

### LEAVE NO ONE BEHIND

TAKING ACTION FOR
TRANSFORMATIONAL
CHANGE ON WOMEN'S
ECONOMIC EMPOWERMENT

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

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## FOREWORD FROM THE CO-CHAIRS

On behalf of the United Nations Secretary-General's High-Level Panel on Women's Economic Empowerment, we are honoured to present the Panel's second report to Secretary-General Antonio Guterres, who has already made a strong commitment to moving this agenda forward:

Women's economic empowerment is at the heart of the 2030 Agenda. We will not achieve the Sustainable Development Goals if there is no accelerated action to empower women economically. We know that women's participation in all spheres of life, including in the economy, is essential to sustainable and durable peace and to the realization of human rights. I am strongly committed to advancing this agenda and driving the UN system to take action on the Panel's recommendations and deliver for women and girls.

The first report—Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment—presented the evidence and made a substantive case for actions to address the systemic constraints contributing to persistent gaps in women's economic opportunities. In preparing this second report, the Panel organized working groups around each of the seven drivers of change identified in the first report, as well as a working group to determine ways of leveraging macroeconomic policies to benefit women's economic empowerment. This report synthesizes the outputs of the working groups and focuses on the transformative actions necessary to advance women's economic empowerment, while emphasizing ways to support the most marginalized women at the base of the pyramid in agricultural and informal work.

In deepening the Panel's call to action, this report is intended help to prioritize critical actions and create longer-term momentum for transformational change. It presents practical recommendations for each of the seven drivers and advocates for the creation of an enabling environment to accelerate impact. The report is complemented by the forthcoming toolkits developed for each driver to facilitate implementation of the recommendations.

We are grateful for the opportunity to have served as the Co-Chairs and remain committed to continuing this work beyond the life of the Panel.

We congratulate the panelists and deputies for their success in delivering on the mandate of the Panel and salute their passion, dedication and commitment to this important agenda. In addition, we wish to thank all of the stakeholders who contributed substantially to the working group discussions.

We appreciate the diligence, patience and professionalism of the lead writer, Cynthia Drakeman, who worked closely with the Panel, Marianne Olesen and Margo Thomas to deliver this report in a very tight timeframe.

Finally, we wish to thank the Secretariat for its invaluable support to the Panel and its work.

Yours sincerely,

Luis Guillermo Solis Rivera President of Costa Rica Simona Scarpaleggia CFO IKFA Switzerland

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### ACKNOWLEDGEMENTS

The second report of the High-Level Panel on Women's Economic Empowerment is the product of the collective efforts of the Panel members and eight expert working groups, including Panel members and others. The working groups were set up to create a deeper understanding of each of the seven drivers identified in the first report as well as macroeconomic policy, and to assess how these aspects can accelerate women's economic empowerment.

The co-leads of the working groups, in close collaboration with expert consultants, worked with dedication to produce eight substantive papers. The eight papers, examining in greater detail how to address the barriers for women's economic empowerment identified in the first report, are the foundation of this second report.

The many members of the working groups—Panel members, deputies and other colleagues from their organizations as well as external experts—all contributed significantly to the group discussions and to the eight papers. An overview of the composition of the working groups is in an annex to this report.

Multiple stakeholder engagements have been conducted online and in several regions by Panel members and the Secretariat to discuss the findings and recommendations of the first report. These discussions also informed this report.

The report was prepared by lead writer Dr. Cynthia L. Drakeman, CEO, DoubleXEconomy LLC, in close collaboration with Marianne Olesen, Research Advisor, and Dr. Margo Thomas, Chief of the High-Level Panel Secretariat.

Other members of the Secretariat supported the production of this report: Verona Collantes, Kutisha Ebron, Florence Knop, Ali Matalon, Silvanus Okumu, Sasha-Kay Roberts and Adam Simpson.

The highly professional editing and production team at Communications Development Incorporated—led by Bruce Ross-Larson, with Joe Caponio, Shannon Granville, Debra Naylor, Chris Trott and Elaine Wilson—was critical in producing a report that is both attractive and highly readable.

The generous financial contribution of the Government of the United Kingdom has supported the work of the Panel and the Secretariat since the Panel was established in January 2016.

Throughout the work of the High-Level Panel, the Panel Co-Chairs have provided dedicated leadership and guidance. Many thanks, finally, to the entire High-Level Panel for its steadfast commitment in producing a second report that points directly to actions that will accelerate the achievement of women's economic empowerment.

# PUBLICATIONS OF THE HIGH-LEVEL PANEL ON WOMEN'S ECONOMIC EMPOWERMENT



#### A Call to Action for Gender Equality and Women's Economic Empowerment

A rigorous examination of the case for women's economic empowerment, its timeliness and the current landscape. It identifies seven drivers and four areas of work and puts out the Panel's first call to action.



#### **Taking Action for Transformational Change on Women's Economic Empowerment**

A deeper dive into the seven drivers, with practical recommendations for each, that advocates creating an enabling environment to accelerate the impact of the seven drivers.

#### **Driver Toolkits**

A compendium of resources, case studies and good practices for each driver to facilitate implementation of the practical recommendations in the second report.



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### 1 INTRODUCTION

The United Nations (UN) Secretary-General established the High-Level Panel on Women's Economic Empowerment to bring together leaders from different constituencies—government, civil society, business and international organizations—to launch a shared global agenda that accelerates women's economic participation and empowerment in support of implementing the 2030 Agenda for Sustainable Development and its promise that no one will be left behind.

The High-Level Panel, formally convened in March 2016, released its first report, Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment, at the UN General Assembly in September 2016. This report laid out the evidence for the urgency and timeliness of this effort. It explained why women's economic empowerment was the right thing to do—and the smart thing to do.

Globally, women are paid 24 percent less than men; they perform 2.5 times more unpaid care and domestic work in their families and communities; they are concentrated in lower-earning sectors; they encounter widespread violence and harassment at home and in the workplace; and they make up a large percentage of the informal workforce, which is often stigmatized and lacks recognition and legal protection.<sup>2</sup> Ninety percent of 173 economies covered by the World Bank Group's *Women, Business and the Law 2016* report have at least one law limiting women's economic participation, restricting them from certain types of professions, hindering their freedom to travel outside the home or country, or constraining their ability to inherit or own land.<sup>3</sup>

This second report of the High-Level Panel builds on the first report and focuses on a tighter set of recommendations to accelerate progress on this vital agenda. It reflects work by expert groups, including

## Why is women's economic empowerment so important?

- Women's economic empowerment and gender equality are first and foremost about basic human rights as enshrined in international human rights and labour conventions, laws and norms.
- Strong and accumulating evidence suggests that lower levels of gender inequality are associated with gains in terms of income, economic growth and national competitiveness.
- · Gender equality can reduce poverty and foster a more equitable distribution of income.
- Companies with greater gender equality in their workforce and top management are better able to attract and retain female talent, to motivate their female workers, to understand and respond to the needs of female customers and to better address complex problems by incorporating more diverse views.
- Gender equality can bring dramatic gains in human development and well-being for individuals, families and societies.

Source: Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment, September 2016.

Panel members and others, who have examined each of the seven drivers for addressing systemic barriers to women's economic empowerment that were introduced in the first report, as well as macroeconomic policy, in greater detail. It focuses particularly on ways to support the most marginalized women at the base of the pyramid in agricultural and informal work. The Panel is also preparing a set of online toolkits (forthcoming) for each driver to help interested partners fast-track action.

The Panel remains firmly committed to the core principles agreed early in our work, especially that women must be at the heart of action taken.

Bringing about change does not, however, rest on the shoulders of women alone: men's role in breaking down barriers and stereotypes, sharing care and other responsibilities and actively supporting the voice and leadership of women in all aspects of their lives and organizations is a key factor as well.

The Panel's principles also emphasize the powerful role of partnerships, from the global to the local.

In its role as a catalyst for "shifting the needle" on women's economic empowerment, the Panel has continuously encouraged new partnerships and promoted new commitments that will carry this work forward. Individual Panel members and the many institutions they are associated with have already made significant commitments. Since the Panel was launched, many others have come forward to express their commitment to this agenda and to ask what more they can do.

This report is intended to help guide those who are keen to take action, to inspire others to act, and to help to create longer-term momentum for transformational change. Deliberately aimed at a nonspecialist audience, it can be read either independently or as part of the Panel's entire suite of publications.

The ultimate goal of this report, the High-Level Panel and the Sustainable Development Agenda is a world where women have their rights recognized and are empowered to be free and equal participants in a robust, inclusive and sustainable global economy.

## Seven principles for a transformative agenda for women's economic empowerment

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

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

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

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

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

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

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

## 2 THE SEVEN DRIVERS OF WOMEN'S ECONOMIC EMPOWERMENT

The first report identified seven drivers of transformation that are critical for breaking the constraints on women's economic empowerment. Through the working group process following the first report's publication, the Panel has created a deeper understanding of each driver and identified priority practical actions for taking the agenda forward. This report provides the recommended steps for taking action. Further details, resources, case studies and good practices are available in the complementary toolkits for each driver.

#### The enabling environment

There is no magic solution for achieving women's full and equal economic participation. Action is needed across the seven drivers in all countries. But creating a more supportive enabling environment can accelerate all efforts for women's economic empowerment and is essential for lasting change.

An enabling environment is characterized by the implementation of policies and legal reforms that remove structural barriers, challenge discriminatory norms, ensure adequate social protection, expand access to crucial infrastructure and facilitate the organization and collective voice and representation of women to set the terms of their economic engagement.

Macroeconomic policies are crucial enablers of gender equality because they shape the overall economic environment for advancing women's economic empowerment. Policy choices influence the level and pattern of employment creation, the level of unpaid care, and the resources available for governments to promote gender equality.<sup>5</sup> How

Supportive macroeconomic conditions investing 2 percent of GDP into the care sector could increase employment rates by 4–7 percentage points, with women filling 59–70 percent of the newly created jobs.<sup>4</sup>

macroeconomic policies are designed and implemented will thus be significant determinants for accelerating women's economic empowerment.

Closing gender gaps in the economic domain will not only advance women's economic empowerment but also support progress toward achieving many of the Sustainable Development Goals that are essential for inclusive and sustainable growth—a key policy objective embraced by the global community. That is why the Panel's first report recommended that governments must "[a]dopt macroeconomic policies to boost short-term and long-term inclusive economic growth."

The High-Level Panel recommends that economic policymakers:

- Support and strengthen the implementation of inclusive growth strategies.
- Promote employment creation and the enhancement of existing livelihoods.
- Devote adequate resources for women's economic empowerment, including through financing for development mechanisms.
- Recognize and value unpaid care work and hidden workers.
- Promote women's collective voice in economic decisionmaking.
- Strengthen data collection and analysis to inform evidence-based economic policymaking.

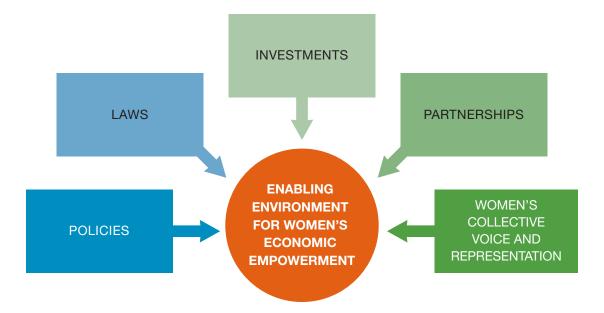
In addition to macroeconomic policy, sectoral policies—those that inform specific industries, sectors, and regions—can also be designed to support women's economic empowerment by applying these same recommendations. Sectoral policies have a direct and significant impact, especially on the self-employed. Agricultural policies determine the

## Seven primary drivers of women's economic empowerment



use of land, the prices of inputs and outputs, the incentives for growing specific crops, the pace of commercialization of agriculture and the adoption of technology. But agricultural policymakers do not always consider the impact of their policies on smallholder farmers or agricultural day labourers. Similarly, industrial policy also affects the prices of inputs and outputs and the ability of informal firms to adopt new technology, hire workers and formalize.

At the local level, urban plans, policies, rules and regulations determine who can do what in cities and where people can live and work, and whether they have tenure and basic infrastructure services to make their workplaces more productive. But urban policymakers tend to overlook or stigmatize informal workers and their livelihood activities in their plans, policies, rules and regulations—leaving informal livelihood activities out of local economic development plans.



Challenging harmful social norms that constrain women in traditional roles is another important area that can vastly speed up women's economic empowerment. Whether norms pertain to education, career paths, access to productive resources, the voice and visibility of women or the responsibility for paid and unpaid care work, they can reinforce harmful stereotypes and create an environment where women cannot thrive. Transformational change can be obtained by influencing attitudes and beliefs through multiple stakeholders such as governments, the private sector and civil society.

Investments in quality, lifelong education and training of women and girls are essential for their success. More young women need to be encouraged to work in science, technology, engineering and mathematics (STEM), and governments need to support women's full and equal participation in a digital economy that is already transforming the world. This can be done through economic policies and by reforming education policies and frameworks to challenge the harmful norm of women as inferior in STEM subjects and incentivize more women to pursue STEM careers.

Legal reforms that eliminate discrimination and enact regulations to ensure the rights of women in all forms of work are also an essential part of an enabling environment. Even when enabling legal frameworks exist, real change happens only when laws are enforced, policies are underpinned by adequate investments and women have access to recourse for any grievances.

It must be recognized that issues that affect whole populations, such as climate change and armed

conflict, often have a distinct or disproportionately negative impact on women. Women and girls are at particular risk from climate change and are more vulnerable to the effects of natural disasters than men: they farm the most marginal lands, have least access to water and are more likely than men to die in floods. But women can be central to settling new communities and tackling destructive environmental practices. Both efforts require creative approaches to new and decent work opportunities by acknowledging the economic contributions of women migrants and refugees, protecting their rights and supporting their economic engagement.<sup>7</sup>

Governments must lead the way in creating this enabling environment for women's economic empowerment. But as the Sustainable Development Goals indicate, private sector and civil society organizations need to be involved in this process as well. Especially important is ensuring that women have the right to freedom of association and to bargain collectively—they must be able to organize safely and freely in trade unions, membership-based organizations, and cooperatives. This collective representation enables them to be active participants in economic development partnerships to advocate for their needs and hold governments and businesses accountable.

#### Different types of work, different barriers and different women

To identify the most effective legal, policy and investment frameworks to fast-track action, policy-makers must understand the different ways women are economically engaged and the different barriers they face.





Formal sector employees





Women-owned enterprises

The first High-Level Panel report identified four key areas of work:

- 1. The formal economy (salaried and self-employed women whose employment is regulated by labour laws and covered by social security).
- 2. Women-owned enterprises (companies that are majority owned (51%+) and controlled by women).
- **3.** Agricultural work (farmers, farmer cooperatives, and agricultural labourers).
- **4.** The informal economy (workers and enterprises not regulated or protected by the state).

These four areas are more of a continuum than a strict division of work. But they are a useful place for policymakers to begin understanding the different ways women are economically engaged, in order to identify and tackle the systemic barriers women confront throughout their economic activities.

Women are not a single, homogeneous population. Their needs and aspirations may vary depending on whether they are in urban or rural areas, and on their ethnicity, class, community, country, migration or refugee status and life cycle stage. For example, an executive in the formal sector faces substantially different challenges and norms from a woman agricultural worker, even though both may be discriminated against because of their gender. Even in the individual areas of work, women cannot be uniformly defined. A street vendor in India is not experiencing the same lifestyle, barriers and opportunities as a home worker in India producing garments for global retail supply chains, even though both are from the same country and may be classified as informal workers.

Women can also face layers of discrimination that overlap and compound each other based on their socioeconomic status, sexual orientation, gender identity, ethnicity, religion, disability, migration status, family responsibilities and age. But the one thing all women have in common is their gender. Prejudice and discrimination based purely on gender drive many of the negative behaviours women face worldwide, from violence at home, in public and at work to an overabundance of care responsibilities.

Women's complex identities and their specific areas of work must be considered in tandem when developing the framework for the enabling environment.

The work to build women's economic empowerment must be done in ways that leave nobody behind, particularly the most marginalized women at the base of the pyramid. Gender inequalities remain stubborn across the world, but they can be overcome. Economies can be made more fair, just and sustainable if they are constructed around policies and practices that place women's rights at their core. To achieve this goal, the following sections dive deeply into the seven drivers for women's economic empowerment and provide practical actions for all actors to take forward.



Norms are the rules of conduct that are considered acceptable by a dominant group or society. They are gendered in that they shape the values and structures of individuals, families, communities, institutions and societies. They can be firmly entrenched where change occurs over time, as with norms that lead to occupations being segregated between men and women or make violence and discrimination against women acceptable. Transforming norms, though challenging, is possible, and doing so must be an integral part of a comprehensive approach to women's economic empowerment and to achieve the Sustainable Development Goal 5 on gender equality and empowerment of all women and girls. The recommendations here respond to three key gaps identified in the first report.

First, the renewed focus should not be just on gendered social norms but also on economic norms affecting women's economic empowerment. Economic norms underpin the policies and practices of governments, businesses and international financial institutions. It is essential to change economic norms to address the devaluation of care work and the stigmatization of the informal economy, which leads to ignoring agricultural workers and informal migrants in planning and policymaking and to penalizing and even criminalizing their work.

Second, if action on women's economic empowerment is to be bold, the push for change should be on the norms that regulate institutions, structures and policies, and not so much on those regulating individual behaviour.

Third, not all women are affected in the same ways. Norms need to be put in context, and any action to address these norms must consider how gender intersects with age, religion, ethnicity, class, sexual orientation, disability, mobility, and racial relations.

The Panel continues to support action to change norms that discriminate against women, justify violence and segregate and gender roles, including for care work. There must be a central role for grassroots women's organizations in identifying and leading strategies and solutions for action on norms. Because norms are culturally embedded, it is essential to understand the local context of how and why particular norms exist, and how people relate to them. Many local women's groups have sophisticated knowledge of the local context and can properly lead initiatives.

Even as adverse norms are changed, positive norms can be strengthened. For example, gender equality can be strengthened through education, policies and laws. Changes in norms to support women's economic empowerment can be achieved through individual and collective action supported directly by media, education, collective action, social protections and legal frameworks—and indirectly by migration, urbanization, market shocks, crises, and technological change.

#### **Recommendations**

- 1. Eliminate all forms of violence against women and girls. Take action to prevent and respond to violence against women and girls in their homes, in their communities, in the world of work and in public spaces. Enforcing legal and regulatory frameworks, protocols and disciplinary procedures are critical measures. So is awareness-raising and violence prevention campaigns in collaboration with women workers, business, trade unions, employer organizations and women's organizations.
- 2. End discrimination and stereotypes that gender roles and abilities. Take action to change discrimination and stereotypes that ascribe gender to abilities and roles, including care work, and they should remove discrimination in the workplace, through education with school-age children, advertising, media, business and civil society groups.
- 3. Eradicate the stigmatization of informal workers. Governments, intergovernmental organizations and civil society should take action to support and recognize informal workers' organizations such as unions, cooperatives and voluntary associations.



Laws and regulations define the terms of men's and women's participation in society and the economy. They regulate all aspects of life, from decision-making power in the household to access to assets, decent work and protection from violence and harassment. Laws that provide equal rights for women and men in inheritance, land tenure and access to employment and equal pay, for example, create a level playing field affording equal economic opportunities.

From 2014 to 2016, 65 economies carried out 94 reforms increasing women's economic opportunities.8

Provisions increasing access to health and quality education for all women tackle structural inequalities. Provisions strengthening mechanisms for women's participation in collective bargaining, providing tax incentives for women entrepreneurs, addressing sexual violence and harassment in the workplace and regulating domestic work all foster women's economic empowerment by creating opportunities and spaces for women to realize their economic potential on equal terms with men. Well-designed and proactive laws can be a powerful tool to improve the situation of the poorest and most marginalized women, typically those working in the informal economy. Laws should recognize them as economic actors (own-account workers such as street vendors), extend them labour rights and social protection whether they are wage earners (such as domestic and homeworkers) or self-employed. Laws also should recognize their rights to freedom of association and provide access to public space and natural resources.

Data show<sup>9</sup> a correlation between discriminatory legal frameworks and economic outcomes,<sup>10</sup> as gender inequality in the law is linked with a decrease in women's workforce participation and

entrepreneurship and is associated with wider gender pay gaps.<sup>11</sup> But most countries<sup>12</sup> still have at least one law undermining women's economic opportunities,<sup>13</sup> and most legally exclude informal workers (the majority of women workers in developing countries) from enjoying the rights and protections enjoyed by other economic actors.

#### **Recommendations**

- Reform laws discriminating against women and enact legislation enabling gender equality across labour, employment, property, family, inheritance and nationality provisions, and on preventing, addressing and redressing all forms of violence and harassment against women.
- 2. Expand social protection coverage for all, according to principles of equity, efficiency and sustainability, based on national circumstances.
- 3. Create an enabling legal environment for informal (and agricultural) workers, extending workers' rights and entitlements and recognizing rights to secure housing and land tenure and access to public space, raw materials, natural resources, transport and basic infrastructures and services.
- 4. Increase women's access to justice through increasing legal awareness, providing legal aid and legal advice and creating simplified or special procedures and specialized courts and dispute resolution bodies.

Lower legal gender equality is associated with fewer girls attending secondary school relative to boys, fewer women working or running businesses and a wider gender wage gap.<sup>14</sup>

The first High-Level Panel report highlighted the importance of investing in care. It is a universal right and an essential building block for inclusive economic growth and women's economic empowerment. Women's unpaid work, at a conservative estimate, contributes \$10 trillion a year globally, or 13 percent of global gross domestic product (GDP). Women worldwide tend to assume greater responsibility for unpaid care work.15 They retain a disproportionate role in caring for the young, sick and elderly, imposing a double burden of paid and unpaid work. This double burden, and women's disproportionate concentration in unpaid care work, subsidizes the monetized economy,16 contributes to their greater time burdens<sup>17</sup> and substantially limits their participation and empowerment in political, social and economic spheres. When care services are not available or accessible, women can be pushed into the most vulnerable forms of nonstandard employment and informal work in an attempt to reconcile care needs with the imperative to earn.<sup>18</sup> Poor women and rural women, as well as women migrants, face particular challenges accessing care services and reducing burdensome domestic workloads, particularly in low-income countries.

This social investment (namely, childcare, disability and elderly care programmes) creates a virtuous circle of redistribution and reduction of unpaid care work, along with the creation of paid work which can support economic growth, minimize the intergenerational transfer of poverty and increase social inclusion (Jenson, 2009).<sup>19</sup>

Acknowledging and resolving care deficits for unpaid carers and workers is essential. The recommendations here emphasize commitments to the 2030 Sustainable Development Agenda, to the Decent Work Agenda and to national social protection systems and floors. Unpaid care work needs to be supported and policies and programs developed to guarantee caregivers' and care receivers' rights, agency, autonomy and well-being. Cost-based research concludes that social protection is affordable and beneficial, even for low-income countries.

Also recognized is the imperative to formalize and promote quality paid care—childcare, elder care, health care, education and domestic work are critical sectors of the economy that contribute to human development and gender equality. Care workers' wages, skills, and labour rights must be respected accordingly.

This is crucial in contexts where there is a growing informal market for care, and where migrant and home country workers are drawn into casual and precarious forms of work in the care economy—which is not covered by effective labour and social protections, national labour laws, and adequate migration policies, and sometimes is not even recognized as work.<sup>22</sup> Ensuring that organizations representing all workers, including care workers, and women's rights organizations can represent their needs and concerns in decisionmaking at all levels is essential in order to incorporate care into policymaking and to ensure that paid and unpaid caregivers have a voice in establishing quality care and decent conditions of work.<sup>23</sup>

#### **Recommendations**

- 1. Recognize, redistribute and reduce care work. Care is a universal right and an essential building block for economic growth and women's economic empowerment. Governments should therefore ensure that core economic policies include commitments to invest in affordable, quality and accessible care services (childcare, elder care, disability care) for all, including the most marginalized groups. They should include care as part of commitments to universal social protection, incorporate measures of paid and unpaid care work in national statistics and invest in basic infrastructure (water, electricity, health, education and safe transport).
- 2. Ensure decent work for paid care workers, including migrant workers. Paid work in the care sector must be decent work, with adequate wages, equal pay for work of equal value, decent working conditions, formalization, social security coverage, occupational safety and health regulations, self-care, professional training and professionalization, and freedom of association.
- 3. Foster social norms change to redistribute care from women to men and ensure that care is their equal right and responsibility. This can be promoted by including and mainstreaming equal responsibility for care between men and women throughout the education system, with the goal of changing social norms around care and promoting positive masculinities. It also can be promoted by redistributing care between women and men, through advertising campaigns, community-based behaviour-change and support for flexible work employment policies to balance work and family commitments.



New digital technology innovations and applications have the potential to accelerate women's economic empowerment. The challenges include large gender gaps in digital and financial inclusion and asset ownership and use:

- Over 1.7 billion women in low- and middle-income countries do not own mobile phones.
   Women on average are 14 percent less likely to own a mobile phone than men. This figure is even higher in developing regions including South Asia, where women are 38 percent less likely to own a phone than men.<sup>24</sup>
- Forty-two percent of women and girls worldwide remain outside the formal financial system.<sup>25</sup> In South Asia only 46 percent of men and women have a bank account and in the Middle East the total number of unbanked individuals is as low as 14 percent but the gap between men and women is about 40 percent.<sup>26</sup>

But, if addressed, these gaps could be removed.

Women generally lack ownership of both tangible and intangible assets.<sup>27</sup> But their individual and collective ownership and use of tangible assets such as real estate (farm land, urban land, housing and buildings) brings far-reaching benefits. It gives them security, supporting certainty and decisionmaking.<sup>28</sup> It allows them to engage in self-employment, especially on farms but even in productive home-based enterprises. And it enables them to access securitized formal credit.

A 2016 study of Kenya's M-PESA program, which provides financial services through a mobile telephone platform, notes that it has helped 186,000 women move from a subsistence to trading lifestyle.<sup>29</sup>

Multiple barriers prevent women from accessing digital financial services: self-bias, prices and product and service design. But providing women with mobile phones (or access to mobile phones) or enabling women to open bank accounts can speed up the adoption of digital financial services. Financial inclusion—whether formal or informal—can be

improved with low-cost methodologies such as promoting savings groups, creating credit records that take informal transactions into account and encouraging formal financial institutions to offer adapted financial services for women. Social protection benefits, for example, can be paid directly to women without going through the head of household. But digital technologies may inadvertently marginalize women, 30 and high rates of mobile phone and bank account dormancy indicate that education and awareness-raising are also necessary. 31

Even though research shows that women are more likely to pay back loans, a poor credit history or lack of collateral result in women being more likely to be denied formal credit than men.<sup>32</sup> Psychometric testing to objectively evaluate bank loan applicants is a novel new way to circumvent bias against women.<sup>33</sup> Women also need additional financial services such as life, health and agriculture insurance, which can be administered through mobile channels.<sup>34</sup>

Women must continue to contribute to and benefit from the growth of these sectors as operators, providers, policymakers, program designers, implementers and evaluators. Gender parity should be a goal as much for women at the base of the pyramid as for women in leadership and decision-making positions in governments, central banks and the private sector.<sup>35</sup> Particular attention must also be paid to ensuring that digital and financial inclusion extends to women who face other barriers, such as disability or age, due to intersectional discrimination.<sup>36</sup>

#### **Recommendations**

- Ensure women's equal access to digital financial services and equal access to and control over productive resources including land, labour and capital.
- 2. Encourage stakeholders of a country to assess how women are progressing along the digital inclusion continuum.
- Enable women's voices to shape digital, financial and property products, services and policies.



The Panel's first report established a strong case for the importance of the private sector as a driver of women's economic empowerment, as well as a critical contributor to other drivers through partnerships with the public sector and other key actors. It demonstrated the positive impact of gender equality on "income, economic growth, and national competitiveness."37 It set out clear benefits to the private sector ranging from attracting and retaining top talent to significantly increasing returns on inclusive procurement spending, to sustaining value chains and generating positive reputational value that encourages increased consumer spending. The Panel's first report also recognized the UN Guiding Principles on Business and Human Rights<sup>38</sup> and the Women's Empowerment Principles<sup>39</sup> as opportunities for private companies to publicly commit to respecting, promoting and monitoring human rights and gender equality within their practices and structures. Despite the high potential for positive outcomes, private sector progress on gender diversity and inclusion within their supply chains has been slow, even where companies have made considerable efforts. The recommendations here provide a clear blueprint for companies to incorporate women's economic empowerment into their business strategy at every level of the value chain.<sup>40</sup>

The goal is to galvanize action and engage new business partners in effective, timely, and broadly applicable practical actions to expand women's opportunities for positive economic engagement across all four dimensions of work in line with the 2030 Sustainable Development Goals Agenda. The recommendations are targeted to practical changes that can be applied universally to all industries and that have an immediate impact on business practice. Culture change will come from securing leadership commitment and messaging, and from embedding these practices and principles across all levels of the business and incorporating them into the overall business strategy. By embracing the agenda of women's economic empowerment, companies can begin to reap the benefits of this forward-thinking opportunity. The Driver 5 toolkit provides further details on how to implement the self-audit, along with resources and case studies to help companies develop comprehensive strategies for engaging with women's economic empowerment throughout their value chains.

#### Recommendations

1. Conduct an internal self-audit.

**Pay:** Is pay equal for women and men for work of equal value at all levels?

**Employment:** What is the workforce balance of women to men at all levels, including home workers?

**Leadership:** What is the board/executive balance of women to men?

**Procurement:** How much do you spend with companies majority-owned by women?

**CSR:** Do you have or fund programmes for women, and have you applied a gender lens to all your initiatives?

**Suppliers:** Are you asking your suppliers these questions?

- Provide incentives to frontline management and hold managers accountable in their performance reviews and compensation for companywide clear and measurable targets for gender diversity and advancement.
- 3. Consider setting procurement targets for sourcing from women-owned enterprises. Inclusive procurement targets can be a smart, straightforward way for companies to increase their supplier options, while also creating new economic opportunities for businesses owned and controlled by women that might have been overlooked in traditional sourcing processes.<sup>41</sup>
- 4. Map value chains to ensure ethical sourcing and workers' rights. Homeworkers often are invisible to the companies that hire them through prime contractors. Corporations should map their value chains and work with their supplier firms to encourage policy commitments for protecting homeworkers and to support their partners in undertaking a due diligence process to prevent and remedy adverse conditions for homeworkers.

#### A value chain approach to the business case



#### As designers, suppliers, contractors, marketers, distributors, home workers, small producers, and informal workers

Sourcing from women-owned enterprises can strengthen and improve access to premium markets.<sup>a</sup>

## As leaders in communities and businesses

One more woman in senior management or on a corporate board is associated with 8–13 basis points higher return on assets.<sup>b</sup>

#### As employees

Companies in top quartile for gender diversity are 15 percent more likely to have financial returns above national industry means.°

#### As constituents and customers

Women make or influence 80 percent of buying decisions and control US\$20 trillion in global spending.d

## As contributors to positive public image

A commitment to women can enhance a company's reputation.<sup>e</sup>

## As individual community members influencing the market and policy conditions

More than one in three private sector leaders report increased profits following efforts to empower women in emerging markets.<sup>e</sup>

## DRIVER 6 IMPROVING PUBLIC SECTOR PRACTICES IN EMPLOYMENT AND PROCUREMENT

Governments are uniquely situated to advance gender equality and empower women economically through their procurement and employment policies and practices.<sup>42</sup> Each year, governments purchase trillions of dollars' worth of goods, works and services to fulfil their public functions. Indeed, public procurement accounts for 10 to 15 percent of the GDP in developed countries and averages more than 30 percent in developing countries.<sup>43</sup> But women-owned enterprises still receive only an estimated 1 percent of the total annual spend. The primary challenges for women-owned enterprises include lack of access to finance, social and human capital, and resistance from sociocultural norms and expectations. Likewise, women form the majority (52 percent) of employment in the public sector, yet on average they receive less pay than their male counterparts.44

The global public procurement market is around \$6–7 trillion a year. If spending with women were increased by just 1 percent, it would equate to an additional \$60–70 billion in contracts for women-owned enterprises.

Although public procurement is generally directed to formal firms, the practice holds enormous potential for creating gains for women in agriculture and in the informal economy. Many agricultural and informal workers—home-based workers and waste pickers in particular—organize into collectives such as cooperatives and producer groups which provide a key pathway to formalization<sup>45</sup> and in fighting stigmatization and allowing informal workers to gain legal and social recognition. However, collective enterprises often face challenges to participation, as restrictive procurement regulations make it almost impossible for cooperatives, collectives and producer groups to bid for public contracts.

Women form the majority of employment in the public sector globally, yet their share is significantly lower in some regions, such as South Asia and the Middle East and North Africa.<sup>46</sup> Women are also paid less than their male counterparts and are significantly underrepresented in public sector

leadership positions.<sup>47</sup> This is true in both developed and developing economies.

Like private companies, governments should review and modify their recruitment, training, promotion and pay practices<sup>48</sup> to eliminate implicit biases and stereotypes that disadvantage women and to ensure gender equity and equal pay for work of equal value. Governments can also serve as models to others by implementing gender equity policies and social protection coverage for their employees, including maternity/paternity leave, parental leave and pensions.

#### **Recommendations**

- Promote gender equality in public sector employment by establishing gender targets or quotas for hiring and top-level positions within the public sector, and measure progress toward those targets or quotas.
- 2. Promote women-owned enterprises and women's collectives by considering establishing and tracking government-wide targets for their participation in procurements and encourage suppliers to do the same. To that end, governments should assess current levels of participation by women-owned enterprises and women's collectives in their supply chains. They should consider encouraging procuring entities to develop plans for achieving established targets. They should require government prime contractors and subcontractors to develop and submit plans for increasing participation by women-owned enterprises and women's collectives in their value chains. They also should establish and/or sponsor programs to educate and train women business owners and women's collectives on how to do business with the government.
- Provide support for informal and agricultural workers by reforming procurement laws and regulations to allow collective enterprises to bid on public procurements.

## DRIVER 7 STRENGTHENING VISIBILITY, COLLECTIVE VOICE AND REPRESENTATION

Women's economic empowerment will not happen without their equal and full participation in economic, social, political and cultural life at all levels, including in decisionmaking and leadership. This requires regulations and mechanisms to create space and support for women to build their own collective action and power in strong organizations, collectives and movements. Making this change requires the support of men to actively promote the voice and leadership of women in their social, cultural and political lives and organizations. So strengthening women's voice, visibility and representation is both an implementation strategy and a key driver of women's economic empowerment.

A healthy and vibrant civil society and trade union movement is essential to peace, democracy and the realization of the Sustainable Development Goals, including gender equality, the economic empowerment of women and decent work for all.<sup>49</sup> Constraints remain on the space and freedom for civil society to act at national, regional and global levels.

Women's economic empowerment is inextricably linked to decent work. Governments can play a critical role in guaranteeing human rights and ensuring marginalised workers—both women and men, including informal, agricultural, domestic, migrant and indigenous workers—are included in legal frameworks

A lack of government support hampers women's ability to exercise their fundamental human rights, such as freedom of association and of assembly, and leaves them without access to remedies when their rights are violated. Without the fulfilment of assembly and association rights, and the right to decent work, women workers have little leverage to change the terms and conditions that entrench poverty, fuel inequality and limit democracy.<sup>50</sup>

Many employer organizations already implement gender equality policies and are increasing the number of women in leadership and among their members, but others are still unaware of the benefits of promoting diversity and gender equality. Women's business associations can advocate for changes in laws that constrain women-owned businesses and by providing services to women business owners, including access to information and facilitation of credit. Employer organizations and women business

owners can strengthen links and alliances to exchange and support good practices in advancing gender equality in companies.

Women are concentrated in sectors characterized by poor working conditions, precarious employment and informality, for example part time or on-demand work, home-based work and domestic work. These sectors also have been particularly difficult to organize. Women experience discrimination and segregation in the labour market not only on the basis of their gender, but also on the basis of their class, race, ethnicity, age, sexual orientation, sexual identity, disability, HIV status and migration status. Persistent gender-based violence is often used to suppress individual and collective assertion of rights to resist exploitative and abusive employers or state authorities—or to keep women from receiving their fair share of the rewards. Through collective voice and representation, women's concerns on these issues can be heard and solutions adopted. Despite seemingly insurmountable systemic challenges, women are far from powerless to exert their voice, agency and autonomy and transform their living and working circumstances.

#### **Recommendations**

- 4. Ratify and implement ILO Freedom of Association and Protection of the Right to Organise Convention, 1948 (No. 87) and Right to Organise and Collective Bargaining Convention, 1949 (No. 98). Governments should guarantee and protect the human rights to freedom of expression and assembly; and support international labour standards on violence and harassment against women and men in the world of work.
- 5. Reform legal frameworks to protect informal workers and promote the formalization of their work in line with ILO Recommendation No. 204. Governments should provide legal identity and recognition of workers in the informal economy, especially women, and include informal worker representatives in rule-setting and policymaking. They should ratify and implement ILO Convention No. 177 (1996) and Convention No. 189 (2011) setting labour standards for home workers and domestic workers.

### 3 TAKING THE AGENDA FORWARD

The High-Level Panel's first report called on all stakeholders to take action to achieve the Sustainable Development Goals and to realize the benefits of women's economic empowerment. The prize is

large and the time to act is now. This report identified the top priority recommendations under each of the seven drivers of change and for the broader enabling environment.



#### **Enabling environment**

- 1. Use macroeconomic policy levers to empower women including by devoting adequate budgetary resources to improve economic opportunities and facilitate the creation of decent work.
- 2. Enable a greater collective voice for women to shape economic policy.



#### Norms and women's economic empowerment

- 1. Eliminate, prevent and respond to all forms of violence against women and girls.
- 2. End gender discrimination and change stereotypes gendering roles and abilities.
- 3. Eradicate the stigmatization of informal workers and support their organizations.



#### Ensuring legal protection and reforming discriminatory laws and regulations

- 1 Reform laws discriminating against women and enact legislation enabling gender equality.
- 2. Expand social protection coverage for all.
- 3. Create an enabling legal environment for informal workers.
- 4. Increase women's access to justice, legal awareness and legal aid.



#### Investing in care: Recognizing, reducing and redistributing unpaid work and care

- 1. Recognize, redistribute and reduce care work.
- 2. Ensure decent work for paid care workers, including migrant workers.
- 3. Foster social norm change to redistribute care from women to men and ensure that care is their equal right and responsibility.



#### **Building assets: Digital, financial, and property**

- 1. Ensure women's equal access to and control over productive resources, including land, labor and capital.
- 2. Encourage stakeholders of a country to assess how women are progressing along the digital inclusion continuum.
- 3. Enable women's voice to shape digital, financial and property products, services and policies.



#### Changing business culture and practice

- 1. Conduct an internal self-audit (on pay, employment, leadership, CSR and supplier engagement).
- 2. Incentivize frontline management to set and meet targets for gender inclusion
- 3. Set procurement targets for sourcing from women-owned enterprises.
- 4. Map value chains to ensure ethical sourcing and workers' rights.



#### Improving public sector practices in employment and procurement

- Promote gender equality in public sector employment by establishing gender targets or quotas for hiring and measuring progress.
- 2. Promote women-owned enterprises and women's collectives by considering establishing and tracking government-wide targets for women's participation in procurements.
- 3. Provide support for informal and agricultural workers by reforming procurement laws and regulations to allow collective enterprises to bid on public procurements.



#### Strengthening visibility, collective voice and representation

- 1. Ratify and implement ILO Freedom of Association and Protection of the Right to Organise Convention, 1948 (No. 87) and Right to Organise and Collective Bargaining Convention, 1949 (No. 98).
- 2. Reform legal frameworks to protect informal workers and promote the formalization of their work in line with ILO Recommendation No. 204.

The barriers to women's economic empowerment are deeply ingrained and universal. They require a multipronged approach by all four sets of actors (government, business, civil society and UN and multilateral organizations) working simultaneously and in partnership. Many efforts are already under way and delivering results in various countries.

Building on these efforts and taking action on all the recommendations here will lead to a step change in women's economic empowerment and give us the world we want to see by 2030: a world where women's rights are recognized, and women are empowered to be free and equal participants in a robust, sustainable, and inclusive global economy.

#### Next steps

- 1. Choose the driver(s) where you, as an organization or individual, can have most impact.
- 2. Select one or more recommendations under that driver.
- 3. Make your commitment to action on the Panel website: www.womenseconomicempowerment.org
- 4. Take action on your chosen recommendations. Need more advice on implementation? Or want to read inspiring stories of how others have taken action in this area? Use the resources highlighted in the relevant toolkit.
- 5. Tell the world what you're doing and how it's working using #WomensEconomicEmpowerment #HLP

### **NOTES**

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- 21. See ILO, "Social Protection Floor," http://www.ilo.org/secsoc/areas-of-work/policy-development-and-applied-research/social-protection-floor/lang--ja/index.htm. Some countries such as Benin, El Salvador, Mozambique and Vietnam could provide a major social protection floor for as little as 1 to 2 percent of gross domestic product (GDP). Low-income countries in Africa and Asia could provide the transfer components at a cost of 2 to 6 percent of GDP. Some transfers would cost even less. For example, Burkina Faso, Ethiopia, Kenya, Nepal, Senegal and Tanzania could provide a universal basic pension for just over 1 percent of GDP.
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even larger when one looks at women as financial providers and regulators. Women's participation in financial institution boards has grown but is still less than 20 percent. Out of 800 large banks in 72 countries, in 2013 only 15 banks had women chief executive officers. In financial supervisory agencies, women's board membership has fallen by five percentage points in recent years, to less than 20 percent. IMF staff's econometric analysis suggests that increasing women's share in bank boards is correlated with higher (capital) buffers. The analysis controls for other country, bank and board characteristics such as bank size, board experience, types of board compensation, economic growth and bank performance. The analysis also suggests that the quality of supervision (as given by scores on Basel Core Principles) is not correlated with the share of women in supervisory boards. Thus, the shares of women in both bank and supervisory boards can be increased without adversely affecting banking sector stability. Sahay, R. et al. 2015. "Financial Inclusion: Can It Meet Multiple Macroeconomic Goals?" IMF Staff Discussion Notes 15/17. September. Washington, DC: IMF. www.imf.org/external/pubs /ft/sdn/2015/sdn1517.pdf.

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## HIGH-LEVEL PANEL WORKING GROUPS

Working group	Co-leads	Consultants	Working group mem	bers
Norms and women's economic empowerment	Amadou Mahtar Ba (AllAfrica Global Media)	Elise Klein	Nanjira Sambuli (WWW Foundation) Siriel Mchembe (Government of Tanzania) Jenna Harvey (WIEGO)	Kim Henderson (Oxfam) Isabelle Cardinal (DFID) Philippe Lust-Bianchi (UN Women) Lisa Wong (ILO)
2. Ensuring legal protections and reforming discriminatory laws and regulations	Fiza Farhan (Independent) Begona Lasagabaster (UN Women)	Teresa Marchiori	Fernanda Vidal (UP) Siriel Mchembe (Tanzania) Alivelu Ramisetty (Oxfam)	Marlese Von Broembsen (WIEGO)
3. Investing in care: Recognizing, reducing and redistributing unpaid work and care	Alejandra Mora Mora (Government of Costa Rica) Shauna Olney/ Laura Addati (ILO) Francesca Rhodes (Oxfam)	Sarah Gammage	Sharan Burrow (ITUC) Alicia Girón (UNAM) Rachel Moussie (ActionAid) Sophie Romana (Oxfam) Chidi King (ITUC) Claire Hobden (ILO) Daniel Andres Zavala Porras (Government of Costa Rica)	Valeria Esquivel (UNRISD) Francesca Rhodes, (Oxfam) Maria Galloti (ILO) Polly Le Grand (DFID) Shahrashoub Razavi (UN Women) Man-Kwan Chan (Oxfam)
4. Building assets: Digital, financial and property	Anar Simpson/ Mitchell Baker (Mozilla) Elizabeth Vazquez (WEConnect International)	Ruta Aidis	Nanjira Sambuli (WWW Foundation) Amadou Mahtar Ba (AllAfrica Global Media) Siriel Mchembe (Government of Tanzania) Alicia Girón (UNAM)	Sophie Romana (Oxfam) Anna Falth (UN Women) Renana Jhabvala (WIEGO) Monica Raina (SEWA)
5. Changing business culture and practice	Tina Fordham (Citibank) Justine Greening (Government of UK) Elizabeth Vazquez (WEConnect International)	Cynthia L. Drakeman	Simona Scarpaleggia (IKEA) Renana Jhabvala (WIEGO) Siriel Mchembe (Government of Tanzania)	Anna Falth (UN Women) Sophie Romana (Oxfam) Janhavi Dave (HNSA)

Working group	Co-leads	Consultants	Working group mem	ibers
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7. Strengthening visibility, collective voice and representation	Sharan Burrow (ITUC) Shauna Olney (ILO) Renana Jhabvala (WIEGO)	Elsa Ramos	Martha Chen (WIEGO) Chidi King (ITUC) Sophie Romana (Oxfam)	Fionna Smyth (UN Women)
8. Macro-economy and gender	Purna Sen (UN Women) Anuradha Seth (UN Women)	Support provided by UN Women	Polly Le Grand (DFID) Gwen Hines (DFID) Shauna Olney (ILO) Uma Rani Amara (ILO) Chidi King (ITUC) Wangari Kinoti (ActionAid)	Jessica Woodroffe (GADN) Martha Chen (WIEGO) David Bright (OSF) Marina Durano (OSF) Francesca Rhodes (Oxfam)