimination of All Forms of Discrimination Against Women**

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Notes:


- b. The Optional Protocol to the Convention on the Elimination of All Forms of Discrimination against Women was adopted by the United Nations General Assembly on 6 October 1999 in its resolution A/RES/54/4 and came into force on 22 December 2000. Article 2 of the Protocol states that: ‘Communications may be submitted by or on behalf of individuals or groups of individuals, under the jurisdiction of a State Party, claiming to be victims of a violation of any of the rights set forth in the Convention by that State Party. Where a communication is submitted on behalf of individuals or groups of individuals, this shall be with their consent unless the author can justify acting on their behalf without such consent’.

- c. ‘Compatibility with religious laws or traditional codes’ indicates that a State finds some provisions of CEDAW incompatible with traditional codes that the State cannot or will not change; this category includes countries that explicitly adhere to Shari’a or tribal laws or that protect and grant supremacy to minority traditions over their own national laws.

- d. ‘Elimination of discrimination’ indicates reservations to the commitments to condemn discrimination against women in ‘all its forms’ contained in Article 2. The CEDAW Committee has identified these rights as central to the object and purpose of the Convention.

- e. ‘Equality in employment’ indicates reservations to CEDAW’s provisions on equality in employment.

- f. ‘Equality of nationality’ refers to reservations concerning Article 9, which ensures equal nationality and citizenship rights, including the transmission of citizenship from mother to child.

- g. ‘Equality to choose residence’ reflects a country’s reservation to Article 15(4), which accords to men and women the same legal rights with regard to their movement and the freedom to choose their residence and domicile.

- h. ‘Equal rights in marriage and family’ encapsulates reservations from countries to CEDAW’s provisions on rights relating to marital and family issues, including the obligation to ensure women and men equal rights to marry, to exercise free and full consent, to dissolve marriage, to make parental decisions, to decide on the number and spacing of children, to act as guardian to their children, to choose a profession, and to own and manage property. Most of these relate to Article 16. The CEDAW Committee has identified these rights as central to the object and purpose of the Convention.

- i. Reservations in this category are entered by Member States in relation to articles of CEDAW on social protection and social security (Articles 11(a); 14(2)(c); 11(2)(b); and 13 (a)), including on pensions, maternity leave, family benefits and unemployment and disability benefits.

- j. This reservation is expressed in the form of a Declaration.

- k. The text of the reservation reads: ‘As regards subparagraph 1 (f) of Article 16, the United Kingdom does not regard the reference to the paramountcy of the interests of the children as being directly relevant to the elimination of discrimination against women, and declares in this connection that the legislation of the United Kingdom regulating adoption, while giving a principal position to the promotion of the children’s welfare, does not give to the child’s interests the same paramount place as in issues concerning custody over children’.

- l. The text of the reservation reads: ‘Articles 16, 1 (d) and (f), Ireland is of the view that the attainment in Ireland of the objectives of the Convention does not necessitate the extension to men of rights identical to those accorded by law to women in respect of the guardianship, adoption and custody of children born out of wedlock and reserves the right to implement the Convention subject to that understanding’.
### ANNEX 7:
**UN WOMEN REGIONAL GROUPINGS**

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<td>Democratic Republic of the Congo</td>
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<td>Sierra Leone</td>
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<td>Democratic Republic of the Congo</td>
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BACKGROUND PAPERS

TO SUPPORT THE PREPARATION OF THE PROGRESS OF THE WORLD’S WOMEN REPORT, UN WOMEN COMMISSIONED OVER 35 BACKGROUND PAPERS BASED ON RESEARCH OF MORE THAN 50 EXPERTS FROM AROUND THE WORLD:


Allotey, Pascale and Sharuna Verghis. Gender, Social Protection and Universal Health Coverage.


Başlevent, Cem and Ayşenur Acar. Turkey: Gender and Labour Market Analysis.

Blofield, Merike and Juliana Martínez Franzoni. Work-Family Relations and Inequality in Latin America: The Case of Parental Leave and Care Services.

Braunstein, Elissa. Economic Growth and Social Reproduction: Gender Inequality as Cause and Consequence.

Budlender, Debbie. Gender Equality and Funding Social Policy: Does the Source of Revenue Matter?

Brown, Merle and Debbie Budlender. Spring-Cleaning at Supercare.


Daly, Mary. Child-Related Financial Transfers and Early Childhood Education and Care: A Review of Key Developments, Impacts and Influences in Child-Related Support to Families.


Folbre, Nancy. The Production of People by Means of People.

Fredman, Sandra and Beth Goldblatt. Gender Equality and Human Rights.

Gammage, Sarah and Carla Kraft. Mexico: Gender and Labour Market Analysis in the Decade of the Millennium.
Gammage, Sarah, Carla Kraft and Tomas Albuquerque. Brazil: Gender and Labour Market Analysis in the Decade of the Millennium.

Gammage, Sarah, Carla Kraft and Tomas Albuquerque. Ecuador: Gender and Labour Market Analysis in the Decade of the Millennium.


Hassim, Shireen. Precarious Democracy: Rebuilding States, Rights and the Public Sphere in Rebellious Times.

Htun, Mala and Laurel Weldon. Progressive Policy Change on Women’s Economic and Social Rights.

Jolly, Margaret, Helen Lee, Katherine Lepani, Anna Naupa, and Michelle Rooney. Falling through the Net? Gender and Social Protection in the Pacific.


Kothari, Miloon. Women’s Right to Adequate Housing.

Narsey, Wadan. Fiji: Gender and Labour Market Analysis.

Narsey, Wadan. Vanuatu: Gender and Labour Market Analysis.


Plomien, Ania and Monika Potoczna. Gender Analysis of Labour Market Outcomes in Poland, Romania and Russia in the 2000s.

Pose, Dorrit and Daniela Casale. Gender, Education and Labour Market Outcomes.

Pose, Dorrit and Daniela Casale. Gender, Education and Labour Market Outcomes: Case Study—South Africa.

Raveendran, Govindan. India: Gender and Labour Market Analysis.

Roever, Sally and Martha Chen. Making Women’s Self-Employment More Viable.

Said, Mona, Andrew Petrovich and Amira Khalil. Egypt: Gender and Labour Market Analysis.

Said, Mona, Andrew Petrovich and Merna Aboul-Ezz. Iran: Gender and Labour Market Analysis.


EXECUTIVE SUMMARY
1. UN Economic and Social Council 2015.
2. UN Women calculations using data from ILO 2015c.
4. UN DESA 2010.
5. UNDP 2013b.
6. WHO et al. 2014.
8. ILO 2012a.
10. UN Women 2014b.
12. There are, however, a few exceptions. While
14. Ibid. Data for the Dominican Republic are
15. Going beyond the 71 countries included in the
16. Harrok 2009; Pittman and Naciri 2010; UN
18. Htun and Weldon 2015. See also Htun and
19. UN Women 2011.
20. UN General Assembly 2012a.
23. In 1975, for example, 32 countries (out of 70)
24. See Chapter 2 for an elaboration of equal
26. Nevertheless, a number of low-income
27. Seguino 2013b.
28. Ibid.
31. Occupational segregation and its associated
32. Landesa 2013; Rao 2014. The Landesa
33. Landesa study focuses on Andhra Pradesh, Bihar
34. Whitehead 2009.
35. UN Women 2011.
40. UN CESCR 2005, para. 7.
42. Otto 2014.

CHAPTER 1
2. UN DESA 2013a.
3. UNDP 2013b.
8. This approach follows the lines of Sen 1999.
12. There are, however, a few exceptions. While
14. Ibid. Data for the Dominican Republic are
15. Going beyond the 71 countries included in the
16. Harrok 2009; Pittman and Naciri 2010; UN
18. Htun and Weldon 2015. See also Htun and
19. UN Women 2011.
20. UN General Assembly 2012a.
23. In 1975, for example, 32 countries (out of 70)
24. See Chapter 2 for an elaboration of equal
26. Nevertheless, a number of low-income
27. Seguino 2013b.
28. Ibid.
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32. Landesa 2013; Rao 2014. The Landesa
33. Landesa study focuses on Andhra Pradesh, Bihar
34. Whitehead 2009.
35. UN Women 2011.
40. UN CESCR 2005, para. 7.
42. Otto 2014.

ENDNOTES
2. UN Women calculations using data from ILO
2015c.
4. UN DESA 2010.
5. UNDP 2013b.
6. WHO et al. 2014.
8. ILO 2012a.
10. UN Women 2014b.
14. ILO 2013b.
15. The causality of these two developments may
16. ILO 2014h.
17. ILO 2011c.
18. ILO 2014f.
classification of low-income economies as those with a gross national income (GNI) per capita of $1,045 or less in 2013; middle-income economies as those with a GNI per capita of more than $1,045 but less than $12,746; and high-income economies as those with a GNI per capita of $12,746 or more. See World Bank 2015a.

94. Research shows that female-headed households are not always the poorest: for example, households where an adult male has migrated and remits funds may be relatively better off. See Chant 1997 and Kabeer 1997.

95. The much cited ‘factoid’ that 70 per cent of deaths and of causes of death, measuring maternal death accurately is difficult. While estimates are often used to fill the data gaps, these can vary widely depending on the data sources and modelling methodology used (see the commentary on gender statistics in the Annex).

96. There are only 23 countries with data on the absence of comprehensive records of deaths and of causes of death, measuring maternal death accurately is difficult. While estimates are often used to fill the data gaps, these can vary widely depending on the data sources and modelling methodology used (see the commentary on gender statistics in the Annex).

97. UN 2014b.


99. UIS 2015. The gender parity index is the ratio of the number of female students enrolled at primary, secondary or tertiary levels of education to the number of male students in each level.

100. UNESCO 2014a.

101. Ibid.

102. The framework they developed also draws on Fredman 2002; Fredman 2011; Fukuda-Parr et al. 2013; Ortiz and Cummins 2013; UN Women 2014b. There are only 25 countries with data disaggregated by both gender and wealth quintile that allow a comparison between the early 2000s (2000–2005) and the most recent year available (2007–2013).


104. UN 2014a.

105. There are only 25 countries with data disaggregated by both gender and wealth quintile that allow a comparison between the early 2000s (2000–2005) and the most recent year available (2007–2013).


107. UN Women 2014b and sources cited therein.

108. UN Women 2014b.


111. Ortiz and Cummins 2013; ILO 2014b.

112.排骨. 2014.

113. UN Women 2014b.


115. World Bank 2015c.


120. Esping-Andersen 2009.

121. Rollins 1987; Staab and Maher 2006.

122. World Bank. 2015c.

123. WHO 2013; Devries et al. 2013.


125. UN Economic and Social Council 2012a.

126. UN Women 2011.


128. OHCHR and UN Habitat 2009.

129. UN Economic and Social Council 2013b.


131. Feminist analyses of agency emphasize the role of social structures in framing women’s possibilities for agency and the (social that is, collective) activities through which agency is exercised. This brings agency closer to notions of voice and participation (Madhok et al. 2013).


134. UNIFEM (now part of UN Women) 2008.

135. UN 2014a.

136. There are no comprehensive global figures available for women’s representation in local government.


138. The ‘critical mass’ argument, based on evidence from Scandinavian countries, suggests that when women make up about 30 per cent or more of decision makers, this is likely to produce significant shifts in policy in favour of women’s rights (Dahlerup 1986).

139. UNRISD 2005.


143. Ibid.

144. UNRISD 2005.

145. Ibid.


CHAPTER 2

1. ILO 2009.


3. UN General Assembly 1948, Article 23.

4. UN CESCR 2006.

5. UN CESCR 2006; UN General Assembly 1979, article 11. UN CEDAW 1989 also deals exclusively with equal pay.

6. UN General Assembly 1966, article 7.

7. Ibid., article 6; UN General Assembly 1979, article 11.

8. UN General Assembly 1966, article 7.

9. Ibid., article 8.

10. Ibid., articles 9 and 10.

11. Ibid., article 8.

12. Ibid., Article 6; UN General Assembly 1979, article 11.

41. Assuming a normal working life of 45 years.
40. Thévenon 2011; Plomien and Potoczna 2014.
38. UN Women calculations using data from ILO 2014c.
37. For additional changes to statistics of work, see ILO 2010c.
35. The employment-to-population ratio (also called employment rate), expressed as the number of people working for pay or profit as a percentage of the working age population, is also often used as another labour market indicator. The LFPR, the unemployment rate and the employment-to-population ratio are important indicators of the extent to which opportunities are available or barriers exist for people to participate in the labour market. For further definitions and discussions of the merits of these indicators, see ILO 2010c.
34. ICLS 2013. For a summary of debates, see Card 2011.
33. The SIMPLES law is a simplified tax regime for mini and small enterprises. See Nes 2012.
31. This compares to an increase from 34 per cent to 40 per cent for employed men (Gammage et al. 2014a).
29. Due to differences in the data, coverage and estimation methods, these figures, as presented in Annex 4, may differ slightly from those reported in ILO 2014c.
27. ILO 2014a; World Bank 2012.
23. ILO 2014c.
22. Due to differences in the data, coverage and estimation methods, these figures, as presented in Annex 4, may differ slightly from those reported in ILO 2014c.
21. ILO 2014c.
20. ILO 2010c.
19. ILO 2013d.
18. UN DESA 2010.
17. Razavi and Staab 2010.
16. Out of 140 countries with available data. This compares to an increase from 34 per cent to 40 per cent for employed men (Gammage et al. 2014a).
14. Of the 140 countries with available data. This refers to countries that place restrictions on the jobs that women who are neither pregnant nor nursing can do (World Bank 2010c).
12. Due to differences in the data, coverage and estimation methods, these figures, as presented in Annex 4, may differ slightly from those reported in ILO 2014c.
11. ILO 2014c.
10. Assuming a normal working life of 45 years from age 20 to age 65. This estimate uses the method of Bloom, Canning et al. 2009, adjusted for the decline in median fertility rates globally from 5.2 per cent to 2.4 per cent.
7. Staying in education can also constitute a rational but costly response to a lack of opportunities for quality employment (McGuinness 2006).
6. This brief section cannot do justice to the full range of important policy issues related to gender equality and education. For further information on education and development, see the multiyear UNESCO Education for All: Global Monitoring Reports.
4. Assuming a normal working life of 45 years.
3. This compares to an increase from 34 per cent to 40 per cent for employed men (Gammage et al. 2014a).
2. Due to differences in the data, coverage and estimation methods, these figures, as presented in Annex 4, may differ slightly from those reported in ILO 2014c.
1. ILO 2014c.
96. ILO 2000a, article 6, says that cash benefits should be paid ‘at a level which ensures that the woman can maintain herself and her child in proper conditions of health and with a suitable standard of living’. Where cash benefits are based on previous earnings, they should be not less than two thirds of these.

97. ILO 2014d. Maternity payments fully replace previous earnings in one third of OECD countries. The United States is the only OECD country where the statutory right to 12 weeks of leave is unpaid (Hegewisch and Gornick 2011).

98. Haas and Rosgaard 2011.


100. ILO 2014d.


103. Ibid. 

104. Anker 1997, Anker et al. 2003; ILO 2013d.

105. Globally, women are 40 per cent of those who are employed. ILO 2015c.


107. See Anker et al. 2003 for research on occupational segregation in the 1990s.

108. See Anker 1997; Bettio and Verashchagina 2009; Estevez-Abe 2006 for reviews.


110. Ibid.

111. UNESCO 2012b, Fig 5.5.1; World Bank 2011, Table 3.i.


113. FRA 2014.


118. ILO 2015c.


120. UN Women calculations using data from ILO 2015c; ILO and WIEGO 2013.


122. World Bank 2015c.

123. UIS 2013.

124. ILO 2012a.

125. Starritz and Reis 2013.

126. UN Women 2014a.


128. AWARD 2015.


132. The Economist 2014a, b.

133. OECD 2015.


135. UN Women 2012a.

136. ILO 2014b.

137. ITUC 2014.

138. Gender pay gaps refer to the difference between the average wages of women and men as a percentage of men’s wages.

139. Wage data, particularly in developing countries, should always be interpreted with caution. There are important methodological challenges related to the measurement of wages and the extent to which women’s and men’s wages differ. In addition, wage and income data are notoriously difficult and expensive to collect, as well as unreliable, particularly in developing countries where self-employment is the norm. See Blau and Kahn 2000; Petersen and Morgan 1995; Zweigle and van der Meulen 2004.

140. Data for Colombia covers only main cities or metropolitan areas. In the case of the Philippines, the gender pay gap favours women, but women's pay advantage has declined. In Uruguay, women's real wages did not change while men's real wages declined, resulting in a decline of the gender pay gap.


144. OECD 2012b.

145. Christofides et al. 2013


147. Gender wage gap calculated by UN Women as the difference between women's and men's wages as a percentage of men's wages using data in Table 3.A and 3.B in Nñoa et al. 2011.


149. Gender wage gap calculated by UN Women as the difference between women's and men's wages as a percentage of men's wages using data in Table 3.A and 3.B in Nñoa et al. 2011.


153. Out of 53 for which data were available. World Bank 2011.


156. Budig 2014.

157. Gender wage gap calculated by UN Women as the difference between women's and men's wages as a percentage of men's wages using data in Table 3.A and 3.B in Nñoa et al. 2011.

158. Christofides et al. 2013


160. Data for Colombia covers only main cities or metropolitan areas. In the case of the Philippines, the gender pay gap favours women, but women's pay advantage has declined. In Uruguay, women's real wages did not change while men's real wages declined, resulting in a decline of the gender pay gap.


162. Gamwell 2013, UK Supreme Court 2012.

163. Davies 2014. GBP 1.1 billion, based on 11 April 2014 conversion rate.

164. Austen et al. 2013

165. AUS $2 billion, based on 1 February 2012 conversion rate.

166. ACTU 2012.


168. Male low pay rates calculated by UN Women using low pay and employment data from ILO 2015b.


170. Beiser and Rani 2011. These estimates are based on simulations on the effects of extending the minimum wage to all workers in India, including those in informal employment, and assume perfect compliance.

171. ILO 2013i.

172. Ibid.

173. Ibid.

174. ILO 2013b.

175. UN Women calculations using data from Table 3.5 in Statistics South Africa 2013.

176. Dinkelman and Ranchor 2012. Minimum wage increases are regularly determined by the South African Employment Conditions Commission based on a percentage increase over and above the Consumer Prices Index (CPI).

177. ILO 2013i.


186. Informal employment comprises all informal jobs that are carried out in formal sector enterprises, informal enterprises or households. The term ‘informal’ denotes jobs that are not covered in law or practice by labour laws or social security. Informal employment generally includes lack of protection in the event of non-payment of wages, compulsory overtime or extra shifts, lay-offs without notice or compensation, unsafe working conditions and the absence of social benefits such as pensions, pay for sick leave and health insurance. Within informal employment, a distinction is generally made between ‘wage employment’ on the one hand and self-employment on the other. ‘Wage workers’, irrespective of whether they are formal or informal, usually hold an explicit or implicit employment contract that stipulates a basic hourly, daily, weekly or monthly remuneration in cash or in kind, irrespective of the revenue of the enterprise. The remuneration of self-employed workers, on the other hand, is directly tied to the earnings of their enterprise. See ILO and WIEGO 2013; ILO 1993.

187. UNIFEM (now part of UN Women) 2005.

188. UN Women calculations using data from ILO 2015c.

191. Fontana and Paciello 2010. Other forms of non-agricultural employment—such as for example, in trade activities or small enterprise—constitute only a small fraction of total employment in rural areas.

192. Data are not available for China—see ILO and WIEGO 2013.

193. de Schutter 2013.

194. UNIFEM (now part of UN Women) 2005.


196. Own-account work is a form of self-employment in which workers work on their own account and do not employ anyone else. Not all non-standard employment in developed countries is informal and not all informal employment is non-standard. See ILO and WIEGO 2013.

197. OECD 2014a.

198. Office for National Statistics (United Kingdom) 2014b; Pearson and Elson 2015.

199. UN Women calculations using wage data from Pearson and Elson 2015, p. 16; median annual earnings from Office for National Statistics (United Kingdom) 2014a.

200. The concept of the ‘informal sector’ is not new, but definitions of informal employment have been developed more recently. See endnote 186 for definitions (ILO 2013e).

201. Comblon et al. 2014; Dong et al. 2014; Gammage and Kraft 2014; Gammage et al. 2014a, b; Raveendran 2014; Narsy 2014 a, b. Similar trends are reported by ILO data, which show a declining share of women and men in what is termed ‘vulnerable employment’ although absolute numbers in this category are still rising. And within this category, the number of unpaid contributing workers, about two thirds of whom are women, has increased in sub-Saharan Africa and South Asia (ILO 2015c).


206. ILO 2013b.
285. This estimation is based on a threshold of 41.1 health workers per 10,000 populations that are necessary to provide quality services to all in need. ILO 2014a.

286. UNESCO 2014b.

287. See Chapter 4 for further discussion on macroeconomics, public expenditure and public sector employment.


297. Ibid.

298. Exceptions include Sharan Burrow, General Secretary of the International Trade Union Confederation (ITUC); Frances O’Grady, General Secretary of the Trade Unions Congress (TUC) in the United Kingdom; and Rosa Pavenelli, General Secretary of PSI.

299. UNRISD 2010a.

300. ILO and ICFTU 2002.


302. Ibid.

303. See, for example, Women in Informal Employment: Globalizing and Organizing (WIEGO), a global network that supports organizations of informal workers with a focus on the working poor, especially women (WIEGO 2015c).


306. SEWA 2009.


308. Chen 2015.

309. SEWA 2009.

310. Cornwall and Sechi 2014.


CHAPTER 3


2. UN General Assembly 2010.

3. UN CESCR 2003.


9. UN General Assembly 2013a.


11. ILO 2011c.

12. Ibid.

13. See Chapters 1 and 2 for further discussion of progress towards gender equality in education.

14. UNRISD 2010a; ILO 2010b; ILO 2011c; UN DESA 2013a; UNDP 2014b.


16. This part of the chapter only discusses transfers in cash. Social transfers can also be provided in kind through, for example, the distribution of goods such as food or the provision of services such as health care, which are discussed in the second part of the chapter.


22. OECD 2014b.


27. UN DESA 2013d.

28. Ibid.

29. Cook and Dong 2011.


31. Ibid.

32. Although, it is difficult to unequivocally allocate household income to individual household members, some income streams, such as earnings and certain pensions, can reasonably be individually assigned.

33. UN Women 2014b.


35. Daly 2014.

36. Ibid.

37. WBG 2012.

38. Dwyer and Bruce 1988.


40. Barrientos and Niño-Zarazúa 2010a; DFID UK 2011.

41. DFID UK 2011; Jones et al. 2008.

42. Bhatnagar et al. 2003.


44. Molyneux 2007.

45. Ibid.


51. UNRISD 2010a.

52. Sepulveda et al. 2012: 39; see also Budlender and Woolard 2006.

53. UNRISD 2013d.


55. UNRISD 2013d.


60. Sepúlveda et al. 2012.


64. Budlender and Woolard 2006.


68. Sholkamy 2011.

69. ILO 2014a.

70. ILO 2014h.


74. Dasgupta and Sudarshan 2011.

75. Chopra 2009.

76. Sudarshan 2011; Pankaj and Tankha 2010; Narayanan 2008.

77. Nandi and Tavares 2014.


80. Budlender 2014c.

81. Razavi 2011.

82. Dasgupta and Sudarshan 2011.

83. Ibid.

84. Razavi et al. 2012.


86. Use of temporary work opportunities at below market wages is not, however, a sustainable approach to delivering care services. Part II section 3 of this chapter discusses the provision of care services in more detail.


89. Lavers 2014.


91. Ibid.


93. Ibid.

94. Unless indicated otherwise, ‘older people’ in this chapter refers to women and men above the age of 60.

95. UN DESA 2013d.

96. ILO 2014h.


100. Falkingham and Vlachantoni 2012.


102. Ibid. According to ILO 2014h, 77 out of 178 countries have only contributory schemes, while another 77 combine contributory with non-contributory (means-tested or universal) schemes.

103. Some of the schemes to which men contribute predominantly, however, include some protection for their wives—if they outlive them—in the form of widows’ pensions.


105. Ibid.

106. Ibid.

107. Arenas de Mesa and Montecinos 1999; Fultz and Steinhilber 2003; Fultz 2006; Dion 2008; Müller 2010.

108. Arenas de Mesa 2010; Staab 2014.
CHAPTER 4

6. For a list of reports and resources, see the WBG 2014a.
7. WBG 2014b.
8. WBG 2013.
11. UNHCR 2010.
12. For an overview of this literature, see Kabeer and Natali 2013.
14. Per capita income is measured as GDP per capita, measured in constant US dollars and adjusted for purchasing power parity. The natural logarithm of per capita GDP is used.
27. Although the collection of water and fuel should in theory be included in SNA calculations of GDP, it rarely is in practice.
29. The estimates of the value of care work in Figure 4.2 are based on a single hourly rate for unpaid work. For the methodological details, see Budlender 2008.
30. UN DESA 2010.
31. Agénor et al. 2010. See Chapter 2 for examples where benefits of infrastructure investment in terms of increased women’s labour force participation have been calculated.
32. Fallbre 2013.
33. Ibid.
34. Elson et al. 2013.
35. Fallbre 2013.
40. A number of countries that were badly affected by the 2008 global crisis changed their approach to monetary policy as part of their response to the downturn. The recession reduced inflationary pressures and interest rates remained low as monetary policy focused on supplying adequate liquidity to the financial markets.
41. Specifically, episodes of inflation reduction characterized by restrictive monetary stances are more likely to be associated with slower growth of women’s employment relative to men’s, when compared to long-term trends in women’s and men’s employment (Braunstein and Heintz 2008).
42. Takhtamanova and Sierminska 2009.
43. Seguino and Heintz 2012.
45. The real exchange rate—which reflects the price of tradable goods and services relative to non-tradable goods and services—is considered to exert an important influence on growth and economic performance. For an analysis of its impact, see Barbosa-Filho 2008; Cottani et al. 1990; Dollar 1992; Frenkel and Rapetti 2010; Frenkel and Taylor 2006; Galia and Lucinda 2006; Galindo and Ros 2008; Ghura and Grennes 1993.
47. UN Women 2014b.
49. Budlender 2014b.
52. Di John 2008. Estimates suggest that in low-income countries only 30 cents of every dollar lost to trade tax reductions is recovered through other revenue sources (Baunsgaard and Keen 2005).
54. In some cases, this can be explained by non-tax sources of revenues, such as those derived from natural resources or ODA.
55. UNDP 2005.
56. IMF 2013b.
57. Roy et al. 2007.
58. Seguino 2013a.
62. This is the case in Morocco. See Budlender 2014c. Also, see Grow and Valadia 2010.
63. Budlender 2014c.
64. For more discussion of these issues, see Fukuda-Parr et al. 2013.
65. Balakrishnan and Elson 2008. See Chapter 1 for detailed presentation of these two conventions.
66. See Maastricht University and International Commission of Jurists 2011.
69. OECD et al. 2010.
70. Ibid.
71. IMF 2005. See also Di John 2009.
72. ILO 2012b.
73. Jolly et al. 2014.
74. ILO 2012b.
75. Claessens et al. 2010.
76. Elson 2014.
77. ILO 2012b.
79. ILO 2012b.
80. Heintz and Balakrishnan 2012.
81. Elson 2014.
82. Elson 2006.
e wide. See, for example, the findings of the U.S. Financial Crisis Inquiry Commission (Angelides and Thomas 2011).

93. Mbraunstein 2014; Chant 2008a; UNRISD 2010a.
94. Chang and Grabel 2014.
95. Cordero and Montecino 2010.
96. IMF 2013a; Lim et al. 2011.
103. Engle et al. 2007.
104. UN Women Forthcoming; Elson 1998.
105. Viewing the Open Budget Index (OBI) ranks countries about public participation and oversight, to which budget information is publicly about the branch in a tax haven rather than in a country with higher taxes.
115. UN Economic and Social Council 2013a. At the 13th Commission of Jurists 2011.
116. These obligations are only legally binding to which budget information is publicly about the branch in a tax haven rather than in a country with higher taxes.
117. UN Women Forthcoming; Elson 1998.
118. The Open Budget Index (OBI) ranks countries about public participation and oversight, to which budget information is publicly about the branch in a tax haven rather than in a country with higher taxes.
119. UN Economic and Social Council 2012b.
120. The Busan Action Plan for Statistics, which was endorsed at the 4th High Level Forum on Aid Effectiveness, includes several provisions related to gender equality, including the requirement that gender statistics are fully mainstreamed into the national statistical system and including an indicator on the number of countries incorporating specific plans for gender statistics in their NSDS in order to track progress.
121. The number of maternal deaths in 2013 was estimated to be 285,000. However, based on the range of uncertainty published by the inter-agency monitoring group (WHO, UNICEF, UNFPA, UN Women), the value could be anywhere between 170,000 (40 per cent less) to 500,000 (75 per cent more) deaths. UN Women calculations using data from WHO et al. 2014.
122. UN Economic and Social Council 2014; see also UN regional reviews ECA 2014, ECE 2014, ECLAC 2014, ESCAP 2014 and ESCWA 2014.
123. WhO 2014d.
124. See IHSN 2015 for more details.
125. UN 2010.
126. Ibid.
128. PARIS21 was founded in November 1999 by the United Nations, the European Commission, the Organisation for Economic Co-operation and Development, the International Monetary Fund and the World Bank, in response to the United Nations Economic and Social Council resolution on the goals of the United Nations Conference on Development. It set up a global framework of national, regional and international statisticians, analysts, policy makers, development professionals and other users of statistics. It is a forum and network to promote, influence and facilitate statistical capacity development and the better use of statistics. See http://www.paris21.org/ for more information.
129. The number of maternal deaths in 2013 was estimated to be 285,000. However, based on the range of uncertainty published by the inter-agency monitoring group (WHO, UNICEF, UNFPA, UN Women), the value could be anywhere between 170,000 (40 per cent less) to 500,000 (75 per cent more) deaths. UN Women calculations using data from WHO et al. 2014.
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