



# WOMEN'S ECONOMIC EMPOWERMENT IN THE INDIAN OCEAN RIM

PROGRESS AND CHALLENGES





**Australian Government**  
**Department of Foreign Affairs and Trade**

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# ACKNOWLEDGEMENTS

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UN Women gratefully acknowledges the collaboration of the International Center for Research on Women in the production of this report. We appreciate the guidance of the report’s IORA Technical Advisory Group—Catherine Herron of the Australian Government Department of Foreign Affairs and Trade, Mohni Bali and Kate Ah Nien of the Government of Mauritius Ministry of Gender Equality and Family Welfare, Princess Gugu Khathi of the Government of South Africa Department of Women, Youth and Persons with Disabilities, and Narnia Bohler-Muller and Joleen Steyn Kotze of the Human Sciences Research Council of South Africa—and the participation of the IORA Working Group on Women’s Economic Empowerment in the report’s validation workshop in July 2019, as well as the support of Marc Livsey and Kritika Nuckchady of the IORA Secretariat. The report was produced under the overall supervision of Seemin Qayum, with coordination by Leigh Tomppert, and research support from Jocelyn Chu and Michael Stewart-Evans, all of UN Women.

UN Women is grateful to the Australian Government Department of Foreign Affairs and Trade for supporting the “Promoting women’s economic empowerment in the Indian Ocean Rim” project, to which this report contributes.

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# ACRONYMS AND ABBREVIATIONS

FAO	Food and Agriculture Organization of the United Nations
GDI	Gender Development Index
GDP	Gross Domestic Product
GVC	Global value chains
HDI	Human Development Index
IFC	International Finance Corporation
ILO	International Labour Organization
IORA	Indian Ocean Rim Association
LFP	Labour force participation
MSMEs	Micro, small and medium enterprises
NGO	Non-governmental organization
SMEs	Small and medium-sized enterprises
SEWA	Self-Employed Women's Association
SIDA	Swedish International Development Cooperation Agency
SIGI	Social Institutions and Gender Index
TSM	Temporary special measures
WEE	Women's economic empowerment
WOB	Women-owned business

# PREFACE

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Achieving gender equality and realizing women's rights and economic empowerment are necessary for sustainable development and inclusive and sustainable economic growth. Women's economic empowerment (WEE) enables women and their households, as well as local and national economies, to achieve greater well-being and resilience.

The Indian Ocean Rim Association (IORA)<sup>1</sup> has committed to achieving gender equality and women's economic empowerment.<sup>2</sup> This commitment made by Member States specifically identifies the important role women play in their respective economies and welcomes the Women's Empowerment Principles (WEPs) as one metric to guide their efforts to improve and advance women's rights and equality in the economy.<sup>3</sup> In the IORA Mahé Consensus (2015), Member States agreed to take the following actions in support of women's economic empowerment:

1. Foster policies and practices promoting gender equality in the formal and informal sectors
2. Reduce barriers to women's economic participation
3. Invest in education for women and girls
4. Support women in business as entrepreneurs and leaders
5. Encourage companies in IORA to sign on to the WEPs
6. Adopt a multidimensional approach to gender equality
7. Establish an IORA Working Group on women's and girls' empowerment.<sup>4</sup>

In 2018, IORA Ministers and heads of delegations further committed to advancing WEE through the Balaclava Declaration on Women's Economic Empowerment and Gender Equality as a Prerequisite for Sustainable Development. This Declaration affirmed that gender inclusiveness, gender equality and the human rights of women and girls are essential for strong, sustainable and balanced growth.<sup>5</sup>

In order to support the commitments made by Member States, this report provides an update to the 2015 UN Women baseline report, "Enabling Women's Contributions to the Indian Ocean Rim Economies".<sup>6</sup> It explores the current state of women's economic participation and empowerment throughout the Indian Ocean Rim region and examines publicly available data, with contributions from Member States where necessary, to understand progress made as well as ongoing challenges. Yet, as this report demonstrates, no single action, programme or policy can close existing gender gaps in the Indian Ocean Rim region; rather, a broad, multisectoral approach that aims to understand and overcome current barriers to women's full participation in development should be pursued.

It is important to note that the preparation of this report was done prior to the outbreak of the COVID-19 pandemic, which has had global implications for women and girls, including in the Indian Ocean Rim region. As the report is being finalized, it is clear that COVID-19 has deepened inequalities, pushed health, social security and care systems to the brink, exacerbated violence against women, increased women's income insecurity

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1. IORA Member States include Australia, Bangladesh, Comoros, India, Indonesia, Iran (Islamic Republic of), Kenya, Maldives, Madagascar, Malaysia, Mauritius, Mozambique, Oman, Seychelles, Singapore, Somalia, South Africa, Sri Lanka, Thailand, the United Arab Emirates, the United Republic of Tanzania and Yemen.

2. IORA 2015.

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3. Empower Women 2019.

4. IORA 2015.

5. IORA 2018.

6. UN Women 2015a.

and unemployment and intensified women's unpaid care and domestic work burdens, among other consequences. Many of the gains in women's economic empowerment mentioned in this report may be rolled back and the challenges compounded in the wake of the coronavirus. It is therefore even more crucial to undertake gender-responsive policymaking, planning and programming in the region. Member States should ensure that women and girls benefit equally from COVID-19 policy responses

and interventions, particularly in relation to social protection, labour market and care measures. IORA has already recognized that achieving gender equality is a prerequisite for sustainable development. The success of the socio-economic response and recovery packages will equally depend on directly targeting gender inequalities and supporting women's economic empowerment.

# EXECUTIVE SUMMARY

The IORA Member States have made a commitment to foster women's economic empowerment (WEE). This report explores some key indicators of WEE in labour markets and in women's political participation and economic leadership in the Indian Ocean Rim region. It highlights opportunities for further investments and initiatives to realize this commitment.

## Women in the economy

This report underscores that women's participation in the economy greatly depends on their country of origin and residence, their levels of education and skills, and the gender norms that may prescribe their roles and responsibilities. It also depends on public and private sector policies and practices, that is, the enabling environment for gender equality and women's economic empowerment.

The IORA Member States represent very diverse economies with divergent outcomes for women in the labour market. While women's labour force participation (LFP) has risen in the majority of the 22 countries, it has actually declined in 7 of them. In 2019, women in Yemen had the lowest LFP rate among the IORA Member States (6 per cent), leaving a gender gap of 65 per cent, while the gender gap in Mozambique was only about 2 per cent.<sup>7</sup> Women make up the greater proportion of informal workers in 10 out of 13 countries with available data in the region.<sup>8</sup> Women are also more likely to be employed in vulnerable employment than men in 18 out of 21 IORA countries with data and are much more likely to be employed in part-time jobs than men in almost all of them.<sup>9</sup>

In terms of labour sector, women's employment in agriculture remains significant, although it has declined considerably over the past two decades as women transition to work in the manufacturing and service sectors. Across the IORA Member States, the sectors of fisheries, tourism and the garment industry are large employers. There has also been an overall increase in the percentage of women who are either nascent entrepreneurs or owner-managers of a new business. In 2019, both Indonesia and Madagascar had reached gender parity for this indicator, and Malaysia, South Africa and Thailand had a female-to-male ratio of 0.8 or more.<sup>10</sup>

Nevertheless, women's entrepreneurship, economic activity and employment remain limited by a number of barriers to their participation and advancement. Women and girls are disproportionately responsible for domestic and household tasks, and for caring for children and other family members. In the 10 IORA countries with available data on time use, women perform, on average, three more hours per day of unpaid care and domestic work than men, and in all countries but one, women perform more hours of total work than men.<sup>11</sup> Policies that recognize, reduce and redistribute women's and girls' unpaid care and domestic work by providing social protection and infrastructure can create employment, improve women's labour force participation and increase the retention of girls in school.<sup>12</sup>

Apart from Bangladesh, in the seven other countries of the Indian Ocean Rim region with available factor-weighted data,<sup>13</sup> women are paid less than men for similar work.<sup>14</sup> In some IORA countries, such as Indonesia,

7. World Bank 2020a.

8. ILO undated-b.

9. World Bank 2020a. Data unavailable for Seychelles.

10. GEM 2020.

11. UNSD 2018. Time use was compiled from country surveys, comparing paid and subsistence work and unpaid care, domestic and volunteer work.

12. Ibid.

13. The ILO factor-weighted gender pay gap methodology groups women and men into subgroups based on education, age, working-time status and private sector versus public sector employment to then more accurately estimate the gender pay gap using weighted averages.

14. ILO 2018a.

increasing the minimum wage has helped to reduce gender pay gaps.<sup>15</sup> Other countries have enacted legislation that prohibits discrimination against women in hiring, training and promotions, and have repealed laws that restrict women's access to certain occupations.

In 2019, women made up an estimated 43 per cent of all international migrants from IORA Member States—almost 19 million.<sup>16</sup> While labour migration is an important source of women's employment and income in the region, most women migrant workers are concentrated in low-quality, low-paid, low-skilled jobs in the informal economy. They often do not have employment contracts, making it difficult to protect and claim their rights, and are at heightened risk of exploitation and abuse, including sexual and gender-based violence. Changes in migration policies and practices—as well as access to services, resources and social protection—in countries of origin, transit and destination are necessary to ensure the empowerment of women migrant workers.

## Expanding access to resources for women's economic empowerment

This report highlights how policies and investments to expand women's access to resources can advance women's economic empowerment in the Indian Ocean Rim region.

Education is a key pillar of this empowerment. Primary and secondary school enrolment rates in the region are, on average, almost equal for girls and boys. This trend shifts in tertiary education, where more women are enrolled in 12 out of 20 countries with available data. Nevertheless, there is still pronounced segregation of women and men into very different career tracks and specializations in university. This may underpin and exacerbate labour market segmentation by sex. IORA governments are increasingly emphasizing skills

development as part of national development policies with the aim of engaging key stakeholders in education and technology and the public and private sector to improve skills and outcomes.<sup>17</sup>

Women's financial inclusion and financial literacy are now widely recognized as critical to their economic empowerment. Yet, a gender gap in account ownership exists in nearly all IORA countries with available data, with the exception of Indonesia and South Africa, where more women than men have accounts. The largest gender gaps in access to bank accounts are found in Bangladesh and Mozambique.<sup>18</sup> To address these concerns, some IORA countries are implementing innovative programmes and initiatives to increase women's access and use of bank accounts through digitizing government payments and transfers and expanding the reach of rural and agricultural banks and social safety nets. A number of IORA Member States have also taken measures to reduce women's obstacles to obtaining identification and other important legal documents, such as birth certificates, marriage and death certificates, which may support their ability to build assets through access to credit or to claim spousal and child support, among other benefits.

Ensuring women's rights to land and access to other productive resources is correlated with improved household welfare and a broad range of benefits for rural women and girls. Yet, the land rights of most women are curtailed by customary law and many women are susceptible to dispossession because they lack inheritance rights. Just 10 of the 22 IORA Member States afford female and male surviving spouses, as well as sons and daughters, equal rights to inheritance.<sup>19</sup>

Energy poverty disproportionately affects women and girls, particularly rural women.<sup>20</sup> In contexts where fuel must be collected, it is mostly women and children who perform this daily labour, increasing their risk of physical injury and violence and limiting their opportunities for school, work and other productive activities.<sup>21</sup> Providing

15. Hallward-Driemeier et al. 2015.

16. UN DESA, Population Division 2017.

17. Aggarwal and Gasskov 2013.

18. World Bank 2017. Data unavailable for Comoros, Maldives, Oman, Seychelles, Somalia and Yemen.

19. World Bank 2019a.

20. Leach et al. 2016.

21. IEA et al. 2019.

energy infrastructure and services and increasing the share of sustainable energy are critical areas for policymakers to address in the IORA region, especially given the urgent need for climate change mitigation and adaptation and building resilience.

The attainment of sexual and reproductive health can also play a critical role in fostering women's economic empowerment. The prevalence of the use of modern contraceptive methods varies widely within the region, from under 15 per cent in Comoros and Somalia to 65 and 76 per cent in Australia and Thailand, respectively.<sup>22</sup> An unmet need for family planning exists in all IORA countries with available data.<sup>23</sup> Indeed, without concerted efforts to reduce unmet need for family planning and reproductive and sexual healthcare services, and to expand access to care services, women's ability to work in the formal economy is likely to be reduced in the region.

All IORA Member States offer paid maternity leave (ranging from 45 to 270 days), but just 12 countries offer the ILO-recommended minimum of 14 weeks. Only half (11) of IORA countries provide paid paternity leave (ranging from 1 to 14 days).<sup>24</sup>

Eliminating discriminatory laws is essential to accelerating women's economic empowerment. In some IORA countries, laws, policies and regulations continue to constrain women's legal capacity to sign a contract, get a job, register a business, open a bank account or travel outside the home in the same way a man can. A number of countries also lack legal protections against sexual harassment in the workplace or laws that mandate equal remuneration for work of equal value.<sup>25</sup> Eliminating discriminatory laws and regulations is crucial to overcoming gender-based discrimination and to creating an enabling environment for women to access decent employment and entrepreneurship opportunities.

Gender-sensitive public and private sector procurement policies and practices can expand resources and markets available to women as workers and entrepreneurs and, at the same time, help ensure compliance with labour laws and standards in the workplace. In 2013, the Government of Kenya amended its public procurement regulations to reserve 30 per cent of government contracts for women, youth and persons with disabilities.<sup>26</sup> A number of other governments in the region, as well as private sector companies, are also actively recruiting women-owned businesses (WOBs) and other diverse suppliers as part of their procurement strategies or corporate social responsibility commitments.

## Agency

Strengthening women's agency typically refers to increasing participation, voice, bargaining and negotiation skills and influence in decision-making about strategic life choices. Agency and collective voice have different forms of expression, such as women's role in decision-making in political and economic forums and organizations.

Data from 2019 show that women account for more than 30 per cent in national parliaments in Australia, Mozambique, South Africa and the United Republic of Tanzania.<sup>27</sup> Nevertheless, women's participation in the political arena remains far below that of men. One approach to increasing women's political participation and representation is through quotas and temporary special measures (TSMs). IORA countries have had a mixed approach to adopting quotas and TSMs, with some type of voluntary or mandated quota or TSM in 9 of the 21 Member States with available data.<sup>28</sup>

In Kenya, Madagascar and Thailand, the percentage of firms with women's participation in ownership exceeds 30 per cent.<sup>29</sup> However, women are virtually always employed in lower ranking positions than men. In IORA countries, women, on average, occupy about a quarter

22. UN DESA, Population Division 2019b.

23. Ibid. Data unavailable for Australia, Malaysia, Seychelles, Singapore, Somalia and the United Arab Emirates.

24. World Bank 2019.

25. World Bank 2020b.

26. AGPO 2020; Gathira 2013.

27. IPU 2020.

28. UNSD 2015. Data unavailable for Comoros.

29. Ibid.

(25.1 per cent) of management positions. The numbers vary from country to country: from almost parity in Seychelles (47.8 per cent) to less than 5 per cent in Yemen.<sup>30</sup>

While women are increasingly entering management and the boardroom, the rate of progress is slow. The Women on Boards initiative in Australia and the BoardAgender initiative of the Singapore Council of Women's Organizations (SCWO) stand out for facilitating the advancement of more women into senior leadership roles and onto boards. Initiatives such as the Women's Empowerment Principles (WEPs), a collaboration between UN Women and the UN Global Compact to promote gender equality and women's empowerment in the workplace, marketplace and community, have also proven quite effective.

## Measuring Achievements

Women's ability to participate in the economy depends in part on mechanisms that level the playing field with men. While social norms can influence women's labour force participation, it is critical to have policies and institutional mechanisms in place that promote women's rights to and at work and mitigate discrimination. Measuring the impact of policies and initiatives on women's economic empowerment through metrics that shed light on both short-term and long-term trends can be useful for identifying policy and implementation gaps.

This report reviews the status of IORA countries according to three such existing metrics: the Social Institutions and Gender Index (SIGI), the Human Development Index (HDI) and the Gender Development Index (GDI).

The SIGI evaluates the degree to which women's access to productive and financial resources and women's civil liberties are restricted in a country. While data were limited, the SIGI found that Bangladesh and Sri Lanka have the most restrictions governing women's access to productive and financial resources and the Islamic Republic of Iran and Yemen report the greatest restrictions on women's civil liberties.<sup>31</sup>

The Human Development Index (HDI) captures well-being, providing a composite index of life expectancy, education and per capita income indicators. The HDI demonstrates consistent improvement over time in 20 of the 21 IORA countries with available data, which is largely attributable to improvements in education and income.<sup>32</sup>

The Gender Development Index (GDI) measures gender gaps in human development achievements by accounting for disparities between women and men in health, knowledge and living standards. The GDI has increased between 2000 and 2018 in all IORA countries except Kenya, Sri Lanka, Thailand and Yemen.<sup>33</sup>

Overall, demonstrable advances have been made in women's economic empowerment in the Indian Ocean Rim region. Nevertheless, significant challenges remain to sustain these advancements. Greater attention is needed to labour market institutions and labour law and policies, particularly to protect informal workers, migrant workers, domestic workers and others in precarious employment. A renewed focus is called for on formalizing work to ensure that jobs are decent and that workers' fundamental rights and freedoms are upheld and protected. Where women's labour force participation has declined, careful inquiry into the root causes should be made with the goal of enabling women's choices and ensuring that women's full and equal participation in the labour market is possible.

In order to facilitate decent work for women in tourism, agriculture, manufacturing, services and fisheries, IORA Member States should promote the systematic collection and analysis of sex-disaggregated data on employment in these sectors as a basis for informed gender-responsive policymaking. Governments and the private sector should invest in training and skills development, as well as invest in the care economy and social protection to enable women to take on different and better jobs and roles in these sectors. In order to stimulate gainful employment and maximize women workers' potential and well-being, the private sector and governments need to address informality across sectors and industries.

30. ILO undated-b.

31. OECD 2019a.

32. UNDP 2019a.

33. UNDP undated. Data unavailable for Seychelles and Somalia.



# 1

## INTRODUCTION





# INTRODUCTION

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For the purposes of exploring women’s economic empowerment (WEE) in the Indian Ocean Rim region, this document draws on Naila Kabeer’s path-breaking work on women’s overall and economic empowerment.<sup>34</sup> Kabeer’s definition of empowerment is widely accepted: an “expansion in one’s ability to make strategic life choices in a context where this ability was previously denied to him/her”.<sup>35</sup> Drawing on Kabeer’s work, the Swedish International Development Cooperation Agency (SIDA) defines women’s economic empowerment as: “the process which increases women’s real power over economic decisions that influence their lives and priorities in society. Women’s economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work.”<sup>36</sup> This latter definition highlights some of the key resources and opportunities that need to be present and structural inequalities and barriers that need to be overcome to foster women’s economic empowerment.

For Kabeer, the ability to make strategic choices incorporates three critical and interrelated dimensions: resources, agency and achievements. This document uses these three dimensions to organize a review of the investments and opportunities that exist and have been created in the Indian Ocean Rim region to foster women’s economic empowerment.

**Resources** are the building blocks women can draw on to succeed economically or to exercise decision-making power and agency. These can be at the individual or community level and are more than financial or monetary in nature. They include:

- Human capital (e.g. education, skills and training)
- Financial capital (e.g. loans, savings and assets)
- Social capital (e.g. networks and mentors)
- Physical capital (e.g. land, housing, machinery and technology).

Social protection coverage and sexual and reproductive healthcare are also considered resources because they are essential components of human capital development and well-being. Sexual and reproductive healthcare is essential for women to be healthy and to choose the timing and spacing of children, making them better able to choose when to learn and earn and whether and how they participate in the labour market.<sup>37</sup> Social protection helps to sustain income security throughout the life course and mitigates poverty in childhood, old age, unemployment and infirmity and protects individuals and households in the face of these life events.

**Agency** is defined as the ability to formulate strategic life choices and control resources and decisions that affect important life outcomes. Put more simply, it is women’s ability to “to lead the kinds of lives they value—and have reason to value”.<sup>38</sup> Strengthening women’s agency typically refers to increasing participation, voice, bargaining and negotiation skills and influence in decision-making about strategic life choices.<sup>39</sup> Agency and collective voice have different forms of expression, such as women’s role in decision-making in political and economic forums and organizations. In the economic sphere, rights that secure and expand agency include rights to and at work and the legal frameworks that express these rights and enable claims to be made on duty bearers.

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34. Kabeer 1999.

35. Ibid.

36. Tornqvist and Schmitz 2009.

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37. Lee and Belohlav 2014.

38. Sen 1999.

39. Klugman et al. 2014.

Agency can be promoted through programmes and policies that expand economic opportunities and secure rights.<sup>40</sup> The ability to undertake paid work can increase agency, and women can apply their income to secure their well-being, acquire new skills or change their status as dependents and influence decisions within and beyond the household.<sup>41</sup> In fact, the “limited role of women’s active agency seriously afflicts the lives of all people—men as well as women, children as well as adults”.<sup>42</sup>

Agency is explored in this report in relationship to women’s economic and political leadership, as well as their engagement in organizations and trade unions that express women’s voice and improve the terms and conditions of their employment or incorporation into markets. The report reviews women’s economic

empowerment in the Indian Ocean Rim region as a commitment to enable women as workers and entrepreneurs to enjoy the full benefits of decent work and social protection and to protect their rights to and at work in the informal and formal economies.

**Achievements** are the meaningful improvements in well-being and life outcomes that result from ensuring women’s access to resources and increasing agency and securing rights, including improved health, education, earning opportunities and political participation. This report explores and links two measures of achievements in the Indian Ocean Rim region: the Human Development Index (Figure 25) and the Gender Development Index (Figure 26). These indices capture some of the realized improvements in women’s livelihoods and well-being.

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40. Ibid.

41. Agarwal 1997.

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42. Sen 1999.



# 2

## WOMEN IN THE ECONOMY



# WOMEN IN THE ECONOMY

Worldwide, women participate in nearly every aspect of the economy—in both formal and informal work in factories, farms and services, as entrepreneurs, and as providers of unpaid care and domestic work in the home and paid domestic labour—spanning roles from president of the board to cleaning the boardroom. The women in the IORA Member States are no exception, with myriad ways in which they make a living and contribute to their own well-being as well as that of their households and economies.

## Labour force participation

It is difficult to find a more diverse regional grouping than IORA. Spanning nearly half the globe and both developing and advanced economies, IORA Member States make up 30 per cent of the world's population and 10 per cent of global gross domestic product (GDP).<sup>43</sup> A number of countries in the region are among the wealthiest in the world, while others experience extremely high poverty rates, unemployment and limited opportunities (see Annexes 1 and 2).

Women's economic participation varies based on the diversity of contexts, sectors and industries. The current state of women's and men's labour force participation, seen in Figure 1, illustrates that women continue to have a much lower rate than men across the Indian Ocean Rim region.

Removing barriers to women's labour force participation and investing in women's economic empowerment not only promotes women's agency and advances gender equality but can also yield higher GDP and benefit the

economy by increasing the size of the labour force while improving efficiency and productivity in labour markets. Advancing gender equality in the labour market can be the most important factor in reducing poverty in developing countries. In addition to macro-level benefits, women's increased income also leads to better household outcomes, including better health and education of children.<sup>46</sup>

**TABLE 1**  
IORA Member States with the highest gender gaps in labour force participation, 2019

Yemen	65.04%
Oman	58.46%
Somalia	55.23%
India	55.16%
Iran, Islamic Republic of	54.38%
Bangladesh	45.08%
United Arab Emirates	42.34%
Maldives	40.23%

Source: World Bank 2020a (modeled ILO estimate).

However, in both developed and developing countries, women lag behind men in labour force participation. Even when women enter the workforce, they often lack the labour protections, skills and flexibility needed to remain there or advance in their desired occupations. Women often work in low-wage, informal jobs that leave them vulnerable to low and volatile earnings and dangerous working conditions. Furthermore, considering that care-related responsibilities typically fall to women, they often have to stop working in order to care for a sick child or relative.<sup>47</sup>

43. UN Women's calculations from World Bank 2020a.

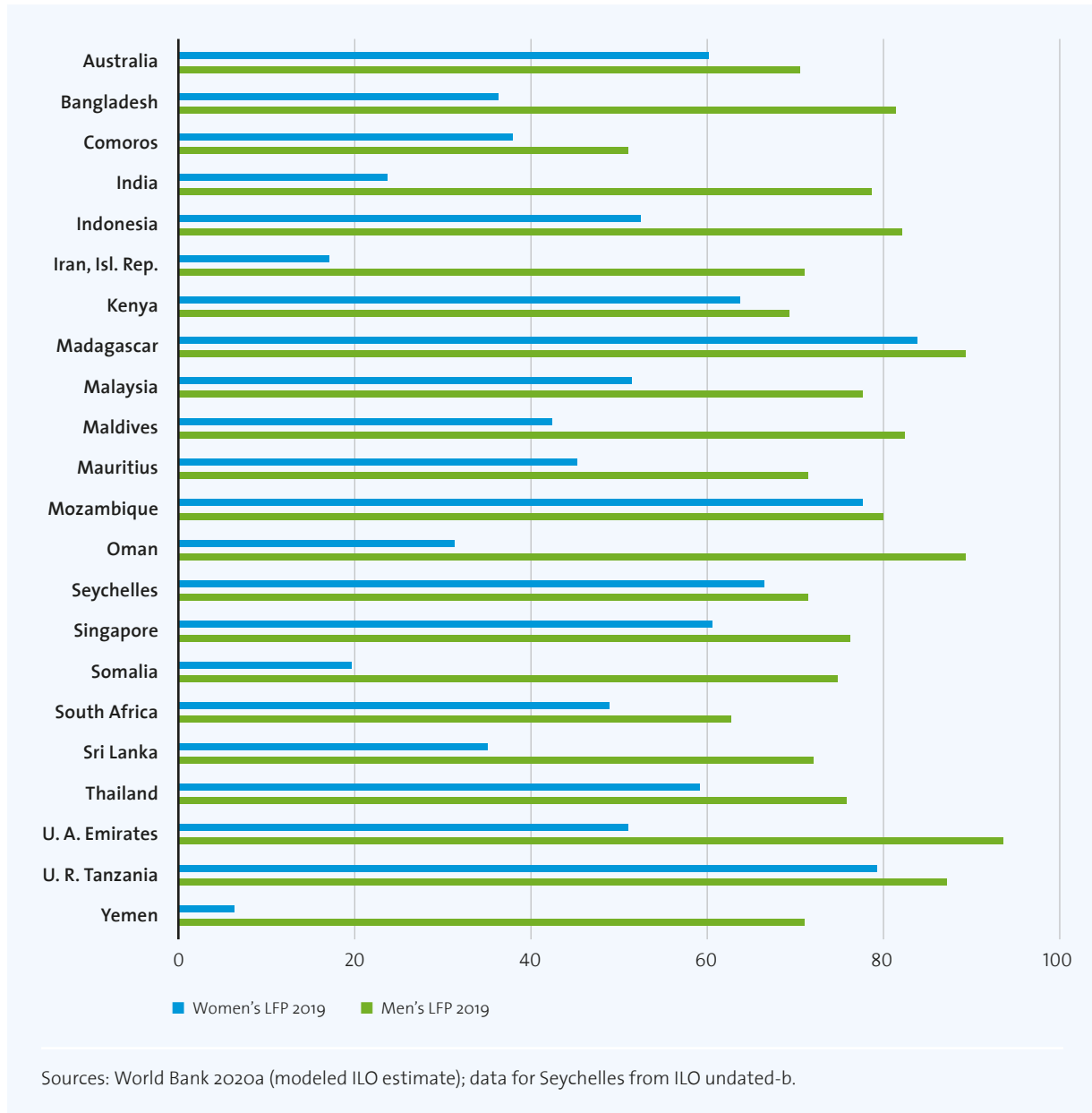
44. Klasen and Lamanna 2009; Kabeer and Natali 2013; Teignier and Cuberes 2014.

45. Heintz 2006; Kabeer and Natali 2013.

46. Duflo 2012.

47. Samman et al. 2016; Caceres-Delpiano 2008.

**FIGURE 1**  
**Women's and men's labour force participation, 2019**



While women's labour force participation has shown a modest increase in a majority of the IORA countries over the past decade, the participation rates in 2019 varied greatly, from just 6 per cent in Yemen to 84 per cent in Madagascar (see Figure 1). The countries with the largest gender gaps in women's labour force participation are listed in Table 1. These Member States are geographically diverse, but they do share some common challenges in

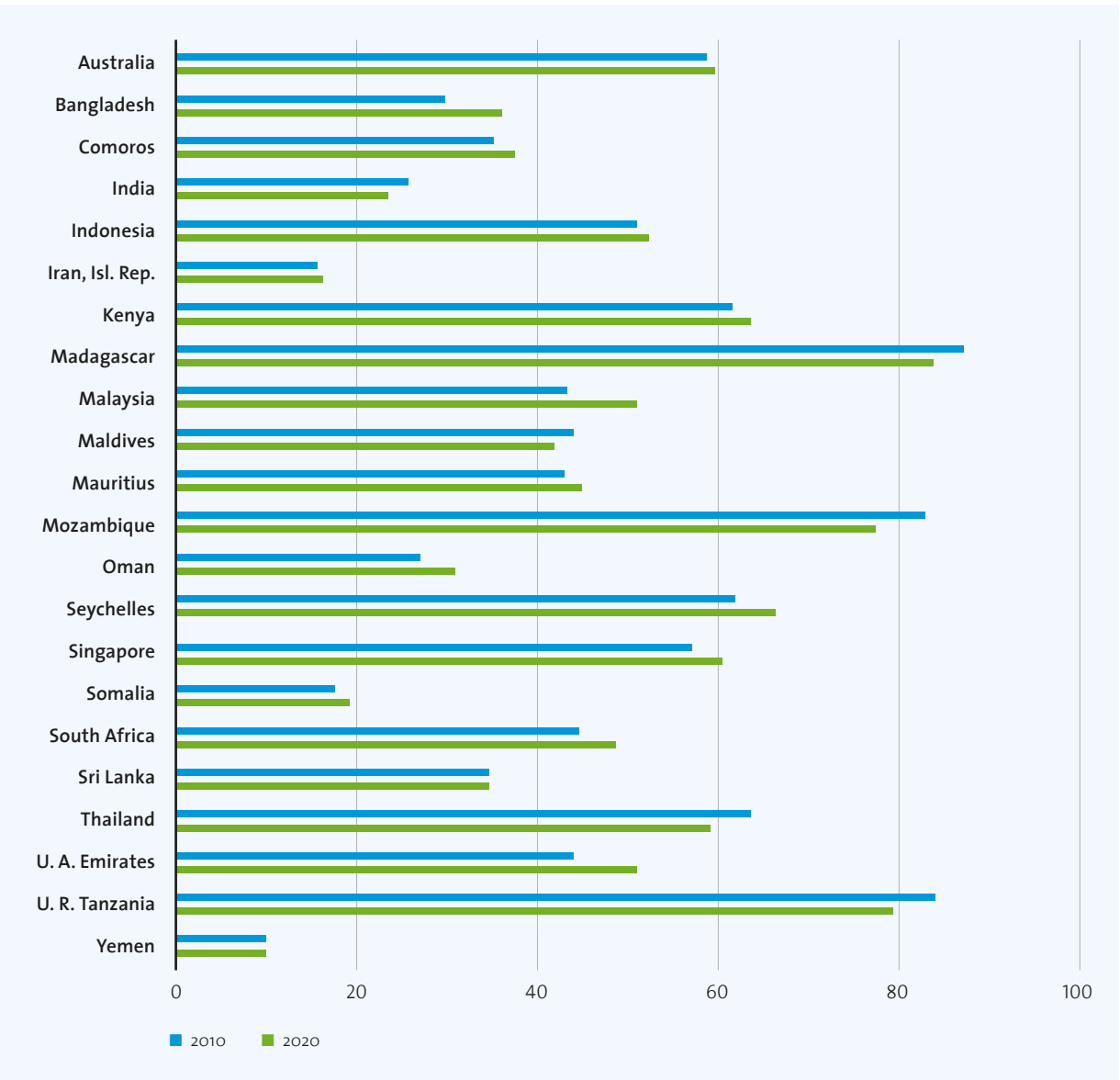
terms of restrictive gender norms and limitations on women's mobility and participation in the economy that directly account for these large gaps.

Women's average labour force participation among IORA Member States has remained largely stable since 2010; some countries have seen an increase in women's participation, while others have seen a decline (see

Figure 2 and Annex 3). Of IORA Member States, 7 out of the 22 countries experienced a decline in women's labour force participation between 2010 and 2019, with Mozambique seeing the greatest drop followed by Thailand, the United Republic of Tanzania, Yemen, Madagascar, India and Maldives. Malaysia, the United

Arab Emirates, Bangladesh, Seychelles and South Africa, on the other hand, have seen the highest increase in women's labour force participation since 2010.<sup>48</sup> Australia, the Islamic Republic of Iran and Sri Lanka have seen small fluctuations in labour force participation of less than 1 per cent).

**FIGURE 2**  
**Women's labour force participation, 2010 and 2019**



Sources: World Bank 2020a (modeled ILO estimate); data for Seychelles (2011 and 2018) from ILO undated-b.

48. Seychelles data calculated from ILO undated-b for 2011 and 2018.

## Informal work

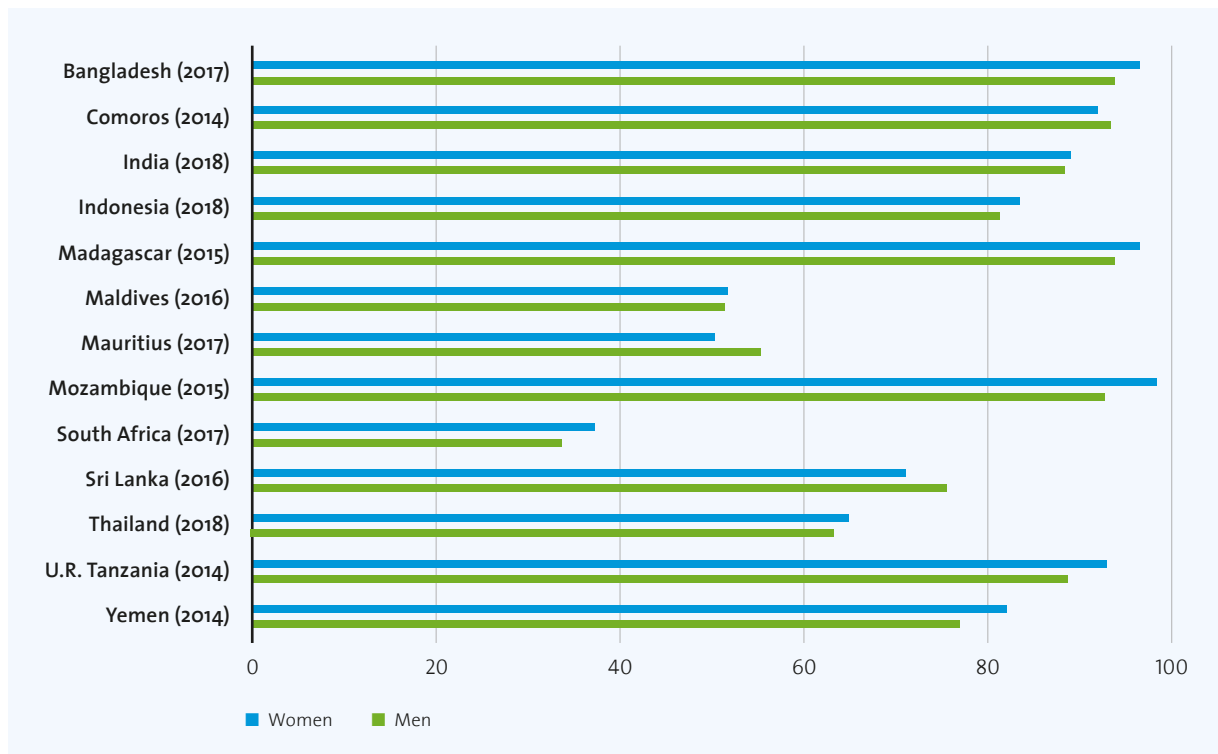
Women workers globally are more likely to be segregated in low-paid work, such as jobs in the informal economy or part-time jobs. In the majority of IORA Member States with available data, women are more likely than men to work in informal employment. Data on informal employment are sparse and not all countries subscribe to and report on the ILO definition of informality. For the 13 IORA countries with available data on informal employment, women make up the greater proportion of informal workers in 10 countries (see Figure 3). Levels of informal employment exceed 70 per cent of the workforce in Bangladesh, Comoros, India, Indonesia, Madagascar, Mozambique, Sri Lanka, the United Republic of Tanzania and Yemen, indicating the pressing need to formalize employment for both women and men and focus efforts on those sectors where informal work prevails.

Women are also more likely than men to be employed in vulnerable employment in 18 out of the 21 IORA

countries with available data (see Figure 4). The biggest gender gap in vulnerable employment is seen in Kenya, followed by Comoros, Yemen and Mozambique. Vulnerable employment refers to contributing family workers and own-account workers. People in vulnerable employment are less likely to receive benefits, social security and representation by unions. Often informal in nature, these jobs are also likely to have low productivity and wages and difficult working conditions (See Annex 4 for vulnerable employment trends from 2000 to 2019).

In virtually all IORA Member States, women are much more likely to be employed in part-time jobs than men. Although part-time employment can provide women with the flexibility necessary for managing both work and household and care responsibilities, it also means that social protection coverage—maternity leave, sick leave, pensions, etc.—is limited or non-existent (See Annex 5 for part-time work trends from 2000 to 2018).

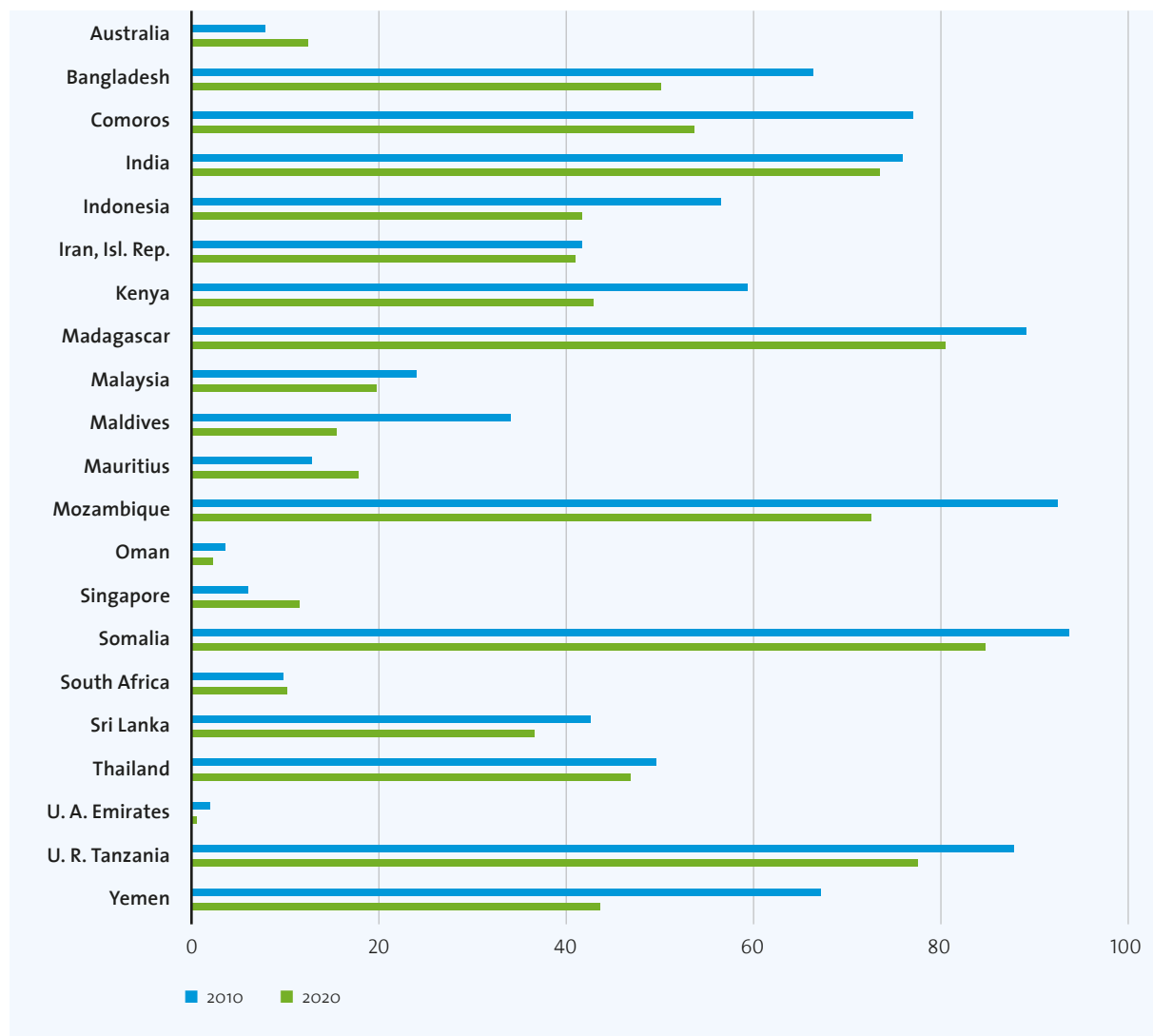
**FIGURE 3**  
Percentage of women and men in informal employment, latest available data



Source: ILO undated-b.

FIGURE 4

Percentage of women and men in vulnerable employment, 2019

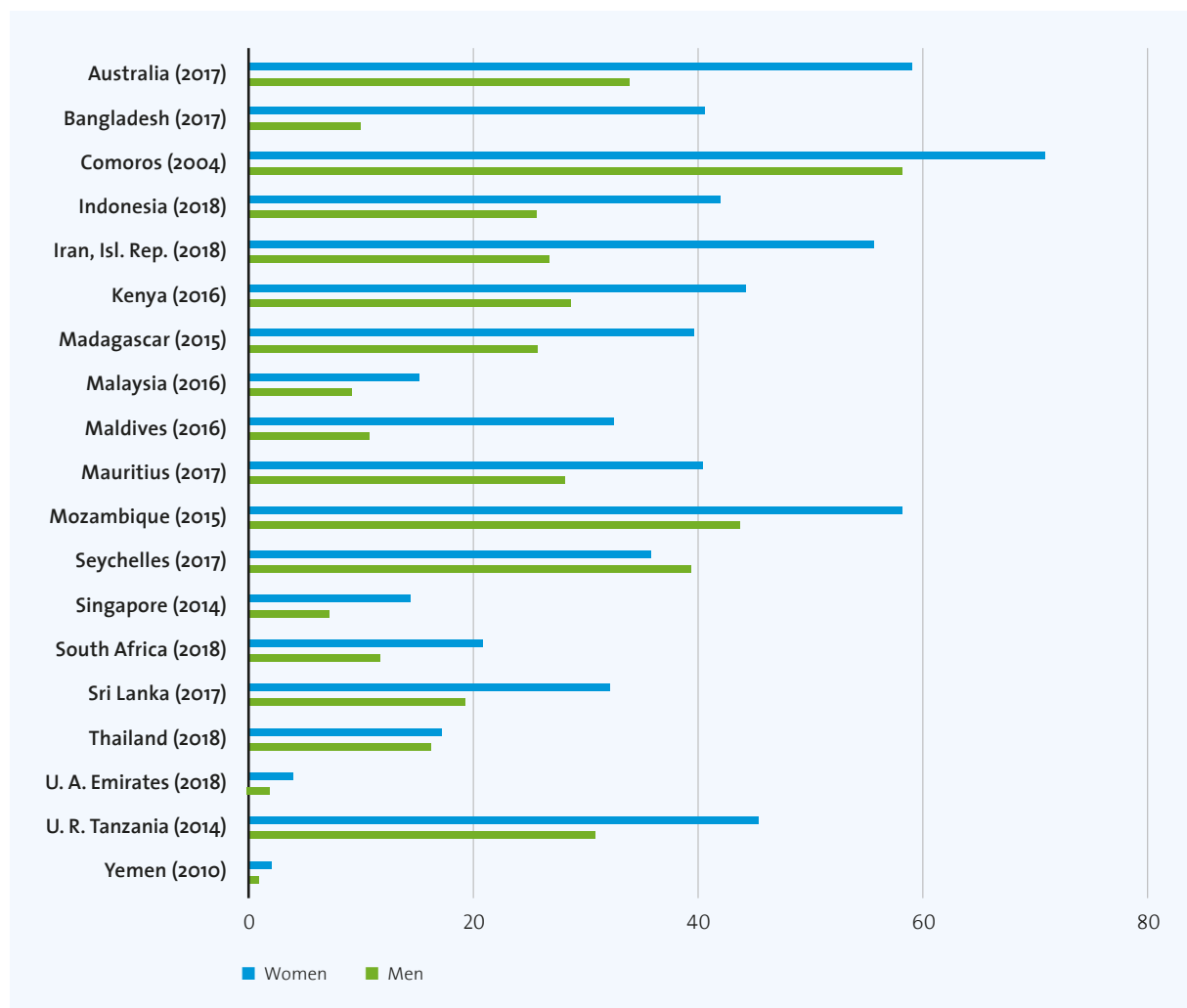


Source: World Bank 2020a (modeled ILO estimate). Note: Data unavailable for Seychelles.



FIGURE 5

Percentage of women and men in part-time employment, latest available data



Source: World Bank 2020a.

Note: Data unavailable for India, Oman and Somalia.

## Women's work across sectors: agriculture, services and manufacturing

### Agriculture

Women's employment in agriculture remains significant, although it has declined considerably over the past two decades as women transition to work in the manufacturing and service sectors. Globally, almost one third of employed women work in agriculture, including hunting, forestry and fishing, though that figure may exclude self-employed and unpaid family workers.<sup>49</sup> Yet, differences across countries and regions are striking. The share of women workers employed in agriculture is only 19 per cent in upper-middle-income countries and 2 per cent in high-income countries, but agriculture remains the most important employment sector for women in low-income and lower-middle-income countries.<sup>50</sup> Almost 60 per cent of all working women in South Asia and approximately 55 per cent of working women in sub-Saharan Africa remain employed in agriculture, and as such they are concentrated in time- and labour-intensive, informal and poorly paid activities with little social protection or income security.<sup>52</sup>

As Figure 6 shows, women's employment in agriculture in IORA countries follows this pattern, remaining close to or over 60 per cent in Bangladesh, Comoros, Kenya, Madagascar, Mozambique, Somalia, the United Republic of Tanzania and Yemen while declining to virtually imperceptible levels in Australia, Maldives, Oman, Singapore and the United Arab Emirates.<sup>53</sup> Despite the fact that women in Yemen are less than 1 per cent of agricultural landholders, they play a significant role in agriculture, providing 60 per cent of labour in crop farming, 90 per cent in livestock rearing and 10 per cent of wage labour. Agricultural extension and other services, including training services, are not provided or are very limited for rural women, and they are generally excluded from economic transactions in local markets.<sup>54</sup>

### Fisheries

IORA Member States are defined by their access to oceans and marine ecosystems. Most IORA countries have thriving marine fisheries and aquaculture industries, and two of them—India and Indonesia—are among the top 10 marine capture producer countries of the world.<sup>55</sup> IORA is also home to 4 of the top 10 aquaculture producers in the world: Bangladesh, India, Indonesia and Thailand.<sup>56</sup>

Although marine aquaculture and coastal and inland fisheries generate a significant amount of GDP and employment in the region, the gender gap in employment is substantial. In the three countries for which sex-disaggregated data since 2006 are available from the Food and Agriculture Organization of the United Nations (FAO), the gender gap averaged 79 per cent in Australia, 96 per cent in Mauritius and 94 per cent in Sri Lanka.<sup>57</sup> Sex-disaggregated data on women's wages in the fisheries are limited. The International Labour Organization (ILO) provides sector wage data that combine agriculture, forestry and fisheries. These reveal that the sector wages of women in Bangladesh, India and Indonesia—the three countries with the largest fish production in the IORA region—happen to be among the lowest in the region.<sup>58</sup>

Women are typically concentrated in fish cleaning and processing and other small-scale and artisanal activities, such as subsistence fishing, net cleaning or taking care of fishing inputs utilized by men.<sup>59</sup> Women are grossly underrepresented in industrial fishing and leadership positions in the private and public sector and overrepresented in subsistence aquaculture, processing, retailing and administrative positions, often in informal market settings.<sup>60</sup> The participation of women in the sector is limited by discriminatory norms and laws around women's work, such as restrictions on women going to sea for fishing, owning vessels and other property, and accessing finance and insurance.<sup>61</sup> Awareness of gender issues in the sector is low, and very few initiatives have been undertaken for improving women's working

49. World Bank 2018.

50. Ibid.

51. Ibid.

52. ILO 2016a.

53. Data unavailable for Seychelles.

54. FAO 2018a.

55. FAO 2018b.

56. FAO 2018c.

57. FAO 2018b.

58. ILO undated-b. Most recent year data available.

59. Monfort 2015.

60. Ibid.

61. Ibid.

conditions and remuneration.<sup>62</sup> Women are also disproportionately affected by the impacts of environmental degradation and climate change on the sector and the constant global demand for cheap labour.

One positive initiative has been the world's first debt refinancing for ocean conservation designed by the Government of Seychelles and The Nature Conservancy.<sup>63</sup> Seychelles has committed to protecting 30 per cent of its ocean by 2020 to encourage sustainable development and to adapt to the effects of climate change. The development of a Marine Spatial Plan was achieved after six years of consultations to decide which activities should be allowed within the area to concurrently promote the Blue Economy and protect Seychelles' ecological assets. Considering that jobs in the fishing and tourism industries employ more than one third of Seychelles' labour force, women and men workers in this small island nation are particularly vulnerable to climate change. This plan will not only help to sustain thriving ecosystems but also support a sustainable economy for future generations.

## Services

The services sector is the largest contributor to GDP in many IORA countries and the largest employer of both women and men (see Figure 6). Women make up more than 80 per cent of the service sector in Australia, Oman, Singapore, South Africa and the United Arab Emirates.<sup>64</sup>

Among services jobs, a significant portion is in the tourism industry. Employment within this sector is particularly prominent in countries such as Seychelles, where the sector contributes 62 per cent of the country's GDP, as well as Mauritius at 27 per cent.<sup>65</sup> Tourism provides a range of employment and entrepreneurship opportunities for women, who are almost twice as likely as men to be employed in this sector.<sup>66</sup> In Mozambique, women make up 46.7 per cent of employees in tourism compared to

just 21.1 per cent of employees in the broader economy.<sup>67</sup> In South Africa, 62.8 per cent of workers in tourism-related food and beverages are women and 60.5 per cent of those employed in the service industry for tourists.<sup>68</sup> Women also hold more leadership positions in IORA government ministries of tourism than other government branches: One in five tourism ministers are women.<sup>69</sup>

However, in general, tourism jobs tend to be divided along gender lines, with women concentrated in low-paid and precarious positions and not reaching professional-level employment.<sup>70</sup> Many jobs for men and women in tourism are informal; in the United Republic of Tanzania, for example, 38 per cent of men and 39 per cent of women who work in tourism and hospitality lack formal contracts, and 50 per cent of men and 46 per cent of women are without contracts in this industry in Mozambique.<sup>71</sup>

Many women have become entrepreneurs in tourism either as individuals or with their families or other women. However, limited access to capital or assets such as land limit their abilities to start or grow their businesses. Gender and cultural norms often restrict women from pursuing certain jobs, including the time burden of their domestic and care responsibilities, which is further constrained by lack of access to education and training.<sup>72</sup>

A number of these obstacles to women's employment in the tourism sector in IORA countries can be addressed at the regional and national level through tourism policy frameworks such as the African Union's Agenda 2063 and its Tourism Action Plan; or national development strategies that integrate gender equality, such as Kenya's National Tourism Strategy, which aims to support women-led tourism initiatives.<sup>73</sup> South Africa's National Tourism Sector Strategy (NTSS) 2016–2026 also highlights the need to focus on marginalized groups, particularly women and youth. The Strategy facilitates access to finance for new entrants to the sector and provides training,

62. Ibid.

63. The Nature Conservancy 2020.

64. World Bank 2018. Data unavailable for Seychelles.

65. UNWTO 2019.

66. Rimmer 2017.

67. UNWTO 2019.

68. Ibid.

69. Rimmer 2017.

70. Ibid.

71. Ibid.

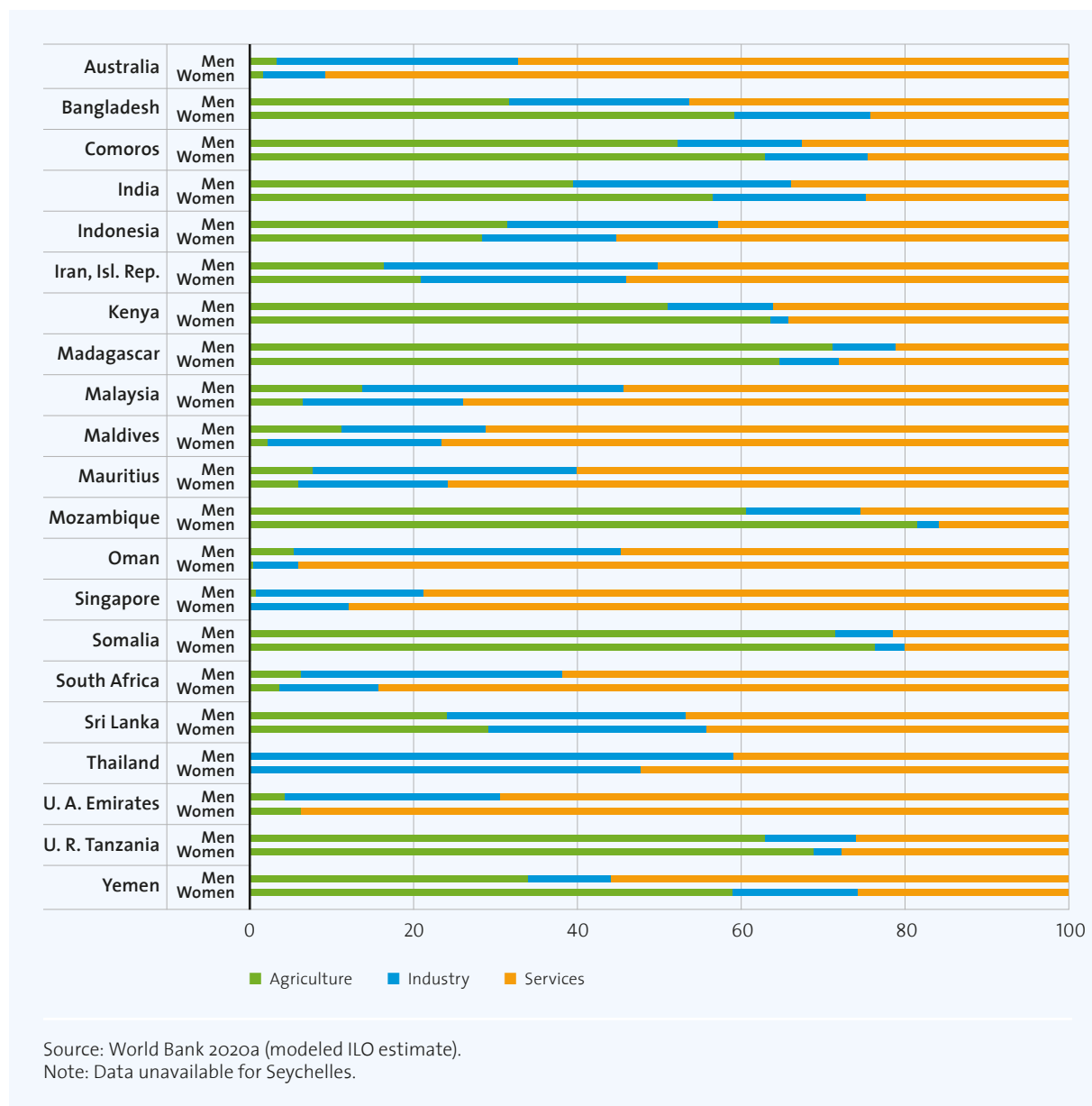
72. Ibid.

73. UNWTO 2019.

mentorship and business incubation.<sup>74</sup> However, one significant challenge for women's economic empowerment within the tourism sector in the region is the lack of sex-

disaggregated data to inform effective public policies and programmes as well as private sector initiatives.

**FIGURE 6**  
**Employment of women and men in agriculture, industry and services, 2019**



74. Rogerson et al. 2018.

## Manufacturing

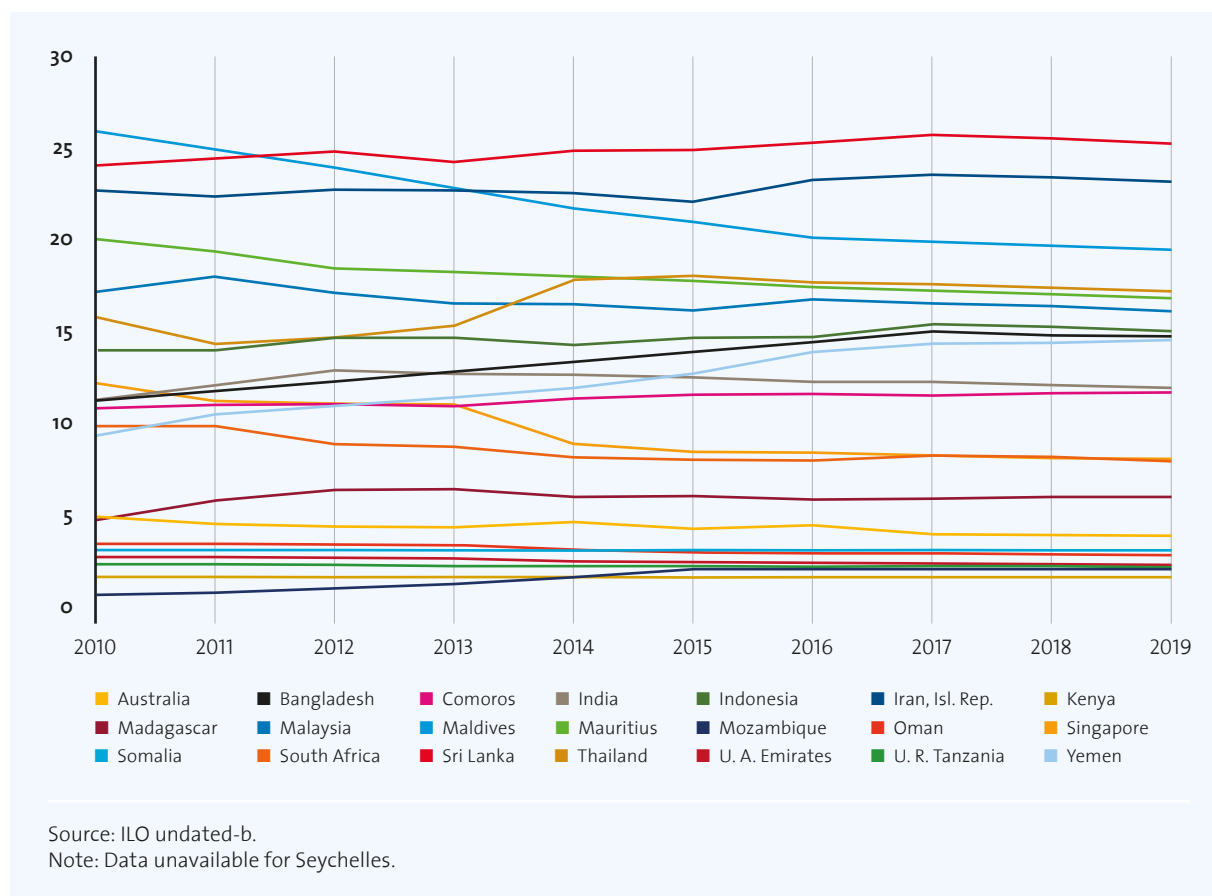
Women are an important part of global supply chains, making up 60 to 90 per cent of workers in labour-intensive aspects of clothing and food production.<sup>75</sup> This work is frequently risky and insecure—not just because of its physical demands and dangers but also because of the low wages and lack of access to formal benefits and health and safety protections. Furthermore, owing to its informal nature, there is a heightened risk of workplace harassment, including sexual harassment.

While the overall share of women in manufacturing has declined significantly worldwide, rates of women in manufacturing have largely remained steady in IORA countries, with a few exceptions (see Figure 7). Since 2010,

women's employment in manufacturing has dropped by close to 3 per cent or more in Maldives, Mauritius and Singapore while expanding over 3 per cent in Bangladesh and Yemen.<sup>76</sup> Women remain concentrated in manufacturing jobs in the textile, garment and electronics industries that are more labour-intensive.

IORA Member States have an enormous opportunity to foster women's economic empowerment by improving the terms and conditions of women's employment in the supply chains within their borders and across the association. A number of global value chains (GVCs) operate within the region linking workers, producers, aggregators, exporters and retail markets in destination countries. Among these GVCs, the garment industry,

**FIGURE 7**  
Percentage of female employment, manufacturing, 2010–2019



75. Raworth 2004; ILO 2016b.

76. ILO undated-b.

encompassing textiles, ready-made apparel and footwear manufacturing, is one of the most important and rapidly growing industries in the world. Total employment in the industry may be underestimated because of the challenges of measuring informal employment; when including informal employment, some sources estimate between 60 and 75 million workers worldwide.<sup>77</sup>

Several IORA countries are key producers of textiles and garments in GVCs, among them Bangladesh, India and Indonesia. Bangladesh's garment industry employs 3.5 million people, 85 per cent women, and represents 80 per cent of the country's total export revenue.<sup>78</sup> In Indonesia, the garment industry accounts for 26.6 per cent of jobs in manufacturing, about 4 million people, and women make up 60 per cent of garment workers.<sup>79</sup>

### BOX 1

#### Making the garment industry work for women

The Self-Employed Women's Association (SEWA) in India is a powerful example of women mobilizing at the grassroots level to overcome the challenges of informality and poverty, including for those working in the garment industry. SEWA negotiates directly with global clothing companies such as H&M and Gap, as well as with New Delhi-based export houses, to pay home-based garment workers better wages and to recognize their skills and efforts in publicity campaigns. Once they were assured contracts and fair wages, women workers decided to form their own women-run production company, Ruaab. This represents a unique model of garment sourcing and production that is managed and owned by women producers and aims at ensuring transparency and fair work ethics throughout the whole supply chain. Ruaab has been securing regular work from buyers such as Gap, Zara, Next, Monsoon and Mango and, in turn, the international brands have showcased women workers' skills and added value to their products. SEWA Delhi's role in promoting and registering the company, has been critical, ensuring that home-based workers bypass intermediaries and gain access to higher paying, higher value clients.

The Better Work programme, implemented by the ILO and the International Finance Corporation (IFC), is another example of an initiative that aims to improve the terms and conditions of employment in the sector through training, capacity-building, auditing and compliance, "bringing together all levels of the garment industry to improve working conditions and respect of labour rights for workers and boost the competitiveness of apparel businesses". Better Work convenes key actors, buyers, donors, government officials, employers and workers in social dialogue and conducts trainings in factories to increase compliance with national labour laws. The programme is currently operating in Bangladesh, Cambodia, Egypt, Haiti, Indonesia, Jordan, Nicaragua and Viet Nam, reaching approximately 2.2 million workers, 65 per cent of whom are women, in 1,600 factories. It has demonstrated positive impact on wages, worker rights, closing the gender pay gap and increasing profits and earnings for companies.

Sources: SEWA Delhi undated; BSR and ICRW 2016; ILO and IFC 2012, 2016, 2020.

The garment industry has the potential to empower millions of women, and, by extension, their families and communities, through increased access to formal employment and financial autonomy (see Box 1). Rural women migrate to urban areas to take up jobs in the sector. Increases in women's employment in this industry have contributed to raising the age of marriage and first

pregnancy and reducing fertility rates.<sup>80</sup> However, poor working conditions, low wages, health and safety concerns, violence, discrimination, harassment and lack of labour and social protections in highly controlled and stressful work environments continue to characterize the industry.

77. Stotz and Kane 2015.

78. War on Want 2019.

79. Fair Wear Foundation 2018; Huynh 2017.

80. Heath and Mobarak 2015.

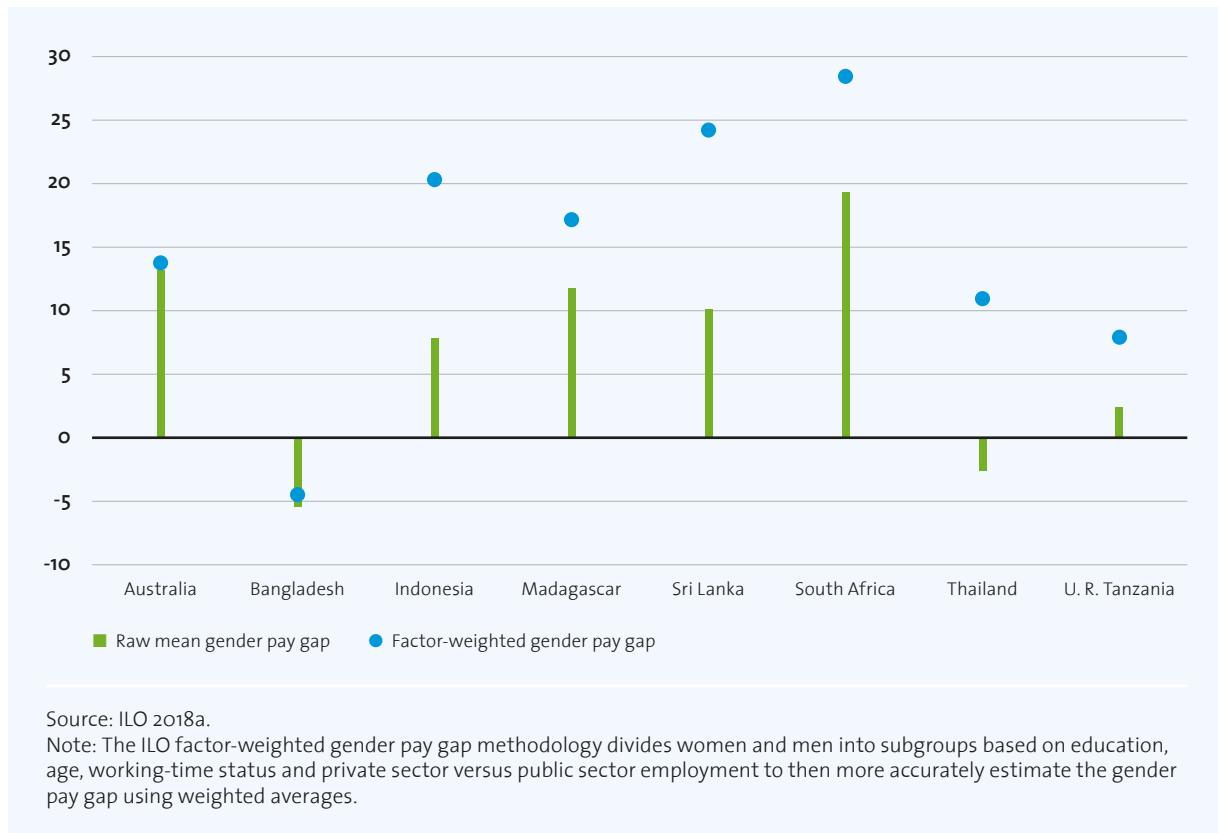
## Gender pay gap

The gender pay gap, defined as the difference in average wages paid to women as compared with men, is a major cause of an overall lifetime income inequality between women and men. Nearly 70 years after ILO Equal Remuneration Convention, 1951 (No. 100), ratified by 172 countries including 20 out of 22 IORA States (all but Oman and Somalia), it remains pervasive across regions and sectors. Despite the advances in many parts of the world in securing formal employment for women and raising their educational levels—sometimes exceeding men’s—women are still systematically paid less than men for work of equal value. The gender pay gap is estimated to be 20 per cent globally; although variable in size, it is persistent in all countries.<sup>81</sup>

At every level of education, women on average earn less than men. Where women are concentrated in the informal economy—which is the case for most women workers across the globe, including in IORA countries—the challenge of achieving equal remuneration is greater because it would involve extending formal employment status and protections to those who work informally.<sup>82</sup>

Apart from Bangladesh, in the seven other countries of the Indian Ocean Rim region with available factor-weighted data, women are paid less than men for similar work (see Figure 8).<sup>83</sup> The factor-weighted hourly pay gap is as large as 28 per cent in South Africa and 24 per cent in Sri Lanka. But women, on average, earn close to five per cent more than men in Bangladesh. These gender gaps, however, are even larger when examining differences in monthly wages.

**FIGURE 8**  
Gender pay gap based on hourly wages, latest available data, 2012–2017



81. UN Women 2015b; ILO 2018a.

82. UN Women 2015b; ILO 2016a.

83. ILO 2018a.

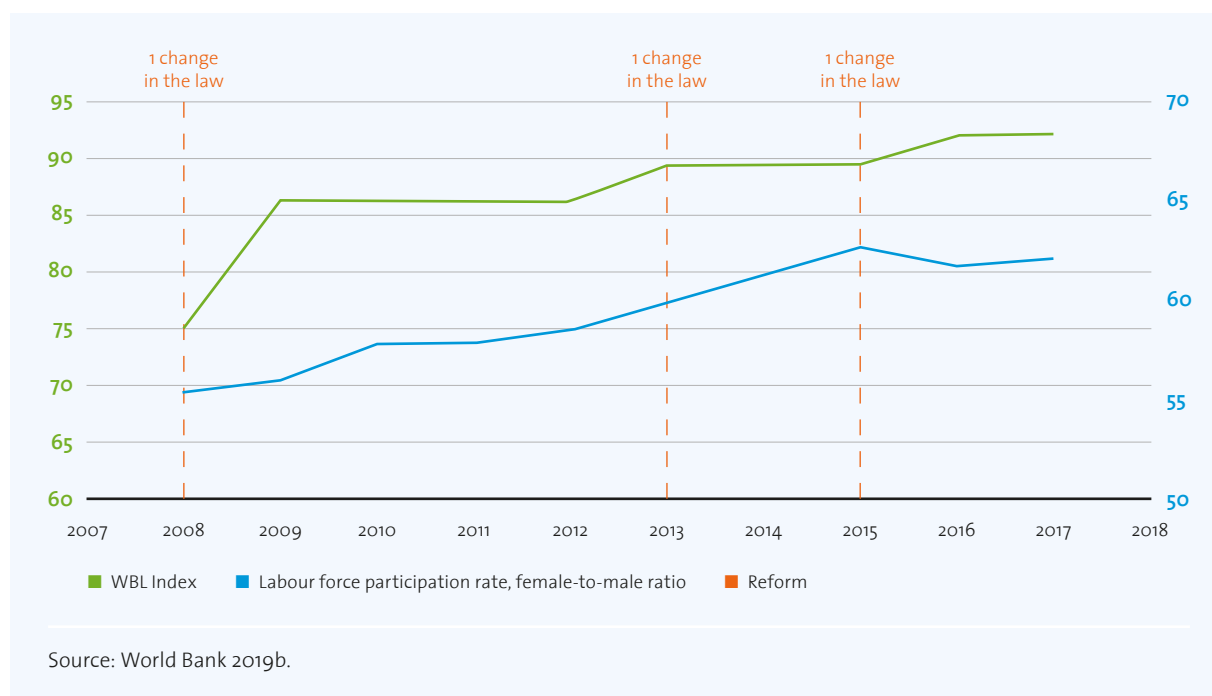
The differences in gender pay gaps across countries are explained not by levels of economic growth or increases in per capita income but rather by policies that distribute the gains from growth more equitably between women and men. In the case of Bangladesh, for example, there has been an increase in the creation of low-end, large-scale jobs that not only offer equal job opportunities for women and men but also have a relatively low wage difference.<sup>84</sup> In some countries, increasing the minimum wage has helped to reduce gender pay gaps. For example, Indonesia introduced a minimum wage to increase the wages of women and men that was effective in this regard.<sup>85</sup>

Other countries have enacted legislation that prohibits discrimination against women in hiring, training and promotions and repealed laws that restrict women's access to certain occupations. Additional measures

include improving the valuation of women's work by strengthening legal and regulatory frameworks (job evaluations, pay transparency and gender pay audits), facilitating collective bargaining and increasing employment in the public sector for women, which tends to have a lower gender pay gap than the private sector.<sup>86</sup>

For example, Figure 9 shows that women's labour force participation increased by approximately 7 percentage points relative to men's in Mauritius between 2008 and 2016, a period during which the Government introduced civil remedies for sexual harassment at work, enacted paid paternity leave, increased the length of paid maternity leave from 12 to 14 weeks, prohibited the dismissal of pregnant workers, removed discrimination in access to credit based on gender and mandated equal remuneration for work of equal value.<sup>87</sup>

**FIGURE 9**  
**Women's labour force participation rate in Mauritius rose with related law reform, 2008–2016**



84. Khondaker Golam Moazzem, Director of the Centre for Policy Dialogue Research, cited in Ovi 2018.  
85. Hallward-Driemeier et al. 2015.

86. ILO 2016a; UN Women 2015a, 2015b.  
87. World Bank 2019b.



## Entrepreneurship

Many IORA countries are characterized by large and vibrant entrepreneurial sectors. Fostering the development of micro, small and medium-sized enterprises (MSMEs), or of small and medium enterprises (SMEs), is considered an important driver for economic growth and reducing unemployment while supporting women's livelihoods and well-being. Available evidence suggests MSMEs and SMEs are important in this regard, but their significance and impact are still unclear.

Jobs in SMEs account for half of formal employment worldwide and, in developing countries, the largest share of employment. Women-owned enterprises account for a third of businesses in the formal economy worldwide, but the majority in developing and emerging economies are informal micro- and small enterprises with little growth potential.<sup>88</sup> Women working in family-owned businesses are often not considered full shareholders or compensated equally. Discriminatory social norms and family responsibilities can also prevent women from even starting a business. Limited access to training and business networks also affect the success of women's entrepreneurial activities and the likelihood that their businesses will become viable enterprises offering formal work.<sup>89</sup> Despite these challenges, women's enterprises can be important vehicles for their economic empowerment, leading to improved incomes and contributing to poverty reduction in the household and community.

Available data for IORA countries reveal an overall increase in the percentage of women who are either nascent entrepreneurs or owner-managers of a new business. In 2019, both Indonesia and Madagascar had reached gender parity for this indicator, and Malaysia, South Africa and Thailand had a female-to-male ratio of 0.8 or more.<sup>90</sup>

Across the Indian Ocean Rim region, governments have become more involved in funding start-ups by women entrepreneurs. Government policies can support

innovation and investments in women's fledgling businesses. In Maldives, the Ministry of Economic Development has prioritized the development of women-owned SMEs by working with the Maldives Monetary Authority to increase the collection of sex-disaggregated data on bank account owners and persons receiving loans to better understand challenges in accessing financial services. In response, the Ministry has developed a number of financial schemes to address these constraints for women and youth and to create employment opportunities. The Ministry's commitments to increasing the number of women-owned SMEs, including among home-based workers, and the number of women receiving trainings on business start-ups have been integrated into their internal monitoring frameworks with specific targets such as a 20 per cent increase in the number of women- and youth-owned businesses.<sup>91</sup> Madagascar has promoted women in business through their development strategy on rural entrepreneurship and the Fiharianna Programme Initiative, which provides entrepreneurship training for women.<sup>92</sup>

Policies are still needed in the IORA region to address discriminatory property and inheritance laws that inhibit women's entrepreneurship, as well as to facilitate women's access to markets, credit, financial services and products, infrastructure, procurement opportunities and social protection.<sup>93</sup>

## Unpaid care work

Unpaid care and domestic work support the economy and often makes up for lack of public expenditure on social services and infrastructure. In effect, it represents a transfer of resources from women to others in the economy.<sup>94</sup>

Child-care and caring for elders, the sick and the disabled as well as domestic work remain disproportionately feminized around the world. In the 10 IORA countries with available data on time use, women perform on

88. Ayyagari et al. 2005.

89. IFC 2017; Muravyev et al. 2009; Klyver and Grant 2010.

90. GEM 2020.

91. UN CEDAW 2019.

92. GEM 2020.

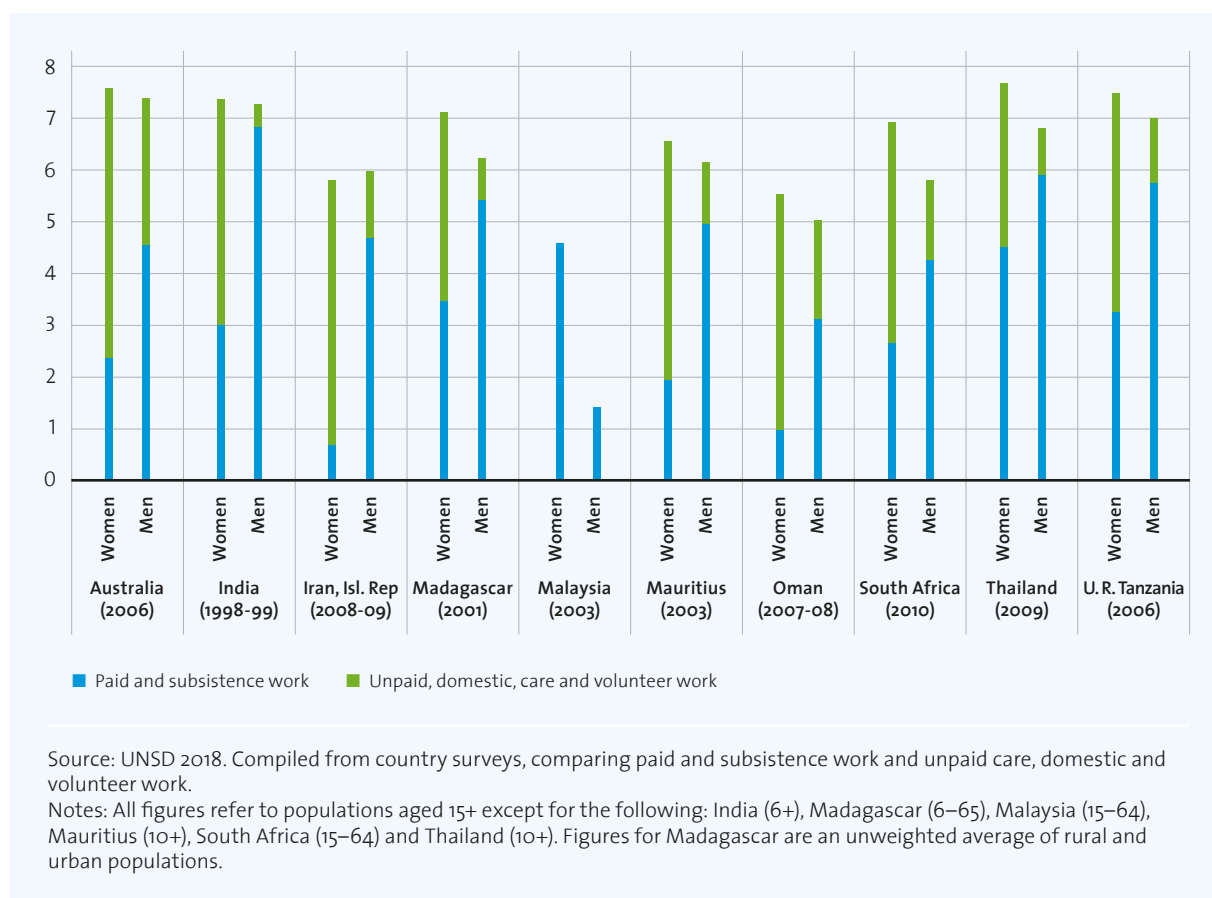
93. IFC 2013; de Kok et al. 2013.

94. UN Women 2015c.

average three more hours per day of unpaid care and domestic work than men, and in all countries but one, women perform more hours of total work than men (see Figure 10). In Australia, South Africa and Thailand, where the unpaid work gap is reported to be the lowest in the region, women still spend over two hours more per day than men on unpaid care and domestic work. Unpaid care work is a major barrier preventing women

from entering and advancing in the labour force. In 2018, 606 million working-age women said that they were not able to do so because of unpaid care work, while only 41 million men reported the same.<sup>95</sup> This speaks to the need for each IORA Member State to create policies to support women (and men) to reduce and redistribute unpaid care and domestic work and increase women’s ability to earn and learn.

**FIGURE 10**  
**Women’s and men’s paid work and unpaid care and domestic work (no. of hours per day)**



Women’s disproportionate responsibility for unpaid care and domestic work not only inhibits their participation in the labour market but also affects the type and quality of paid employment opportunities available to them, contributing to their concentration in part-time, low-paid, informal work.

To enable women to participate in the economy on an equal footing with men, systems need to be in place to reduce their disproportionate responsibility for unpaid care and domestic work. Policies that recognize, reduce and redistribute this work by providing social protection

95. ILO 2018b.

(e.g. child and elder care services, universal healthcare and parental leave) and infrastructure (such as universal access to potable water and sustainable energy) can create employment, improve women's labour force participation and increase the retention of girls in school.<sup>96</sup>

Research shows that providing affordable and quality child-care options can increase women's labour supply and labour market participation.<sup>97</sup> Creating and sustaining quality employment opportunities cannot be done without also addressing women's unpaid care burdens.<sup>98</sup>

Expanding public and private sector paid jobs in the care economy can make a significant contribution to women's economic empowerment. Quality in care services is inextricably linked to working conditions for care workers, whether public or private. The care economy is characterized by the absence of decent work and labour rights—particularly for migrant workers, who make up a substantial portion of the labour force—and care deficits in both countries of origin and destination.<sup>99</sup>

## Migration

Migration has the potential to stimulate equitable, inclusive and sustainable development for countries of origin, transit and destination. When migration is a choice, it can be an expression of women's agency and a vehicle for their empowerment, livelihoods and well-being. Of the estimated 272 million international migrants,<sup>100</sup> approximately 48 per cent are women.<sup>101</sup> Most are labour migrants, living and working in other parts of their own countries or in different countries. For many women, migrating in their own countries or abroad may provide economic, social and educational opportunities not available to them in their areas or countries of origin, thus offering a means by which they can support their livelihoods and those of their families.

Despite gender inequalities in the labour market and gender wage gaps globally, women migrant workers are responsible for sending half of the estimated US\$601 billion in remittances worldwide,<sup>102</sup> and research has shown that migrant women are often more likely to remit larger proportions of their earnings and at more frequent intervals than men owing to their stronger links to family members and self-insurance motives.<sup>103</sup> Such remittances can support economic growth and sustainable development through education, healthcare and better housing. Remittances contribute significantly to GDP in a number of IORA countries, for example, over 10 per cent in Comoros and Yemen.<sup>104</sup>

The Indian Ocean Rim region hosts some of the most prevalent countries of origin and destination for migration. In 2019, women made up an estimated 43 per cent of all international migrants from IORA Member States—almost 19 million.<sup>105</sup> The percentage of women migrants in IORA countries stayed relatively the same between 1990 and 2019, with 12 countries seeing an increase of women migrants and 10 countries witnessing a decline. More women than men migrated from Australia, Comoros, Kenya, Mozambique, Singapore and the United Republic of Tanzania in 2019.

While much attention around the world focuses on migration from developing to developed countries, recent trends over the last three decades demonstrate that the majority of migration is actually intraregional, with increasing movement within and between developing countries. Within the IORA region, for example, Oman receives significant numbers of economic migrants from India. Bangladesh and the Islamic Republic of Iran are also among the top 10 countries of asylum for refugees.<sup>106</sup> In terms of internal migration, data are not as reliable, since migration within national borders is less visible and most countries do not have formal registration systems for tracking internal movement. Available data are also not often sex-disaggregated.<sup>107</sup>

<sup>96.</sup> Ibid.

<sup>97.</sup> Buvinic and O'Donnell 2016.

<sup>98.</sup> Kim et al. 2017; ITUC 2017.

<sup>99.</sup> Gamage and Stevanovic 2018.

<sup>100.</sup> UN DESA, Population Division 2019c.

<sup>101.</sup> Ibid.

<sup>102.</sup> Data from 2016, see Western Union 2016.

<sup>103.</sup> Le Goff 2016.

<sup>104.</sup> Data from UN DESA, Population Division 2017a.

<sup>105.</sup> UN DESA, Population Division 2017b.

<sup>106.</sup> UN Women 2019.

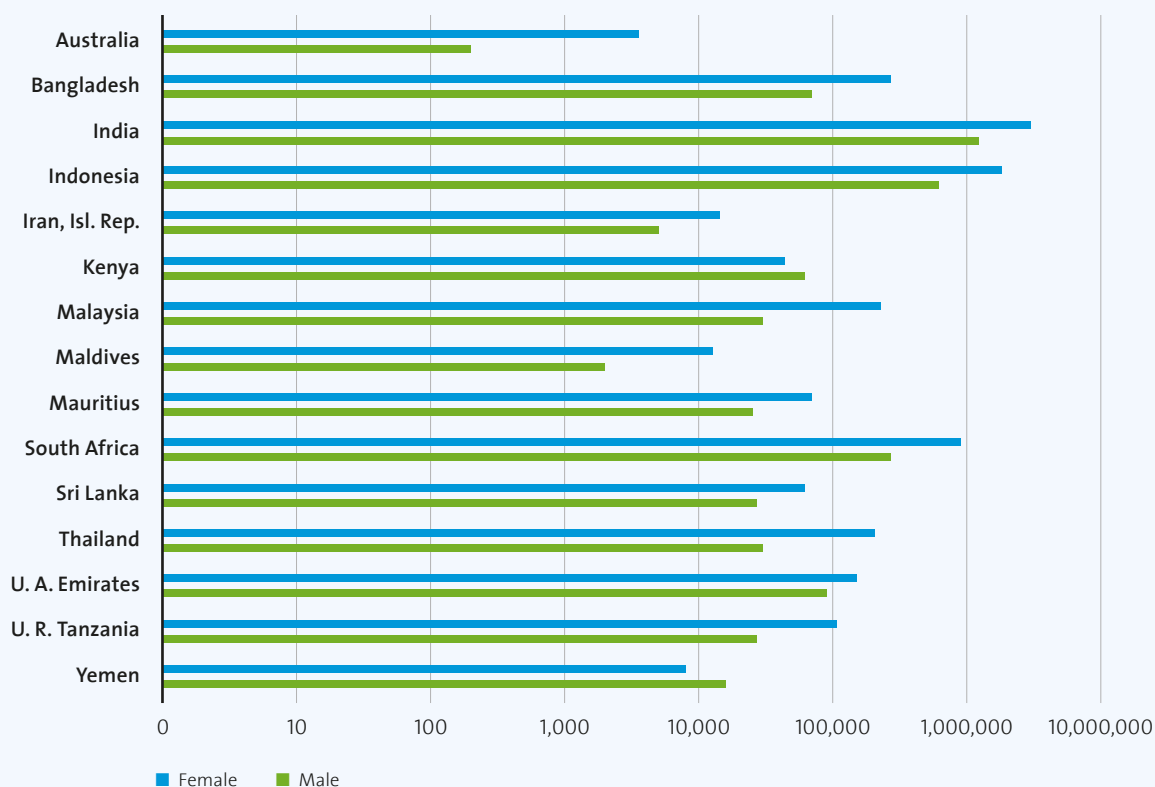
<sup>107.</sup> Bell et al. 2015.

## BOX 2

### Domestic Workers Convention

Domestic workers are among the most vulnerable in the labour force. They are frequently not covered by national labour law, work long hours, seldom have healthcare or pensions, and earn very little.<sup>108</sup> As the figure below indicates, India and Indonesia, which are among the most populous of the IORA countries, report the greatest number of domestic workers in the labour force.

#### Number of female and male domestic workers in IORA countries



Source: ILO undated-b.

Notes: Data from 2005 to 2010. Data for the United Republic of Tanzania represent aggregated figures from Tanzania mainland and Zanzibar. Data unavailable for Comoros, Madagascar, Maldives, Mozambique, Seychelles, Singapore and Somalia.

The International Domestic Workers Federation (IDWF) and the International Trade Union Confederation (ITUC) spearheaded the global mobilization and advocacy in support of a new instrument to protect and promote domestic workers' rights. The ILO Convention Concerning Decent Work for Domestic Workers (Domestic Workers Convention, No. 189) was adopted in 2011, establishing the first global standard for domestic workers.

<sup>108</sup>. Varia 2006; Hennebry et al. 2016.

Where it has been implemented, the conditions of work for domestic workers are improving and little evidence has come to light of any employment losses.<sup>109</sup> Countries reporting on this instrument attest to substantial gains from formalizing the sector and ensuring access to benefits and healthcare for domestic workers.<sup>110</sup> In 2010, only 10 per cent of domestic workers were covered by labour legislation to the same extent as other workers.<sup>111</sup> Since 2011, over 70 countries have acted to ensure decent work for domestic workers.<sup>112</sup> Of these, 27 have ratified Convention 189, another 30 have achieved law and policy reform and at least another 18 are engaged in extending protections to domestic workers. Two IORA Member States, Mauritius and South Africa, have ratified ILO Convention 189.

IDWFED has been organizing domestic workers in national affiliates since the early 1990s.<sup>113</sup> As of October 2018, it had 69 affiliates in 55 countries, representing over 600,000 domestic/household workers. Among these, 10 affiliates are in IORA countries: India, Indonesia, Kenya, Malaysia, Mozambique, Singapore, Sri Lanka, South Africa, Thailand and the United Republic of Tanzania.

Poorly managed labour migration, however, can exacerbate women's economic vulnerabilities and exploitation in countries of origin, transit and destination. The transnational nature of migration makes migration governance and redress mechanisms hard to employ, increasing the vulnerability of labour migrants. Many IORA countries have instituted migration bans and cut-offs, but the evidence shows that these bans and restrictions do not in fact prevent migration.<sup>114</sup> Discriminatory migration policies often limit women's access to safe and regular migration pathways, increasing their risk of abuse, heightening their vulnerability along irregular migration channels and lessening their control over outcomes.

While labour migration is an important source of women's employment and income in the region, most women migrant workers are concentrated in low-quality, low-paid, low-skilled jobs in the informal economy, such as work in the garment industry, domestic work and other service occupations. They often do not have employment contracts, making it difficult to protect and claim their rights, and are at heightened risk of exploitation and abuse, including sexual and gender-based violence. Women migrant domestic workers, particularly those who live with their employers, may face multiple abuses, including low pay or no pay, debt bondage, risk of

servitude, denial of healthcare services, no time off, inflated agency fees and, in some cases, sexual abuse or other forms of physical and psychological abuse. Women migrant domestic workers who are recruited illegally face greater risks of abuse and discrimination owing to their precarious migration status. Women with irregular migration status are often less likely or reluctant to report crimes, including sexual and gender-based violence, for fear of being reported to immigration enforcement authorities, and they are largely unaware of their human and labour rights under international law when living or working in another country.<sup>115</sup>

Many gaps in national and international labour and migration governance need to be addressed. Only 7 out of the 22 IORA Member States have signed or ratified the International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families (Bangladesh, Comoros, Indonesia, Madagascar, Mozambique, Seychelles and Sri Lanka).<sup>116</sup> Moreover, none of the major labour-receiving countries (Australia, India and the United Arab Emirates) are signatories to the convention.<sup>117</sup> Changes in migration policies and practices—as well as access to services, resources and social protection—in countries of origin, transit and destination are necessary to ensure the empowerment of women migrant workers.

109. ILO 2016b.

110. ILO 2016b.

111. Ibid.

112. ILO 2016d.

113. Ibid.

114. ILO 2015a.

115. UNHCR 2015.

116. UN General Assembly 2019.

117. Ibid.

## CONFLICT AND WOMEN'S ECONOMIC EMPOWERMENT

Existing gender inequalities and discrimination in laws, institutions, practices and social norms are often exacerbated by conflict.<sup>118</sup> Gender gaps in financial inclusion, employment rates, informal employment and access to land and credit are greater in conflict-affected countries than in other developing countries.<sup>119</sup> Women living in conflict contexts are hard-pressed to earn a living, cultivate crops or look after their families. Rates of child marriage—which present serious obstacles to women's economic empowerment—are also higher.<sup>120</sup> Instability and insecurity in governments and public and private sector institutions weaken the enabling environment for women's economic empowerment.

At the same time, the instability that comes with conflict can destabilize gender norms and practices to allow women to take on new roles; for example, women's participation in income-generating activities can increase in conflict-affected countries.<sup>121</sup> During times of conflict, women may become the primary breadwinners for their

households, either temporarily while male relatives are fighting or injured or permanently if their male partners and relatives are killed. Women refugees and internally displaced persons may be able to more readily find work than their husbands or other male family members. While lack of residency status creates a barrier to formal employment for both women and men, women may be more able than men to access informal employment, as many sectors with high rates of informal employment, such as domestic labour, are also highly feminized.<sup>122</sup>

However, increased economic activity does not necessarily result in enhanced economic empowerment. While employment rates for women are higher on average in post-conflict countries than in developing countries not affected by conflict, the majority of working women are in informal or agricultural employment.<sup>123</sup> Moreover, if the underlying gender norms and inequalities do not shift, the disruption of gender roles within the household can lead to a violent backlash against working women from their male partners; this is true even in countries unaffected by conflict but is exacerbated by the instability and insecurity of conflict.<sup>124</sup>

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118. Glinski et al. 2018.

119. Klugman and Quek 2018.

120. UNICEF Middle East and North Africa Regional Office in collaboration with IRCW 2017.

121. UN Women 2012.

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122. Glinski et al. 2018.

123. Klugman and Quek 2018.

124. Glinski et al. 2018.

**BOX 3****Conflict exacerbates violence against women and girls**

Internal unrest and persecution since 2015 have forced Rohingya refugees to flee Myanmar into Bangladesh. Over 900,000 Rohingya refugees have been registered in the camps in Cox's Bazaar, and more than half are women and girls. As refugees, women and girls face increased vulnerability to gender-based violence. Among the safety concerns women in camps face are crowded settlements, limited privacy and poor lighting at night. Daily tasks, such as collecting water and firewood, as well as basic needs including using the bathroom, can put them at risk. Many have confronted violence in Myanmar and in transit and need support dealing with post-traumatic stress and health issues. Lack of financial stability and economic opportunities means that marriage is often viewed as the only option for single women and girls. Both child marriage and intimate partner violence are reported to be high in camps, but women are often unable to leave abusive relationships in the face of economic uncertainty.

Similarly, in Yemen, women and girls are at heightened risk of abuse and exploitation due to the protracted conflict. According to the United Nations Population Fund (UNFPA), around 68,000 women of reproductive age are at risk of sexual violence, including rape. The International Rescue Committee (IRC) has noted that reports of sexual assault, intimate partner violence, and early and forced marriages have increased by 63 per cent from the beginning of the conflict. With the loss of men to war, many Yemeni women have become heads of household and are left with the task of providing for their families on their own. However, women's economic opportunities are limited by discriminatory gender norms and restricted mobility. In the face of poverty and limited opportunities, many women and girls are pushed into negative coping strategies such as child labour, child marriage, survival sex work and begging.

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Sources: ISCG 2019; UNFPA 2017; Al Mamun et al. 2018; Valette 2019; Rohwerder 2017.



3

RESOURCES





# RESOURCES

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Women's access to resources—including education, skills, land and productive resources—is an important starting point for advancing their economic empowerment. For example, girls' and young women's access to education at all levels is fundamental, but this alone cannot guarantee favourable outcomes. The world labour force participation rate for young men in 2019 was higher than for young women, at about 50 per cent compared to 33 per cent. In IORA countries, the gender gap in labour force participation for those aged 15 to 24 averaged 19 per cent.<sup>125</sup> The situation is acute in South Asia, the Arab States and the Middle East and Northern Africa, where the gender gaps for young women and men are over 30 per cent, despite the rising educational attainment of young women in these regions.<sup>126</sup> This indicates that education and training cannot by themselves surmount structural barriers to gender equality in labour markets.<sup>127</sup> In the Islamic Republic of Iran, women make up half of all university graduates but only 17 per cent of the labour force due to laws and social norms that limit their labour force participation.<sup>128</sup>

Women farmers may be as productive and enterprising as men, but they are less able to access critical resources such as land, credit, agricultural inputs and information on climate and weather, compromising their productivity and incomes. Policies and investments are needed to close such gender resource gaps in agriculture and the rural economy to end poverty and hunger and build climate resilience for women and their communities.<sup>129</sup> Enhancing women's access to a range of resources will better enable them to enter and remain in work, improve the terms and conditions of their employment and foster their economic empowerment.

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125. World Bank 2020a (modeled ILO estimate). Unweighted average; data unavailable for Seychelles.

126. World Bank 2018.

127. ILO 2016e.

128. Sefhri and Begum 2017.

## Education

Education enhances women's economic empowerment. Without the necessary skills and training, women will not enter the workforce on an equal footing to men nor will they be able to enter the field of their choice. Worldwide, education gaps are narrowing and in some countries girls are overtaking boys.<sup>130</sup> However, despite their rising enrolment and increased retention in school, particularly in tertiary education, this has not necessarily led to more work opportunities or better work options across the board, a quandary that points to other structural barriers and gender discrimination in labour markets.

According to recent data for IORA Member States, girls and boys are generally enrolled at similar rates in primary school with the exception of Yemen, where close to 9 per cent more boys enrol than girls.<sup>131</sup> However, more boys than girls, on average, drop out of primary school in the region, particularly in Comoros, South Africa and the United Republic of Tanzania. The dropout rate is alarmingly high for both girls and boys in Mozambique (68 per cent of girls and 66 per cent of boys) and Madagascar (64 per cent of girls and 66 per cent of boys).<sup>132</sup> While both girls and boys may face barriers posed by school fees, girls face a number of restrictions that increase their likelihood of dropping out—for example, social norms that undervalue the relevance of girls' education, limited mobility, child-care duties, child marriage, concerns about risks and safety at school and the journey to school, and inadequate sanitary facilities and menstrual hygiene management.

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129. UN ECOSOC 2018.

130. World Economic Forum 2018.

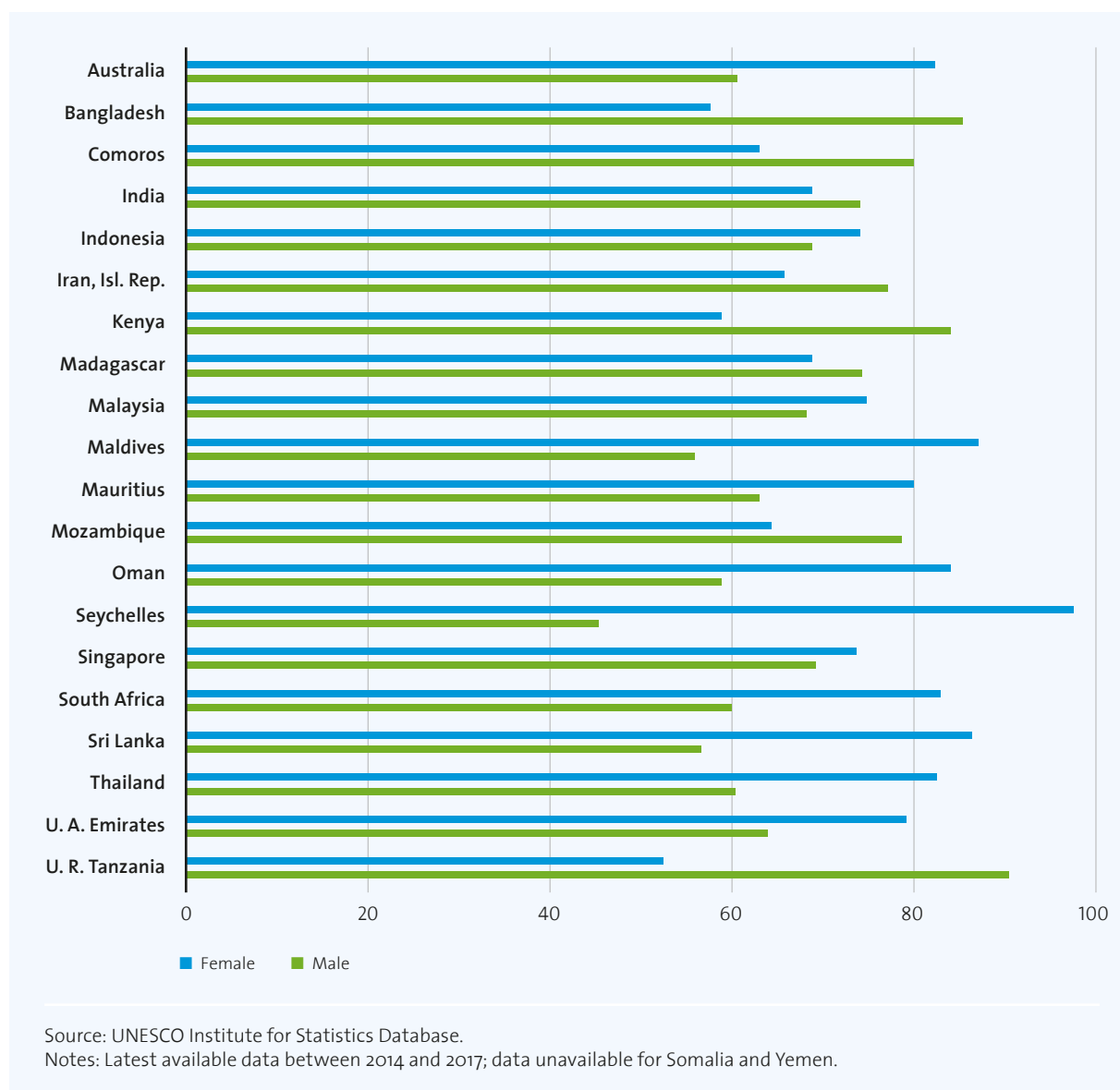
131. UNESCO Institute for Statistics undated. Latest available data between 2016 and 2017; data unavailable for Somalia.

132. Ibid. Latest available data between 2012 and 2016; data unavailable for Australia, Bangladesh, Kenya, Singapore and Somalia.

Similar patterns are seen at the level of secondary education; the rate of enrolment among boys and girls on average remains very similar, except the gap between girls and boys widens in Yemen to close to 18 per cent.<sup>133</sup> Boys also have higher dropout rates on average than girls in the region.

The gender gaps in enrolment rates are more discernible at the tertiary level of education in the region; however, whether the gaps favour women's or men's enrolment rates differs by country. More women are enrolled in 12 out of 20 countries with available data in the region (see Figure 11). In fact, the enrolment gap is more than 15 per cent in Australia, Maldives, Oman, Seychelles, South Africa, Sri Lanka and Thailand. In Seychelles, the rate of women's enrolment is more than double that of men's.<sup>134</sup>

**FIGURE 11**  
**Women's and men's tertiary enrolment rate, latest available data**



<sup>133</sup> Ibid. Latest available data between 2016 and 2017; data unavailable for Kenya, Maldives and Somalia.

<sup>134</sup> Ibid. Latest available data between 2014 and 2017; data unavailable for Somalia and Yemen.

An examination of the disciplinary concentrations of women and men in tertiary education in the IORA Member States with available data shows graduation rates from business, administration and law as well as from arts and humanities programmes are quite balanced between women and men, although women are slightly more likely to graduate.<sup>135</sup> However, the gender gap becomes much more pronounced in the fields of science, technology, engineering and mathematics (STEM). As illustrated in Figure 12, there are more men than women graduating in these fields in each of the 17 countries in the region with data. The average gender gap is 17 per cent, with the largest gaps seen in Malaysia, Seychelles and Thailand. While there is still a significant gender gap, Oman has the largest percentage (41 per cent) of women graduates in these fields.

## Skills development

Skills development is increasingly seen as a cornerstone for women's economic empowerment. Investing in human capital can improve employability and productivity as well as reduce unemployment, help diversify businesses and make them more attractive to investment.<sup>136</sup> Skills development can go hand in hand with traditional classroom education and provide supplemental education to girls with low educational attainment. Girls and women can take vocational training courses and participate in apprenticeships. They can also receive skills development through community and school partnerships by participating in financial inclusion programmes and, increasingly, through mobile-enabled educational tools.

IORA governments are emphasizing skills development as part of national development policies, with the aim of engaging key stakeholders in education and technology

and the public and private sector to improve skills and outcomes.<sup>137</sup> Four Member States have national policies explicitly targeting skills development: Bangladesh, India, South Africa and Sri Lanka. Skill India, an initiative of the Indian Government launched in 2015, offers courses across 40 sectors in the country and targets underskilled girls and boys for employment opportunities and technical training in business innovation, gems and jewellery, mechanics and hospitality sectors, among others. The country's Ministry of Skill Development and Entrepreneurship (MSDE) aims to educate and equip potential and early-stage entrepreneurs and catalyse a cultural shift to support them.<sup>138</sup>

In a similar initiative, South Africa's Skills Development Act (1998) led to the creation of a National Skills Authority (NSA) that convenes organized labour, government ministries, community leaders, representatives from education and training providers to help implement all aspects of the Act, including its gender and racial equality goals.<sup>139</sup> The United Arab Emirates has a new five-year strategy to increase women's participation in the workforce, analyse the needs and barriers women face at work, support the private sector to create career options for women, and develop training programmes and courses to help women develop their marketable skills.<sup>140</sup> Since 2015, the Association of Tanzania Employers and the Eastern and Southern Africa Management Institution have worked together to increase the number of women in CEO and other high-level positions in business and politics by increasing their skills and self-confidence.<sup>141</sup>

Community organizations are also working to develop women's skills. For example, Arifu, based in Nairobi, Kenya, uses a short-message service (SMS) to build the financial capacity of women farmers as well as supply agricultural information on crops, inputs and risks.<sup>142</sup>

135. Ibid. Latest available data between 2016 and 2018; data unavailable for Comoros, Somalia, Sri Lanka, the United Republic of Tanzania and Yemen.

136. Aggarwal and Gasskov 2013.

137. Ibid.

138. Government of India undated.

139. BOTI undated.

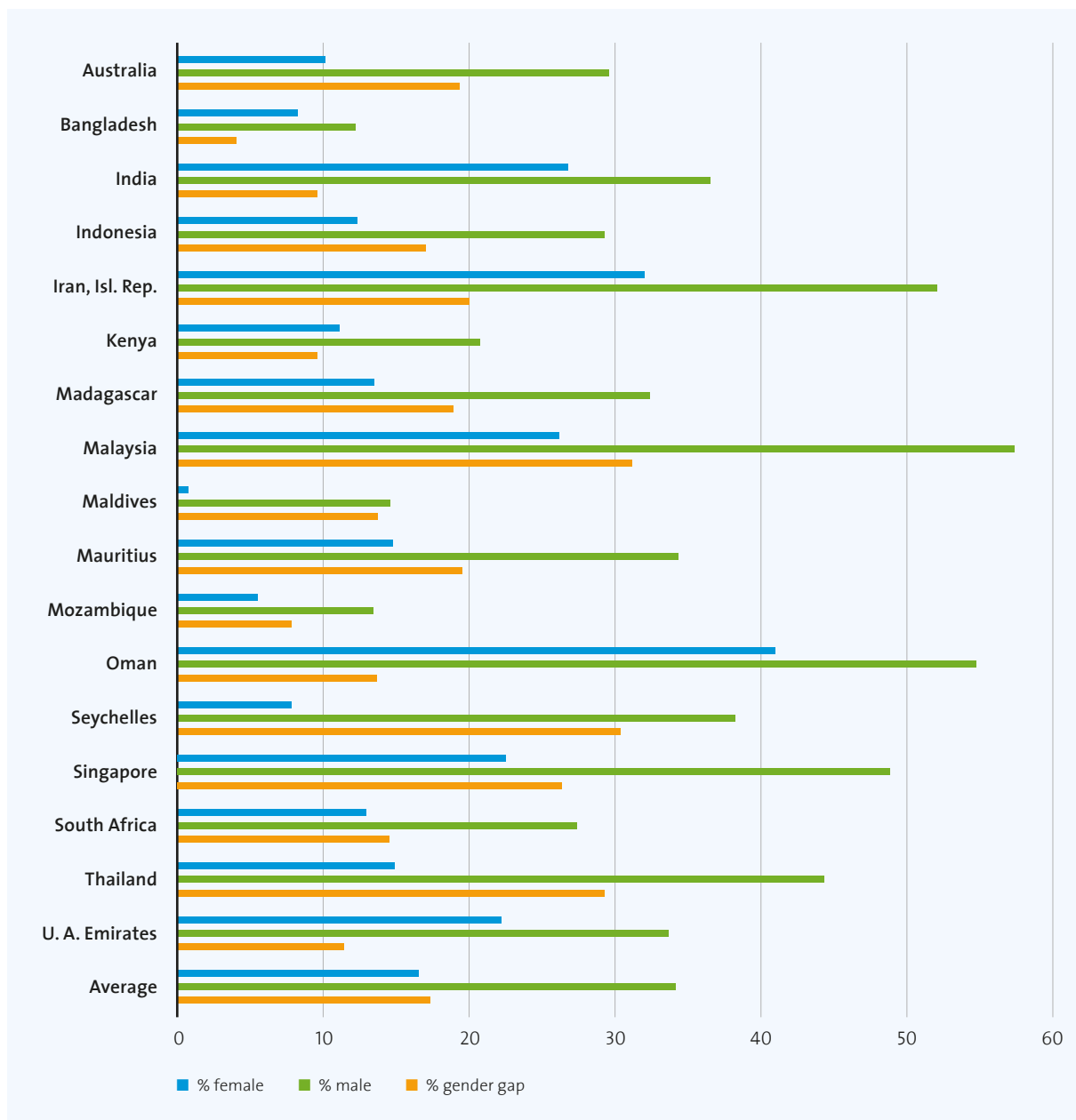
140. Day 2019.

141. Shigela 2018.

142. Ben & Alex 2018.

FIGURE 12

Percentage of graduates from science, technology, engineering and mathematics programmes in tertiary education, latest available data



Source: UNESCO Institute for Statistics Database.

Notes: Latest available data between 2016 and 2018; data unavailable for Comoros, Somalia, Sri Lanka, the United Republic of Tanzania and Yemen.

## Financial inclusion and assets

Women's financial inclusion, financial literacy and universal access to a broad range of financial services and products are now widely recognized as critical to women's economic empowerment. Access to credit, savings and insurance can increase women's bargaining power within the household, create economic opportunities for them outside the home and help secure them against risk, potentially creating a path toward long-term financial security. However, women are disproportionately left out of formal banking services: they comprise over half (56 per cent) of the world's 1.7 billion adults without access to formal financial services or mobile money providers.<sup>143</sup>

Even as account ownership continues to grow, inequalities persist. Globally, 72 per cent of men have an account compared to 65 per cent of women.<sup>144</sup> This overall gender gap of 7 per cent is even greater in developing economies at 9 per cent. A gender gap in account ownership exists in nearly all IORA countries with available data, with the exception of Indonesia and South Africa, where more women than men have accounts. The largest gender gap is in Bangladesh (29 per cent). Even mobile-money giants Kenya and the United Republic of Tanzania have large account gender gaps at 8 per cent and 9 per cent, respectively.<sup>145</sup>

Figure 13 illustrates the percentage of women and men without bank accounts in IORA countries where data are available. The gender gap is evident across the board.

Access to bank accounts and to savings and payment mechanisms increases women's ability to save and plan their finances. The International Finance Corporation

(IFC) estimates, however, that over 70 per cent of women-owned small and medium enterprises have inadequate or no access to financial services.<sup>146</sup> In South Africa, 58 per cent of SMEs are run by women, yet only 43 per cent of women who run small businesses have bank accounts compared to 52 per cent of male small-business owners.<sup>147</sup> A survey of street vendors found that only 37 per cent of women were able to use their own capital to start businesses, compared to 68 per cent of men.<sup>148</sup> Evidence has further shown that 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.<sup>149</sup> In Bangladesh, 27 per cent of deposits come from women, but women only receive 1.8 per cent of credit.<sup>150</sup> In this context, promoting women's access to formal financial products and services can boost income growth and security, and it is through these transmission channels that women's financial inclusion contributes to poverty reduction and building broader economic resilience.

Persistent cultural, legal and customary barriers to accessing productive resources, including finance, reinforce inequalities between women and men and are major causes of women's economic exclusion and poverty. Access to financial services, including credit, loans and savings, is vital for low-income women, especially rural women, but is rarely available to them. In Kenya, 40 per cent of smallholder farms are run by women, yet women only receive 10 per cent of credit for MSMEs.<sup>151</sup> Financial services can help households to cope with economic shocks arising from unexpected expenses, as well as allow women farmers to invest in productive resources and technologies.

143. World Bank 2017.

144. Ibid.

145. World Bank 2017.

146. IFC 2013.

147. Napier et al. 2013, citing FinMark Trust 2010.

148. Roever and Chen 2014.

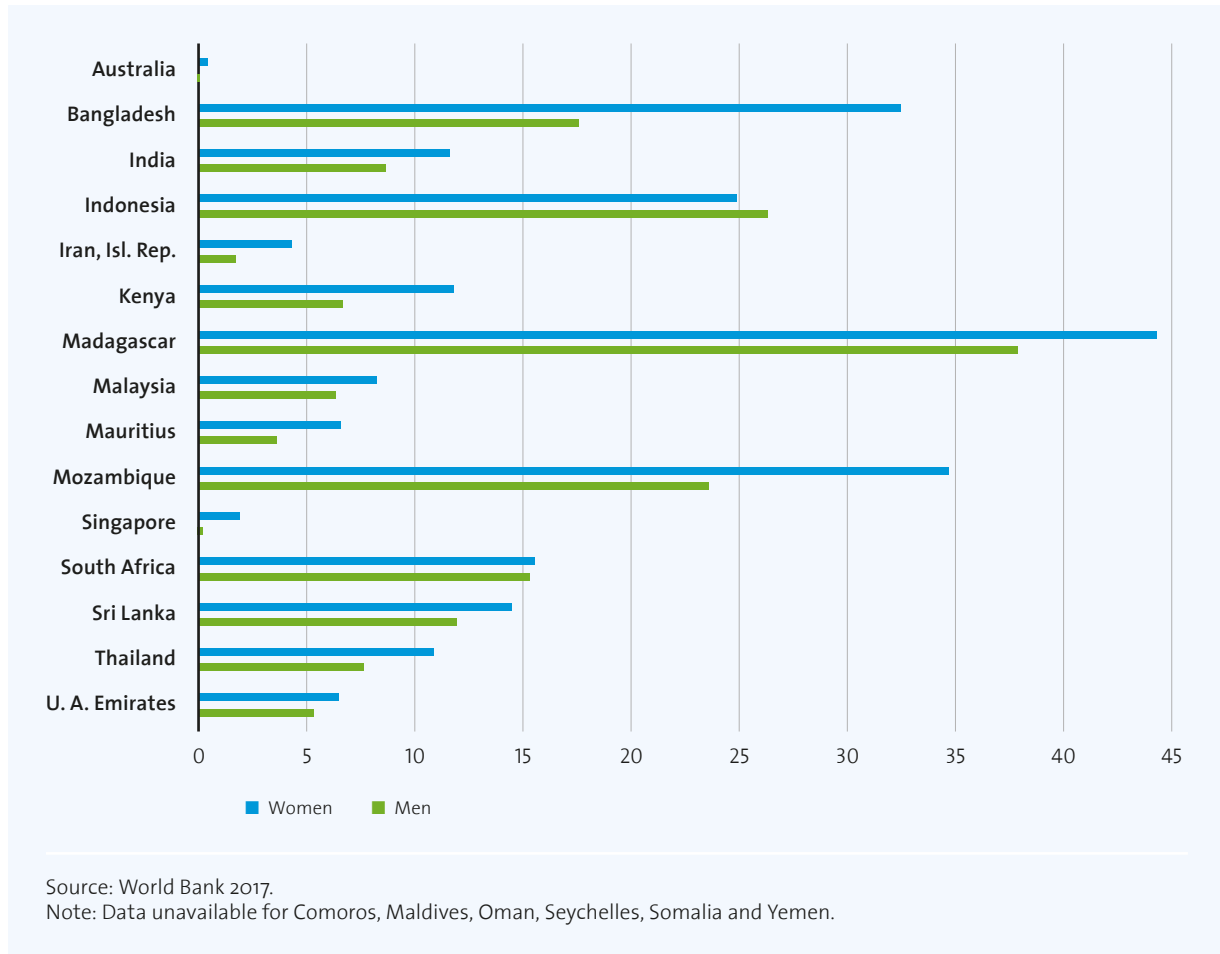
149. Ibid.

150. Napier et al. 2013, citing UN DESA.

151. Ibid., citing Ellis et al. 2007.

FIGURE 13

Percentage of women and men without a bank account, 2017



As financial inclusion has expanded, the financial sector has begun to leverage digital technology and infrastructure to increase access. Mobile phones are one of the most far-reaching technologies in history with five billion users worldwide.<sup>152</sup> They are also increasingly becoming a necessary asset for doing business, to send and receive money and to access banking services. However, while the technology and connectivity are spreading far and wide, they are not distributed equally. Women are

frequently being left behind. The mobile gender gap (at 9 per cent) has remained largely constant over time, with women lagging behind men in terms of mobile phone and technology ownership. In developing countries, the gap is much larger. For example, in Bangladesh, the gender gap in mobile phone and technology ownership is 33 per cent and in sub-Saharan Africa the gap is 14 per cent.<sup>153</sup>

152. GSMA 2018.

153. Ibid.

#### BOX 4

### Financial inclusion schemes in IORA

The Indian Ocean Rim region is home to two of the most well-known financial inclusion schemes in the world: M-Pesa in Kenya and the “Pradhan Mantri Jan Dhan Yojana” programme in India.

Safaricom, a telecommunications company operating in Kenya, introduced M-Pesa in 2007 as a money transfer product, targeting unbanked users to allow them to transfer money. It quickly became apparent that people were using the product as a stored value account—indicating a real need among unbanked users for a convenient place to keep money safe and private. This led banks and other financial institutions to offer products and services through the M-Pesa vehicle, such as M-Shwari, a savings account and M-Kopa, a rent-to-own solar energy product, among others. By 2015, two thirds of Kenyans, over 12.2 million people, were using the service. While 68 per cent of women in Kenya have M-Pesa compared to 76 per cent of men, women are more likely than men to actively use it (43 per cent compared to 34 per cent). Additionally, women report that M-Pesa has strengthened their support networks and their economic independence from their husbands and fathers.

The Government of India launched its universal financial inclusion scheme, the “Pradhan Mantri Jan Dhan Yojana” programme, in 2014 to expand affordable access to financial services to the over 500 million unbanked Indians. The mandate was that state-owned banks must open at least one full-service bank account for each unbanked household. As of 2017, the scheme had created 228 million new bank accounts, including 170 million for women. Government social payments, such as housing and cooking gas subsidies, rural employment wages and scholarships linked to bank accounts through the scheme were incentives to open accounts. While certainly an achievement, usage remains low; around 48 per cent of accounts remain dormant, particularly among rural low-income women, due to lack of connectivity, distance to agents and banks and restricted access to and knowledge of mobile technology.

Sources: Eijkman et al. 2009; McKay and Mazer 2014; Mintz-Roth 2018; Chada 2016; Raman 2018; Clement 2018.

## Identification papers and other documentation

Formal identification, such as a national ID card, passport or birth certificate, enables access to a wide range of services: opening a bank account, enrolling in school, accessing social protection, voting and registering a business.<sup>154</sup> Worldwide, nearly 166 million children under the age of 5 are not registered and 237 million lack a birth certificate.<sup>155</sup> The majority of low- to middle-income

countries lack adequate systems to register births, and low-income households—especially rural ones—do not always have the means, time or resources necessary to file the proper paperwork to register a birth.<sup>156</sup> Birth registration among IORA countries varies widely: Australia, the Islamic Republic of Iran, Maldives, Singapore and Thailand report that at least 98 per cent of births are registered;<sup>157</sup> however, in Bangladesh, Mozambique, the United Republic of Tanzania and Yemen less than 60 per cent of births are.

154. O'Donnell 2016.

155. UNICEF 2019.

156. World Bank undated.

157. UNICEF global database. Most recent data available 2010–2019; data unavailable for Malaysia, Mauritius, Seychelles, Somalia and Sri Lanka.

There does not appear to be a significant gender gap in birth registration in IORA countries for which data are available. However, birth registration and certificates are important ‘foundational’ documents that are later needed for obtaining national IDs, passports and other legal forms of identification, and clearer gaps become apparent when examining women’s access to identification.<sup>158</sup> Mozambique is among the top 10 countries in the world with the largest gender gap (13.9 per cent) in identification.<sup>159</sup>

Gender gaps in formal identification are a result of complicated registration systems that can be difficult to navigate, fees that some cannot afford and lack of time and mobility, particularly among women.<sup>160</sup> Additionally, legal restrictions can make it difficult, if not impossible, for women to obtain a birth certificate in some countries.

A number of countries have taken measures to reduce women’s obstacles to accessing identification. The 2004 reform of the Civil Registration Code in Mozambique permitted either parent to register the birth of a child and obtain a birth certificate. In the United Republic of Tanzania, the Government significantly extended the period of registration without fees, which provided incentives for birth registration. In Kenya, registration is free if done within the first six months and the processes of registering a birth and issuing a birth certificate have been combined. Indonesia’s 2014 reforms removed administrative fees and provided legal identity registration services in villages through integrated and mobile services that provide both marriage and birth registration services.<sup>161</sup>

Birth, marriage and death certificates are all tools for women’s economic empowerment in that they give women legal standing and the ability to build assets through access to credit and lay claim to spousal and child support. Governments can create effective policies when they have accurate sex-disaggregated demographic information.<sup>162</sup>

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<sup>158.</sup> Hanmer and Elefante 2019.

<sup>159.</sup> Ibid.

<sup>160.</sup> O’Donnell 2016.

<sup>161.</sup> Hanmer and Elefante 2019.

## Land and productive resources

Rights to land and natural resources and tenure security are fundamental. Land is perhaps the most important household asset in certain contexts, particularly for rural women and women farmers. Ensuring women’s rights to land and access to other productive resources is correlated with improved household welfare and a broad range of benefits for rural women and girls. Women acquire more decision-making power and economic independence in their families, households and communities. The elimination of laws and practices that disadvantage women compared with men with respect to access to land, inheritance and other productive resources can also help to reduce intimate partner violence. Land rights and land tenure security can boost women’s bargaining power in the home, increase their social and political status and strengthen their participation in economic and public life.<sup>163</sup>

Yet women farmers have significantly less access to, use of, control over and ownership of land and other productive assets compared with their male counterparts. Women’s land rights are compromised by inadequate legal and policy frameworks, ineffective implementation at the national and local levels and discriminatory gender norms and practices—compounded by a lack of sex-disaggregated data and gender statistics. Globally, almost one third of employed women work in agriculture, including forestry and fishing, and agriculture remains the most important employment sector for women in low-income and lower-middle-income countries. Yet, less than 13 per cent of agricultural landholders are women, although this varies widely among regions.<sup>164</sup> Based on an analysis of 180 countries, only in 29 per cent of them do women and men have equal rights to own, use and control land in law and practice. In 68 per cent of countries, women are limited in claiming and protecting land assets because of customary, religious or traditional laws and practices. In 9 per cent of countries, women do not have the same legal rights as men to own, use or control land.<sup>165</sup>

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<sup>162.</sup> Dincu et al. 2018.

<sup>163.</sup> UN Women and OHCHR 2020.

<sup>164.</sup> FAO undated.

<sup>165.</sup> OECD 2019b.



Not only do women have fewer land rights than men, but they are often restricted to so-called secondary land rights, meaning that they hold rights through male family members and risk losing those rights in the case of divorce, widowhood or following the migration of the male relative. The land rights of most women are curtailed by customary law even when recognized by statutory law or as part of legal reforms. Women are susceptible to dispossession because they lack inheritance rights; when a male spouse dies, the rights of his male relatives often prevail over those of his widow and daughters.<sup>166</sup>

Table 2 provides an overview of rights to inheritance in the Indian Ocean Rim region. Just 11 of the 22 IORA Member States afford sons and daughters equal rights to inheritance, while only 10 afford female and male surviving spouses equal inheritance rights.

## Sustainable energy

Energy poverty, or the lack of access to modern energy sources, disproportionately affects women and girls, even where electrification is prevalent.<sup>167</sup> The gap between rich and poor is equally lopsided, with low-income rural women obliged to live largely off the grid. Most people in the world—89 per cent—have access to some level of electricity, but 840 million people still do not.<sup>168</sup> In contexts where grid electricity is unreliable or unavailable, women’s ability to work, study or take care of household tasks after the sun goes down is effectively compromised. Access to alternative sources of sustainable energy is necessary to support women’s economic empowerment. Figure 14 illustrates the stark differences in access to electricity not only between IORA countries but also between rural and urban populations within these countries.

**TABLE 2**  
**Rights to inheritance, 2019**

Country	Do sons and daughters have equal rights to inherit assets from their parents?	Do female and male surviving spouses have equal rights to inherit assets?
Australia	Yes	Yes
Bangladesh	No	No
Comoros	No	No
India	Yes	Yes
Indonesia	No	No
Iran, Isl. Rep.	No	No
Kenya	Yes	No
Madagascar	Yes	Yes
Malaysia	No	No
Maldives	No	No
Mauritius	Yes	Yes
Mozambique	Yes	Yes
Oman	No	No
Seychelles	Yes	Yes
Singapore	Yes	Yes
Somalia	No	No
South Africa	Yes	Yes
Sri Lanka	Yes	Yes
Thailand	Yes	Yes
U. A. Emirates	No	No
U. R. of Tanzania	No	No
Yemen	No	No

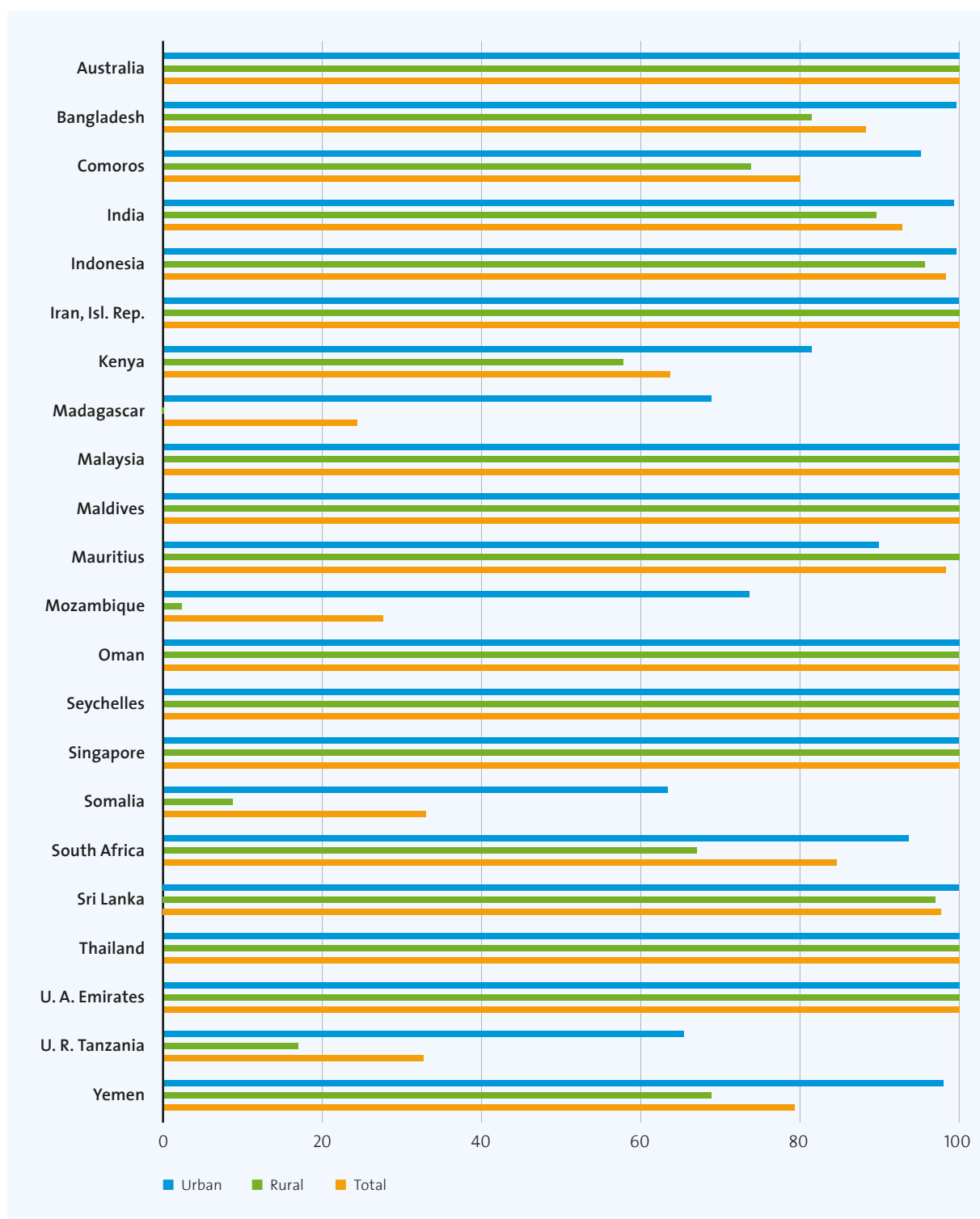
Source: World Bank 2020a (modelled ILO estimate).

<sup>166.</sup> Deere et al. 2013; FAO 2010.

<sup>167.</sup> Leach et al. 2016.

<sup>168.</sup> IEA et al. 2019.

**FIGURE 14**  
**Access to electricity (% of population, urban and rural), 2017**

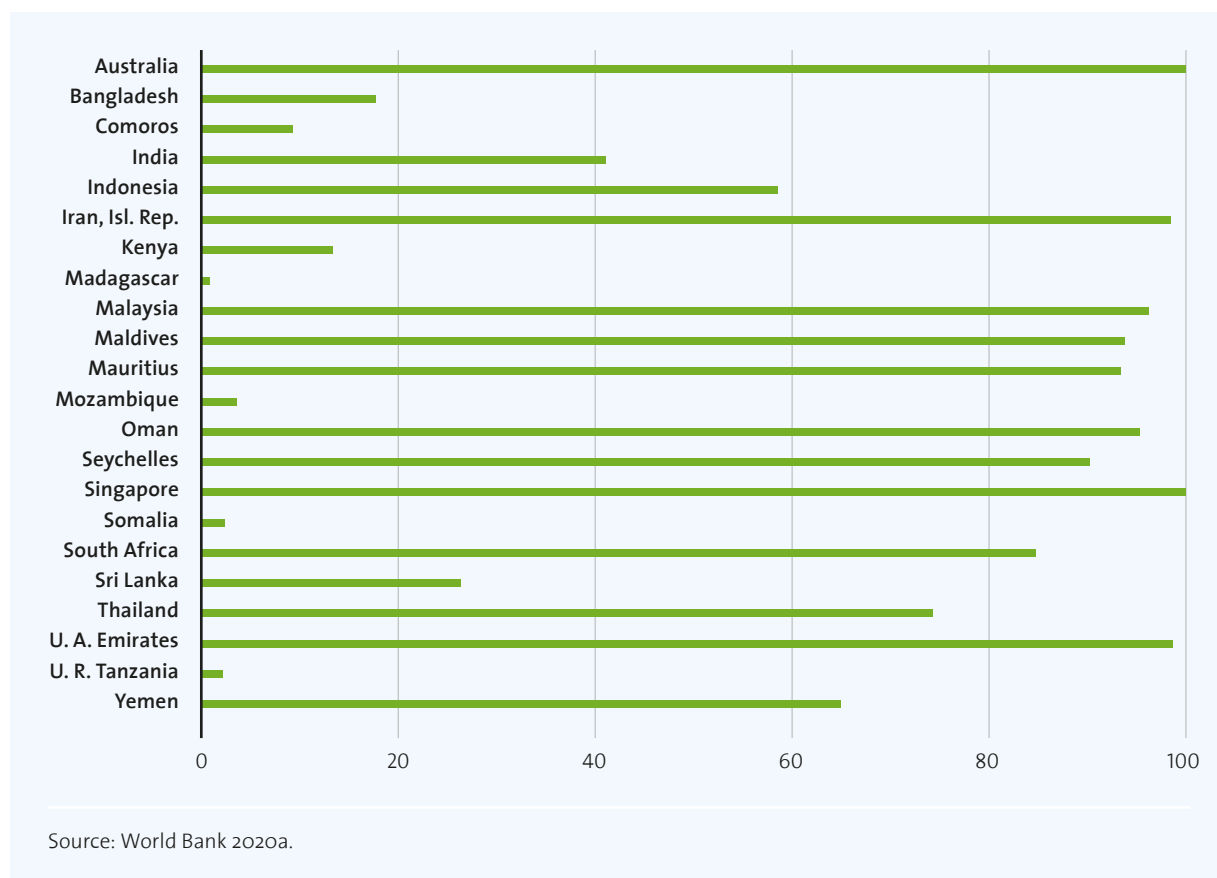


Source: World Bank 2020a.

Universal energy access in a changing climate is a significant global challenge facing IORA Member States. Energy production and consumption, principally fossil fuels, are the greatest source of greenhouse gas emissions.<sup>169</sup> Nearly 3 billion people still depend on solid biomass fuels—coal, kerosene, wood, crop waste and dung—and open fires for cooking and heating, primarily in Asia and sub-Saharan Africa. As a result, 3.8 million people, a majority women and children, die prematurely from illness attributable to household air pollution. In contexts where fuel must be collected, mostly women and children perform this daily labour, increasing their risk of musculoskeletal damage, injury

and violence, and taking precious time away from school, work and other productive activities.<sup>170</sup> Providing energy infrastructure and services and increasing the share of sustainable energy are critical areas for policymakers to address, especially given the urgent need for climate change mitigation and adaptation and building resilience. Ensuring energy access, particularly through renewable energy sources and increased energy efficiency, is fundamental for women’s economic empowerment in the Indian Ocean Rim region. Figure 15 illustrates access to clean fuels and technologies for cooking across IORA countries by percentage of the population, with striking variation across countries.

**FIGURE 15**  
**Access to clean fuels and technologies for cooking (% of population), 2016**



169. IEA 2018; WHO 2018.

170. IEA et al. 2019.

## Climate change

Climate change has an enormous impact on IORA Member States. Island Member States are already seriously affected by rising sea levels and unpredictable weather patterns. Fluctuations in climate patterns will affect a diverse range of IORA geographies—for example, the glaciers in the Himalayas are predicted to lose 70 to 90 per cent of their mass by the year 2100, while monsoons in India are projected to increase in intensity and dry seasons will have fewer rainy events.<sup>171</sup> Rising sea levels in Southeast Asia are linked to increased emigration from the coastal areas of Indonesia, Malaysia and Thailand.<sup>172</sup>

Climate change and gender inequality are arguably two of the greatest sustainable development challenges of our time. Climate change affects the entire planet and all peoples, although not in the same way or to the same degree. Gender inequality has been deemed the most pervasive human rights violation, and the impacts of climate change amplify existing gender inequalities. Climate change affects women's and men's livelihoods and well-being differently—in terms of agricultural production, food security, health, water and energy resources, climate-induced migration and conflict and climate-related natural disasters. In many contexts, women's dependence on and unequal access to land, water and other natural resources and productive assets mean that they are disproportionately affected by climate change. Women's abilities to withstand and recover from disasters are strongly affected by gender inequalities. In most disasters, mortality among women is significantly higher than that of men and women's poverty increases in disaster-prone areas. Climate change impacts on women are compounded by discriminatory laws and policies that may limit their mobility and decision-making power in the household and the community.<sup>173</sup>

In addition, as discussed above, women and girls carry the largest burden of unpaid care and domestic work, which only increases in a changing climate. Indeed,

climate-induced drought and scarcity affect the time and level of effort required to collect, secure, distribute and store water, fuel and other resources.<sup>174</sup> Women often have primary responsibility for water and fuel provisioning. Globally, women and girls are responsible for water collection in 80 per cent of households without access to piped water. They are therefore particularly affected when water and sanitation are not available on premises. Where access to clean and affordable energy is lacking, women and girls may spend large portions of their day performing laborious and physically draining tasks such as collecting biomass fuels, manually processing foodstuffs and pumping water. In areas of fuel scarcity, fuel collection can take up as much as five or six hours per day—time that could otherwise be used for paid work, education, rest or leisure.

Systematically addressing gender inequalities in the context of climate change is one of the most effective mechanisms to build the climate resilience of households, communities and nations. Growing recognition of the disproportionate impact of climate change on women and girls has been matched in recent years by rising awareness of their roles as change agents and the tremendous value of gender equality and women's empowerment for producing social, economic and climate resilience benefits—as reflected in the 2030 Agenda for Sustainable Development and the United Nations Framework Convention on Climate Change (UNFCCC) Gender Action Plan. Among other things, the Gender Action Plan seeks to rectify the relatively low levels of women's climate decision-making and achieve and sustain gender equality and the full, equal and meaningful participation of women in the UNFCCC process.<sup>175</sup>

## Sexual and reproductive health

The attainment of sexual and reproductive health can play a critical role in fostering and paving the way for women's economic empowerment. For example, the

171. ADB 2017.

172. ADB 2012.

173. UN Women 2016.

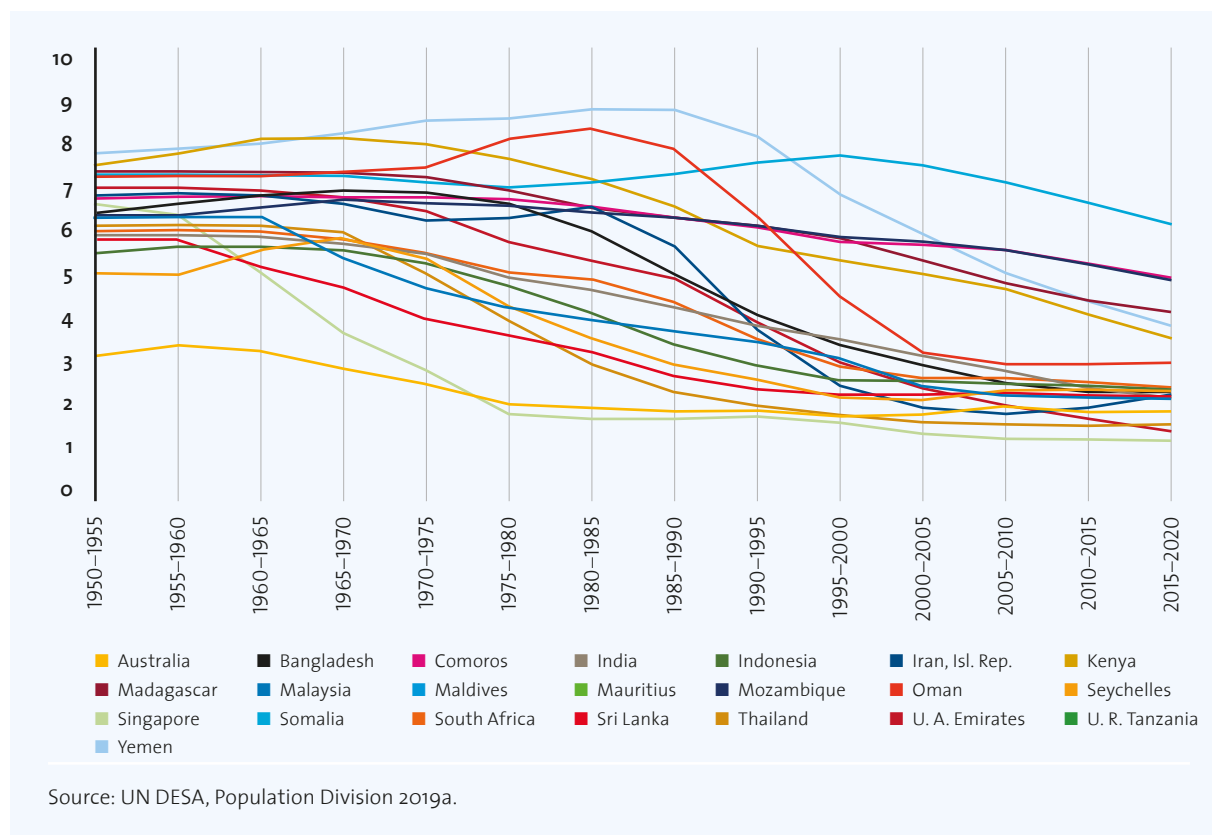
174. Ibid.; UN Women 2018.

175. UNFCCC 2017: Decision 3/CP.23 Establishment of a gender action plan.

availability and use of modern contraception enables women to plan and make critical decisions about their future, when and how many children to have and their labour force participation. It provides women with the opportunity to complete their education, acquire more skills and enter and stay longer in the labour market, raising their lifetime earnings and contributions to the family income, thereby improving their own well-being and that of their children and household.<sup>176</sup>

Indian Ocean Rim region data over the last two decades reveal declining fertility rates and an increased uptake of modern contraceptive methods (see Figures 16 and 17). Yet while the reported unmet need for family planning is declining overall, wide variation exists among IORA countries (see Figure 18).

**FIGURE 16**  
Total fertility rate (live births per woman), 1950–2020



The ability to freely determine the number and spacing of children helps enable women to work and to learn. Planned and unplanned pregnancy and childbearing affect women’s ability to pursue different types of

economic opportunities and even the choice of sectors in which they seek to work.<sup>177</sup> Women with more children are typically less able to undertake paid work and more likely to work in the informal economy.<sup>178</sup>

176. Lee and Belohlav 2014; Silverman et al. 2016; Finlay and Lee 2018; Sonfield et al. 2013; Canning and Schultz 2012.

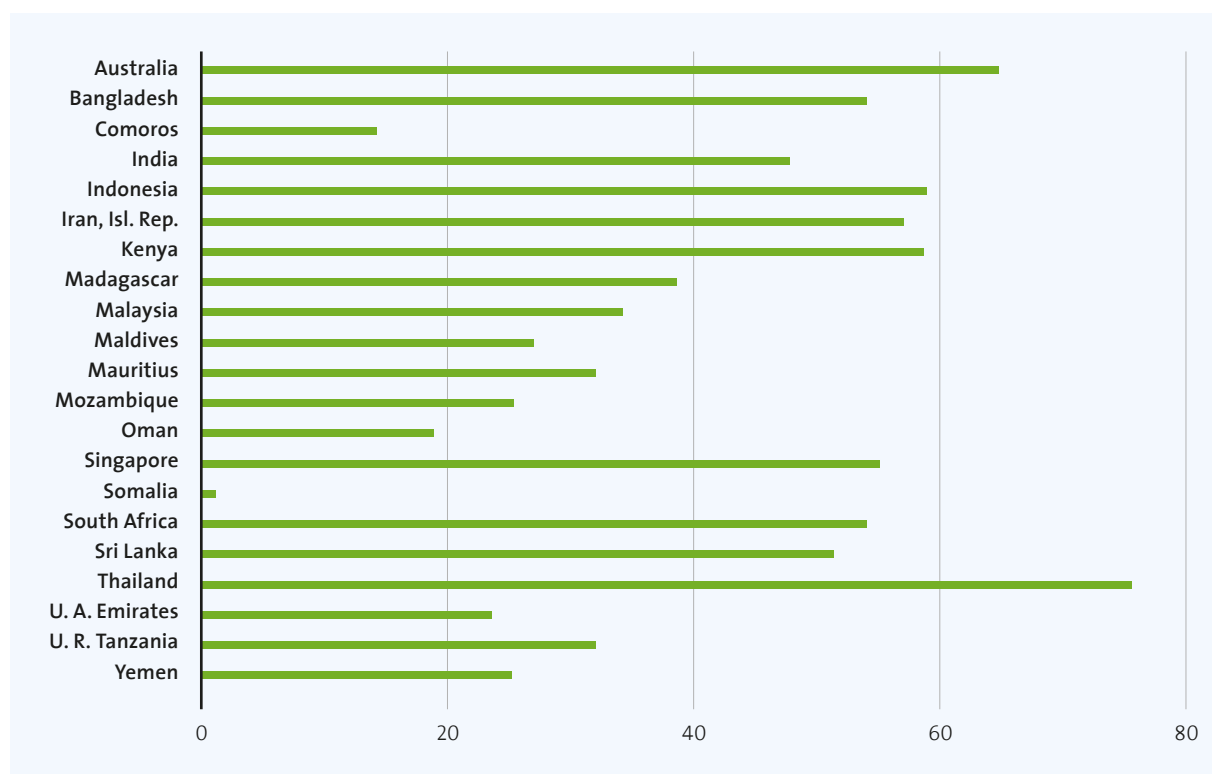
177. Gammage et al. 2020.

178. Lundberg et al. 2010; Radhakrishnan 2010.

In Thailand, researchers found that home-based workers cited the ability to combine paid care work and child-care as a reason they engaged in this work.<sup>179</sup> Similarly, in Malaysia, women who held low-skilled jobs decided to start their own micro-businesses rather than return to formal work after having children.<sup>180</sup> A randomized impact evaluation of child-care options in rural Mozambique found that with access to child-care, the probability that a caregiver reported working in the past 30 days increased by 6.2 percentage points, representing an increase of 26 per cent over the control group.<sup>181</sup>

According to the World Population Prospects 2019 estimates, fertility rates have fallen in IORA countries on average by 56 per cent since 1950–1955 versus a global decline of about 50 per cent.<sup>182</sup> African IORA countries, in general, continue to have the highest fertility rates: Somalia, the United Republic of Tanzania, Mozambique, Comoros and Madagascar have the highest fertility rates in the IORA region (Figure 16). Meanwhile, Mauritius, Singapore, Thailand and the United Arab Emirates have seen the greatest percentage drop in fertility. For example, Singapore’s fertility rate dropped from 6.61 live births in 1950–1955 to 1.21 in 2015–2020, representing an 82 per cent decline.

**FIGURE 17**  
**Contraceptive prevalence (%), any modern method, latest available data, 1995–2017**



Source: UN DESA, Population Division 2019b.  
 Note: Data unavailable for Seychelles.

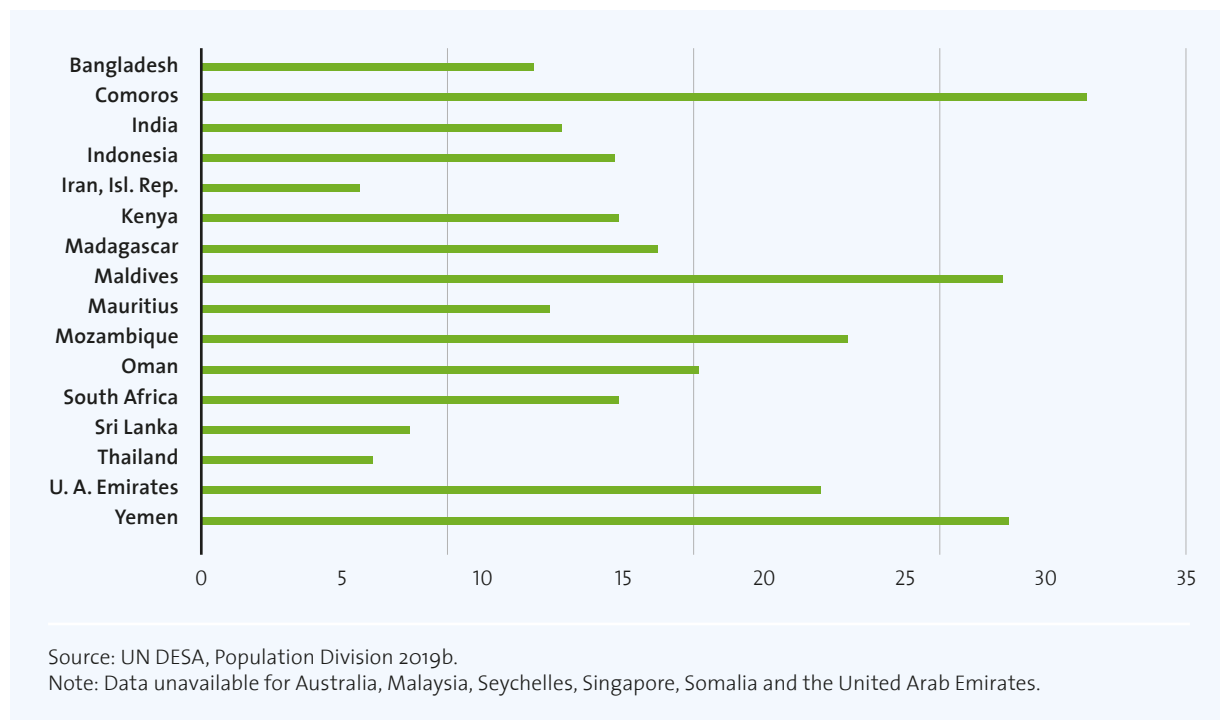
179. Horn et al. 2013.  
 180. Franck 2012.

181. Martínez et al. 2012.  
 182. UN DESA, Population Division 2019a.

The prevalence of the use of modern contraceptive methods varies widely within the IORA region, from under 15 per cent in Comoros and Somalia to 65 per cent in Australia and 76 per cent in Thailand (Figure 17). While the unmet need for family planning is not as varied, an unmet need exists in all IORA countries with available data, signifying that women’s autonomy and economic empowerment potential continue to be constrained (Figure 18). This unmet need is highest in Comoros (31.6

per cent) followed by Maldives and Yemen, at about 29 per cent, and lowest in the Islamic Republic of Iran and Thailand at around 6 per cent. Indeed, without concerted efforts to reduce unmet needs for family planning and reproductive and sexual healthcare services, and to expand access to care services, women’s ability to work in the formal economy is likely to remain limited in the Indian Ocean Rim region.

**FIGURE 18**  
**Unmet need for family planning (%), latest available data, 2009–2017**



## Laws

Eliminating discriminatory laws is essential to accelerating women’s economic empowerment. In some countries, laws, policies and regulations constrain women’s legal capacity to sign a contract, register a business or open a bank account. Globally, 21 out of 190 countries worldwide restrict a woman’s legal capacity and ability to work.<sup>183</sup> For example, a husband can prevent his wife from taking employment or a woman may need additional

documentation in order to get a job. Of these 21 countries where a woman cannot get a job in the same way as a man, 4 are in the IORA region: Comoros, the Islamic Republic of Iran, the United Arab Emirates and Yemen.<sup>184</sup> In 36 of 190 countries, including Bangladesh, the Islamic Republic of Iran, Malaysia, Singapore and Sri Lanka, the law does not prohibit discrimination in employment based on gender. In 50 out of 190 countries, women are not legally protected against sexual harassment in the workplace. Five IORA countries lack

<sup>183</sup>. World Bank 2020b.

<sup>184</sup>. Ibid.

these protections: Indonesia, the Islamic Republic of Iran, Seychelles, Somalia and Yemen.<sup>185</sup> Seven of the IORA countries also lack criminal penalties or civil remedies for sexual harassment in employment (see Table 3).

**TABLE 3**  
**Laws related to women’s mobility, workplace rights and economic opportunities in IORA countries, 2019**

Country	Can a woman legally travel outside her home in the same way as a man?	Are there criminal penalties or civil remedies for sexual harassment in employment?	Can a woman get a job in the same way as a man?	Does the law mandate equal remuneration for work of equal value?
Australia	Yes	Yes	Yes	Yes
Bangladesh	Yes	No	Yes	No
Comoros	Yes	Yes	No	Yes
India	Yes	Yes	Yes	No
Indonesia	Yes	No	Yes	No
Iran, Isl. Rep.	No	No	No	No
Kenya	Yes	Yes	Yes	Yes
Madagascar	Yes	Yes	Yes	No
Malaysia	No	No	Yes	No
Maldives	Yes	Yes	Yes	No
Mauritius	Yes	Yes	Yes	Yes
Mozambique	Yes	Yes	Yes	No
Oman	No	Yes	Yes	No
Seychelles	Yes	No	Yes	No
Singapore	Yes	Yes	Yes	No
Somalia	Yes	No	Yes	Yes
South Africa	Yes	Yes	Yes	Yes
Sri Lanka	Yes	Yes	Yes	No
Thailand	Yes	Yes	Yes	Yes
U. A. Emirates	No	Yes	No	No
U. R. of Tanzania	Yes	Yes	Yes	Yes
Yemen	No	No	No	No

Source: World Bank 2020b.

<sup>185</sup>. Ibid.



Furthermore, a woman cannot travel outside her home in the same way as a man in the Islamic Republic of Iran, Malaysia, Oman, the United Arab Emirates and Yemen.<sup>186</sup>

Eliminating discriminatory laws and regulations is crucial to overcoming gender-based discrimination and obstacles to economic independence and to creating an enabling environment for women to access decent employment and entrepreneurship opportunities. This means applying core labour standards and investing in creating and promoting decent work. Eight IORA countries have laws that mandate equal remuneration for work of equal value, for instance.<sup>187</sup> Laws are also needed that: ensure labour rights and protection for workers in sectors that are dominated by women, such as social protection for domestic workers; guarantee girls' access to education to increase their economic opportunities; prohibit child marriage to increase the likelihood of young girls staying in school; protect women from violence and sexual harassment, and criminalize such offences, to increase women's safety in the workplace; and recognize the immense value of women's disproportionate share of unpaid care and domestic work and establish the means to reduce, redistribute and remunerate it, such as paid parental leave. In IORA countries, governments paid 100 per cent of maternity leave benefits in only seven countries and offered paid parental leave in just two (Australia and Singapore).<sup>188</sup>

## Social protection

Decent work and social protection are essential for women's economic empowerment, making it possible for women to enter and remain in the labour force and improve their own well-being and livelihoods and those of their families. Social protection or social security systems usually comprise a number of schemes that provide comprehensive protection across the life course, including child and family benefits, maternity protection, unemployment support, employment injury benefits,

sickness benefits, old-age benefits, disability benefits and survivors' benefits, as well as access to affordable medical care. Social protection systems are typically financed through employer contributions and tax-financed mechanisms, and universal coverage is most likely to happen by combining contributory and non-contributory systems. From a gender perspective, social protection is most effective when it works in tandem with the provision of public services, such as child-care, and labour market policies that support decent work.<sup>189</sup>

Various social protection policies have enabled women's economic empowerment among the IORA Member States. For example, in South Africa, the Child Support Grant (CSG) helps to provide income security to poor children and has had a discernible impact on children's lives with positive effects on early childhood development, school attendance and educational attainments, overall health status and reductions in risky behaviours by adolescents.<sup>190</sup> In addition, the cash transfers increased women's individual income and financial independence, as well as greater decision-making power over financial resources and about children's well-being.

India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has guaranteed every rural household 100 days of employment in public works at the minimum wage since 2006—with a 33 per cent quota for women, equal wages for women and men, worksites near workers' homes and child-care at worksites. This policy initiative has served as both a safety net, given the precarious nature and seasonality of agricultural livelihoods, and a way to build assets. Women's participation across the country, on average, has increased to around 55 per cent and has reduced the need for distress migration in search of work and provided more regular and predictable working hours as well as relatively better wages and working conditions.<sup>191</sup> However, the manual labour is arduous and the actual availability of the mandated child-care very limited, meaning that women must bring their children along with them to work.<sup>192</sup>

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<sup>186.</sup> Ibid.

<sup>187.</sup> Ibid.

<sup>188.</sup> Ibid.

<sup>189.</sup> UN ECOSOC 2019.

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<sup>190.</sup> CGDEV 2015.

<sup>191.</sup> Government of India 2019.

<sup>192.</sup> Kabeer 2018.

Some governments have begun to acknowledge the serious negative effects that family and domestic violence can have on women's right to work. Australia's Fair Work Amendment Act (2018) includes an entitlement to unpaid family and domestic violence leave as part of the National Employment Standards. All employees (including part-time and casual employees) are entitled to this unpaid leave to deal with family and domestic violence.<sup>193</sup>

## Maternity, paternity and parental leave

Good parental benefits and protection of mothers' jobs are essential for women to be able to enter and remain in the workforce after having children. Of IORA Member States, 6 of the 22 lack legislation to prohibit the dismissal of a pregnant woman from her job (see Table 4).<sup>194</sup> All 22 countries offer paid maternity leave (ranging from 45 to 270 days), but just 12 offer the ILO recommended minimum of 14 weeks. Only half (11) of IORA countries provide paid paternity leave (ranging from 1 to 14 days).<sup>195</sup>

This reinforces women's exclusive responsibility for child-care and limits their options for pursuing paid work after having children. Only Australia and Singapore have provisions for paid parental leave that can be taken by either parent. In March 2019, the President of Maldives announced plans to extend paid maternity leave to six months and provide for one month paid paternity leave.<sup>196</sup> Mauritius also took measures in 2018 to amend its Employment Rights Act to allow payment of 14 weeks of maternity leave for women workers with less than 12 months of service.<sup>197</sup>

## Public procurement

Gender-sensitive public and private sector procurement policies and practices can expand resources and markets

available to women as workers and entrepreneurs and, at the same time, advance gender equality and help ensure compliance with labour laws and standards in the workplace. The procurement market can make up as much as 10 to 15 per cent of the GDP of developed countries and up to 30 to 40 per cent of the economies of least developed countries.<sup>198</sup> Given the size of government spending, public procurement can be a powerful tool to promote women's businesses and to increase the employment of women, as well as enable them to enter new markets and benefit from public investment.<sup>199</sup>

In 2013, the Government of Kenya undertook a path-breaking initiative to amend the public procurement regulations to reserve 30 per cent of government contracts for women, youth and persons with disabilities.<sup>200</sup> To support women workers and women-owned businesses (WOBs), the Government disseminated information about procurement and contracting procedures and qualifications for bidding. All government procuring entities, including counties, are required to adhere to the public procurement provisions and must submit quarterly reports on the tenders secured by women, youth and persons with disabilities. Kenya has also established a Commonwealth Business Women's Academy to train women and WOBs on how to take advantage of business opportunities through procurement. As of 2015, 55,000 businesses have registered under the procurement programme at the Academy.<sup>201</sup> A Women Enterprise Fund was also established in 2016 to provide accessible and affordable credit to support women to start and expand businesses for wealth and employment creation.<sup>202</sup>

The private sector can also engage in gender-responsive procurement by actively recruiting WOBs and other diverse suppliers as part of their business strategies or corporate social responsibility commitments.<sup>203</sup> WEConnect, an international non-governmental organization (NGO) that works to link women

193. Australian Government undated.

194. World Bank 2020c.

195. Ibid.

196. Republic of Maldives President's Office 2019.

197. Jugnauth 2018.

198. Kirton and Healy 2013.

199. Chin 2017.

200. AGPO 2020; Gathira 2013.

201. Aid & International Development Forum 2015.

202. Women Enterprise Fund undated.

203. Ibid.

entrepreneurs to markets, is implementing a project with the World Bank Group in Bangladesh called Strengthening Market Access for Women-Owned Businesses. The project links WOBs with potential local and multinational corporate buyers. It is one of the first initiatives in Bangladesh to bring such businesses together with corporations to procure MSME services.<sup>204</sup>

In addition to Kenya, a number of other governments are prioritizing the rights of women with disabilities to economic empowerment. Maldives allocates 20 per cent of loans under the Government’s SME loan scheme for women, youth and people with disabilities.<sup>205</sup>

Australia’s “Development for All (2015–2020): Strategy for Strengthening Disability-Inclusive Development in Australia’s Aid Program” acknowledges the multiple disadvantages women and girls with disabilities experience due to the interplay between poverty and discrimination on the basis of gender and disability. The Australian government is therefore taking efforts to increase the collection of data on the situation and needs of women and girls with disabilities and devise outreach strategies to include more women with disabilities in their development programming on leadership, women’s economic empowerment and ending violence against women.<sup>206</sup>

**TABLE 4**  
**Maternity, paternity and parental leave**

Country	Does the government pay 100 per cent of maternity leave benefits?	Is dismissal of pregnant workers prohibited?	Is paid leave of at least 14 weeks available to mothers?	Is there paid leave available to fathers?	Is there paid parental leave?	What is the length of paid maternity leave (days)?	What is the length of paid paternity leave (days)?
Australia	Yes	Yes	Yes	Yes	Yes	126	14
Bangladesh	No	No	Yes	No	No	112	N/A
Comoros	No	Yes	Yes	No	No	98	N/A
India	No	Yes	Yes	No	No	182	N/A
Indonesia	No	Yes	No	Yes	No	90	2
Iran, Isl. Rep.	Yes	No	Yes	Yes	No	270	10
Kenya	No	Yes	No	Yes	No	90	10
Madagascar	No	Yes	Yes	No	No	98	N/A
Malaysia	No	No	No	No	No	60	N/A
Maldives	No	Yes	No	Yes	No	60	3
Mauritius	No	Yes	Yes	Yes	No	98	5
Mozambique	Yes	Yes	No	Yes	No	60	1
Oman	No	No	No	No	No	50	N/A
Seychelles	Yes	Yes	Yes	Yes	No	112	10
Singapore	No	No	Yes	Yes	Yes	84	10
Somalia	No	Yes	Yes	No	No	98	N/A
South Africa	Yes	Yes	Yes	Yes	No	120	10
Sri Lanka	No	Yes	Yes	No	No	118	N/A
Thailand	No	Yes	No	No	No	90	N/A
U. A. Emirates	No	Yes	No	No	No	45	N/A
U. R. of Tanzania	Yes	Yes	No	Yes	No	84	3
Yemen	No	No	No	No	No	70	N/A

Sources: World Bank 2020c; data for Australia from Australian Government undated.

<sup>204</sup>. WEConnect International undated.

<sup>205</sup>. Republic of Maldives President’s Office 2019.

<sup>206</sup>. Australian Government 2015.



4

AGENCY



# AGENCY

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Agency is reflected in women’s ability to “to lead the kinds of lives they value—and have reason to value”.<sup>207</sup> Strengthening women’s agency typically refers to increasing participation, voice, bargaining and negotiation skills and influence in decision-making about strategic life choices. Agency and collective voice have different forms of expression, such as women’s role in decision-making in political and economic forums and organizations.

Women’s participation in workers’ organizations, producer associations, cooperatives, trade unions and collective bargaining is one avenue to express voice and agency in economic life and to negotiate improvements in the terms and conditions of employment and exchange in markets, including wages, benefits and product prices. After the tragic collapse of the Rana Plaza garment factory in Bangladesh in 2013, organizations of women-led garment workers and international worker solidarity movements joined together to create the Bangladesh Accord on Fire and Building Safety. A minimum of 190 brands from over 20 countries signed on to the Accord, covering 1,500 factories that employ an estimated 2 million workers. Additionally, the disaster catalysed the formation of about 200 new garment worker unions, with women forming the majority of members and 65 per cent of leadership roles.<sup>208</sup>

Agency can be promoted through programmes and policies that expand economic opportunities and secure rights. The ability to undertake paid work can increase agency, and women can apply their income to secure their well-being, acquire new skills or change their status as dependants and influence decisions within and beyond the household.

IORA Member States can encourage women leaders in different spheres and at different levels, from

women’s grassroots collectives to parliaments and ministries, reaffirm women’s rights to and at work, while guaranteeing the enforcement of these rights, and ensure that public investments advance gender equality and women’s economic empowerment.

## Women in leadership: politics

Women’s political empowerment is vital for their empowerment in other arenas. Without women’s participation and leadership in political life, it is unlikely that laws, policies and regulations will change to support women’s economic empowerment; foster access to, use of and control over land and other productive resources; and enable women to earn and learn.

Women are taking leadership roles in political processes in the Indian Ocean Rim region. Data from 2019 show that they make up more than 20 per cent of members of national parliaments in Bangladesh, Kenya, Seychelles, Singapore, Somalia and the United Arab Emirates, and more than 30 per cent in Australia, Mozambique, South Africa and the United Republic of Tanzania.<sup>209</sup>

Nevertheless, women’s participation in the political arena remains far below that of men. Where women are less visible in politics or less likely to vote or hold identity documents that permit them to vote, their concerns are less likely to be represented in political agendas. One approach to increasing women’s political participation and representation is through quotas and temporary special measures (TSMs). Gender quotas and TSMs have been used across the globe to increase women’s political participation and to ensure that this participation reflects the needs and concerns of women in the political process.<sup>210</sup> Although gender quota systems differ in type and application, their variations are consistently

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<sup>207.</sup> Sen 1999.

<sup>208.</sup> UN Women 2015c.

<sup>209.</sup> IPU 2020.

<sup>210.</sup> Chattopadhyay and Duflo 2004; International IDEA undated; Fallon et al. 2012; De Paola et al. 2010.

associated with the greater political participation of women. The main approaches used are reserved seats (mandated by the constitution and/or legislation), legal candidate quotas (mandated by the constitution and/or legislation) and voluntary political party quotas.<sup>211</sup>

IORA Member States have had a mixed approach to adopting quotas and TSMs, with some type of voluntary or mandated quota or TSM in 9 of the 21 Member States with available data (see Table 5).<sup>212</sup>

**TABLE 5**  
**Quotas and temporary special measures for women’s political participation**

Country	Parliament type	Voluntary political party quotas	Single/Lower House > quota type	Single/Lower House > constitutional quota	Single/Lower House > electoral law quota
Australia	Bicameral	Yes	No legislated	No	No
Bangladesh	Unicameral	No	Reserved seats	Yes	No
Comoros	Unicameral	N/A	N/A	N/A	N/A
India	Bicameral	No	No legislated	No	No
Indonesia	Unicameral	No	Legislated candidate quotas	No	Yes
Iran, Isl. Rep.*	Unicameral	No	No legislated	N/A	N/A
Kenya	Bicameral	Yes	Reserved seats	Yes	No
Madagascar*	Unicameral	No	No legislated	N/A	N/A
Malaysia*	Bicameral	No	No legislated	N/A	N/A
Maldives*	Unicameral	No	No legislated	N/A	N/A
Mauritius	Unicameral	No	No legislated	N/A	N/A
Mozambique	Unicameral	Yes	No legislated	No	No
Oman*	Bicameral	No	No legislated	N/A	N/A
Seychelles	Unicameral	No	No legislated	N/A	N/A
Singapore*	Unicameral	No	No legislated	N/A	N/A
Somalia	Bicameral	No	Reserved seats	Yes	No
South Africa	Bicameral	Yes	No legislated	No	No
Sri Lanka	Unicameral	No	No legislated	No	No
Thailand	Unicameral	Yes	Legislated candidate quotas	Yes	No
U. A. Emirates*	Unicameral	No	No legislated	N/A	N/A
U. R. of Tanzania	Unicameral	Yes	Reserved seats	Yes	Yes
Yemen*	Bicameral	No	No legislated	N/A	N/A

Sources: International IDEA undated; \*UNSD 2015.

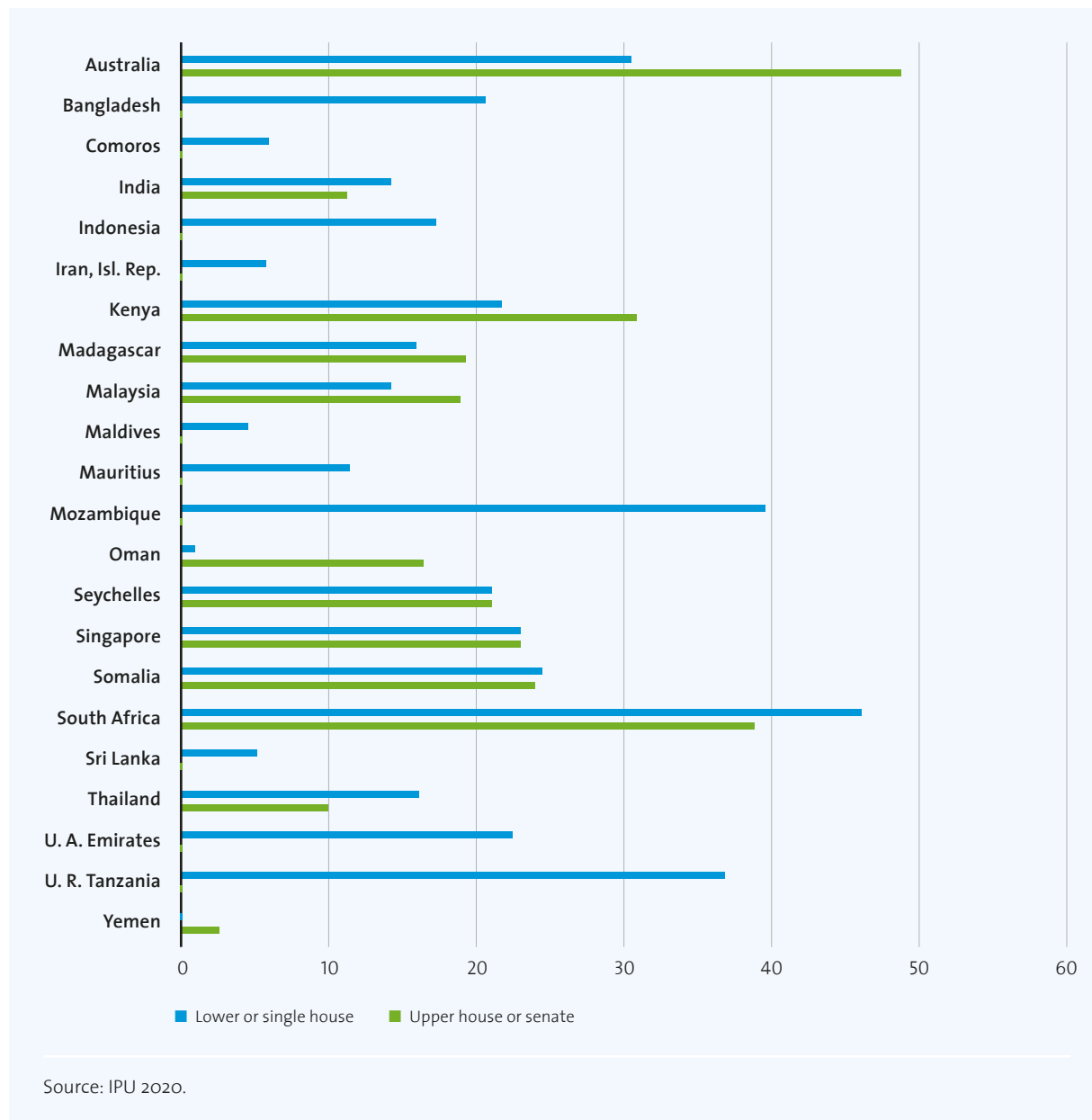
211. International IDEA undated.

212. UNSD 2015. Data unavailable for Comoros.

Gender quotas and TSMs can improve both the content and quality of politics, including reducing corruption and promoting greater accountability and well as improving the management of public resources and services.<sup>213</sup>

Quotas may be used at any level: federal, national, regional or local. At the local level, gender quotas have been shown to lead to greater investment in health, education, potable water and local infrastructure.<sup>214</sup>

**FIGURE 19**  
**Percentage of women in government, 2019**



213. Kudva and Misra 2008.

214. Clots-Figueras 2012; Iyer et al. 2012; Rehavi 2007; Bhalotra and Clots-Figueras 2014.

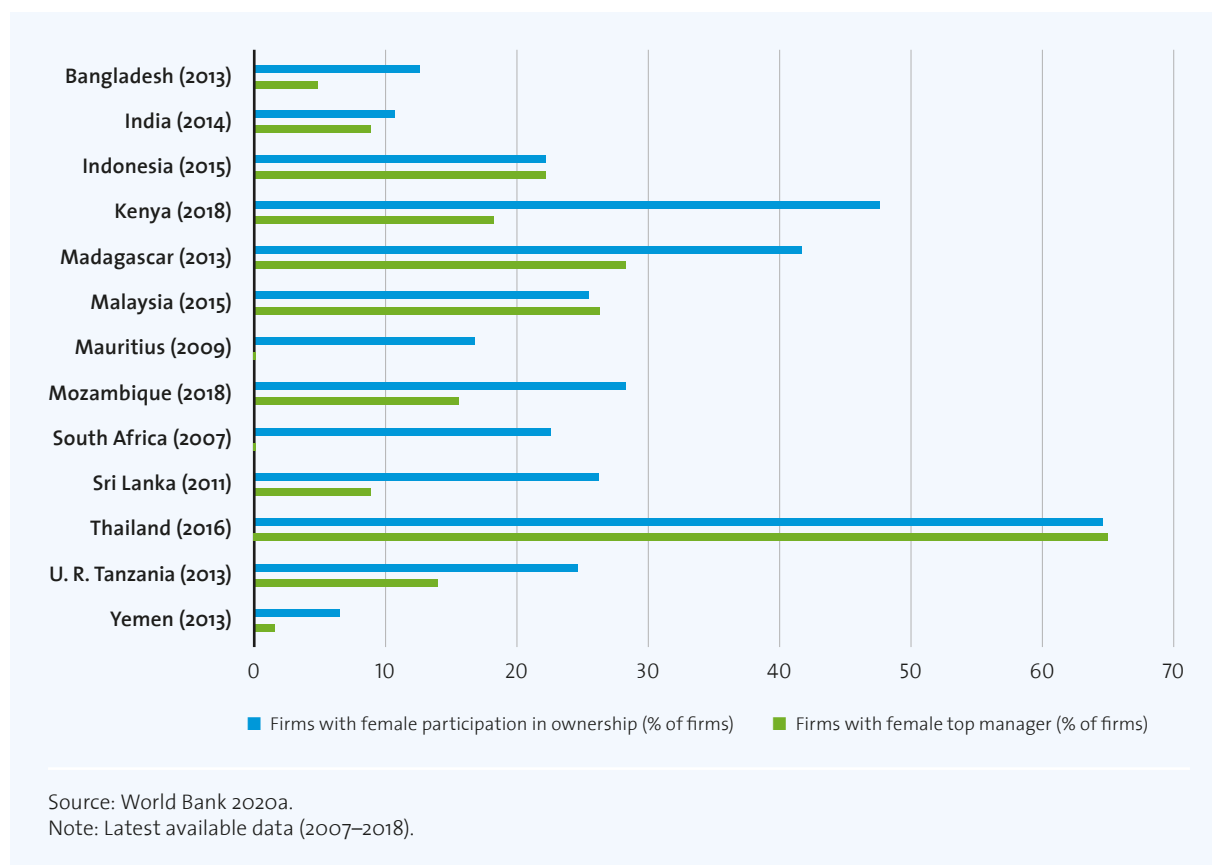
Nevertheless, women in politics are still subject to restrictive social and cultural norms and the hegemony of party politics, which quotas and TSMs alone cannot remedy. As such, complementary measures are called for to mobilize support for women's priorities and gender-responsive policy measures and their implementation.<sup>215</sup>

## Women in leadership: business

Across the globe, more and more women are taking on leadership roles in businesses large and small. Firms that diversify their top leadership to include more women

can expand their networks, increase legitimacy and improve decision-making.<sup>216</sup> In IORA countries with available data, women make up more than 20 per cent of ownership in firms in Indonesia, Malaysia, Mozambique, South Africa, Sri Lanka and the United Republic of Tanzania.<sup>217</sup> In three IORA countries—Kenya, Madagascar and Thailand—the percentage of firms with women's participation in ownership exceeds 30 per cent.<sup>218</sup> Thailand is also the IORA country with the highest percentage of firms with majority women's ownership and with a top woman manager, and it was also the country with the greatest proportion of women-owned start-ups in 2015.<sup>219</sup>

**FIGURE 20**  
**Women in business: female ownership and top management (% of firms)**



<sup>215</sup>. Mueller 2016.

<sup>216</sup>. Grant Thornton 2017.

<sup>217</sup>. World Bank 2020a, latest available data. Data unavailable for Australia, Comoros, Iran, Maldives, Oman, Seychelles, Singapore, Somalia and the United Arab Emirates.

<sup>218</sup>. Ibid.

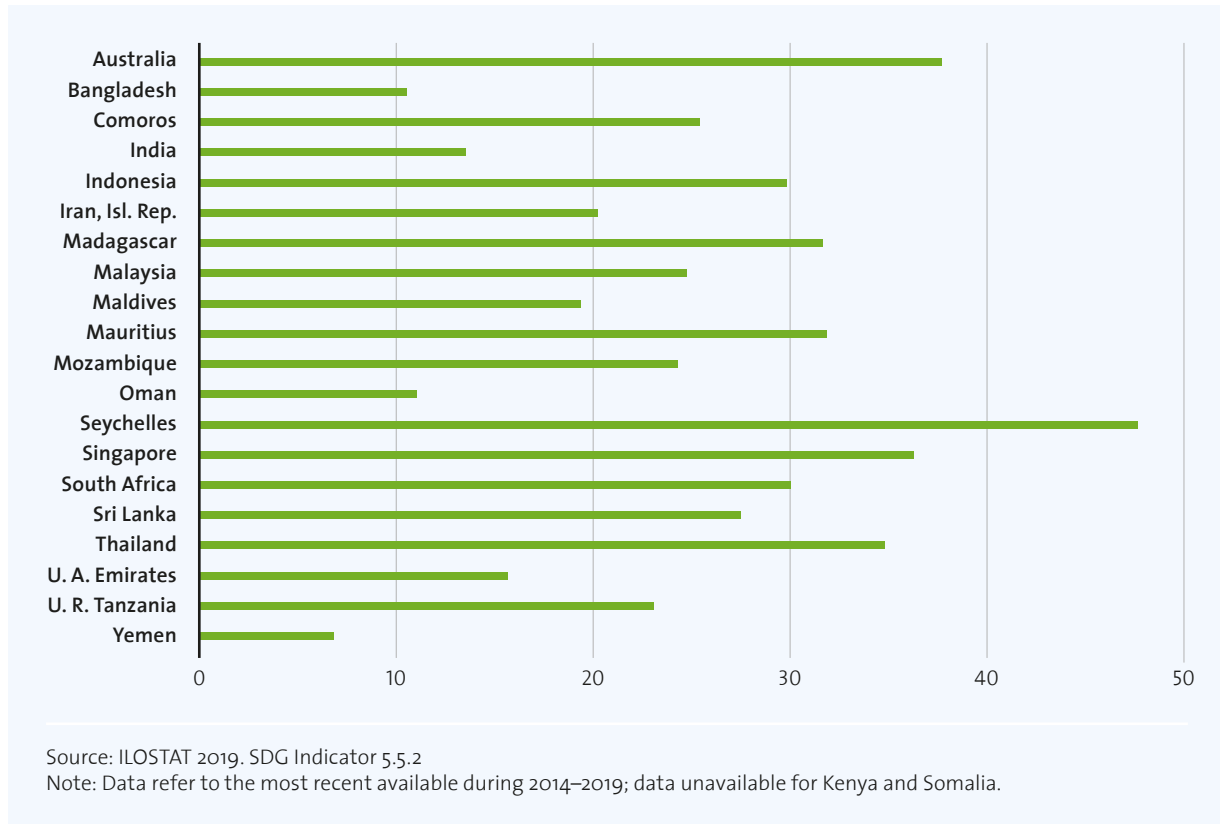
<sup>219</sup>. World Bank Enterprise Surveys, mid- to late 2000s.



However, women are virtually always employed in lower-ranking positions than men. In IORA countries, women, on average, occupy about a quarter (25.1 per cent) of management positions (see Figure 21). The numbers vary

from country to country: from almost parity in Seychelles (47.8 per cent) to less than 5 per cent in Yemen.<sup>220</sup> Even in sectors dominated by women, such as education, higher-level management positions tend to be filled by men.<sup>221</sup>

**FIGURE 21**  
**Female share of employment in managerial positions (%)**



While women are increasingly entering management and the boardroom, the rate of progress is slow. Two IORA countries stand out for their prominent and successful initiatives to support women in this regard (see Box 5).

A number of initiatives exist to foster women’s more equal participation in companies. Among these, the Women’s Empowerment Principles (WEPs), part of a collaboration between UN Women and the UN Global Compact to promote responsible business practices, have proven quite effective (see Box 6).

220. ILO undated-b.

221. World Economic Forum 2018.

## BOX 5

### Women on corporate boards

In Australia, Women on Boards (WOB) started as an informal network in 2001 and was founded as a company in 2006 to improve the gender balance on Australian boards. WOB is funded through subscriber fees and earnings from services provided to organizations seeking to improve their gender diversity. WOB partners with the corporate, government and non-profit sectors to hold events, host programmes, create opportunities for women and coach and mentor them into career and director roles. More than 16,000 women from all sectors and industries are registered with WOB, which has helped nearly 1,000 women gain board positions. WOB offers programmes and pathways for women seeking leadership and director roles, profiling services, access to board vacancies, networking events, access to company boardrooms and directors, director searches for companies listed on the Australian Securities Exchange and others, diversity consulting, mentoring and coaching, CV development, presentation, voice and personal branding, advocacy and guest speaking.

In Singapore, a similar organization, BoardAgender, developed in recent years as an outreach arm of the Women's Register initiative of the Singapore Council of Women's Organizations (SCWO). It provides a forum to create greater awareness and understanding of the benefits of gender-balanced business and to facilitate the advancement of more women into senior leadership roles and onto boards. It identifies board-ready women leaders and provides networking opportunities for women professionals to interact, learn from and support one another.

These initiatives provide support and social capital to foster women's leadership in the private sector.

Source: ILO ACT/EMP 2015.

Rising to the top of economic leadership, whether in the public or private sector, may reflect attitudes towards women's right to hold a job or the benefits they gain from a job. The World Values Survey captures some of these attitudes for a number of IORA countries.<sup>222</sup> While

the data are incomplete, more than 40 per cent of respondents to the survey believe that a woman's ability to hold a job is key to her independence in Australia, India, Malaysia, Singapore, South Africa, Thailand and Yemen (see Figure 22).

## BOX 6

### Women's Empowerment Principles

Launched in 2010 by UN Women and the UN Global Compact, the Women's Empowerment Principles (WEPs) are a framework of global standards and principles offering concrete guidance for companies—regardless of size, sector or geography—to promote gender equality and women's empowerment in the workplace, marketplace and community.

The WEPs are comprehensive in their approach, aiming to influence and change corporate behaviours both internally as well as in the communities in which they operate. From eliminating gender-based discrimination to promoting women's leadership and representation, equal pay, safety and protection from violence and sexual abuse, work-life balance and gender-sensitive marketing practices, the WEPs offer a range of ways for companies to promote gender equality and women's empowerment through seven principles:

222. Inglehart et al. 2014.



Establish high-level corporate leadership for gender equality



Implement enterprise development, supply chain and marketing practices that empower women



Treat all women and men fairly at work without discrimination



Promote equality through community initiatives and advocacy



Ensure the health, safety and well-being of all women and men workers



Measure and publicly report on progress to achieve gender equality

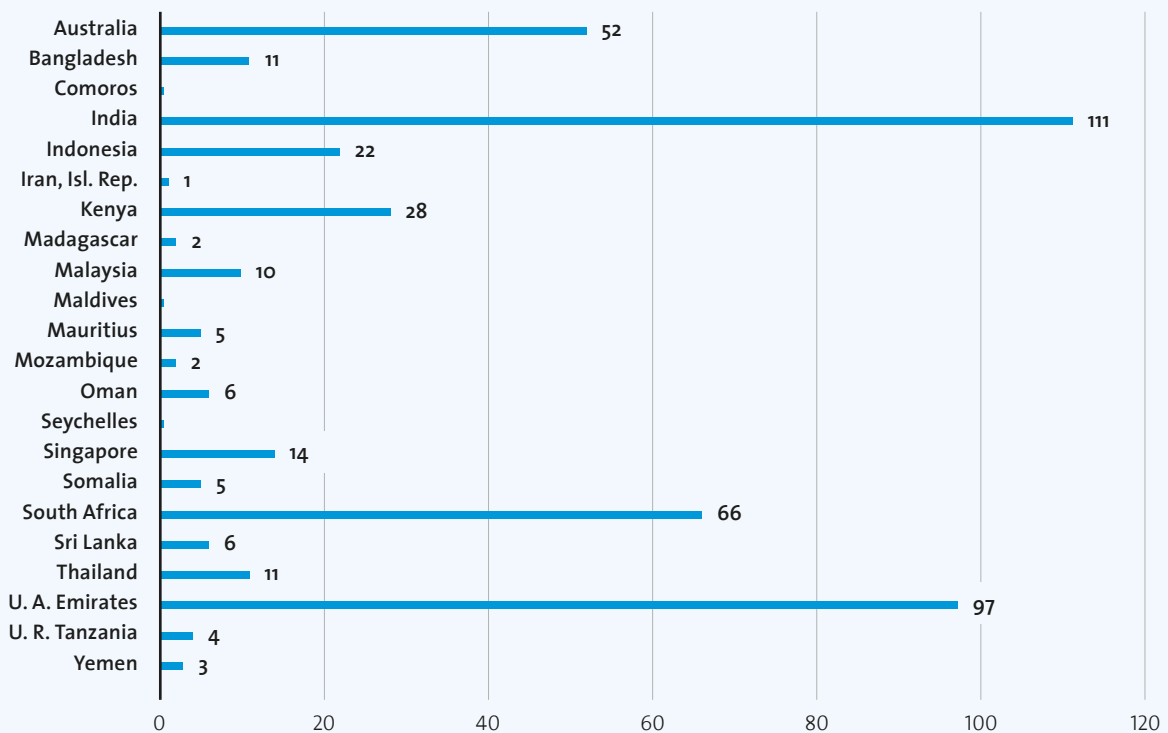


Promote education, training and professional development for women

These principles are adapted from the Calvert Women’s Principles®, aligned with international labour standards and informed by real-life business practices and input gathered from across the globe.

The IORA region has a number of WEPs signatories. While the number may reflect economic activity in the region, it also reflects an investment and commitment at the highest level by companies to foster business practices that empower women. India has the greatest number of signatories in the region with over 110 firms signed up to the WEPs, while the United Arab Emirates has close to 100 and Australia and South Africa each have more than 50 WEPS signatories.

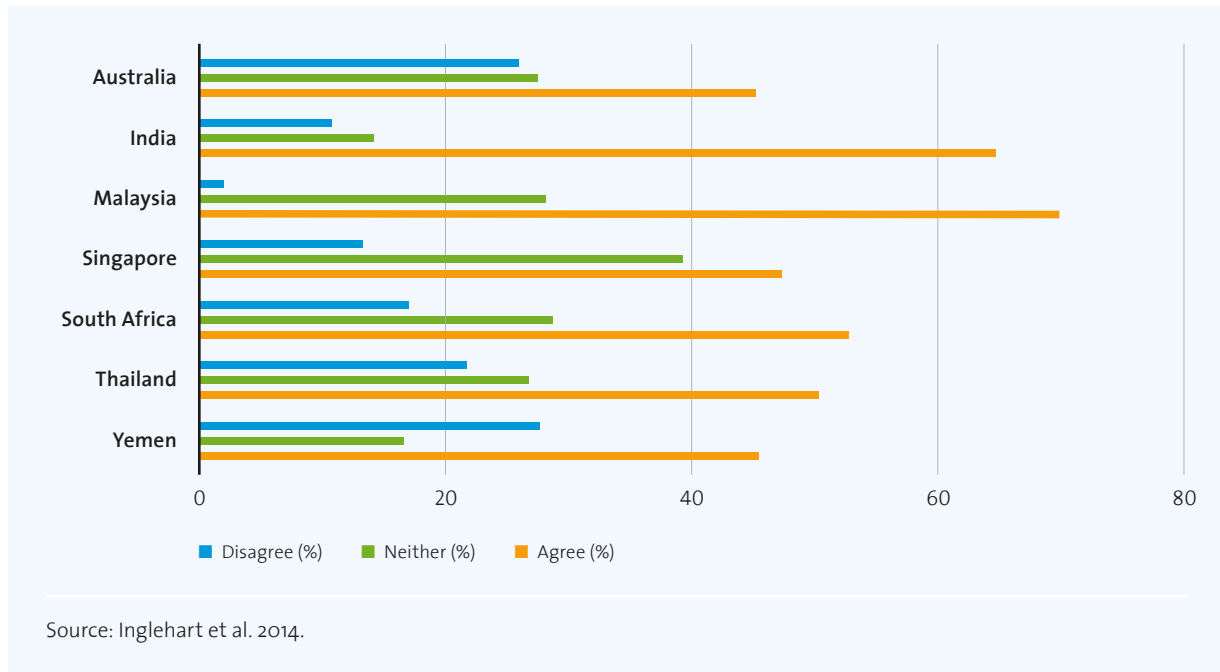
### Number of corporate WEPs signatories



Source: UN Women and Global Compact undated.

FIGURE 22

Having a job is the best way for a woman to be an independent person, % who agree

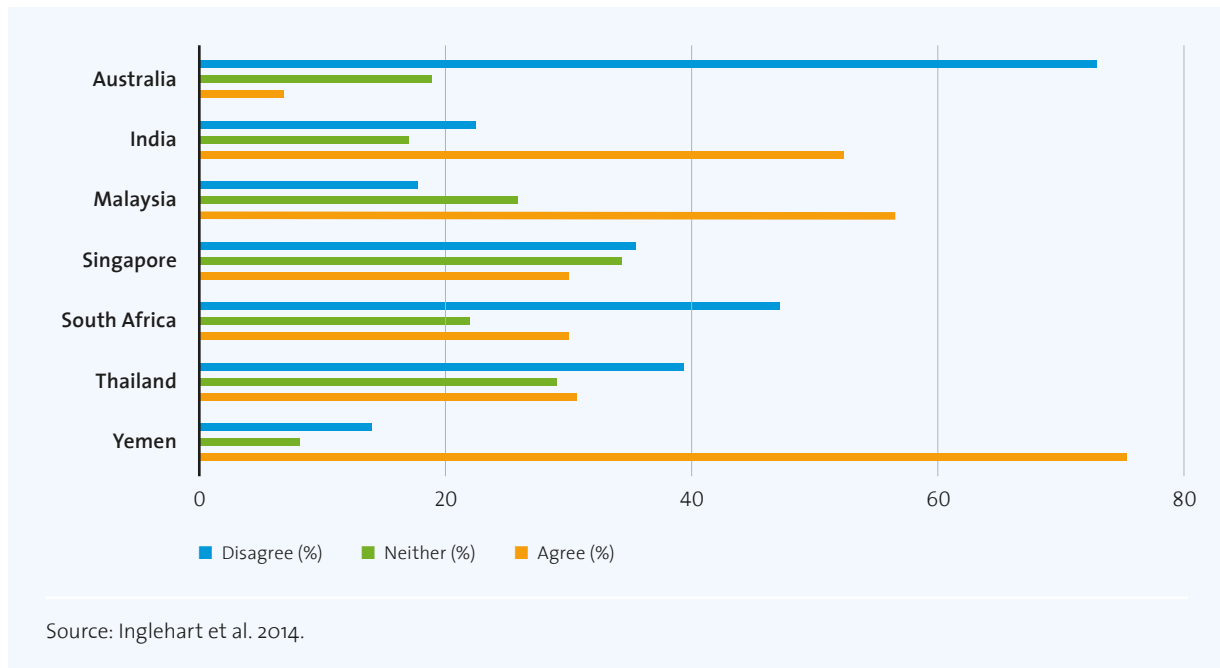


The same survey also asks whether, when jobs are scarce, men should have more right to a job than women (see Figure 23). More than 50 per cent of respondents felt that

this statement was true in India, Malaysia and Yemen, an indication of the significance of the male breadwinner model in these countries and perhaps more broadly.

FIGURE 23

When jobs are scarce, men should have more right to a job than women, % who agree





# 5

## MEASURING ACHIEVEMENTS

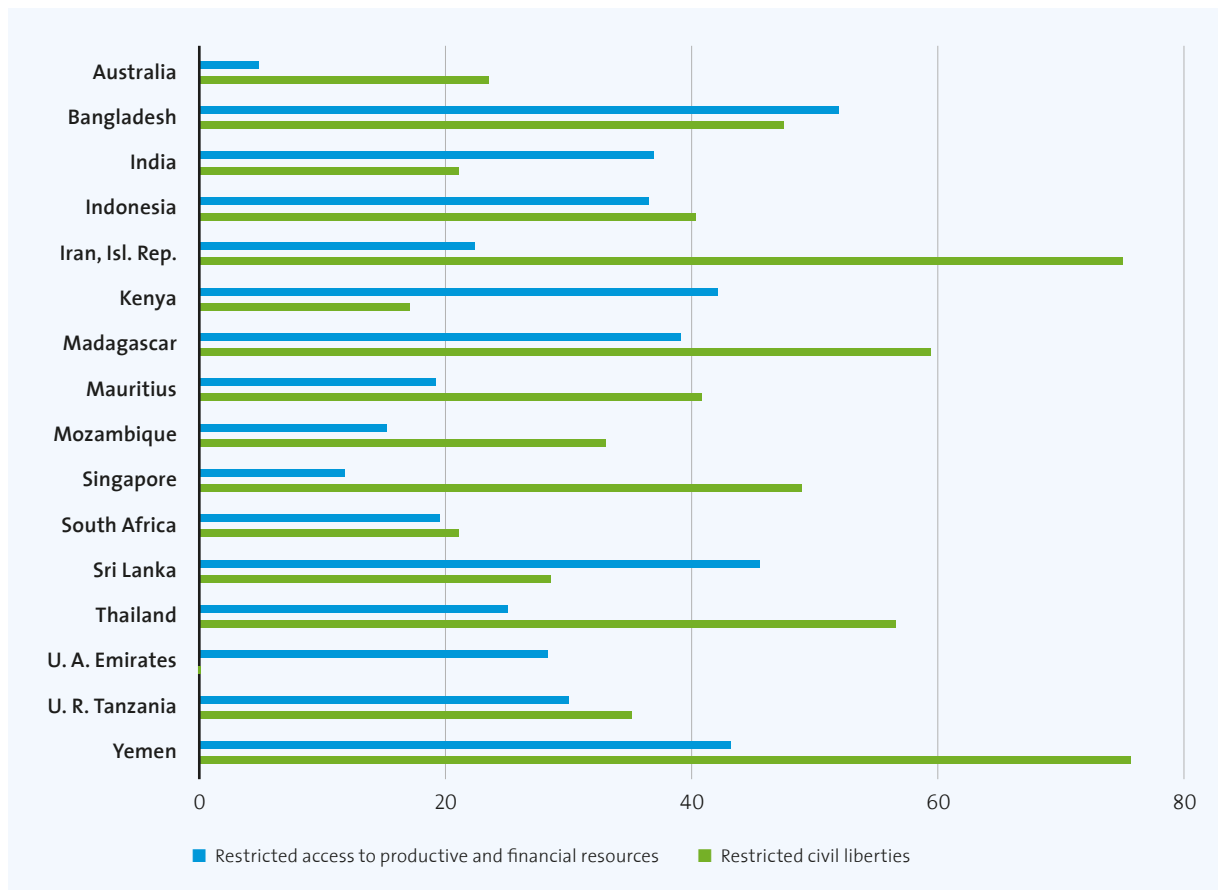


# MEASURING ACHIEVEMENTS

It could be argued that women’s economic empowerment is subjective—indeed, empowerment is a deeply personal experience and women’s sense of agency and achievement may differ dramatically. That said, women’s ability to participate in the economy depends in part on mechanisms that level the playing field for women with men. While social norms can influence women’s labour

force participation, it is critical to have policies and institutional mechanisms in place that promote women’s rights to and at work and mitigate discrimination. Measuring the impact of policies and initiatives on women’s economic empowerment through metrics that shed light on both short-term and long-term trends can be useful for identifying policy and implementation gaps.

**FIGURE 24**  
**Social Institutions and Gender Index (SIGI), percentages, 2019**



Source: OECD 2019a.

Note: Data unavailable for Comoros, Malaysia, Maldives, Oman, Seychelles and Somalia.

## Social Institutions and Gender Index

The Social Institutions and Gender Index (SIGI) ranks 180 countries on the “formal and informal laws, attitudes and practices that restrict women’s and girls’ access to rights, justice and empowerment opportunities”.<sup>223</sup> Figure 24 captures gender discrimination in access to productive resources and restrictions on civil liberties, with higher scores indicating more discrimination. Among countries with available data, Bangladesh and Sri Lanka have the most restrictions governing women’s access to productive and financial resources, including access to land and other assets and to formal financial services, as well as rights at work. For example, SIGI data show that 95 per cent of agricultural landholders and 62 per cent of account holders in Bangladesh are men.<sup>224</sup> In Sri Lanka, 75 per cent of managers are men, indicating that women face restrictions attaining economic leadership positions.<sup>225</sup>

In IORA countries with available data, women’s civil liberties were shown as even more restricted than their access to financial and productive resources. The Islamic Republic of Iran and Yemen report the greatest restrictions on women’s civil liberties, including citizenship rights, freedom of movement, political voice and access to justice.<sup>226</sup> These restrictions are reflected in the rates of women’s political participation in these two countries. Over 90 per cent of members of parliament in the Islamic Republic of Iran and 100 per cent in Yemen are men.<sup>227</sup>

## Human Development Index

The Human Development Index (HDI) captures well-being, providing a composite index of life expectancy, education and per capita income indicators that is used to rank countries into four tiers of human development. Composite indexes aggregate different dimensions, and changes in the overall index often need to be broken down to see which dimensions were disproportionately responsible for the change. The HDI demonstrates consistent improvement over time in 20 of the 21

countries with available data (see Figure 25).<sup>228</sup> These improvements are largely attributable to improvements in education and income over the period explored. Data for Somalia are missing, while Yemen, a country wracked by conflict, exhibits a rise and then subsequent decline in the HDI.

## Gender Development Index

The Gender Development Index (GDI) measures gender gaps in human development achievements by accounting for disparities between women and men in three basic dimensions of human development—health, knowledge and living standards—using the same indicators and methodology as the HDI. The GDI is the ratio of the HDI calculated separately for women and men and shows far greater variation than the HDI. While only a few IORA countries have seen a consistent rise in GDI since 1995 (Comoros and Mauritius), the GDI has increased between 2000, 2010 and 2018 in all IORA countries except for Kenya, Sri Lanka, Thailand and Yemen (see Figure 26). The improvements in the GDI are more muted than those observed in the HDI. Again, the impact of conflict in Yemen appears to have taken a significant toll on gender equality and well-being outcomes.

## Unintended consequences

Investing in women’s economic empowerment can have substantial benefits for women, their families and their communities. However, myriad unintended consequences may occur for women as they navigate changes, particularly those involving underlying gender inequalities such as the unequal relations of power between women and men in the household and more broadly in society. In some cases, women’s economic empowerment interventions may risk increasing—rather than reducing and redistributing—women’s unpaid care and domestic work. In other cases, while women’s economic empowerment has the potential to decrease levels of violence against women by promoting their bargaining

223. OECD undated.

224. OECD 2019a.

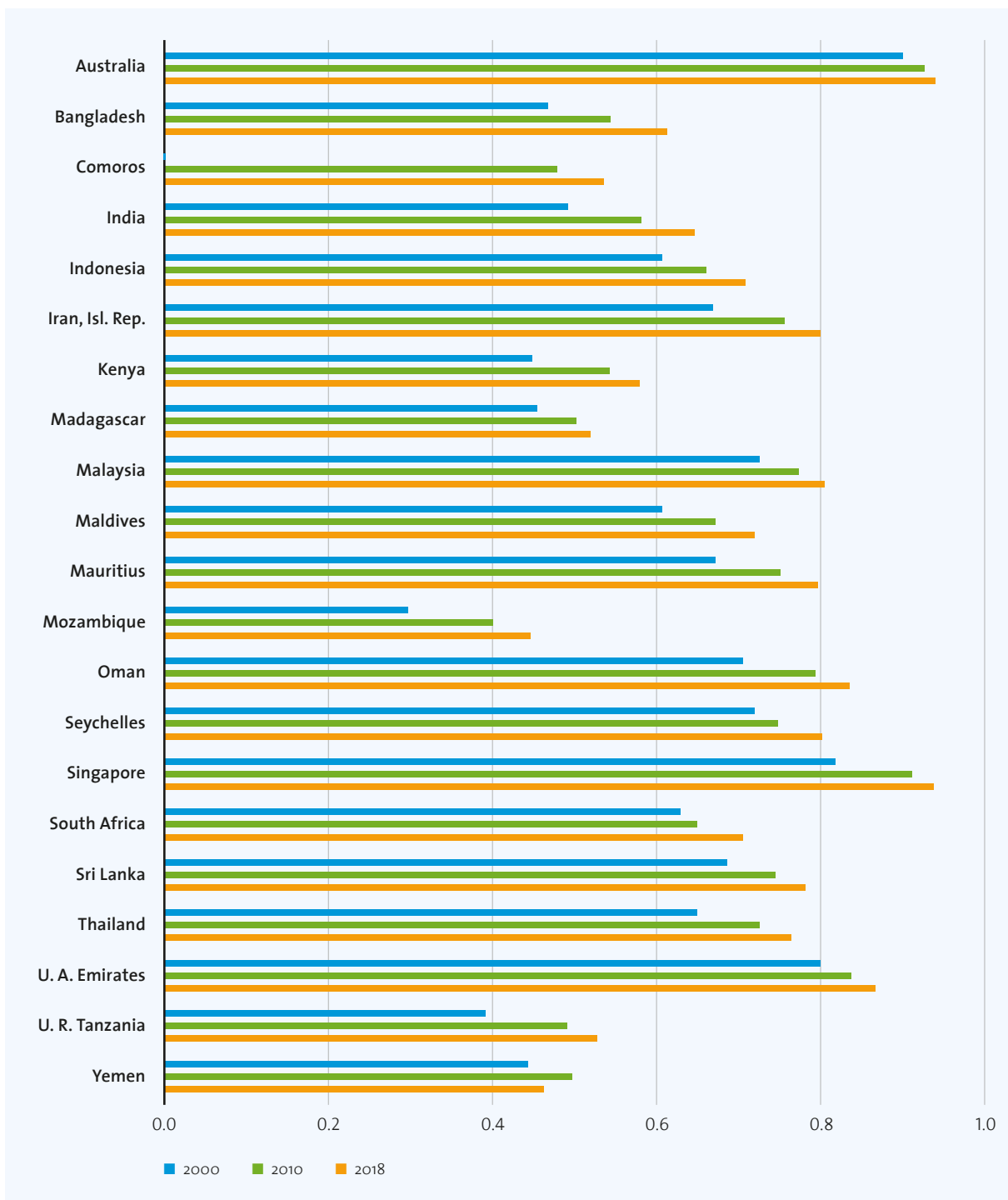
225. Ibid.

226. Ibid.

227. World Bank 2020a.

228. UNDP 2019a.

**FIGURE 25**  
**Human Development Index (HDI), 2000, 2010 and 2018**



Source: UNDP 2019a.  
 Note: Data unavailable for Somalia and 2000 data unavailable for Comoros.



and decision-making power and reducing gender inequality at the household and community level, it could exacerbate violence in some contexts. Men may view women's economic gains as undermining their power and status in the household and workplace and seek to retrieve power through violence or appropriation of income. Some men may use violence and harassment to express their dissatisfaction with shifting gender roles and the visibility of women in groups, enterprises and the marketplace.<sup>229</sup>

Attention to the potential unintended consequences of women's economic empowerment is pivotal in planning and implementing investments to secure lasting and transformative change in women's economic empowerment, as are integrated strategies to achieve gender equality and empowerment across multiple dimensions over time.<sup>230</sup>

## Engaging men to transform norms and practices

Engaging men in women's economic empowerment activities can be an effective strategy for preventing violent backlash and creating an enabling environment for increased empowerment and gender equality.

Working with women and their male partners to transform conceptions of masculinity and femininity can lead to a reconsideration of the gendered roles of men as providers and women as caregivers and allow for more even distribution of unpaid care and domestic work—and reduce the potential for violence.<sup>231</sup> Emphasizing the benefits of women's economic empowerment and women's increased voice in household decision-making for both women and men can also be effective, as well as engaging men in workplaces to challenge and transform gendered norms and expectations as a means of preventing workplace violence and increasing women's ability to succeed at work. Male role models, either through mass media campaigns or localized community groups, can provide good examples of why it is important for men to challenge gender norms, participate in care work and form equal partnerships with their partners.<sup>232</sup>

However, at the same time, male engagement sometimes risks further entrenching norms of men as leaders and decision-makers. To avoid this, efforts to engage men and boys must be led by women and girls and fuelled by recognition of women's full agency and rights and by the urgency to transform unequal relations of power between women and men.<sup>233</sup>

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<sup>229.</sup> Schuler et al. 1998; Ahmed 2005; Kelkar 2005; Vyas et al. 2015.

<sup>230.</sup> Sen 1999; Malhotra and Mather 1997; Hughes et al. 2015.

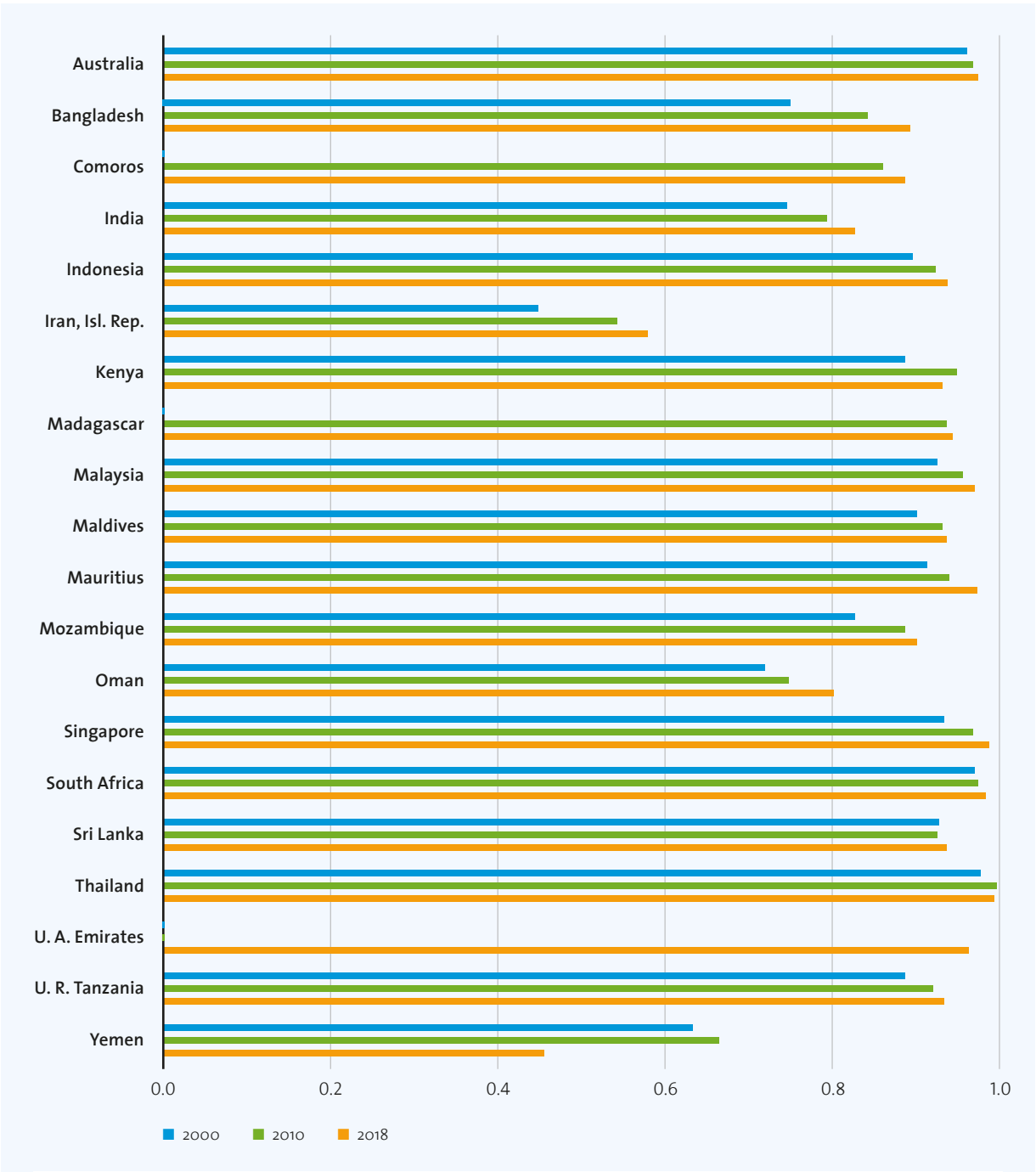
<sup>231.</sup> Glinski et al. 2018.

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<sup>232.</sup> Ibid.

<sup>233.</sup> Ibid.

**FIGURE 26**  
**Gender Development Index (GDI), 2000, 2010 and 2018**



Source: UNDP undated.  
 Note: Data unavailable for Seychelles and Somalia and unavailable in Comoros (2000), Madagascar (2000) and United Arab Emirates (2000, 2010).



# 6

## CONCLUSIONS AND RECOMMENDATIONS



# CONCLUSIONS AND RECOMMENDATIONS

Demonstrable advances have been made in women's economic empowerment in the Indian Ocean Rim region. Girls are enrolled and are staying in school longer, and women are entering tertiary education at greater numbers than men in most countries in the region. Women's labour force participation has risen in the majority of IORA countries since 2000, and there is an increase in the percentage of women who are either nascent entrepreneurs or owner-managers of new businesses. Women are politically and economically active and attaining positions of leadership in both the political and economic spheres.

IORA Member States are taking notable steps to create an enabling environment for women's economic empowerment by supporting skills-building initiatives, investing in women entrepreneurs and gender-responsive procurement practices, eliminating gender discriminatory laws and enacting social protection policies that support women to enter and remain in the labour force and improve their own livelihoods and well-being, as well as those of their families, among other measures.

Nevertheless, significant challenges remain to sustain these advancements in women's economic empowerment

in the region. Gender wage gaps prevail and labour market segmentation is still apparent, with women and men clustering disproportionately in different sectors and job categories. The percentage of workers in vulnerable employment has not declined significantly and has even risen in some IORA countries, putting greater numbers at risk of income and livelihood shocks and poverty. There are still significant gender gaps in access to finance and to land and other productive resources. Women disproportionately bear the burden of unpaid care and domestic work, which limits their educational and labour opportunities. Discriminatory laws in a number of IORA countries continue to restrict women's mobility, workplace rights and economic opportunities, and harmful gender stereotypes and prescribed gender roles perpetuate inequalities in the home and in the world of work. Greater attention is needed to labour market institutions and labour law and policies, particularly to protect informal workers, migrant workers, domestic workers and others in precarious employment.

The following recommendations are directed towards IORA Member States and relevant stakeholders with the aim of creating an enabling legal and policy environment conducive for women's economic empowerment in the region:

1. Strengthen gender mainstreaming at all levels of government and in policies, programmes, plans and budgets in order to increase support and funding for women's economic empowerment.

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2. Eliminate discriminatory laws and regulations, particularly those that constrain women's mobility and limit women's access to land, finance, productive resources, identity documents and employment opportunities.

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3. Promote the systematic collection, analysis and use of sex-disaggregated data and gender statistics on all aspects of women's economic empowerment to promote informed gender-responsive policymaking, including by increasing the funding and capacity of national statistical offices.

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4. Enable women's labour force participation, particularly in countries where it has declined, by removing the structural barriers and discriminatory laws and norms that impede women's full and equal participation in the labour market.

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5. Enact macroeconomic and labour market policies that stimulate women's full and productive employment by increasing the demand for labour and generating decent work for women, including in public services, manufacturing, tourism, agriculture and fisheries.

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6. Eliminate gender discrimination in the workplace and in recruitment, retention and promotion processes.

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7. Extend social protection to all women, including women in informal employment, migrant women and domestic workers, by providing paid maternity and parental leave, health insurance, unemployment benefits, child allowances and adequate pensions through contributory and non-contributory schemes.

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8. Recognize, reduce and redistribute women's and girls' disproportionate share of unpaid care and domestic work by investing in basic care and social services and infrastructure and ensuring provision of accessible, affordable and quality childcare and elder care as well as safe, reliable and clean energy, water and sanitation.

9. Ensure access to high-quality and affordable healthcare, including sexual and reproductive healthcare, to enable women to be healthy and exercise agency and choice about their participation in the labour market, livelihoods and economic empowerment.

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10. Increase women's safety at home, at work and in the journey to and from work by preventing violence and sexual harassment and providing essential services and support to women who experience violence.

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11. Support young women's school-to-work transition to increase their labour market opportunities and outcomes in diverse sectors and non-traditional fields, including careers in science, technology, engineering and mathematics (STEM) and other male-dominated fields, by investing in formal and vocational education, on-the job training, skills development, mentoring services and career advice.

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12. Increase women's digital and financial inclusion and literacy, including access to bank accounts and mobile banking and to loans and credit for women entrepreneurs and producers and their enterprises.

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13. Promote gender-responsive procurement policies and procedures in the public and private sectors to support women entrepreneurs, women's enterprises and women-owned businesses and ensure they have equal opportunities to benefit from public and private procurement tenders.

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14. Encourage private sector entities to sign, support and implement the Women's Empowerment Principles (WEPs).

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15. Consult women's organizations, women employers and women workers on the design, implementation, monitoring and assessment of women's economic empowerment interventions to avoid unintended consequences, such as increasing women's unpaid care and domestic work or risks of violence, and to ensure that women accrue the intended benefits.

Enhanced investment in such policies and initiatives, based on improved sex-disaggregated data and gender statistics, will bolster women's

important economic contributions throughout the IORA region while upholding and protecting their rights to and at work.



# ANNEXES



# ANNEXES

## ANNEX 1

### Employed population (age 15+) below international poverty line by sex (%)

Country	Women	Men	Gap
Bangladesh (2016)	14.3	11.7	2.6
Comoros (2014)	16.9	13.4	3.5
India (2012)	21.6	18.9	2.7
Indonesia (2017)	5.7	5.7	0
Iran, Isl. Rep. of (2014)	0.1	0.1	0.0
Kenya (2016)	33.7	31	2.7
Madagascar (2012)	75.9	73.7	2.2
Malaysia (2015)	0.0	0.0	0.0
Maldives (2010)	5.9	4.5	1.4
Mauritius (2012)	0.2	0.1	0.1
Mozambique (2014)	63.8	56.7	7.1
South Africa (2015)	6.3	6	0.3
Sri Lanka (2016)	0.2	0.2	0.0
Thailand (2015)	0.0	0.0	0.0
U. R. of Tanzania (2012)	47.2	43.1	4.1
Yemen (2014)	10.7	13.7	-3.0

Source: ILO undated-b.

Note: Data most recent available. Data unavailable for Australia, Oman, Seychelles, Singapore, Somalia and the United Arab Emirates.

## ANNEX 2

### Poverty rates (% of population)

Country	% of population
Australia (2014)	0.7
Bangladesh (2016)	14.8
Comoros (2013)	17.9
India (2011)	21.2
Indonesia (2017)	5.7
Iran, Isl. Rep. of (2016)	0.3
Kenya (2015)	36.8
Madagascar (2012)	77.6
Malaysia (2015)	0.0
Maldives (2009)	7.3
Mauritius (2012)	0.5
Mozambique (2014)	62.4
Seychelles (2013)	1.1
Sri Lanka (2016)	0.8
Thailand (2017)	0.0
U. R. of Tanzania (2011)	49.1
Yemen (2014)	18.8

Source: World Bank 2020a.

Note: Poverty headcount ratio at \$1.90 a day (2011 PPP) (% of population). Data most recent available. Data unavailable for Oman, Singapore and Somalia.



**ANNEX 3**
**Women and men's labour force participation rate (2000, 2010 and 2019)**

Country	Gender	2000	2010	2019
Australia	Women	54.62	58.71	59.59
	Men	72.31	72.45	70.35
Bangladesh	Women	26.52	29.88	36.14
	Men	86.50	83.15	81.22
Comoros	Women	31.76	35.09	37.64
	Men	51.65	50.13	50.77
India	Women	30.38	25.83	23.41
	Men	82.99	80.71	78.57
Indonesia	Women	51.06	51.12	52.31
	Men	83.61	82.82	81.83
Iran, Isl. Rep. of	Women	13.91	15.95	16.56
	Men	73.67	69.95	70.94
Kenya	Women	68.50	61.68	63.58
	Men	73.14	70.69	69.08
Madagascar	Women	84.06	87.12	83.70
	Men	89.10	91.03	89.35
Malaysia	Women	44.65	43.46	51.11
	Men	78.19	76.15	77.59
Maldives	Women	37.46	44.08	42.01
	Men	71.02	77.64	82.23
Mauritius	Women	39.71	43.05	44.94
	Men	78.86	74.10	71.44
Mozambique	Women	87.61	82.87	77.28
	Men	82.63	82.00	79.54
Oman	Women	23.21	27.03	30.93
	Men	77.14	82.20	89.39
Seychelles	Women	N/A	61.90	66.40
	Men	N/A	68.30	71.20
Singapore	Women	51.53	57.01	60.37
	Men	78.13	77.15	76.10
Somalia	Women	18.47	17.56	19.19
	Men	76.73	74.91	74.42
South Africa	Women	49.02	44.73	48.77
	Men	63.65	60.45	62.59
Sri Lanka	Women	37.29	34.76	34.76
	Men	76.96	76.32	71.86
Thailand	Women	65.85	63.85	59.15
	Men	81.40	80.05	75.87
U. A. Emirates	Women	33.72	44.03	51.07
	Men	91.50	94.54	93.41
U. R. of Tanzania	Women	84.45	83.90	79.20
	Men	89.62	88.89	87.12
Yemen	Women	20.37	10.05	5.83
	Men	71.39	68.80	70.87

Sources: World Bank 2020a (modeled ILO estimate); Data for Seychelles is from 2011 and 2018 collected from ILO undated-b.

**ANNEX 4**
**Percentage of women and men in vulnerable employment (2000, 2010 and 2019)**

Country	Gender	2000	2010	2019
Australia	Women	9.24	8.52	8.32
	Men	14.00	14.00	12.80
Bangladesh	Women	80.00	83.27	66.73
	Men	54.74	54.74	49.90
Comoros	Women	79.40	78.92	78.04
	Men	55.80	55.80	54.68
India	Women	90.48	87.03	79.78
	Men	80.65	80.65	75.27
Indonesia	Women	70.62	64.22	55.03
	Men	53.08	53.08	41.33
Iran, Isl. Rep. of	Women	46.92	48.79	42.04
	Men	38.77	38.77	40.82
Kenya	Women	72.86	70.95	67.70
	Men	43.22	43.22	39.05
Madagascar	Women	86.63	92.21	89.51
	Men	84.94	84.94	80.89
Malaysia	Women	22.73	19.81	24.26
	Men	22.21	22.21	19.98
Maldives	Women	51.60	43.75	32.35
	Men	23.21	18.43	14.51
Mauritius	Women	12.45	14.81	13.10
	Men	16.88	16.88	18.14
Mozambique	Women	95.76	94.22	92.68
	Men	75.88	75.88	72.49
Oman	Women	9.44	3.56	3.66
	Men	2.22	2.22	2.43
Singapore	Women	6.95	6.49	6.61
	Men	11.24	11.24	12.30
Somalia	Women	90.08	89.09	88.01
	Men	76.45	76.45	74.87
South Africa	Women	15.75	11.82	10.17
	Men	9.17	9.17	9.36
Sri Lanka	Women	43.91	45.22	42.06
	Men	40.33	40.33	36.60
Thailand	Women	59.34	55.23	48.51
	Men	50.58	50.58	45.63
U. A. Emirates	Women	0.54	0.26	0.97
	Men	0.92	0.92	0.66
U. R. of Tanzania	Women	92.89	91.69	87.94
	Men	80.22	80.22	77.13
Yemen	Women	58.44	61.51	65.80
	Men	39.05	39.05	43.89

Source: World Bank 2020a (modeled ILO estimates).

Note: Data unavailable for Seychelles.

**ANNEX 5**
**Women and men in part-time employment (2000–2002, 2008–2010 and 2016–2018)**

Country	Gender	2000–2002	2008–2010	2016–2018
Australia	Women	57.72	57.87	59.16
	Men	29.82	31.88	34.06
Bangladesh	Women		38.15	40.69
	Men		8.44	10.06
Comoros	Women	70.97 <sup>1</sup>		26.50 <sup>1</sup>
	Men	58.38 <sup>1</sup>		18.70 <sup>1</sup>
Indonesia	Women	47.31	42.55	42.11
	Men	26.91	26.70	25.76
Iran, Isl. Rep. of	Women			55.69
	Men			26.91
Kenya	Women			44.25
	Men			28.90
Madagascar	Women		54.70	39.74 <sup>2</sup>
	Men		35.14	25.91 <sup>2</sup>
Malaysia	Women		15.31	15.22
	Men		10.98	9.36
Maldives	Women			32.53
	Men			10.83
Mauritius	Women		41.93	40.55
	Men		25.27	28.30
Mozambique	Women			58.14 <sup>3</sup>
	Men			43.79 <sup>3</sup>
Seychelles	Women			35.93
	Men			39.37
Singapore	Women			14.43 <sup>4</sup>
	Men			7.26 <sup>4</sup>
South Africa	Women	14.59	20.34	20.91
	Men	7.36	10.57	11.77
Sri Lanka	Women		34.05	32.29
	Men		20.85	19.33
Thailand	Women		18.53	17.63
	Men		17.80	16.83
U. A. Emirates	Women			4.10
	Men			1.93
U. R. of Tanzania	Women	43.73		45.36 <sup>5</sup>
	Men	32.16		31.02 <sup>5</sup>
Yemen	Women		2.14	
	Men		1.05	

Source: World Bank 2020a.

Notes: Latest available data in three-year periods. Data unavailable for India, Oman and Somalia, and for periods in countries with missing data in the table. <sup>1</sup>Comoros data from 2004 and 2014; <sup>2</sup>Madagascar data from 2015; <sup>3</sup>Mozambique data from 2015; <sup>4</sup>Singapore data from 2014; <sup>5</sup>United Republic of Tanzania data from 2014.

# GLOSSARY

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**Collective bargaining** – “All negotiations which take place between an employer, a group of employers or one or more employers’ organisations, on the one hand, and one or more workers’ organisations, on the other, for (a) determining working conditions and terms of employment; and/or (b) regulating relations between employers and workers; and/or (c) regulating relations between employers or their organisations and a workers’ organisation or workers’ organisations.”<sup>234</sup>

**Contributing family workers** – Workers “who hold self-employment jobs in an establishment operated by a related person, with a too limited degree of involvement in its operation to be considered a partner.”<sup>235</sup>

**Economically active population** – “All persons of either sex who furnish the supply of labour for the production of economic goods and services as defined by the United Nations System of National Accounts during a specified time-reference period. According to these systems, the production of economic goods and services includes all production and processing of primary products whether for the market, for barter or for own consumption, the production of all other goods and services for the market and, in the case of households which produce such goods and services for the market, the corresponding production for own consumption.”<sup>236</sup>

**Gender pay gap** – The difference in average wages paid to women as compared with men.<sup>237</sup>

**Global supply chains** – “The cross-border organization of the activities required to produce goods or services and bring them to consumers through inputs and various phases of development, production and delivery.”<sup>238</sup>

**Global value chains (GVC)** – “The fragmentation of production processes and the international dispersion of tasks and activities within them have led to the emergence of borderless production systems—which may be sequential chains or complex networks and which may be global, regional or span only two countries. These systems are commonly referred to as global value chains.” Often used interchangeably with global supply chains.<sup>239</sup>

**Informal employment** – Jobs that are “outside the framework of regulations either because (a) the enterprises in which the jobs are located are too small and/or not registered, or (b) labour legislation does not specifically cover or is not applied to atypical jobs (such as casual, part-time, temporary or home-based jobs) or to subcontracting arrangements in production chains (such as industrial outwork) so that the jobs (and, therefore, their incumbents) are unprotected by labour legislation.”<sup>240</sup>

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<sup>234.</sup> ILO undated-d.

<sup>235.</sup> ILO 2015b.

<sup>236.</sup> Ibid.

<sup>237.</sup> UN Women 2015b.

<sup>238.</sup> ILO undated-a.

<sup>239.</sup> ILO 2016f.

<sup>240.</sup> ILO 2015b.

**Labour force participation rate** – “The proportion of a country’s working-age population that engages actively in the labour market, either by working or looking for work; it provides an indication of the size of the supply of labour available to engage in the production of goods and services, relative to the population at working age.”<sup>241</sup>

**Labour market segmentation** – “The division of the labour market into separate submarkets or segments, distinguished by different characteristics and behavioural rules.”<sup>242</sup>

**Own account workers** – “Those workers who, working on their own account or with one or more partners, hold the type of job defined as a self-employed job, and have not engaged on a continuous basis any employees to work for them during the reference period.”<sup>243</sup>

**Unpaid care work** – “Caring for persons or undertaking housework without any explicit monetary compensation.”<sup>244</sup>

**Vulnerable employment** – The sum of the employment status groups of contributing family workers and own-account workers; both groups “have a lower likelihood of having formal work arrangements and are therefore more likely to lack elements associated with decent employment, such as adequate social security and a voice at work.”<sup>245</sup>

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241. Ibid.

242. ILO undated-c.

243. ILO 2015b.

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