

From promises to action: Addressing discriminatory social institutions to accelerate gender equality in G20 countries

Report prepared by the OECD Development Centre
for the W20 Japanese presidency



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About this report

This report was prepared by the OECD Development Centre at the request of W20 Japanese presidency. It analyses progress made and remaining challenges across the ambitious W20 gender equality objectives, by adopting a “Social Institutions and Gender Index (SIGI¹) lens” which takes discriminatory social institutions (laws, norms and practices) into account.

Building on the SIGI approach and data, the first part of the report provides an assessment of progress while identifying the main challenges and a set of proposed indicators for three of the four W20 pillars² (labour equity, financial equity and governance) to monitor countries’ paths towards the achievement of W20 targets across all G20 countries. It concludes by proposing policy recommendations for the next W20 presidency. The second part of the report provides country profiles for G20 members³ which highlight the main legal and social norms challenges for each country and offer examples of good practices, as well as contextualised policy recommendations. For each country, data and information are based on the SIGI country profiles, the Gender, Institutions and Development Database (GID-DB), as well as most recent OECD and external sources found for the three pillars.

Introduction

In their December 2018 declaration “Building Consensus for Fair and Sustainable Development”, G20 leaders reaffirmed their commitment to supporting the 2030 Agenda and the Sustainable Development Goals (SDGs) and emphasised a gender mainstreaming strategy across the G20 agenda (G20, 2018). As G20 countries represent two-thirds of the world’s population, 85% of global gross domestic product and over 75% of global trade, their commitment is essential if progress is to be made globally on the SDGs. For example, India alone represents 28.5% of the total achievement gap on SDG 5 on Gender Equality (Sachs, J. et al., 2019). Indeed, as reflected in the Osaka Summit G20 leaders’ communiqué in June 2019, gender equality and women’s empowerment remain central to achieve sustainable economic growth, while leaders undertook commitments to take further action to “end all forms of discrimination against women and combat stereotypes” (G20, 2019).

The Women 20 (“W20”) under the G20 Japanese presidency has set a concrete and ambitious strategy for G20 countries to achieve gender equality by “Closing the Gender Gap for New Prosperity”. In line with Agenda 2030 and the SDGs, the W20 recognised that women’s economic empowerment also requires women’s social advancement. This includes taking into consideration women in all their diversity, as women and girls are not a homogenous group. They have different interests and constraints based on their education level, ethnicity, age, disability, sexual orientation, gender identity, religion/belief, economic status or place of residence. While the main objective of the W20 under the Japanese presidency was to advance the G20’s 25x25 target (to decrease the gender gap in labour force participation by 25% by 2025), it has proposed that this focus be extended to four pillars: labour equity, financial equity, digital equity and governance.

¹ The Social Institutions and Gender Index (SIGI) is the OECD Development Centre’s cross-country measure of discrimination against women in social institutions (formal and informal laws, social norms and practices) across 180 countries.

² Due to unavailability of data on laws, social norms and practices related to digital equity for most of the G20 countries, this report does not cover the digital equity pillar.

³ The report does not include a country profile on European Union.

Yet, progress to date has been slow in these areas while too little emphasis has been placed on the role social norms and legal frameworks play across the pillars proposed by the W20. As highlighted by the OECD Development Centre's SIGI 2019 Global Report, no SDGs can be achieved without attention to social institutions, i.e. laws, social norms and practices. At the current rate of progress, it will take 200 years or 9 generations to achieve SDG 5 on gender equality. An approach which considers social norms has potential to accelerate progress across the four pillars set out by the W20.

Indeed, social institutions related to gender define what is legally and socially feasible for women and men to do, and can act either as barriers or agents of change. As such, they determine outcomes for women and girls in areas as diverse as education, employment, governance and finance. Standard policies and reforms will only have limited traction unless cultural, social and religious norms are taken into account. Indeed, the statutory legal system can be thwarted by parallel structures embedded in society. In other words, where customary laws and social norms still largely determine communities' and individuals' behaviours, standard policies to promote gender equality are insufficient to create the necessary social transformation.

Setting up indicators and monitoring progress

The OECD has a long track record in monitoring progress on gender equality. In 2013, all OECD member countries signed the official OECD Recommendation of the Council on Gender Equality in Education, Employment, and Entrepreneurship (2013 OECD Recommendation),⁴ and in 2015 countries signed the OECD Recommendation of the Council on Gender Equality in Public Life (2015 OECD Recommendation).⁵ These Recommendations have provided the foundation for how the OECD evaluates progress on gender equality in its Member and Key Partner Countries, and in 2017 a full report assessing progress was delivered to the OECD Council and released to the public (OECD, 2017b; OECD, 2017c). More recently, the OECD, together with the ILO, has prepared a progress report for the Japanese G20 presidency on women's participation in the labour force of the G20 (OECD/ILO, 2019).

The SIGI, which is used as the framework for this G20 assessment, is an official data source for monitoring SDG target 5.1 (End all forms of discrimination against women and girls everywhere) using SDG Indicator 5.1.1 ("Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex").⁶

Based on the SIGI, the OECD Development Centre has designed a set of proposed indicators for three of the four W20 pillars to monitor countries' paths towards the achievement of W20 targets (although the list of these indicators is not exhaustive). This report does not cover the digital equity pillar as information on laws, social norms and practices related to digital equity are unfortunately not available for most of the G20 countries. Proposed indicators for the other three pillars – labour equity, financial equity and governance – are composed by four sub-indicators monitoring (i) reduced gender gaps in outcomes, (ii) evolution of the legal framework, (iii) changes in social norms and attitudes, and (iv) shifts in discriminatory social practices (see Table 1).

⁴ OECD Recommendation of the Council on Gender Equality in Education, Employment, and Entrepreneurship: www.oecd.org/els/2013-oecd-recommendation-of-the-council-on-gender-equality-in-education-employment-and-entrepreneurship-9789264279391-en.htm.

⁵ OECD Recommendation of the Council on Gender Equality in Public Life: www.oecd.org/gov/2015-oecd-recommendation-of-the-council-on-gender-equality-in-public-life-9789264252820-en.htm.

⁶ UN Women, the World Bank Group and the OECD Development Centre are co-custodian agencies for monitoring SDG Indicator 5.1.1.

Table 1. Selected W20 indicators

Sub-indicators	Labour equity	Financial equity	Governance
Outcome	Gender gaps in labour force participation	Gender gaps in access to financial product and services	Gender gaps in the share of seats in parliaments and corporate leadership including management and boards
Legal framework (Set of laws internationally defined as minimum standards to ...)	Protect women's workplace rights and provide incentives for women to work	Protect women's access to financial products and services and enhance women's financial inclusion	Protect women's political rights and enhance their representation in both private sectors' governing boards and local/national governments
Social norm	Social expectations on women's role in the household and the economy	Attitudes towards women's role in financial decision-making	Attitudes towards women's political and managerial leadership
Social practice	Time spent on paid and unpaid care work	Formal financial institutions' discriminatory practices towards women ⁷	Barriers and trends in women's political and private sector leadership

Note: the list of indicators shown here is not intended to be exhaustive

While the above W20 indicators provide a broad picture on the level of achievement of each of the three W20 pillars, the four sub-indicators identify potential bottlenecks. Indeed, identifying which social norms and practices reinforce legal discrimination or weaken the implementation of legal reforms provides an overview of where challenges remain and what further actions are needed.

Looking at both the *de jure* and *de facto* discrimination reflects how political commitments have been translated into legal reforms, and to what extent gender-responsive policies and programmes have ensured the enforcement of those legal reforms and reduced discrimination on the ground. It is in light of this framework that this report analyses progress and challenges in the G20 countries across the ambitious W20 gender equality objectives.

Where do we stand? Main progress and challenges for the way forward

This section provides an overview of the progress and challenges made in all G20 countries across three pillars: labour equity, financial equity and governance. The following sections take stock of where we are, using various indicators and providing a narrative explanation for the underlying dynamics of the highlighted inequalities. Each section concludes with areas of progress and remaining challenges when it comes to legal frameworks, social norms and practices in all of the G20 countries. A list of recommended actions for the W20 is included in the last part of the report.

Labour equity

One of the main objectives of the W20 under the Japanese presidency is to advance the G20's 25x25 target – to reduce the gender gap in labour force participation by 25% by 2025 compared to 2012 – agreed at the 2014 Summit in Brisbane. In 2018, further progress occurred in most G20 countries towards achieving the 25x25 target, but gender gaps in labour force participation still remain substantial in some

⁷ Formal financial institutions include banks, credit unions, microfinance institutions, post offices and other bodies which offer deposit, checking and saving accounts and are regulated by a governmental body; an example of discrimination at a formal financial institution may be a requirement for a husband's or guardian's agreement when opening a bank account.

countries (OECD/ILO, 2019). The gender pay gap is still important in most G20 countries, particularly across low-paid jobs, managerial positions and part-time work (OECD/ILO, 2019).

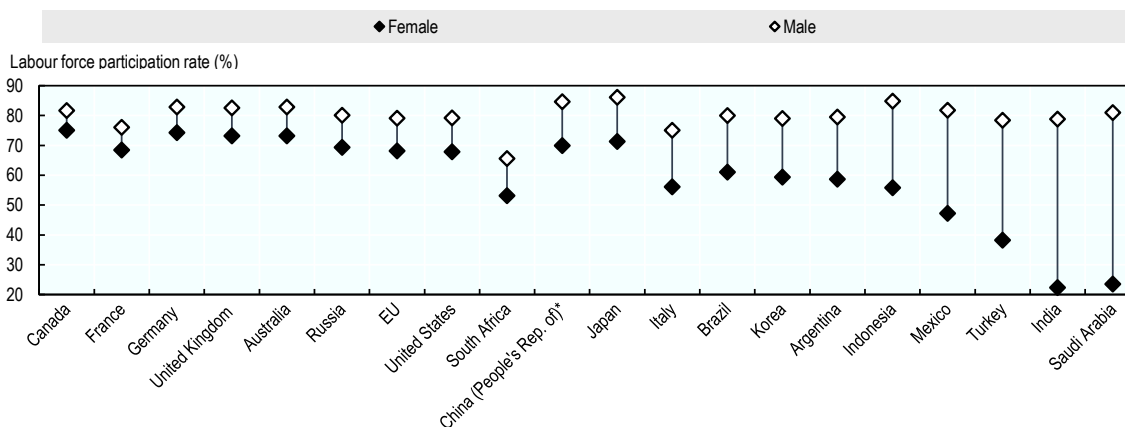
In addition, the W20's "Menu of Action"⁸ aims to "remove systemic legal and social barriers in the labour market and provide solutions for achieving gender equality." The SIGI highlights the importance of a strong legal framework that does not discriminate against women in the workplace, as well as the negative impact that traditional social norms and practices, for example those related to gender roles in the household, has on women's active participation in the labour market.

The report's analysis on the labour equity pillar highlights progress made as well as the persistence of gender inequalities in the labour market in G20 economies, especially with regards to the legal frameworks, social norms and practices that discriminate against women.

Where are we?

Women continue to participate less than men in the workforce across all G20 countries. In 2018, the average labour force participation rate of women of the G20 was 59%,⁹ representing a gap of 21 percentage-points compared to that of men (80%¹⁰). At the country-level, the gaps are highly varied and range from approximately seven percentage-points in Canada to 57 percentage-points in Saudi Arabia (see Figure 1). Between 2012 and 2018, all countries, with the exception of India and Mexico, have increased their female labour force participation rates, with the most progress taking place in Japan where women's participation increased from 63% in 2012 to 71% in 2018, followed by Turkey (from 32% to 38%) (OECD/ILO, 2019). With regards to the 25x25 target, between 2012 and 2018, the gender gap in labour force participation rate decreased in all G20 countries, except in the Russian Federation (hereafter Russia) (OECD/ILO, 2019). About half of the G20 members are on track to meet the 2025 goal, notably in Japan, Argentina, Brazil and Korea with large reduction. However, achieving the goal remains challenging in some countries including Mexico and Saudi Arabia (see Figure 2). Continued efforts are therefore needed for all G20 countries to achieve the target by 2025.

Figure 1. Women's participation in the labour force is less than that of men in all G20 countries, 2018



Note: Share of the population aged 15-64 participating in the labour force. The figure includes the most recent data available (2018) for all of the G20 countries with the exception of China for which data is dated 2012 (*).

Source: OECD, and ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf.

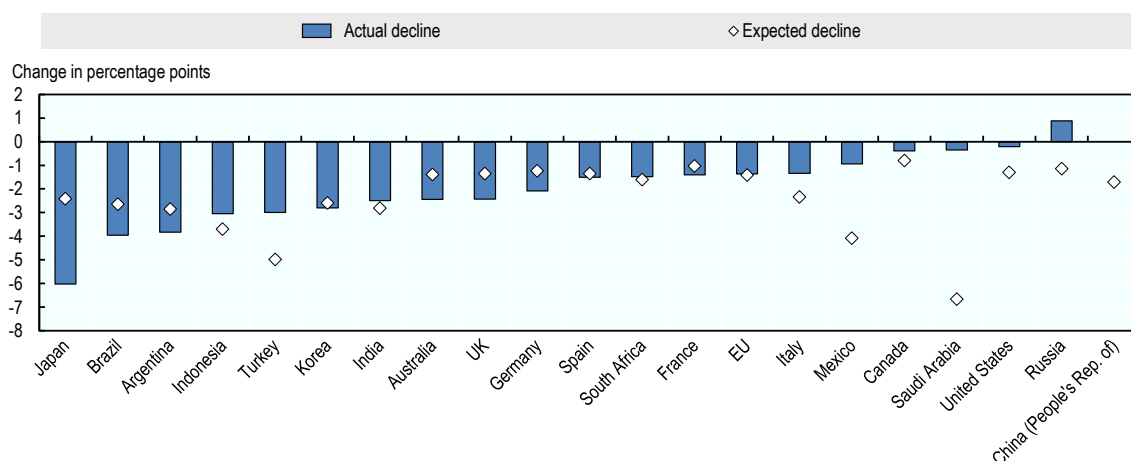
⁸ W20's Menu of Action: https://w20japan.org/pdf/W20_MoA.pdf.

⁹ Calculation does not include China for which 2018 data is not available.

¹⁰ Calculation does not include China for which 2018 data is not available.

Gender segregation in the labour force both in terms of positions as well as sectors contributes to gender pay gaps which favour men in all G20 countries (OECD, 2017b).¹¹ For instance, the gender pay gap in Italy stood at 6% in 2016, meaning that on average, for every Euro earned by men in Italy, women earned 94 cents. In other G20 countries however, the disparity was much larger, as in 2017 the gap was 35% in Korea and 18% in Indonesia, Canada, and the United States (OECD/ILO, 2019).

Figure 2. Actual versus expected decline in gender gap in labour force participation, 2012-2018



Note: The actual decline refers to the observed change in the gender gap between 2012 and 2018 (2015 for India). The expected decline refers to the decline that would occur by 2018 (2015 for India) if there was a linear decline in the gender gap from 2012 onwards to reach the target of a 25% decline in the gap by 2025. For China, no recent data are available to calculate the actual decline in the gender gap and the data for 2012 have been projected to calculate the expected decline in the gender gap. The data refer to the population aged 15 and over for India and 16-64 for the United Kingdom and the United States.

Source: OECD calculations based on national labour force surveys and, for China, census data.

In addition, women are more likely to work in low-level jobs and part-time employment (OECD, 2019d). On average, women's part-time incidence rate is 20 percentage-points higher than for men in G20 countries.¹² For instance, in 2017, the gender gap in terms of part-time work incidence amounted to 19 percentage-points in Canada, 32 percentage-points in the United Kingdom, and reached 36 percentage-points in Germany (OECD/ILO, 2019). Part-time work allows for a certain degree of flexibility in hours worked and may make it easier for women to juggle their multiple responsibilities: in some cases, it represents an alternative to opting out of the workforce after becoming a mother. However, part-time workers often have less job security, lower pay, fewer opportunities for training and promotion and a higher poverty risk, thus the incidence of part-time employment among women in the G20 remains an important concern. Finally, an important parameter determining the quality of work is whether the part-time work is "involuntary" or "voluntary" (OECD, 2019c).

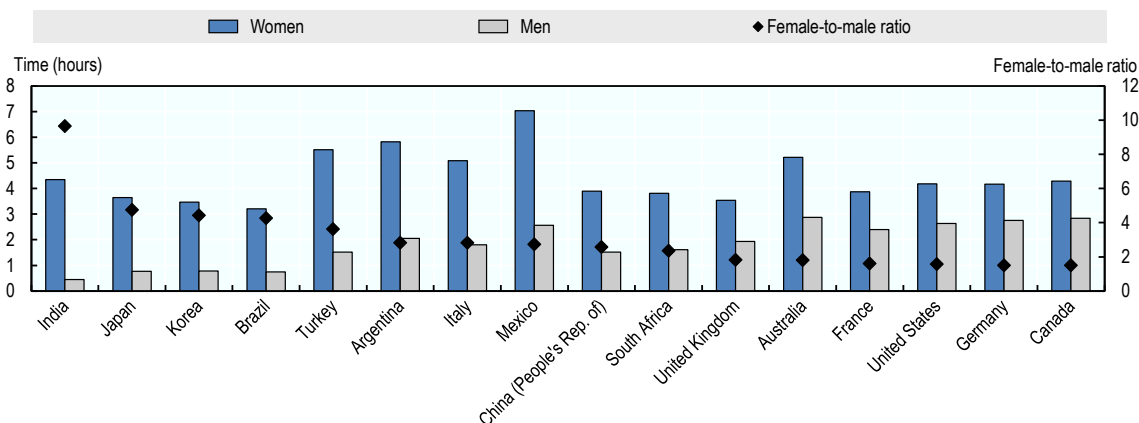
Women's lower rate of labour force participation and overrepresentation in part-time employment are partly explained by the share of caring and reproductive roles they perform in the household. Unpaid care work includes raising children, caring for sick or elderly family members, managing household tasks and volunteering in the community. This work limits the time available for paid work, education and leisure and further strengthens gender gaps in terms of access to resources and opportunities. Data from the OECD's

¹¹ Due to differences in the definition, coverage and calculation, data on gender pay gaps is not fully comparable across all G20 countries.

¹² 2017 average from OECD and ILO, 2019. This figure excludes China, as data from 2017 is unavailable.

Gender, Institutions and Development Database (OECD, 2019b) indicates that in all G20 countries,¹³ women spend more time doing domestic and care-related tasks than men (see Figure 3). This ranges from one and a half times more in Canada, Germany and the United States, to nine times more in India.

Figure 3. In the G20 women spend more time than men on unpaid care work, 2019



Note: Data for Indonesia, Russia and Saudi Arabia are not included.

Source: OECD (2019), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>.

Social norms influence this dynamic, and they vary throughout the G20. For example, in 2019, in Indonesia, 32% of the population disagreed with the statement “it is perfectly acceptable for any women in their family to have a paid job outside the home if she wants one” (OECD, 2019b). This percentage is similarly high in India and Saudi Arabia, where 25% and 22% disagree with this statement respectively (OECD, 2019b). On the other hand, Canada is the best performer in this respect as approximately 0% of people feel it is unacceptable for women to work outside of the home, followed by Australia, Italy, and the United States, where only 1% do so (OECD, 2019b).

One way of addressing unpaid care work is to develop policies that not only recognise, but also reduce and redistribute household responsibilities (Elson, 2000). For example, it is important to ensure that affordable childcare options are widely available (OECD, 2017b). G20 countries are promoting better family leave policies and work-life balance, with many countries increasing their childcare provisions. An area that needs to be further strengthened is ensuring care leave provisions for both women and men, and encouraging men to take more responsibility for unpaid care work, in order to help reduce women's responsibilities in this domain (OECD/ILO, 2019).

Social norms and workplace practices should further encourage fathers to work part-time when needed for the well-being of the family (OECD, 2019c). An important step includes engaging men to shift attitudes (OECD, 2019c). Research shows that fathers who take paternity leave are more likely to be involved in childcare related activities, to the benefit of child development and well-being (Huerta, M., et al., 2013). In addition, fathers making use of their paternity leave contribute to the recognition and redistribution of unpaid care work, promoting more gender equal roles in the family and shifting attitudes that define ‘care’ as something gendered (Gaag, N. van der, et al., 2019). In line with the OECD's 2013 Gender Recommendation, countries increasingly recognise that fathers' participation in unpaid care and housework is a key strategy for achieving gender equality. For example, Japan and Korea provide the longest father-specific leaves among OECD countries (leave periods are about one year). Although taking

¹³ Data is unavailable for Indonesia, Russia and Saudi Arabia.

such leave for fathers is not yet the norm, Korea is encouraging more fathers to do so by providing – subject to certain conditions – 100% wage replacement up to a threshold of KRW 2 500 000 (around USD 2 300) for three "daddy months" (OECD, 2017c; Kim, H., 2019).

Finally, in recent years, sexual harassment has gained public attention as the #MeToo movement and others like it swept the globe. More women are coming forward to share their experiences of harassment, which often occurs in workplaces. Despite legislative frameworks protecting women from sexual harassment in the workplace in most G20 countries, this is sometimes not enough to ensure that it does not happen in practice. This is the case in the United Kingdom, where one in three women have experienced sexual harassment in the workplace. Research shows that sexual harassment prevents women from fulfilling their potential and sometimes leads them to prematurely exit the labour force (McLaughlin, H., et al., 2017). Some governments and government-funded bodies¹⁴ have been proactive in collecting data about sexual harassment at work as an important preliminary step to encouraging or mandating employers to provide trainings and informational materials to employees. There are also campaigns in certain countries, like Australia, which aim to prevent harassment in the workplace by sensitising both employers and employees.

Legal frameworks, social norms and practices have the potential to drive or change gender-biased labour outcomes. While there is notable progress in terms of legal frameworks and government actions to promote labour equity across the G20, challenges remain in the form of legal loopholes and inadequate enforcement of the law which allow discriminatory social norms to continue to prevent women from fully participating in the labour force and achieving their potential.

Main progress

Progress made towards the 25x25 target is uneven, yet there are some positive aspects which may facilitate progress towards this target and labour equity more generally in the G20:

- To date, 17 countries¹⁵ have ratified ILO Convention No. 100 on equal remuneration and No. 111 on discrimination in employment and occupation. Saudi Arabia is the only G20 country that does not mandate non-discrimination on the basis of sex in employment.
- All G20 countries, except the United States, have adopted measures to offer paid maternity leave schemes at the national level, and only five countries¹⁶ do not offer at least 14 weeks of paid maternity leave to women workers. In addition, 12 countries¹⁷ pay 100% of maternity leave benefits. Of course, it is important that countries offer paid paternity leave or fathers-reserved parental leave in tandem with maternity leave, to help avoid the risk of discrimination against (potential) mothers at the time of hiring.
- Almost all countries, except Saudi Arabia, protect women's employment security when they are on maternity leave, though protections vary (for example, depending on contract type).
- Paid paternity leave is available in more than half of the G20 countries¹⁸, and seven countries¹⁹ grant paid parental leave benefits.
- 15 countries²⁰ provide legal protection from sexual harassment in the workplace, and various campaigns exist to increase awareness about the issue.

¹⁴ As in Australia, France, Japan and the United Kingdom.

¹⁵ United States has not ratified ILO Convention No. 100 and No. 111. Japan has not ratified ILO Convention No. 111.

¹⁶ Argentina, Indonesia, Mexico, Saudi Arabia and the United States.

¹⁷ Argentina, Australia, Brazil, Canada, China, France, Italy, Japan, Mexico, Russia, South Africa, Turkey.

¹⁸ Argentina, Australia, Brazil, China, France, Indonesia, Italy, Korea, Mexico, Saudi Arabia, South Africa, Turkey and United Kingdom.

¹⁹ Australia, Canada, France, Germany, Italy, Japan, Korea Rep. and Russia.

²⁰ Argentina, Australia, Brazil, Canada, China, France, Germany, India, Italy, Korea, Mexico, South Africa, Turkey, United Kingdom and United States.

- More countries recognise unpaid care work. 15 of the G20 countries²¹ have indeed included time-use surveys or have added time-use components to existing national surveys. In addition, two countries – the United Kingdom and Mexico – have used household satellite accounts to measure the value of care work.

Main challenges

Due to legal loopholes or inadequate enforcement of laws, women and men are still not treated in the same way in the workplace, where women tend to face a wider range of discriminations based on their gender. Furthermore, discriminatory social norms about working mothers and the disproportionate amount of time that women spend on household and caring responsibilities limit their participation in the labour market (OECD, 2019a; OECD/UNDP, 2019). More substantial progress is needed in terms of actively engaging women in the economy:

- Discriminatory laws continue to curb women's access to employment: eight countries²² proscribe women from entering certain professions.
- With regards to women's workplace rights during maternity leave, Italy is the only G20 country that has ratified ILO Convention No. 183 on maternity protection.
- To date, only six of the G20 countries²³ have ratified ILO Convention No. 156 concerning equal opportunities and equal treatment of men and women workers. Furthermore, 12 countries do not prohibit employers asking about a woman's pregnancy or her intention to have children during the recruitment or promotion process.
- With regards to the protection of domestic workers, Argentina, Germany, Italy and South Africa are the only G20 countries that have ratified ILO Convention No. 189 on domestic workers.
- Only seven countries²⁴ have laws requiring equal remuneration for work of equal value and require companies to report on how they pay women and men. In addition, the monetary value of labour costs for the time spent on unpaid care and domestic work is important and should be further recognised: among the G7 economies, it ranges from 12% of GDP in Canada to 24% in Italy²⁵ (Ven, P. van de et al., 2018). The value of unpaid care work for the national economy also remains unrecognised in other G20 countries, although it represents a significant share of their GDP. For instance, unpaid care work in South Africa represents 14% of GDP, and reaches 33% of GDP in the People's Republic of China (hereafter China) (Ferrant and Thim, 2019). This is a key challenge, since as long as women will be carrying the bulk of unpaid care work, they will not be able to fully participate in the labour market and realise their potential.
- Four of the G20 countries²⁶ do not have laws which clearly define sexual harassment in the workplace; in all of the countries for which data is available, women are more likely than their male colleagues to experience sexual harassment in the workplace.
- While more statistics are available about the prevalence of sexual harassment in the workplace, they are prone to underestimation as many women do not report it. For example, less than half of the estimated number of women who experienced sexual harassment at work in Germany reported the incidents for redress.

²¹ Argentina, Australia, Canada, China, France, Germany, India, Italy, Japan, Korea, Mexico, South Africa, Turkey, United Kingdom, United States.

²² Argentina, China, India, Japan, Korea, Russia, Saudi Arabia and Turkey.

²³ Argentina, Australia, France, Japan, Korea and Russia.

²⁴ France, Germany, India, Italy, South Africa, United Kingdom and United States.

²⁵ These estimations are based on the replacement cost method: the value imputed to time spent to unpaid care and domestic cost is based on the average hourly wage of domestic workers.

²⁶ Indonesia, Japan, Russia and Saudi Arabia.

Financial equity

The W20 aims to ‘ensure financial inclusion, promote women’s entrepreneurship, and accelerate access to investment and market’. Acknowledging and promoting women’s economic contributions are essential to the global economy, as achieving gender parity in social institutions by 2030 could lead to a 0.4 percentage point increase in the world’s GDP growth every year until then (OECD, 2019a). The W20 recognises that women-led businesses have greater difficulty in accessing funding compared to men and businesses led by men, and urges G20 countries to “establish a policy framework, ecosystem, and action plan that accelerate the development of female enterprise.”

Secure access to financial resources enables women to be equal partners at the household level and to make autonomous decisions about whether to buy a home or a car, pursue an education, save for retirement or start a business. Furthermore, access to finance and financial services allows people to manage and grow their funds to meet long-term goals, as well as to have resources in case of emergencies. More efforts should also be dedicated to ensure that all groups of women, including older women and those in rural areas have entrepreneurship opportunities. While the economy would benefit from their life experience and self-confidence, it is also important that they are guaranteed adequate employment and social protections (OECD/ILO, 2019).

While access to financial services, such as a bank account, is important, it does not fully address women’s needs for financial inclusion (OECD, 2019a). Although each country’s situation varies, women are universally disadvantaged by pay discrimination, higher rates of financial illiteracy, lack of financial education, and a lack of assets for collaterals. This is exacerbated sometimes by discriminatory legal frameworks that do not recognise a woman as a head of household. These are important challenges, as financial institutions often require land title, statutory proof of identity and collateral to receive credit. Improving women’s economic empowerment requires guaranteeing women equal access to loans, building financial literacy and offering training opportunities that understand and address the specificities of women’s individual and diverse situations. Thus, financial disadvantage may be the result of a lack of gender-responsive policies and programmes; therefore, it is critical to address gender discrimination in the area of finance and enable a favourable environment for women to thrive in the finance sector to unlock their potential.

The report’s analysis of the financial equity pillar highlights progress made as well as the persistence of gender inequalities in the labour market in G20 economies, especially with regards to the legal frameworks, social norms and practices that discriminate against women.

Where are we?

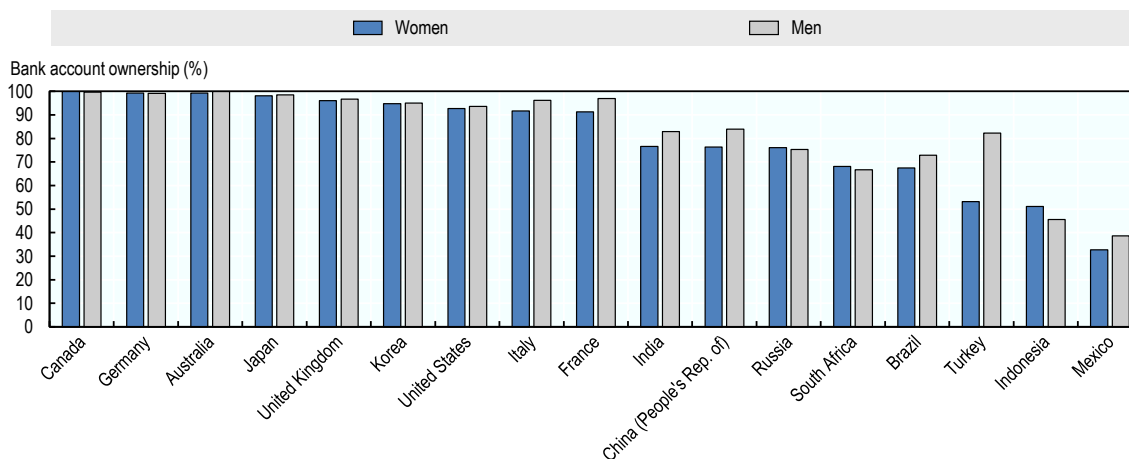
In almost half²⁷ of the G20 countries, more than 90% of both women and men have an account at a bank or another type of financial institution (see Figure 4). This is aided by the fact that in every G20 country the legal frameworks provide women and men with the same rights to open a bank account and obtain credit at a formal financial institution (OECD, 2019e). Having a bank account is associated with an increase in individual savings, a better access to consumption and productive investments, and contributes to empowering women; however, in some countries, facilitating access to bank accounts for women and men remains a distant goal (Deléchat et al., 2018). This is the case for Mexico, Argentina and Indonesia, where more than half of the population still lacks access to financial services (World Bank Findex, 2017). The gender breakdown of this indicator reveals that in most of the G20 countries there is a higher proportion of men who own an account than women. In 2017, on average, 82% of men in G20 countries had access to a bank account compared to only 78% for women, representing a gap of four percentage-points.²⁸ Turkey had the widest gap in 2017 at 29%, whereas Canada, Germany, Korea and Japan reached parity. On the

²⁷ Australia, Canada, France, Germany, Italy, Japan, Korea, United Kingdom, United States.

²⁸ The calculation of the averages excludes the European Union.

other hand, in Argentina, Indonesia, South Africa and Russia, women were more likely than men to own an account (World Bank Findex, 2017).

Figure 4. Men are more likely than women to own a bank account in most G20 countries, 2017



Note: Percentage of men and women respectively age 15 and above who report having an account by themselves or together with someone.

Source: World Bank Global Findex Data (2017), <https://globalfindex.worldbank.org/sites/globalfindex/files/2018-08/Global%20Findex%20Database.xlsx>.

Gender norms that restrict women's access to and control over income and expenditures are found to be associated with their lower demand for financial services (Demirguc-Kunt, et al 2013). While overall women seem to be confidently managing household expenses, it would seem that many women defer long-term financial decisions to their spouses because they believe men know more about investing and planning (UBS, 2019). The SIGI also points to discriminatory practices that exclude women from decision-making processes related to large household financial investments (OECD, 2019a). Clearly, women's own perceptions of their capabilities are also an obstacle to their participation in the area. They generally are found to have less experience in self-employment than men and have less opportunities than men to be in management roles, which influences their skills and levels of confidence (OECD/European Union, 2017). Yet, given that women tend to have the primary responsibility for looking after children, and take daily decisions about the allocation of household resources, it is imperative they have adequate financial skills (OECD, 2013).

On another level, logistical barriers such as long wait times in India and long distances for rural women in Mexico, Russia and Indonesia prevent women from visiting banks, setting up accounts and making transactions. Furthermore, it becomes more difficult for women to engage in financial activities if they are limited by the legislation or by cultural practices. For example legal frameworks in Indonesia and Saudi Arabia do not provide women with the same rights as men to be recognised as the head of household and legally oblige them to obey their husbands (OECD, 2019e). In Saudi Arabia, in order for women to visit a bank, they must be accompanied by a male guardian or visit a facility that is women-only. In Turkey, where women typically do not hold or share the title for family assets such as property, it is difficult to secure a bank loan. Moreover, in Australia, women are not as engaged in their finances as they should be, which may be due to a range of factors, such as internalised gender-based stereotypes or simply a lack of interest. Women globally are also less financially literate than their male peers and may not be as confident negotiating a contract or reading terms and conditions (OECD, 2017a).

Achieving financial inclusion requires not only to have access to bank accounts, but also access to credit from formal financial institutions. Access to credit enables investing in educational and business

opportunities and using formal insurance products that allow for better management of financial risks (Demirguc-Kunt, A., Klapper, L., Singer, D., 2017). It seems that there is a gender bias in access to credit in the G20 countries. While only 24% of women reported having borrowed money from a financial institution or used a credit card, men's proportion stands at 28%, which represents a four percentage-point gap. Beyond this figure, country-level analysis reveals more inequalities: in Italy, Saudi Arabia and Turkey, the gap is respectively 21, 19 and 18 percentage-points, while parity prevails in Argentina and Australia.²⁹ In Japan and Korea, however, the gap was found to be in favour of women and stood respectively at two and six percentage-points (World Bank Findex, 2017).

One explanatory factor for these trends is that women tend to source funding through informal channels (OECD/European Union, 2017). For example, analysing women-led entrepreneurship reveals that in 15 of the G20,³⁰ women are more likely to start their business with funding from their spouse and relatives than a bank loan (OECD, 2018a). Furthermore, women entrepreneurs tend to have smaller and less diverse entrepreneurial networks than male entrepreneurs (OECD/European Union, 2017). Even when women do seek a loan from a bank, they tend to ask for smaller amounts. This is the case in the US, where women-led businesses ask for 45% less than men-owned businesses (Biz2credit, 2018). This may be the result of women's lower levels of entrepreneurial experience, gender stereotypes or uncertainty about the lending process (OECD, 2017b).

Nonetheless, this situation can have serious consequences for the success of women-led businesses. For example, in Korea the main reasons women gave for discontinuing their businesses were a lack of finance and unprofitability (MasterCard, 2018). In this regard, the Japanese government has allocated JPY 20 billion (USD 200 million) for a fund dedicated to supporting female entrepreneurs. Only a small number of countries have implemented measures targeted at women-owned businesses, among which in the G20 figure the United States, Korea, South Africa and Indonesia. In addition, women entrepreneurs face additional challenges due to their gender in the area of venture capital and angel investment, which is predominantly male. In the United States, investors are 60% more likely to invest in male-owned businesses, even if they are presented with the same investment pitches (OECD, 2017b). However, since the 2013 OECD Recommendation efforts are being made to further investments in financial education initiatives targeted at women and girls or where women are the main beneficiaries. (OECD, 2017b).

Perceptions also matter as, in a business world mainly dominated by men, women face challenges in making their business thrive. These include gender stereotypes, lower credibility linked with their gender, or the difficulty juggling family and business demands, as in the case of Brazil (Global Entrepreneurship Monitor, 2016). Entrepreneurship is traditionally viewed as primarily 'masculine', and despite a slow positive shift, cultural attitudes and norms still favour men entrepreneurs, which are enhanced by depictions in the media. In addition, the traditional allocation of gender roles in the household and its impact on women's work experience, network and assets may lead women to restrict their business goals and entrepreneurial activities (OECD, 2017b). For example, women who are self-employed are more likely than men to work in the service sector, and this is true in all OECD economies (OECD, 2016). Providing coaching and mentoring to women would-be entrepreneurs and inspiring a younger generation with role models of successful women entrepreneurs contributes to boosting women's confidence and shifting established perceptions.

Legal frameworks, social norms and practices have the potential to drive or change gender-biased financial outcomes. And while there is some progress, notably in removing obstacles for women to access bank loans, more needs to be done in enabling equal access to women and men to finance and in addressing gender stereotypes in the area of entrepreneurship.

²⁹ Based on data from 2017.

³⁰ Argentina, Australia, Brazil, Canada, Germany, India, Indonesia, Italy, Japan, Korea, Mexico, Russia, South Africa, the United Kingdom and the United States (data unavailable for China and Saudi Arabia).

Main progress

Improvements in financial equity means ensuring that all women and men have access to financial services including accounts, credit and information. Overall, there has been some progress, as countries have increasingly been attentive to the importance of access to credit and have been creating more favourable conditions for women to pursue entrepreneurship:

- The legal framework of all G20 countries provides women with the same rights as men to open a bank account at a formal financial institution and guarantee women's equal access to credit.
- In four countries³¹ of the G20, women are more likely than men to hold an account at a financial institution.
- A number of G20 countries have also improved women's access to accounts by using new technologies. This is especially true in Indonesia and India, where digitalising payments has led to significant increases in account ownership for both men and women.
- Efforts are being made to remove obstacles for women to access bank loans. This is notably the case in China, where policies are in place to ensure that women who have gained their entrepreneurial training certification are guaranteed to obtain a bank loan without having to provide collateral on personal property.
- Many governments have sponsored microcredit and training programs. For example, Mexico's National Financing Programme for Micro-entrepreneurs and Rural Women provides preferential interest rates, loans and training for women, especially rural women who also face some of the toughest barriers to financial inclusion globally.
- In most G20 countries there is a slight increase of the number of women engaging in entrepreneurship. From 2017 to 2018, Russia and Argentina both experienced one-percentage-point increases in the percentage of women business owners (MasterCard, 2018).

Main challenges

Social norms and unequal legal treatment of women and men are still an obstacle for women to develop their financial knowledge, confidence and skills in this area (OECD, 2013). Enabling equal access for women to financial products and services is key to fostering women's economic empowerment, and removing discriminatory social norms and practices is essential for women to fully realise their potential:

- On average, 22% of women in the G20 countries lack access to formal accounts (World Bank Findex, 2017).
- Across 27 countries³² surveyed by Ipsos in 2019, 46% of people believe that not enough is being done in business to achieve equal rights between men and women in their country; and 41% are not confident that discrimination will have ended in their country in this area in the next 20 years.
- Married women in six of the G20³³ countries are more likely to defer long-term financial decisions to their spouse rather than taking the lead.
- Discriminatory practices persist, such as banks requiring husbands' or fathers' permission to approve loan applications for women.³⁴

³¹ Argentina, Indonesia, Russia and South Africa.

³² Out of the 27 countries, 16 are G20 countries.

³³ Brazil, Germany, Italy, Mexico, United Kingdom, United States; Data unavailable for: Argentina, Australia, Canada, China, France, India, Indonesia, Japan, Korea, Russia, Saudi Arabia, South Africa and Turkey.

³⁴ Evidence available from Turkey, Saudi Arabia and India.

Governance

The governance pillar – as defined by W20 for the purposes of this report – provides examples of measures to achieve gender equality in all levels of decision-making by 2030.

Rooted in the 2015 OECD Recommendation on Gender Equality in Public Life and driven by the OECD Working Party on Gender Mainstreaming and Governance, the OECD work on the governance dimensions of gender equality entails strategic planning and institutional drivers of gender equality; the use of broad range of government tools in a gender-responsive manner; independent accountability mechanisms; strengthening of capacities; and measures to promote gender equality in public institutions at all levels.

The Japanese G20 presidency aimed to promote women in positions of power and decision-making, both in the public and private sectors. Indeed, in G20 economies, women are less likely than men to occupy leadership positions on corporate boards and they are also under-represented in parliaments. Specifically, the W20's action plan aims to 'establish effective and transparent governance and accountability mechanisms for achieving gender equality'.

The way the SIGI looks at this dimension from a social norms perspective includes analysing the underlying drivers of women's restricted role in corporate governance in the private sector as well as in leadership in the public sector (government and/or Parliamentary representation remains predominantly the domain of men). While implementation of quotas is key to make progress in achieving gender parity in the parliaments of G20 countries, addressing social norms is equally important. In order to achieve long-lasting change, there is a need to increase social awareness of the benefits of gender-balanced representation at all levels (OECD, 2019d). Globally, half of the population declares that men make better political leaders than women do (OECD, 2019a). It is therefore also important to address social norms in this area and devise policies and measures to promote women's leadership at all levels.

The report's analysis of the governance pillar highlights progress made as well as the persistence of gender inequalities in the labour market in G20 economies, especially with regards to the legal frameworks, social norms and practices that discriminate against women.

Where are we?

Women's equal participation in leadership and decision-making positions is not yet a reality in G20 countries in both public and private spheres. Barriers to women's advancement in public life are many: these include unpaid care and domestic work, which adds to the probability of women interrupting their careers to care for their family, as well as gender stereotyping at work, at home and in society at large, which is exacerbated by the media. Yet progress is being made, especially thanks to gender quotas and other targets which help increase women's representation in political and private sector leadership (OECD, 2017b). In particular, to address the challenge of an uneven work-life balance, which may discourage women from high-ranking leadership positions in politics, steps are being taken to introduce a range of measures to facilitate work-life balance for parliamentarians³⁵ for example in Canada, Germany or Japan (OECD, 2019d).

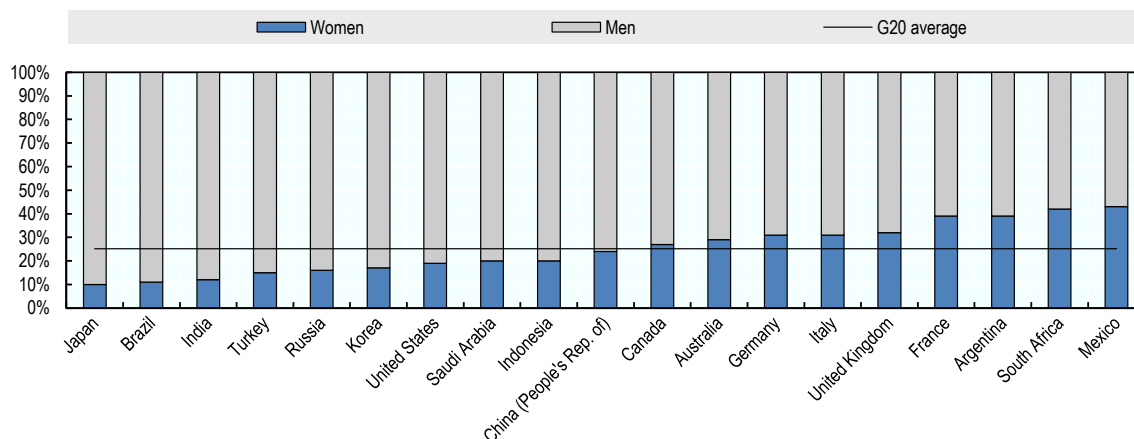
Globally, women represent less than one-third (on average 25%) of members of parliaments in G20 countries in 2019. Progress has been slow, as in 2014 this figure was 23%. Beyond these averages, there are important variations across countries: women occupy less than a quarter of seats in the parliaments of half³⁶ of the G20 countries (see Figure 5). However, in Mexico and South Africa, women are much more represented in the political decision-making sphere, accounting for 43% and 42% of their respective parliaments (OECD, 2019b). While Mexico has nearly achieved parity in political representation — since

³⁵ The term parliamentarians refers to representatives of the lower or single House of Parliament, while in some countries the term 'legislators' may be used.

³⁶ Brazil, China, India, Indonesia, Japan, Korea, Russia, Saudi Arabia, Turkey and the United States.

a seven percentage-point increase is required for women and men to be equally represented in parliament, in Japan, a 40 percentage-point increase in women's political representation is required to achieve parity (OECD, 2019b).

Figure 5. Women are underrepresented in national parliaments in all G20 countries, 2019



Note: Political Representation is defined by the percentage of women in the total number of representatives of the lower or single House of Parliament. The European Union is not included.

Source: OECD (2019), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>.

Despite more women participating in politics, discriminatory social norms and practices towards women political leaders remain an important issue in most G20 countries. In six of the G20 countries³⁷, more than half of the population still thinks that men make better political leaders than women (OECD, 2019b). In addition, across the 27 countries³⁸ surveyed by Ipsos in 2019, 44% of respondents believe that not enough is being done in government and politics to achieve equal rights between men and women in their country. This was also identified as one of the areas where little progress will be made, as 43% are not confident that discrimination will have ended in their country in this area in the next 20 years (Ipsos, 2019). Negative perceptions towards women in leadership positions are also exacerbated by the obstacles that women face in climbing up the governance ladder: women tend to have to prove themselves more than men, and are often discriminated against at the top because of their gender. Men also tend to be less supportive of the idea of women in power, as there are more women than men who perceive both genders as equally suitable for leadership (Kantar, 2018). Women also tend to have less access to networks and connections to the business community than men, which makes financing their campaigns more difficult (OECD, 2017b; Westminster Foundation for Democracy, 2018; Hillman, 2017).

Another key challenge in ensuring that women are further empowered to be politically active is to prevent and further criminalise violence and harassment of female politicians and candidates. Whether it be in person or online, harassment and hate speech when directed towards women is often more violent and sexualised than when directed at men (and may even include death and rape threats). New research has demonstrated that in Canada and the United States, women who succeed in reaching a high status in politics are more often victims of harassment online and receive more uncivil messages (Rheault, Rayment and Musulan, 2019). This harassment serves to deter or discourage women from exercising their right to participate in politics, yet few governments in the G20 have openly recognised the problem. Furthermore, women of colour and from minority groups are often the target of sexist and racist harassment. Evidence

³⁷ India, Indonesia, Russia, Saudi Arabia, South Africa and Turkey.

³⁸ Out of the 27 countries, 16 are G20 countries.

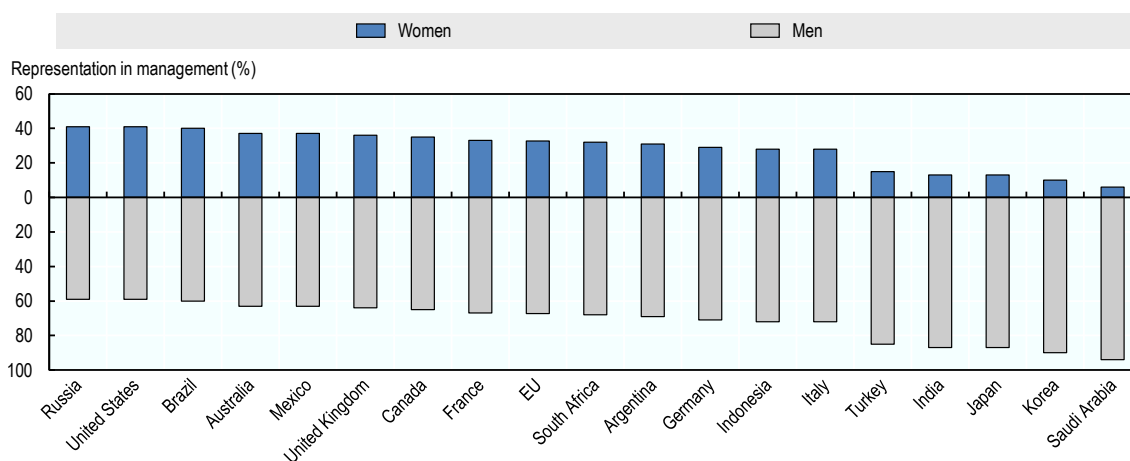
from Canada also suggests that lesbian, bisexual, and transgender (LBT+) women are also more likely to face harassment and violence (Canadian Parliamentary Review, 2017).

Media coverage can also convey gender stereotypes, which can create an atmosphere that prevents women from being more engaged (OECD, 2017b). There is a wealth of evidence of women politicians being asked questions regarding their personal life, which would be unimaginable to male candidates. For example in Brazil, there is evidence that women politicians have been critiqued based on their appearance, rather than on their proposed policies (Krook and Sanín, 2019). In other countries the simple fact of women running for office can be publicly questioned, for example in Indonesia. There are however organisations who are supporting women who seek political office and face online harassment, for example in the United States.

Gender stereotypes towards women in politics have an impact on the younger generation too, as they witness the difficulties that women encounter in the area of governance. A 2017 survey by Plan International found that girls in Australia are strongly impacted by sexism in politics. As girls grow older, fewer aim for a political career: while 75% of girls aged 10-14 think they have every opportunity to become a leader when they grow up, by the time they reach adulthood (18-25), the figure drops to only 57% (Plan International Australia, 2017). This testifies to the importance of promoting a positive image of women political leaders while addressing persisting gender stereotypes.

The private sector is no exception to the preponderance of men in leadership positions despite new research that has demonstrated the benefits associated with diverse leadership including higher share prices, and innovative decision-making and problem-solving (Egon Zehnder, 2018). Data on the gender distribution of women and men in managerial positions show an important underrepresentation of women in all G20 countries. While in Saudi Arabia and in Korea women hold respectively only 6% and 10% of all managerial positions, in the United States, Russia, and Brazil they hold 41%, 41%, and 40% of these roles respectively (see Figure 6).

Figure 6. Women are underrepresented in total management positions in all G20 countries, 2019



Note: The proportion of females and males in total management. Due to lack of recent data, China is not represented.

Source: OECD (2019), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>.

The “leaky pipeline” is a metaphor used to describe a phenomenon, which has been studied extensively in the United States and likely exists throughout the G20. In the pipeline, women and men begin their careers in entry-level positions, where gaps in participation are small; however, as careers progress, fewer women are represented in management and executive positions (OECD, 2017b). In fact, in all G20

countries, there are more men managers than women, and the proportion of men employed as managers is particularly high in India, Japan, Korea, Saudi Arabia and Turkey, at over 80% (OECD, 2019b). Important drivers of the leaky pipeline phenomenon include women's disproportionate responsibility for unpaid work and women's higher likelihood of working part-time (OECD, 2017b). From the organisational side, hiring and promotional practices that favour men also explain the leaky pipeline phenomenon; however very few countries are collecting data about and analysing such promotional practices (McKinsey, 2018). A good initiative is the 30% Club, which was started in the United Kingdom and aims to promote and achieve gender diversity on the corporate boards of some of the largest companies in eight of the G20 countries.³⁹ Enhancing gender diversity on boards and in senior management can be achieved by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas, and private initiatives (OECD, 2015). In line with the OECD Gender Recommendations, the majority of OECD countries have initiated policies promoting gender balance on boards and in senior management, all leading to an increase in the number of women on boards. While those adopting a quota have seen a more rapid increase than those taking a softer approach such as disclosure of targets or voluntary quotas, it is important to have a wide range of measures generate change (OECD, 2017c).

Legal frameworks, social norms and practices have the potential to drive or change gender-biased governance outcomes. And while there is some progress in terms of establishing quotas and special measures to promote women's political participation, discriminatory social norms and attitudes related to women's leadership continue to limit their participation in private and public governance.

Main progress

Ensuring gender equal political representation and in the boards of private sector companies is important not only to ensure that a diversity of perspectives is taken into account when important decisions are made at the highest levels, but also to guarantee that the particular needs of girls and women are considered. Only when gender equality is achieved in political and managerial leadership will there be a better representation of the interests of the whole society (OECD, 2019d). Nevertheless, there has been notable progress in the W20 governance pillar across G20 countries:

- All countries have provided equal voting rights to women and men in all type of elections, and in all but one of the G20 countries⁴⁰, women have the same rights as men to hold public and political office in the parliament, the public administration and the government.
- Almost half of the G20 countries⁴¹ have established quotas, incentives for political parties to include women on candidate lists, or other special measures at the national level to promote women's political participation and representation. In ten countries⁴² such measures exist at the local level. Furthermore, more than half of the G20 countries⁴³ have at least one political party with voluntary quotas (OECD, 2019b).
- There are more women in politics today, which means that girls growing up today will have more role models in politics, and while this may be "soft" progress, it should not be underestimated.
- Specialised programmes have been created to provide women with the information they need to run for political office. For example, in Indonesia, the SWARGA project provides training programmes for candidates and MPs as well as funds activities designed to strengthen the Women's Parliamentary Caucus (Kaukus Perempuan Parlemen).

³⁹ Chapters in Australia, Brazil, Canada, Italy, Japan, Turkey, the United Kingdom and the United States.

⁴⁰ In Saudi Arabia women are prevented from serving as judges.

⁴¹ Argentina, Brazil, China, France, Indonesia, Italy, Korea, Mexico and Saudi Arabia.

⁴² Argentina, Brazil, France, India, Indonesia, Italy, Korea, Mexico, Saudi Arabia and South Africa.

⁴³ Argentina, Australia, Brazil, Canada, France, Germany, Italy, Korea, Mexico, South Africa, Turkey, United Kingdom.

- France⁴⁴, Germany⁴⁵ and Italy⁴⁶ have instituted a gender quota for boards of directors, requiring listed companies to include the less represented gender at least 40%, 30% and 33% of overall board representation, respectively. In addition, the Indian government has mandated that at least one seat on the board of directors of publicly listed companies be reserved for women.
- In the private sector, there has been a recent push by some governments, business leaders and shareholders to have more diversity in corporate leadership. Some initiatives, such as the 30% Club, which has chapters in eight of the G20 countries⁴⁷, seek to accelerate progress towards gender balance at the top by setting voluntary commitments.

Main challenges

Social norms and attitudes towards women in political and managerial leadership continue to put women aside. Yet, ensuring that women are involved at all levels of decision-making, both in the public and private sector, is key to ensure a wider and fairer representation of the population's needs and interests. More female role models may help encourage young girls to consider and pursue a career in politics or in the private sector's high-decision making spheres. Yet, women continue to be under-represented in politics and managerial leadership among G20 countries:

- Gender-stereotyped media coverage serves to deter women from being more actively engaged in political life.
- Evidence from the United States and Canada shows that women politicians are more likely to face online harassment than their male colleagues.
- Minority women are underrepresented in political leadership in all of the G20 countries.
- Only four G20 countries⁴⁸ have enacted legislation to achieve gender equality on corporate boards. Yet, for such legislation to be effective countries also need to ensure removing obstacles to girls' education, so they can hold a leadership position one day. This is especially true for countries where there is a high prevalence of girls being married as children⁴⁹, which is a clear barrier to their education opportunities.

Moving forward: recommended actions

While women face different types of challenges in each of the three pillars – labour equity, financial equity and governance – policy reforms can have an impact horizontally. Therefore, to achieve progress, it is important to address the challenges highlighted in this report across all pillars.

Based on the report's findings and in line with the SIGI conceptual framework, the suggestions in the below table could be useful as Saudi Arabia takes over the G20 presidency in 2020. In addition, recommended actions should take into account the 2013 and 2015 OECD Recommendations, as well as the policy messages and actions outlined in various OECD reports (OECD, 2017b; OECD, 2019d; OECD/ILO, 2019).

It is equally important to recall that women themselves should step up and realise their full potential to grow and be empowered; to take advantage of the opportunities that present themselves; and to challenge

⁴⁴ Passage date: 13 January 2011.

⁴⁵ Passage date: 01 January 2016. The law only applies to public and private enterprises on the DAX stock exchange.

⁴⁶ Passage date: 28 January 2011.

⁴⁷ Australia, Brazil, Canada, Italy, Japan, Turkey, the United Kingdom and the United States.

⁴⁸ France, Germany, Italy, India.

⁴⁹ This is the case for example in India, Mexico, and Brazil, where the percentage of girls aged 15-19 who have been, or are still married, divorced, widowed or in an informal union is 22%, 19% and 15% respectively.

established norms, stereotypes and practices in their homes and workplaces. Women's full and active engagement is essential to make rapid progress in achieving gender equality.

<p>Labour equity</p>	<p>Continue to monitor progress made on the 25x25 target, which aims to reduce the gender gap in labour force participation by 25% by 2025.</p> <p>Promote increased enforcement of anti-discrimination laws in the workplace. This includes addressing sexual harassment, pay discrimination, and gender-based discrimination related to marital or family status, as well as physical appearance and attributes. This also entails removing discriminatory legal provisions that prohibit women from entering certain professions.</p> <p>Highlight the importance of addressing social norms that confine women to care and reproductive roles. Promote acceptance of all of the roles women and men may choose to play in the household and society. Ensure that fathers are encouraged and have equal opportunities to provide childcare and engage in other unpaid work at home.</p> <p>Facilitate women's participation in the labour market. This includes providing paid parental leave, maternity leave and paternity leave (including paid fathers-only parental leave, that the father can take at a later stage following the birth of the child), and promote shared responsibility in childcare; encouraging employers to allow employees more agency in their work arrangements, including flexible hours where the production process allows and, where appropriate, the possibility to work remotely, regardless of parental status (to lessen statistical discrimination against parents); providing a statutory right to request flexible working for all employees, which employers can reject only on serious business grounds; and providing parents with access to affordable, good quality childcare and out-of-school-hours services.</p> <p>Promote further recognition of the importance of tracking unpaid care and domestic work. Run dedicated time-use surveys, and if not possible at least ensure time-use components are added to national surveys as this data enables a better understanding of how men and women use their time and monitor changes in the division of unpaid care work. This is essential information to develop policies that reduce and redistribute the unpaid care work more equally between women and men.</p> <p>Call for more investments in data. A key challenge is to have more regular and better data collection in all G20 countries, in particular in areas where data is scarce such as on social norms and practices, as well as time use, violence against women, caregiving patterns, or the use of social services. To address current gaps in gender statistics, Paris21 and UN Women are collaborating on an initiative to increase the production and wider use of gender statistics. It is recommended to engage with this initiative, to strengthen countries' statistical systems to produce gender statistics that are consistent, high quality, timely and relevant to policy makers, academics, civil society organisations and citizens.⁵⁰</p> <p>Recommend harmonisation of gender pay gap definitions, coverage and calculations. In particular an important recommendation would be to harmonise the earnings and income surveys, so that consistent calculations can be made, for example for the gender pay gap or income inequality.</p>
<p>Financial equity</p>	<p>Advocate for the elimination of discriminatory laws that do not guarantee women's equal rights to economic resources and access to ownership and control over land and other forms of property, financial assets, and natural resources.</p> <p>Recommend developing action plans to strengthen entrepreneurship. This includes preventing and addressing gender-based discrimination in entrepreneurship as well as ensuring that the conditions are</p>

⁵⁰ See: <https://paris21.org/supporting-gender-statistics>.

	<p>favourable for starting and building a business and strengthening the financial and digital capacity of women's and men's enterprises, including e-commerce.</p> <p>Encourage the promotion of women's entrepreneurship and positive social attitudes towards women entrepreneurs. Profile successful women entrepreneurs in awareness campaigns and introduce gender neutral entrepreneurship education to shift mind-sets about associating entrepreneurship with men.</p> <p>Promote measures to facilitate women's access to credit and entrepreneurship. The financial sector should provide special subsidies/loans to support women entrepreneurs; invest in technology such as mobile banking, and ensure both men and women have access to the technological infrastructure necessary to benefit from this innovation; and reduce administrative burdens for men and women.</p> <p>Remove barriers to access to finance for women. This includes incentivising financial institutions to take into account the specificities and needs of women and men for the financial products they offer as well as their level of knowledge so that they are the most relevant, but also to be mindful of discriminatory social norms and practices when designing and implementing initiatives aimed at increasing women's financial inclusion, so that women-specific support does not reinforce existing barriers. Women's access to finance can be improved through loan guarantees, as well as other approaches such as improving access to public procurement markets, access to risk capital and the use of tax credits.</p> <p>Encourage investment in the financial education of women. This includes putting in place educational programmes, training and general support to boost women's financial literacy and confidence, including support networks; increasing awareness of finance sources and tools among women entrepreneurs; and developing coaching and mentoring services that equip women with the necessary skills to manage their businesses successfully, including professional advice on legal and fiscal matters. This can also include providing more advanced skills through business incubators.</p> <p>Call for the development of better indicators to track progress in the area. While the percentage of women who have accounts may be a passable proxy for financial inclusion, better indicators are needed to see if women are able to access the credit they need to achieve their life goals.</p>
Governance	<p>Consider transitional or corrective measures to promote gender diversity in governance bodies. These can include disclosure requirements, legal or voluntary quotas, parity laws, alternating the sexes on party lists as well as financial incentives for political parties. Furthermore penalties for non-compliance may be important to ensuring these measures are effective. Measures to promote gender-balanced representation at the highest level should apply to all women, including indigenous women or women from rural areas, among other groups (OECD, 2019d). Recommendation is also made that the OECD's "Toolkit for Mainstreaming and Implementing Gender Equality" is used in this regard. The toolkit was developed to support implementation of the 2015 OECD Recommendation, assisting policy makers to design gender-sensitive public policies and services and enable women's equal access to public decision-making (OECD, 2018b).⁵¹</p> <p>Consider measures to enhance gender diversity on boards and in senior management. This could include voluntary targets, disclosure requirements, boardroom quotas, as well as private initiatives.</p> <p>Highlight the importance of changing mind-sets about women's political and managerial leadership by running awareness campaigns to promote a positive image of women leaders.</p> <p>Recommend that gender stereotypes and sexist language directed at women politicians is addressed. This includes working with social media platforms to ensure they are upholding their standards for content and</p>

⁵¹ The toolkit includes a self-assessment tool, which enables policy makers in different areas to analyse their specific country and work contexts and identify gaps, weaknesses and strengths in the four main pillars of the toolkit: Institutional and governance frameworks for gender equality and mainstreaming; Gender-sensitive practices in parliaments; Gender-sensitive public employment systems; and Gender-sensitive practices in the judiciary.

usage to address online harassment; raising awareness about the responsible use of online platforms, and the effect hateful speech can have especially when directed towards women politicians; facilitate dialogue between police and politicians about preventing political violence.

Promote data collection to track progress about whether companies have gender equality policies in place (such as board succession, voluntary quotas, bias-reduction procedures for hiring, promotions and evaluations, flexible work arrangements, childcare arrangements, etc.); and about whether there are hiring and promotional practices that favour men.

Suggest that incentives are put in place for companies to commit to gender equality. This includes encouraging companies to take on voluntary commitments to increase diversity in boardrooms, and create a gender certification for companies which have demonstrated a real commitment to gender equality.

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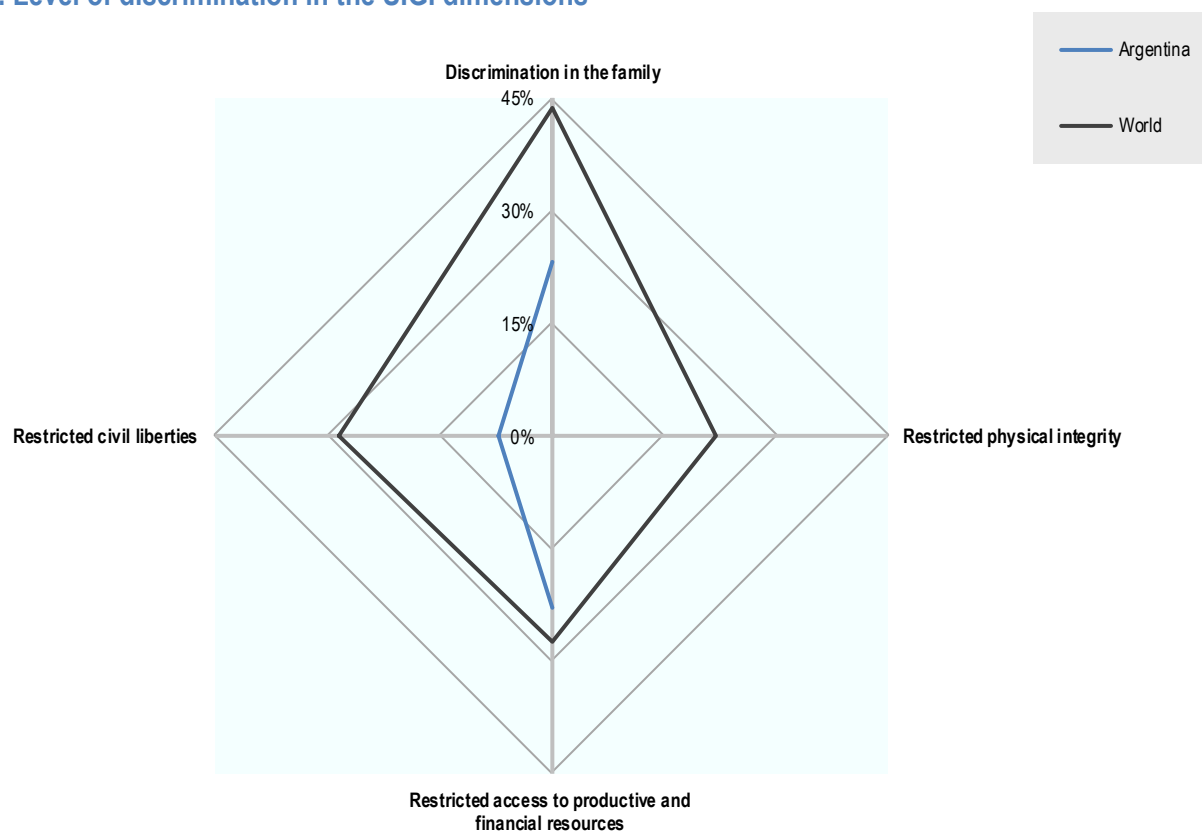
Country profiles

ARGENTINA

Introduction

In the Social Institutions and Gender Index 2019, Argentina presents very low levels of discrimination in restricted civil liberties sub-index, and low levels of discrimination in the family and restricted access to productive and financial resources. It is not ranked in the 2019 SIGI due to lack of data on restricted physical integrity (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Argentina and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination. Argentina is not ranked on the Restricted Physical Integrity due to missing information on the percentage of women 15-49 who suffered intimate-partner physical and/or sexual violence during their lifetime.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>

Labour Equity

Quick overview

Progress

- In 2014, the Law 26.994 recognised the economic value of household work;
- The gender gap in labour force participation has closed by nearly 4 percentage-points since 2012.

Challenges

- Women encounter some legal discrimination in entering certain types of professions;
- Women spend nearly three times as much time on household responsibilities than men.

Outcomes

In Argentina, there remain large inequalities between women and men in terms of participation in the workforce.

In terms of participation, men are much more likely than women to participate in the labour market (see Table 1). In 2018, the female labour force participation rate stood at 59%, compared to 80% for men (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was more than twice as that of men, and the same pattern was observed in 2012 (OECD/ILO, 2019).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 24.8%

Gap in 2018: 20.9%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation :	2012	56%	81%
Share of the population aged 15-64 participating in the labour force.	2018	59%	80%
Part-time employment:	2012	50%	21%
The proportion of all employed persons working less than 35 hours per week.	2017	53%	26%
Gender pay gap:	2006	13%	
For full-time median earnings, difference between male and female earnings divided by male earnings.	2017	13%	

Note: Recent data for unemployment rates are unavailable.

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf.

When it comes to earnings, women on average, earn less than men in Argentina. The gender pay gap in 2017 remains at the same level observed in 2006 and was estimated to be 13%, meaning that on average, for every peso men earn, women only earn 87 cents (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as the social norms and practices as they drive women's and men's roles in the household and the economy in Argentina.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Argentina has ratified the Convention on the Elimination of All Forms of Discrimination against women in 1958 and its Optional Protocol in 2007.
ILO conventions	Argentina is a signatory of the ILO Conventions: C100 – on equal remuneration, C11– against discrimination, C-156 – on workers with family responsibilities, and C-189 – on decent work for domestic workers.
Legal reform	In 2014, the law 26.844 (in Spanish, <i>Ley 26.844 de Régimen Especial de Contrato de Trabajo para el Personal de Casas Particulares</i>) recognised the economic value of household work. In 2016, the Argentinian government adopted the National Early Childhood Programme aimed at establishing childcare facilities.

The Constitution establishes the principle of non-discrimination in the workplace, as well as the principle of equal remuneration for work of equivalent value (Art. 14). The Labour Code prohibits all forms of discrimination at work and also establishes the principle of equal remuneration for work of equal value (Article 17, Article 172). Discrimination against employees on the basis of their gender by companies is considered a very serious (third level) infraction, and the company can be forced to pay a compensation of 50% to 2000% of the minimum to the employee affected (Pacto Federal de Trabajo 25.212/1999). The Labour Code further stipulates that inequalities induced by this law must be considered as legitimate reparation (Article 17-bis).

In addition, the Labour Code guarantees pregnant woman the right to stability and protection against unfair dismissal, and the right to return to work after maternity leave (Articles 177 to 179). Women are entitled to 90 days of maternity leave, 45 days before and 45 days after the birth of the child, and they receive the equivalent of 100% of their salary through social benefits (Labour Code, art. 177 to 179). Fathers are allowed two days of paternity leave, with a coverage of 100% of their salary (Art. 158). There are no restrictions for women working night shifts; however, women are prevented from working jobs deemed hazardous, arduous or morally inappropriate (Labour Code, Art. 176). Furthermore, women cannot work in the same industries as men (Ley Núm. 11.317, Arts. 10 y 11).

In 2014, Law 26.844 recognised the economic value of household work. Since then less than half of domestic workers are registered as household workers and less than 2% of them participate in trade unions.

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in Argentina, and sexual harassment was the most prevalent reply (45%), followed by physical violence (41%) and sexual violence (40%) (Ipsos, 2019).

In terms of social expectations on women's role in the household and the economy, the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 6% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). Results from a 2019 Ipsos survey also point to similar perceptions of gender roles in the household, as 82% of the respondents disagree with the statement "a man who stays at home to look after his children is less of a man", and 72% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country. Nevertheless, half of the respondents think that not enough is being done to achieve equal rights between women and men in Argentina when it comes to looking after children and

the home. When asked how confident they are with regards to the evolution of social norms in this area, 47% of respondents said they are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Argentina (Ipsos, 2019).

However, data from the OECD's 2019 GID-DB indicates that nearly 68% of the population in Argentina agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a), indicating the strong persistence of traditional norms dictating that women's role is to look after their children while men's is to provide an income for the family. It seems that the workplace in Argentina reproduces these traditional patterns. As a result, working women's vulnerability increases because of the hierarchical structure of gender-distributed activities, which restrict women's opportunities to participate in the economy (Cornell Policy Review, 2018).

With regards to gender equality in the workplace, 73% of respondents to a 2019 Ipsos survey think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Argentina (Ipsos, 2019).

Social Practices

Women across the globe spend on average more hours engaged in unpaid care work than men, and despite the fact it is unpaid, it does produce value that can be measured as accounting for 23% of Argentina's GDP (Ferrant and Thim, 2019). This work is done disproportionately by women, with women in Argentina spending nearly three times as much time on household responsibilities than men (OECD, 2019a). This inequitable time-burden has negative impacts on women's ability to engage in paid work (OECD, 2017).

In 2018, women in the workforce remained concentrated in the domestic, commerce and education sectors which account for 50% of women's total employment in Argentina (Equipo de Mercado de Trabajo, 2018). Of working women, 17% did domestic work, and 75% of these women were unregistered with the state (Equipo de Mercado de Trabajo, 2018). Being unregistered means workers are not entitled to health coverage, family allowances, retirement benefits or social security (Ministerio de Trabajo, Empleo y Seguridad Social, 2013). Moreover, this status can leave women highly vulnerable to various kinds of exploitation and violence as demonstrated in a recent study surveying domestic workers which found that 20% of the sampled population had experienced some kind of violence in their place of work (Bauleo, et al., 2018). In order to increase women's participation in male-dominated sectors of employment, Argentina has introduced apprenticeship incentive grants or training in such sectors for women (OECD/ILO, 2019).

Key Policy Recommendations for Labour Equity

- Remove discriminatory provisions with regards to women not being able to do the same jobs as men;
- Implement the principle of equal remuneration between men and women for work of equal value;
- Promote gender-equal sharing of unpaid care work through awareness-raising campaigns, in order to reduce bias against male caregiving and highlight women's contribution to family income and to the economy.

Financial Equity

Quick overview

Progress

- Women are more likely than men to have an account at a financial institution, as 51% of women had an account in 2017 compared to 46% of men.

Challenges

- Only 7% of women saved money to start or expand a business in 2017, compared to 15% of men;
- Funding is one of the main obstacles that female entrepreneurs face in Argentina as women are 5 times more likely than men to rely on their spouses for financial assistance in starting a business.

Outcomes

The financial equity pillar in Argentina reveals some differences between women and men in terms of their access to financial accounts and services (see Table 3). Only half of the population report having an account at a bank or at another type of financial institution.

Furthermore, less than one in three persons report having saved money in the past twelve months, and only 11% report saving money to start, operate or expand a business. The gender-disaggregation of these figures shows discrepancies between men and women. For instance, women are more likely than men to own an account (51% compared to 46% in 2017), yet women are less likely than them to save money to start or expand a business (7% compared to 15% in 2017) (Demirgüç-Kunt et al., 2018).

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Accounts (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial or report personally using a mobile money service in the past 12 months.	2014	51%	49%	50%
	2017	51%	46%	49%
Saved any money in the past year, female (% age 15+) : The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	21%	25%	23%
	2017	25%	36%	30%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	4%	6%	5%
	2017	7%	15%	11%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	0.80		
	2017	0.94		
	2018	0.78		
Female-to-male ratio of entrepreneurial activity:	2015	0.80		

The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.83
	2018	0.81

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Furthermore, the trend in the perception of opportunities and entrepreneurship depicts an increasing gap between women and men. In 2017, the female-to-male opportunity ratio was 0.94 and the female-to-male ratio of entrepreneurial activity was 0.83, meaning that on average, for every ten men in the population involved in opportunity-driven entrepreneurship activity, there are nine women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-manager of new businesses, there are only eight women in the same situation.

Despite slight progress over time in achieving financial inclusion and fostering equal access to opportunities and entrepreneurship, financial equity remains an area of concern in Argentina. A closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

Law 11.357/1968 guarantees the same civil rights to men and women, and no restrictions could be found regarding the possibility to open a bank account, obtain credit, or access financial institutions.

Social Norms

There is no recent information on attitudes towards women's ability to take financial decisions; however, 48% of respondents from a 2019 Ipsos survey think that not enough is being done to achieve equal rights between men and women in the country in business (Ipsos, 2019).

Looking to the future, survey respondents are relatively optimistic, as 45% are confident that discrimination against women in business will have ended in the next 20 years in Argentina (Ipsos, 2019).

Social Practices

In various areas, Argentina has achieved financial equity. Specifically, time and start-up process for businesses is the same across both genders; however, fewer women are engaged in entrepreneurship than men (MasterCard, 2018). This demonstrates that despite procedural equality in the start-up process, women continue to face challenges that prevent them from becoming entrepreneurs. One such barrier is access to funding. Men and women source funding differently in their start-up processes. While the majority of both men and women use their own savings to start their business, women are 5 times more likely than men to rely on their spouses for financial assistance (OECD, 2018). Furthermore, men's and women's reasons for starting businesses vary, with nearly 50% of women stating their primary motivation being "to have a source of income" (OECD, 2018). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions. Furthermore, there are examples of programs in place to assist women in overcoming financial barriers and pursue entrepreneurship (see Box 1).

Box 1. Good Practice: Ellas Hacen

The government has promoted a programme of access to credit for low-wages or unemployed women called “Ellas Hacen”, managed by the Ministry of Social Development. Ellas Hacen gives preferential microcredits to women in order to build their own cooperatives and provide services to their local communities. The programme has over 100,000 women affiliates, and the National Microcredit Fund counts 60% of women as account holders (CEDAW, 2016).

Source: CEDAW Committee Report (2016): <http://acnudh.org/comite-para-la-eliminacion-de-ladiscriminacion-contra-la-mujer-cedaw-argentina-2016/>.

Key Policy Recommendations for Financial Equity

- Provide mentorship programmes to accompany women in starting their business or entrepreneurship activity, including personalised guidance when borrowing from a financial institution;
- Expand women’s access to micro-credits and low interest credits to increase women’s financial inclusion and promote entrepreneurial activities.

Governance

Quick overview

Progress

- The proportion of women in managerial positions and political representation has increased by 2% since 2014.

Challenges

- On average, one in five people still think that men make better political leaders than women;
- Violence and harassment against female political leaders hold women back from engaging in political and public life;
- Women are largely underrepresented in managerial positions: only 33% of all managers are women.

Outcomes

When it comes to decision-making in the public and private sectors and its evolution over time, data from Argentina reveals long-standing and discrepancies between men and women (see Table 4). In 2018, there were twice as many men as women employed in managerial positions: 67% compared to 33%. Four years earlier, the pattern was similar, with 69% for men and 31% for women working as managers (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2014	31%	69%
The proportion of females and males in total employment in total management.	2017	32%	68%
	2018	33%	67%
Political Representation:	2014	37%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	39%	
Share of seats on boards of the largest publicly listed companies:	2017	11%	89%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2018	11%	89%

Source: Data on the percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from the GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of Argentina's largest companies in 2018 depicts a large gap as women occupied only 11% of the seats on boards of these companies.

The public sector is no exception to this predominance of men in decision-making. The most recent data available estimates that women account for 39% of parliamentary positions whereas in 2014 it was 37%, demonstrating a two percentage-point increase between 2014 and 2019 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals slight progress made by Argentina over the last four years in addressing gender gaps in decision-making; however, reaching parity remains a concern, and at this pace it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Argentina was the first country in Latin America to introduce an electoral quota in 1991 (Piscopo, 2015). Law 24.012/1991, and Decree 1246/2000 make mandatory a quota of at least 30% of women on electoral lists both at the national and local levels. Failure to comply leads to the invalidation of the list by an electoral judge. Argentina passed the Law on Gender Parity in Political Representation in November 2017. Pursuant to the Law, 50% of candidates for national legislative and political party positions in 2019 must be women with their names placed on the lists in a way that ensures parity (CEDAW, 2018).

Social Norms

Attitudes towards women's political and managerial leadership are generally rather positive in Argentina, as 63% of women and 51% of men from a 2018 Ipsos survey agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). In addition, 47% of the surveyed individuals by Ipsos in 2019 think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 63% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality, and 65% think that removing the barriers that stop women standing for senior positions in government and politics would have a positive impact in this regard (Ipsos, 2019).

While there seems to be support for more women in political and managerial roles, there are some persisting barriers. Data from the OECD's GID-DB 2019 indicates that 27% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a).

Looking to the future, respondents from the 2019 Ipsos survey have a rather positive view that the situation will improve, as 43% are confident that discrimination against women in government and politics will have ended in the next 20 years in Argentina (Ipsos, 2019).

Social Practices

Despite the fact that the Argentinian National Congress has one of the highest percentages of women in government, women politicians still regularly face misogynistic comments in debates, political meetings and online (O’Connell and Ramshaw, 2018). A recent report explains that “harassment, intimidation, misogyny and ‘micro-machismos’ are inherent practices in Argentina’s political culture that serve to discourage the political participation of women” (O’Connell and Ramshaw, 2018). Even when women do make it into parliament, there remains a gender division of roles with a higher concentration of women working on ‘typically feminine issues’ such as childhood, family, health and education (OECD, 2019b; OECD, 2019c).

In the private sector, companies are making their own commitments to gender equality. To date, 56 Argentinian companies have signed the Women’s Empowerment Principles, making gender equality a top priority in leadership, the workplace, marketplace and community while promoting transparency through gender-disaggregated data collection (Empower Women, n.d.). This said, there is limited data available about promotional practices in the private sector as they relate to women’s equality in leadership, and there are no mechanisms in place to enforce gender equality in private sector governance structures.

Key Policy Recommendations for Governance

- Consider measures such as voluntary targets, disclosure requirements, boardroom quotas, and private initiatives to enhance gender diversity on boards and in senior management;
- Address discriminatory social norms for women in politics, including political violence against women, through awareness-raising campaigns and the promotion of positive images of women leaders;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality”.

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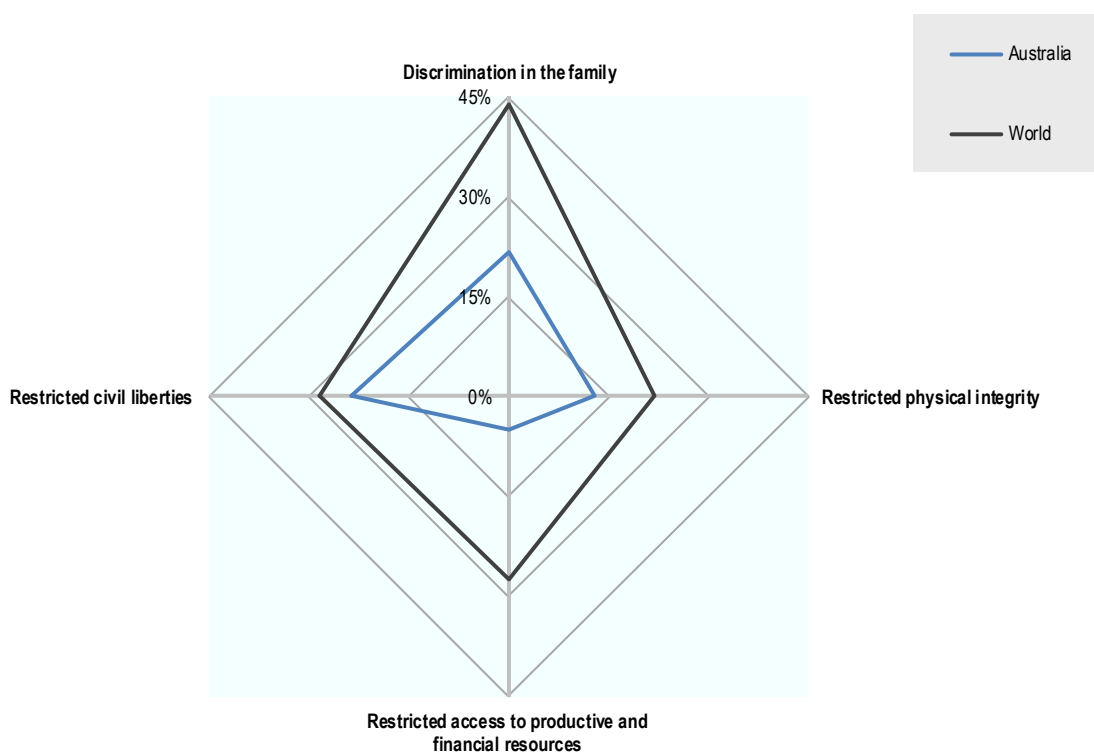
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AUSTRALIA

Introduction

In the Social Institutions and Gender Index 2019, Australia achieves a score of 16%, and ranks 17th among 120 countries (OECD, 2019b). It presents very low to low levels of discrimination across all four sub-indices of the SIGI with the lowest discrimination in the restricted access to productive and financial resources sub-index, and highest discrimination in the restricted civil liberties sub-index (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Australia and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>

Labour Equity

Quick overview

Progress

- Employers are taking a gender sensitive approach, as 75% have a gender equality strategy or policy;
- The Workplace Gender Equality Agency (WGEA) collects consistent and thorough data about gender equity in the labour force;
- The gender pay gap decreased from 17% in 2006 to 12% in 2017.

Challenges

- Women spend nearly twice as much time on household responsibilities than men;
- Harassment in the workplace remains common as 69% of women report having experienced crude or offensive behaviour in 2018.

Outcomes

In Australia, women and men do not participate equally in employment. Despite progress since 2012, women continue to be less likely than men to participate in the labour market (see Table 1). The female labour force participation rate was 73% in 2018 (70% in 2015) compared to men's participation rate of 83% in the same year (as well as in 2012).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was more than twice as that of men, and the same pattern was observed in 2012 (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 6% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 12.1%

Gap in 2018: 9.6%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation rate : Share of the population aged 15-64 participating in the labour force.	2012	70%	83%
	2017	72%	83%
	2018	73%	83%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	47%	17%
	2017	49%	19%
Unemployment rate:	2016	6%	6%

The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2017	6%	6%
	2018	6%	6%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	17%	
	2017	12%	

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women, on average, earn less than men in Australia. The gender pay gap in has narrowed since 2012, nevertheless, in 2017 it was estimated to be 12%, meaning that on average, for each Australian dollar earned by men, women earned only 88 cents (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD, 2017).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices as they drive women's and men's roles in the household and the economy in Australia.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Australia ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1983 and its Optional Protocol in 2008
ILO conventions	Australia has ratified several International Labour Organisation conventions, including the Equal Remuneration Convention (No. 100), the Discrimination (Employment and Occupation) Convention (No. 111) and the Workers with Family Responsibilities Convention (No. 156).

The law mandates non-discrimination on the basis of sex in employment and specifically covers job advertisements, selection criteria, recruitment, hiring, terms and conditions, promotions, training, assignments and termination (Sex Discrimination Act 1984, sect. 14 & Fair Work Act 2009, sect. 772). The law mandates equal remuneration for work of equal value (Fair Work Act 2009, sect. 302). Since 2018, Australia is also a member of the Equal Pay International Coalition (EPIC)⁵².

The law offers a single paid parental leave system during 18 weeks (Paid Parental Leave Act 2010, sect. 11 & 54). The mother is the first beneficiary of the leave, who can then choose to transfer some of the leave to the father or another individual (Australian Department of Human Services, 2018). This transfer of leave can only be done with the mother's consent and if she and the other person meet a range of criteria (Australian Government, 2018). The amount paid during parental leave is equal to minimum national wage (Paid Parental Leave Act 2010, sect. 65). Besides, working fathers are entitled for two weeks of paternity leave, also being paid at the national minimum wage (Paid Parental Leave and Other Legislation Amendment 2012, art. 115EC). Furthermore, employees are entitled to 12 months of unpaid parental leave (Fair Work Act 2009, sect. 70). In addition, the law protects women's employment security when they are on parental leave (Fair Work Act 2009, sect. 772) and prohibits employers asking about a woman's pregnancy or her intention to have children during the recruitment or promotion process (Sex

⁵² The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

Discrimination Act 1984, sect. 27). There are no legal restrictions related to women's rights to choose a profession/occupation, work or to register a business.

Moreover, the Workplace Gender Equality Act 2012 aims to:

- Promote and improve gender equality in employment and in the workplace,
- Remove barriers to the full and equal participation of women in the workforce,
- Promote the elimination of discrimination on the basis of gender in relation to employment matters,
- Foster workplace consultation between employers and employees on issues concerning gender equality and
- Improve the productivity and competitiveness of Australian business through the advancement of gender equality in employment and in the workplace (sect. 2A).

In its 2019-2020 budget, Australia has allocated an additional 9.2 million AUD to enhance educational, investigative and enforcement capacities over the next four years to promote compliance with labour laws (OECD/ILO, 2019).

Sexual harassment is addressed in the legal framework, under the Sex Discrimination Act 1987 (Section 28A). The definition of sexual harassment covers the workplace. In 2014, the Australian Human Rights Commission, the Australian Council of Trade Unions and the Australian Chamber of Commerce and Industry elaborated a national strategy on sexual harassment in the workplace, entitled 'Know Where the Line Is' (See Box 1) (Australian Human Rights Commission, 2017).

Box 1. 'Know Where the Line Is'

The 'Know Where the Line Is' is both a campaign and national strategy sponsored by the Australian Human Rights Commission, the Australian Council of Trade Unions and the Australian Chamber of Commerce and Industry to bring attention to the issue of sexual harassment in the workplace and other areas of public life. By engaging both employers and employees it aims to increase understanding of the issue, prevent it, reduce the harm it causes and encourage employers to support colleagues who are victims of sexual harassment.

Source: Australian Human Rights Commission, "Know the Line", <https://knowtheline.humanrights.gov.au/> (accessed 19 July 2019)

Social Norms

The vast majority of Australians (88%) consider that gender inequality is still a problem in the country (50/50 by 2030 Foundation, 2018). In a 2019 Ipsos survey, the most important issues facing women and girls in Australia were believed to be: domestic abuse (40%), sexual violence (26%) and equal pay (25%) (Ipsos, 2019).

In terms of social expectations on women's role in the household and the economy, the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 1% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). Furthermore, data from the OECD's 2019 GID-DB indicates that 21% of the population in Australia agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a), indicating that a small portion of the population still favours a traditional view of gender roles in the household and the economy. Ipsos also points to similar perceptions of gender roles in the household, as 81% of the respondents disagree with the statement that "a man who stays at home to look after his children is less of a man" (Ipsos, 2019). In addition, 80% of

men and 89% of women agree or strongly agree with the statement “domestic work should be shared equally between partners regardless of gender” (50/50 by 2030 Foundation, 2018).

A 2018 national survey by the 50/50 by 2030 Foundation, shows that a growing number of Millennials (born 1980-1994) and Generation X (born 1965-1979) men appear to be indifferent to the process of change and are reverting to traditional views. The majority of respondents also agreed or strongly agreed with the statement that “men have more opportunity than women to earn the main household income” (60% of men and 69% of women). Findings also reveal that almost half of all male respondents agreed or strongly agree with the statement that “gender equality strategies in the workplace do not take men into account”, suggesting that more emphasis needs to be put on developing an inclusive approach to change that encompasses both women and men, if we are to achieve gender equality (50/50 by 2030 Foundation, 2018).

When asked about progress, 44% think that not enough is being done to achieve equal rights between women and men in Australia in relation to looking after children and the home, and 62% think that men sharing more responsibility for raising children and looking after the home would have a positive impact on achieving gender equality in the country (Ipsos, 2019). When asked how optimistic they were with regards to change in social norms in this area, only 34% of respondents said they are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Australia (Ipsos, 2019).

With regards to gender equality in the workplace, 66% of respondents to the Ipsos survey thought that having employers pay women the same as men for the same work would have a positive impact on achieving gender equality in Australia (Ipsos, 2019). Furthermore, gender discrimination was identified as an issue, as 53% of respondents to a 2018 Ipsos survey identified the workplace as the second area where sexism is the most prevalent, after politics, with 58% (Ipsos, 2018).

Social Practices

Women across the globe spend three times longer on unpaid care work than men (Ferrant and Thim, 2019). The demands of caring for others can often influence if, and how, women choose to participate in the labour force and the time women have to engage in education and skill-building activities (OECD, 2017). In Australia, women spend nearly twice as much time on household responsibilities than men (OECD, 2019a). This time-burden on Australia’s women may help explain the fact that women are more likely to work part-time than men (OECD, 2017). In recent years, progress has been made by employers offering flexible working conditions which may make negotiating work and family life easier (WGEA, 2018). To help advance the agenda of women at work, Australia has also introduced in 2018 a Women’s Economic Security Package, which contains several measures such as a new time use survey, a forum on reducing barriers to work and a new entrepreneurship grants programme (OECD/ILO, 2019). Despite demonstrable progress, women in Australia continue to experience discrimination from employers due to their reproductive roles. Nearly half of women report experiencing discrimination from their employer due to pregnancy or household responsibilities, and one in five mothers reported that during pregnancy or maternity leave they were made redundant or dismissed (Australian NGO Coalition, 2018).

Furthermore, when women are paid for their work, it is less than their male counterparts. Even though more employers are monitoring remuneration data, analysing gender pay gaps, and creating strategies to improve gender equality, some sectors have seen year over year increases in gender pay gaps (WGEA, 2018). In particular, the widening pay gap in health care is concerning due to the high concentration of women working in the sector (WGEA, 2018).

- Women account for 80% of all workers and 70% of managers in the health care and social assistance sector.
- From 2017 to 2018, the gender pay gap in the health sector increased from 15.7% to 16.1%.

Regarding barriers to equality in the workforce, harassment represents a serious problem. Harassment affects both men and women in the workplace; however, women are more likely to face sexual harassment (ACTU, 2018):

- 69% reported experiencing crude or offensive behaviour
- 48% reported unwanted sexual attention
- 34% reported inappropriate physical contact of a sexual nature
- 18% reported sexually suggestive or explicit texts, emails or messages via social media

Workplace harassment prevents people from achieving their full potential; however most do not report it or seek remediation (OECD, 2017). While 59% of people told someone about their experience, only 27% made formal complaints. And of the people who did not file complaints, 55% said they did so out of fear of negative consequences and 50% said they lacked faith in the complaint process. Of those that did file a complaint, 56% report being “not at all satisfied” with the process (ACTU, 2018). The Australian government has provided funding to the Australian Human Rights Commission for a large survey about sexual harassment in workplaces and universities, thus demonstrating its commitment to changing the culture of Australia’s workplaces (Australia Human Rights Commission, 2018).

Key Policy Recommendations for Labour Equity

- Amend the Fair Work Act of 2009 to introduce enforceable provisions for flexible work arrangements for both men and women, especially those who have families;
- Amend the Sex Discrimination Act 1986 to include indirect discrimination which stems from the demands of unpaid care work and household responsibilities;
- Run advocacy campaigns to address traditional gender stereotypes and promote a more gender-equal distribution of roles in the household;
- Research and provide best practices to employers for harassment complaint procedures, which can protect individuals who experienced and reported harassment from negative consequences and retaliation.

Financial Equity

Quick overview

Progress

- Nearly all Australians, regardless of gender, have access to a financial account.

Challenges

- Women are less confident in managing their finances than men, as 41% of women report being stressed and overwhelmed when dealing with money.

Outcomes

The financial equity pillar in Australia reveals very few differences between women and men in terms of their access to financial accounts and services (see Table 3). Almost all the population has an account at

a bank or other financial institution. The magnitude of the gender gap in access to bank account in 2017 was not more than one percentage point, with almost 100% of men and 99% of women having a bank account, and remained unchanged since 2014.

Over the same period, the number of Australians who reported having saved money fell by two percentage points. This decrease was larger for women (from 80% to 77%) than for men (from 83% to 82%) and strengthened the gender gap in this indicator.

When it comes to the reasons for saving, especially for business needs, there are twice as many men (12%) as women (6%) who reported saving to start, operate, or expand a business or a farm in 2017. The same pattern is observed since 2014 (World Bank Findex, n.d.).

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): <i>The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial or report personally using a mobile money service in the past 12 months.</i>	2014	99%	99%	99%
	2017	99%	100%	100%
Saved any money in the past year, female (% age 15+) : <i>The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.</i>	2014	80%	83%	81%
	2017	77%	82%	79%
Saved to start, operate, or expand a farm or business (% age 15+): <i>The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.</i>	2014	6%	14%	10%
	2017	6%	12%	9%
Female-to-male opportunity ratio: <i>Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.</i>	2015		0.90	
	2017		0.92	
Female-to-male ratio of entrepreneurial activity: <i>The percentage of female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.</i>	2015		0.70	
	2017		0.60	

Source: Data on accounts, saving money, and saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.92 and 0.60 in 2017 (Global Entrepreneurship Monitor, 2018). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are nine women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only six women in the same situation.

Despite good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financial disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

The law provides women with the same rights as married men to open a bank account and obtain credit at a formal financial institution (Sex Discrimination Act 1984, sect. 22).

Social Norms

With regards to attitudes towards women's ability to take financial decisions, in general women are more likely to report being stressed and overwhelmed when dealing with money than men (41% of women versus 28% of men), whereas men are more likely than women to report that dealing with money is interesting (53% of men versus 46% of women) (Australian Securities and Investments Commission (2018). This may be indicative of

According to a 2019 Ipsos survey, 48% of respondents think that not enough is being done to achieve equal rights between men and women in the country in business. Looking to the future, just 35% of respondents are confident that discrimination against women in business will have ended in the next 20 years in Australia (Ipsos, 2019).

Social Practices

In Australia women account for 32% of business owners (Mastercard, 2018). Most women say they started their business "to pursue an interest/hobby" or "to have a work-life balance" the latter reason demonstrating that women's entrepreneurship is at least in part motivated by the unequitable demands placed on them at the household level (OECD, 2018). When it comes to starting a business, access to financing can represent the most challenging barrier. To this end, men and women source financing differently (OECD, 2018):

- The majority of both men and women use their savings to start their businesses (71% and 75% respectively).
- While 19% of men use bank loans, only 9% of women do the same.
- 11% of women reported using spousal funding compared to 4% of men.

Efforts such as the "Women's Money Toolkit", launched in 2015, seek to provide women with the financial knowledge to manage important life events such as having a baby, buying a home and more, yet Australian women are still not as engaged in their finances as their male counterparts (OECD, 2017; Australian Securities and Investments Commission, 2018):

- Only 27% of women report they had heard of and understood the concept of diversification compared to 53% of men
- While 48% of men regularly check their credit card statements for unusual activity, only 37% of women do the same.
- While 41% of women say they would like someone to sort out their finances, only 17% have consulted with a financial adviser, many citing a lack of time and money (Commonwealth Bank of Australia, 2017).

Furthermore, gender pay gaps put women at a financial disadvantage that can have lasting impacts throughout their lifetime. In fact women are at increased risk of poverty in retirement as women currently retire with on average \$90,000 less than men (Australian NGO Coalition, 2018). Savings behaviours have the potential to compound the effects of gender gaps as women are less likely to save money in general. And only 46% save for old age specifically compared to 55% of men (Demirgüç-Kunt, et al., 2018). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Expand the National Financial Literacy Strategy and ensure it addresses women's specific needs.

Governance

Quick overview

Progress

- More companies are reporting their remuneration, hiring, promotions and retention data, as well as their human resources processes to the Workplace Gender Equality Agency (WGEA).

Challenges

- Over half of the population thinks that sexism is most prevalent in politics;
- Progress remains slow in achieving gender equity in the boardroom, as in 2018, 35% of boards and governing bodies had no female directors;
- There is a lack of data to better understand the barriers towards the participation of indigenous, migrant and disabled women in politics.

Outcomes

Women's participation in the decision-making sphere in Australia has improved over the last four years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 39% of total employment in managerial positions, a one percentage point increase compared to the 2015 figure (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	38%	62%
<i>The proportion of females in total employment in total management.</i>	2017	39%	61%
Political Representation	2014	26%	
<i>Percentage of women in the total number of representatives of the lower or single House of Parliament</i>	2019	29%	
Share of seats on boards of the largest publicly listed companies:	2016	26%	74%
<i>Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.</i>	2017	29%	71%
	2018	32%	69%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from the GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of Australia's largest companies in 2018 depicts a large gap as women occupied slightly less than one third (32%) of the seats on boards of these companies. Progress has been made so far. In 2016, they accounted for only 26% of the boards of these companies.

The public sector is no exception to this predominance of men in the decision making. In 2019, 29% of parliament's members in Australia were women. However, this represents a three percentage points increase compared to 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by Australia over time in addressing the gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

The law provides women with the same rights as men to hold public and political office, including within the legislative, the executive and the judiciary branches (Commonwealth of Australia Constitution Act, sect. 9, 61 & 72). However, there are no legal quotas nor temporary special measures to promote women's political participation at the national and local level.

Social Norms

Attitudes towards women's political and managerial leadership are rather positive in Australia, as 67% of women and 53% of men from a 2018 Ipsos survey agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). Similarly, results from a 2018 national survey by the 50/50 by 2030 Foundation indicate that half of the male respondents and 67% of women agree or strongly agree that "there should be more women in positions of political power" (50/50 by 2030 Foundation, 2018).

In addition, 47% of the surveyed individuals by Ipsos in 2019 think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 57% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Australia, and 62% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019).

Still, in general, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). Although there is support for more women in the political and managerial arena in Australia, data from the OECD's GID-DB 2019 indicates that more progress is needed, as 22% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). This is in line with findings from the 50/50 by 2030 Foundation, in which 23% of men and 12% of women either agreed or strongly agreed with the statement "Men are better suited to leadership roles" (50/50 by 2030 Foundation, 2018). In addition, in a 2017 survey by Plan International, more than half of young women in Australia thought it is harder for women than men to become politicians and identified several areas that could be improved (Plan International Australia, 2017a):

- 77% said it would be important to not judge women on their looks over their abilities
- 73% said it would be important to treat women fairly in the media
- 75% said it would be important to live in a more equal society (Plan International Australia, 2017a).

These figures reflect girl's perspectives on what it is like to be a women in politics which in turn impact their aspirations. While 75% of girls aged 10-14 think they have every opportunity to become a leader when they grow up, by the time they reach adulthood (18-25), the figure drops to only 57% (Plan International

Australia, 2017b). This trend is worrying because it shows that as girls reach the age at which they are able to become politically active, they are least engaged. These findings indicate that more efforts need to be done to also engage with the younger generation if more women are to become political leaders.

Gender discrimination in politics seems like a persistent issue, as 53% of men and 63% of women agree that sexism is the most prevalent in politics (50/50 by 2030 Foundation, 2018). Looking into the future, just 31% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Australia (Ipsos, 2019).

Social Practices

Recent movements such as #MeToo had a powerful impact on highlighting the deeply rooted sexism towards women in politics and beyond (OECD, 2019c). In Australia, people of all genders who run for political office are likely to face some form of harassment, especially online; however the harassment faced by women in, or campaigning for, political office is often more pervasive and violent. It has been noted that Julia Gillard, in her campaign for prime minister, faced about twice as much abuse on Twitter as the incumbent, Kevin Rudd (O’Connell and Ramshaw, 2018). Despite programmes aiming to increase the participation of women in politics (see Box 2), data regarding the participation of indigenous, migrant and disabled women in politics is still lacking in addition to surveys about the specific barriers they face in becoming more politically active (CEDAW Committee, 2018).

Box 2. Good Practice: Increasing Women’s Participation in Government: State- and Territory-Level Initiatives

A number of territories have taken special measures to promote women’s political participation:

- **South Australia** has included in its Strategic Plan a target aimed at increasing the number of women running for local, state and federal office.
- In **Victoria**, the Joan Kirner Young and Emerging Leaders Programme which provides networking and career development opportunities to women between 18-40 years of age.
- **Tasmania** has included measures to increase women’s leadership and community participation in its Tasmanian Women’s Plan 2013-2018 for example by mapping the formal and informal leadership of Aboriginal and Torres Strait Islander women and girls.

Source: OECD (2019), *Social Institutions and Gender Index*, www.genderindex.org.

In the private sector, many companies are now being attentive to gender when it comes to hiring, promotions and retention practices. Data collection has made targeted interventions possible; however, there are some areas in which companies can improve their commitments. While nearly 70% of companies have gender equality targets in promotions, only half as many have key performance indicators (KPIs) for managers that are related to gender equality (WGEA, 2018). KPIs have the potential to create a system of accountability for meeting gender equality targets at the management-level.

While women make up approximately 50% of Australia’s workforce, yet only 17% make it to the level of CEO/Head of Business (WGEA, 2018). Furthermore, progress has slowed in women’s representation on boards.

- Women account for 25.8% of directors and 13.7% of chairs (WGEA, 2018).
- While 35% of boards are all-men, only 0.9% are all-women (WGEA, 2018).

There are initiatives in place for companies to set voluntary board diversity targets, such as the 30% Club; however even this initiative has struggled to meet its targets in the absence of enforcement mechanisms (see Box 3).

Box 3. Good Practice: Voluntary Quotas with the 30% Club Australia

The 30% Club, which was initiated in the United Kingdom, seeks to promote and achieve gender diversity on the corporate boards of Australia's largest companies. The club engages chairs and CEOs in making voluntary commitments to board diversity targets. The Australian chapter's goals are:

- To increase the share of women on boards of ASX 200 companies to 30% (the target was set for 2018; however in February 2018 the figure remained 26.7%)
- To increase the share of women on boards of ASX 300 companies to 30% by 2021

Source: The 30% Club (n.d.) Australia, <https://30percentclub.org/about/chapters/australia>, (accessed 02 August 2019).

Key Policy Recommendations for Governance

- Consider transitional or corrective measures such as disclosure requirements, legal or voluntary quotas, gender parity laws, alternating the sexes on the party lists as well as financial incentives for political parties to promote women's political participation at the national and local level;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Spread awareness about sexism in politics and media coverage, including on political violence against women;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".
- Collect data about the political participation of minority (indigenous, disabled, LGBTQI+ and immigrant) women, as well as women with disabilities, to understand the specific barriers they face in being politically engaged.

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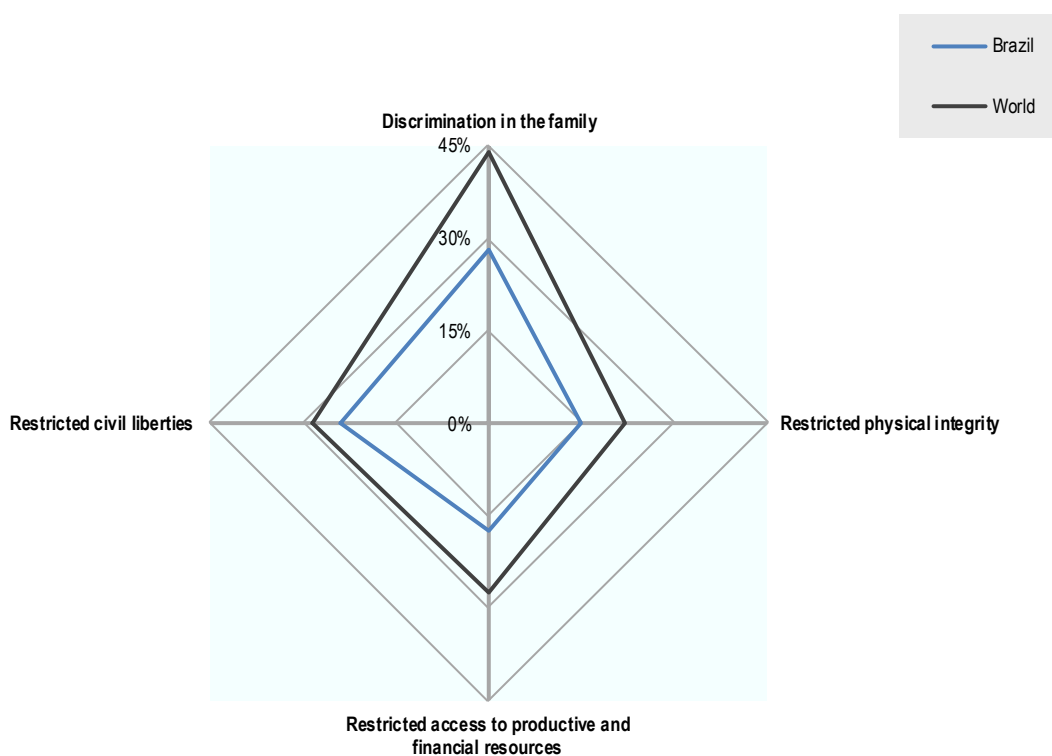
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BRAZIL

Introduction

In the Social Institutions and Gender Index 2019, Brazil achieves a score of 21%, and ranks 37th among 120 countries (OECD, 2019b). It presents very low to low levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Brazil and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>

Labour Equity

Quick overview

Progress

- Only 5% of the population disagrees with the statement “it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one”;
- The gender pay gap has narrowed from 20% in 2006 to 16% in 2015.

Challenges

- An overwhelming 60% of the population still thinks that children will suffer if their mother works for pay;
- Wage discrimination is an issue, in particular for afro-descendent women;
- Women bear the disproportionate burden of unpaid care work.

Outcomes

In Brazil, women and men do not participate equally in employment. Specifically women are less likely than men to participate in the labour market (see Table 1). The female labour force participation rate was 61% in 2018 (a slight improvement since 2017) compared to men’s participation rate of 80% in the same year.

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was more than twice as that of men, and the same pattern was observed in 2012 (OECD/ILO, 2019).

In 2018, there was slightly more unemployed women (14%) than men (11%) (OECD, n.d).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 23.0%

Gap in 2018: 19.0%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	58%	81%
	2017	61%	80%
	2018	61%	80%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	34%	15%
	2017	36%	17%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	13%	11%
	2017	15%	11%
	2018	14%	11%

Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	20%
	2015	16%

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average earn less than men in Brazil. The gender pay gap in 2015 was estimated to be 16%, meaning that on average, for each Real earned by men, women earned only 84 centavos (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral segregation in the labour market (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in Brazil.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Brazil ratified the Convention on the Elimination of All Forms of Discrimination Against Women in 1984 and its Optional Protocol in 2002.
ILO conventions	Brazil has ratified ILO conventions No° 100 and 111, but not 156, 183, nor 189.

ILO Conventions have been translated into the domestic legal framework through article 5 of Brazilian Labour Law, which mandates equal pay for work of equal value, and through Law 9.799 which prohibits any discrimination on the ground of sex, inter alia, during recruitment, hiring, promotion, training, assignment, termination or pay. This law establishes a penalty for sex, race, age and other types of discrimination in the workplace, and fines can amount to ten times the highest salary paid by the employer. In case of termination based on discrimination, the employer might choose from readmission with retroactive payment for the time the employee has been removed from work, plus interest, or payment of double the amount of salaries, plus interest, equivalent to the period the employee has been away from work since the moment of their termination (Article 3).

The law mandates paid maternity and paternity leave (Federal Constitution, Article 6). While maternity leave in article 6 is set at 120 days, paid paternity leave is available for five days. Federal Law 11.770 and Presidential Decree 6.690 allow for an extension of maternity leave in the private and public sector to 180 days. For paternity leave, the extension enacted by Federal Law 8.112 and Presidential Decree 8.737 is 20 days maximum. Adoptive parents also have a right to maternity and paternity leave schemes. Women's jobs are also protected during maternity leave (Federal Constitution, Article 6) and Law 9.799 prohibits employers of demanding pregnancy tests when hiring or promoting women.

In addition, sexual harassment in employment is penalised under Law 10.224 (2001). It is defined as the act of exerting pressure in order to receive sexual favours through the use of one's position as hierarchically superior in a work context or any other function where the victim is economically dependent in some way, or if trust is an important component of the relationship. Sexual harassment is punishable for one to two years in prison.

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in Brazil, and sexual violence was the most prevalent reply (39%), followed by physical violence (34%) and sexual harassment (28%) (Ipsos, 2019).

With regards to perceptions of gender roles in the household, the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 5% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). Nevertheless, 60% of the population in Brazil agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a), indicating the strong persistence of traditional norms in relation to gender roles in the household and the economy.

Data from Ipsos presents a more mixed picture as 66% of the respondents disagree with the statement that "a man who stays at home to look after his children is less of a man", and more than half (55%) think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country. Furthermore, 39% think that not enough is being done to achieve equal rights between women and men in Brazil when it comes to looking after children and the home (Ipsos, 2019). The surveyed population is also rather optimistic when looking into the future, with 52% of respondents being confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Brazil (Ipsos, 2019).

With regards to gender equality in the workplace, 59% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Brazil (Ipsos, 2019).

Social Practices

Unpaid care work is disproportionately carried by women globally and undervalued, as it represents a significant share of countries' GDP (Ferrant and Thim, 2019). In Brazil, women spend nearly four and a half times as much time on household responsibilities as men (OECD, 2019a). Because of this inequitable division of household labour, women often have fewer options for participation in the labour market (OECD, 2017)

Women also face discrimination in the labour force as a result of their reproductive role (OECD, 2017). Pregnant women are often the target of "moral harassment" in which expectant mothers are made to feel replaceable by their employers (De Oliveira Turatti and Otavio Moretti-Pires, 2017). There have been numerous cases brought to the Labour Courts which demonstrate that this kind of harassment occurs despite legal provisions making it illegal. Furthermore incidents like these are underreported as many workers fear persecution in the workplace or dismissal as a result of their complaint (de Oliveira Turatti and Otavio Moretti-Pires, 2017). Hiring practices which seek to be gender-blind, such as those practiced by the Banco Central do Brazil have potential to change some of the difficulties women may face during the hiring process by virtue of their reproductive roles (see Box 1).

Box 1. Good Practice: Banco Central do Brazil's Human Resources Processes

The Banco Central do Brazil has created a cross-cutting women's leadership training which aims to educate staff about gender equality, work-life balance and sexism in the workplace. The bank's hiring policies have been designed so as to eliminate multiple discriminations as candidate profiles are made anonymous and written tests are used to assess competence. Furthermore, the bank monitors its own human resources processes in entry-level hiring and promotions.

Source: AFI (2018) Gender Diversity within AFI Member Institutions: Key Findings and Highlights, www.afi-global.org/sites/default/files/publications/2018-04/AFI%20Special%20Report%20on%20Gender%20Diversity%20April%202018.pdf.

Wage discrimination remains a serious problem in Brazil. Gender pay gaps are however more pronounced for afro-descendant women who face both gender-based and racial discrimination in the labour market. On average, afro-descendant women receive annually less than half of men's average income and tend to be concentrated in sectors with poor working conditions, face higher rates of unemployment and receive less social security (IPEA, 2011).

Key Policy Recommendations for Labour Equity

- Address social norms that confine women to care and reproductive roles through national and local awareness-raising and educational campaigns;
- Develop programmes and policies to promote employment among the most vulnerable groups such as African descent and indigenous women, and ensure their pay equality.

Financial Equity

Quick overview

Progress

- The gap between women and men in access to bank accounts has begun to shrink: it has been reduced from seven percentage-points in 2014 to five percentage-points in 2017;
- Men and women are equally engaged in entrepreneurial activity.

Challenges

- Gender stereotypes continue to interfere with women's efforts to make their businesses thrive.

Outcomes

The financial equity pillar in Brazil reveals some differences between women and men in terms of their access to financial accounts and services (see Table 3). Slightly less than one-third of the Brazilian population does not have an account at a bank or other financial institution. In 2017, while the proportion

of men who owned an account was 73%, while that of women was 68%. The magnitude of the gender gap in this indicator has been reduced to 5% in 2017, compared to 7% in 2014 (World Bank Findex, n.d.).

Over the same period, the number of Brazilians who reported having saved money during the last 12 months increased by four percentage points. This increase was larger for men (from 32% to 40%) than for women (from 25% to 26%) and thus, widened the gender gap in this indicator. When it comes to the reasons for saving, especially for business needs, there are 60% more men (16%) than women (10%) who reported saving to start, operate, or expand a business or a farm in 2017. The same pattern has been observed since 2014 (World Bank Findex, n.d.).

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the .past 12 months.	2014	65%	72%	68%
	2017	68%	73%	70%
Saved any money in the past year (% age 15+) : The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	25%	32%	28%
	2017	26%	40%	32%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	5%	9%	7%
	2017	10%	16%	13%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	0.70		
	2017	0.81		
	2018	0.82		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.90		
	2017	1.04		
	2018	0.93		

Source: Data on accounts, saving money, saving money to start, operate, or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, the female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.82 and 0.93 in 2018 (Global Entrepreneurship Monitor, 2018). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are eight women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are nine women in the same situation.

Despite good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

Women have the same rights as men to open a bank account and obtain credit at a formal financial institution (Federal Constitution, Article 5). This article takes precedence over any legislation in the country.

Any discrimination in matters related to access to credit, opening banking accounts or access to the formal financial institution is thus excluded and unconstitutional.

Social Norms

Despite the fact that women managed to create new businesses in the same proportion as men, they may face more challenges with regards to making their business thrive. This can in part be explained by gender stereotypes and lower credibility linked with gender as traditionally business is associated with men (Global Entrepreneurship Monitor, 2016).

With regards to attitudes towards women's ability to take financial decisions, it would seem many married women defer long-term financial decisions to spouses because they believe men know more about investing and planning. According to a 2019 women-only survey conducted by UBS, 93% of married women in Brazil deferred such financial decisions because they think their spouse knows more than they do. The second reason given was that they "other responsibilities" to take care of (86%), and their spouse never encouraged or invited them to be involved (64%). In addition, 84% of women who are widows or divorced advise greater financial engagement, as they realise the consequences of deferring such financial decisions after a divorce or the death of their spouse, and yet 40% of married women aged 20 to 34 leave investing and financial planning to their spouses (UBS, 2019).

According to a 2019 Ipsos survey, 40% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business. Looking to the future, just over half (51%) of respondents are confident that discrimination against women in business will have ended in the next 20 years in Brazil (Ipsos, 2019).

Social Practices

Women account for 27% of business owners and are equally engaged in entrepreneurship as men (MasterCard, 2018). Even though there are many businesswomen in Brazil, resources such as funding, training and development are relatively scarce. This is amplified by the trend that women are less likely than men to seek financial services such as loans. In starting a business (OECD, 2018):

- 12% of women sought financing through a bank loan
- 40% financed themselves
- 23% used spousal funding

Furthermore, most women associate starting a business with independence, and relatedly, nearly 50% reported doing so in order to have a source of income. Another trend, the fact that 33% of women lead their household's financial decisions, reflects the value Brazilian women place on financial independence and agency (UBS, 2019). Compared to other countries, relatively few women in Brazil defer to their spouse in important long-term financial decisions (45%), and 22% of women report that these decisions are shared between them and their spouse (UBS, 2019).

Evidence shows that the financial architecture of lending in Brazil, especially in relation to microcredit, has not taken the needs of women into consideration, particularly poor women and women at the intersection of multiple discriminations (de Mattos Pimenta, 2015). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Implement technical and leadership trainings to increase women's business skills;
- Promote images in the media of successful female entrepreneurs;
- Strengthen the collaboration with business associations, female entrepreneurs, NGOs and organisations to design effective programmes.

Governance

Quick overview

Progress

- There has been a slight increase in women's leadership positions in public and private entities between 2014 and 2019.

Challenges

- Almost one third of the population still thinks that men make better political leaders than women;
- Examples of violence and harassment of female politicians serves to deter women from participating in the public and political spheres.

Outcomes

Women's participation in decision-making in Brazil has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 39% of total employment in managerial positions, a one percentage-point increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	38%	62%
The proportion of females in total employment in senior and middle management.	2017	38%	62%
	2018	39%	61%
Political Representation:	2014	9%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	11%	
Share of seats on boards of the largest publicly listed companies:	2016	6%	94%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	8%	92%
	2018	8%	92%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports

When looking at the representation of women on boards of the largest companies, figures from 2018 reveal large gender gaps in Brazil: women occupied only 8% of the seats on boards, compared to 92% of seats occupied by their male counterparts. This gap has been reduced since 2016, when the proportions were 6% and 94% for women and men respectively (MSCI, 2018; MSCI, 2016).

Furthermore, the public sector is no exception to this predominance of men in decision-making structures. In 2019, 11% of parliament members in Brazil were women. This represents a two percentage-point increase compared to 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals progress made by Brazil in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Article 3 of Brazilian Electoral Law, in accordance with the federal constitution, allow women to hold public and political office in any of the branches of power. Legislative quotas for women have been mandated in 2009. The electoral law determines that each sex must represent a minimum of 30% and a maximum of 70% of the electoral list. The quota law also establishes that 10% of all party's publicity time be allotted to female candidates and 5% of party financing to campaign for females candidates. Parity in the direction committees is strongly encouraged. Electoral law, article 12, instated Regional and Federal Electoral Courts, who are responsible for upholding the electoral law and are thus also responsible for monitoring party quotas and applying sanctions. If the minimum percentage is not met, candidates of the over-represented sex can be removed (but not replaced by candidates of the under-represented sex). However, this only applies if the party submits the maximum number of candidates stipulated per constituency. This maximum was raised from 100% to 150% per cent of total seats per constituency with the introduction of the quota law.

There are no provisions in the law related to training for women or specific budget allocations. Political participation is nonetheless one of the axis of the Third National Policies for Women Plan, which include actions related to public awareness campaigns, training for women candidates and community leaders and close collaboration with the Electoral Justice in order to increase women's political participation (see Box 2).

Box 2. Good Practice: Voz Das Mulheres Indigenas

The Voice of Indigenous Women is a project which aims to empower, mobilize and increase the political participation of the estimated 448 thousand indigenous women in Brazil. The project focuses on indigenous women's rights, political empowerment, land rights, health, education and intergenerational traditions and dialogue. Using participatory processes as the basis for the project the agenda is set by participants belonging to 23 peoples in 16 of Brazil's states and serves to aid the work of the indigenous women's movement. One of the key components of the project are trainings which focus on accessing rights and public policies as well as national and international frameworks for gender equality.

Source: Source: ONU Mulheres Brazil, Mulheres Indigenas, www.onumulheres.org.br/mulheres-indigenas/ (accessed 23 July 2019)

Social Norms

Attitudes towards women's political and managerial leadership are generally rather positive in Brazil, as 73% of women and 59% of men from a 2018 Ipsos survey agreed with the statement: "things would work

better if more women held positions with responsibilities in government and companies” (Ipsos, 2018). In addition, 37% of the surveyed individuals by Ipsos in 2019 think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 56% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Brazil, and 54% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019).

In general, among the main barriers for women’s advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). In Brazil, such barriers remain with regards to attitudes towards female political leaders, as data from the OECD’s GID-DB 2019 indicates that 28% of the population agrees with the statement “on the whole, men make better political leaders than women do” (OECD, 2019). There is also a preference for male bosses, as more than one in five people (27%) surveyed in a 2019 Ipsos survey report that they would feel uncomfortable if their boss was a woman (Ipsos, 2019).

Looking to the future, respondents from a 2019 Ipsos survey have a rather positive view that the situation will improve, as 47% are confident that discrimination against women in government and politics will have ended in the next 20 years in Brazil (Ipsos, 2019).

Social Practices

Recent movements such as #MeToo had a powerful impact on highlighting the deeply rooted sexism towards women in politics and beyond (OECD, 2019c). Sexism is deeply ingrained in the Brazilian politics as demonstrated by the blatantly sexist rhetoric of high-profile male politicians (Mota and Mariani, 2016). Furthermore, Brazilian women in politics are often critiqued not on the basis of their policies, but rather their appearance and femininity (Krook and Sanín, 2019). Furthermore, high profile examples of violence against women politicians serve as a solemn reminder of the risks women face in becoming high-profile politicians (Hao, 2018). Harassment and violence against women in politics can deter women from exercising their rights to be politically active and take on leadership roles.

In the private sector, data from 88 companies with operations in Brazil has shown that some sectors are better than others in promoting gender equality (FGV, 2018). Specifically, the consumer goods sector in Brazil excels compared to the services sector and the healthcare sector, despite the latter having the highest number of women in leadership positions (FGV, 2018). Furthermore, multinational companies tend to outperform Brazilian companies in terms of gender sensitive internal policies (FGV, 2018). Interestingly, the companies within the highest revenue category (over \$ 3 billion) were the most progressive in their efforts toward gender equality, including in women’s leadership (FGV, 2018). Initiatives, such as the 30% Club, seek to achieve gender diversity in corporate leadership through voluntary commitments (see Box 3).

Box.3. Good Practice: Voluntary Quotas with the 30% Club Brazil

The 30% Club, which was initiated in the United Kingdom, seeks to promote and achieve gender diversity on the corporate boards of Brazil's largest companies. The club engages chairs and chief executives in making voluntary commitments to board diversity targets. The Brazilian chapter's goals are:

- To bring the number of all male boards in the B3 new market segment to zero by 2020 (in 2018, 65% of boards were all male)
- To increase the share of women on boards of B3 IBRX 100 companies to 30% by 2025

Source: The 30% Club (n.d.) Brazil, <https://30percentclub.org/about/chapters/brazil>, (accessed 02 August 2019).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Spread awareness about sexism in politics and media coverage, including on political violence against women;
- Address discriminatory social norms for women in politics through awareness-raising campaigns and promote positive images of women leaders;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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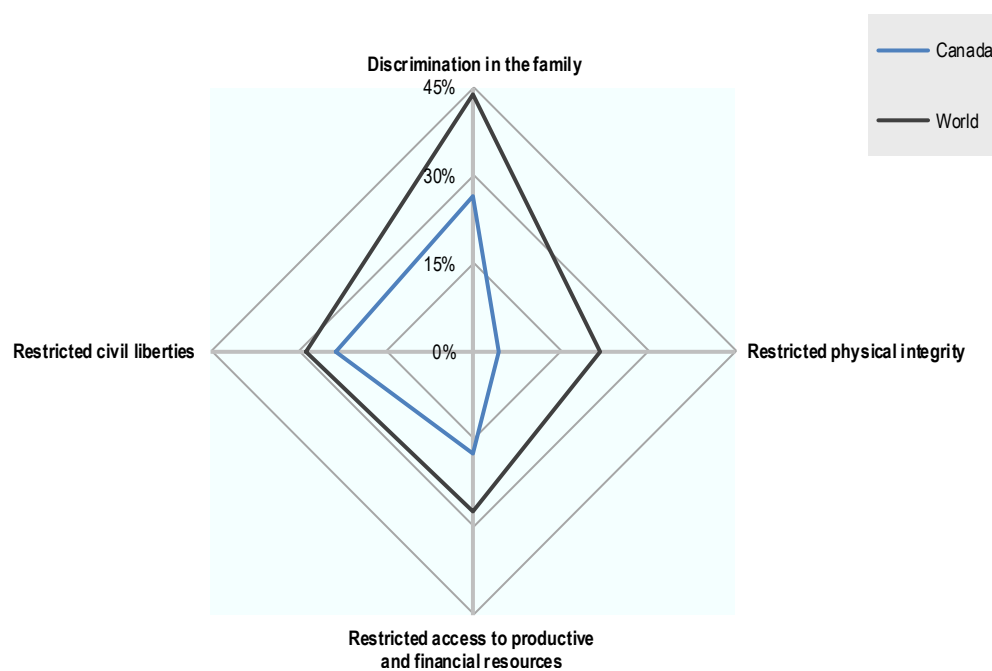
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CANADA

Introduction

In the Social Institutions and Gender Index 2019, Canada achieves a score of 18%, and ranks 29th among 120 countries (OECD, 2019b). It presents very low to low levels of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted physical integrity, and the highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Canada and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>

Labour Equity

Quick overview

Progress

- The legal framework provides protection from sexual harassment in the workplace;
- The gender pay gap has decreased from 21% in 2006 to 18% in 2017.

Challenges

- Unequal distribution of unpaid care work drives more than a quarter of women's voluntary part-time work;
- Although the gender pay gap has decreased since 2006, it remains an issue, especially for minority women;
- The gender gap in labour force participation has declined slowly, from 7.0% in 2012 to 6.6% in 2018.

Outcomes

In Canada, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 75% of women doing so compared to 82% of men (see Table 1). The same pattern has been observed since 2012, yet the gap has narrowed slightly (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was more than twice as that of men, and the same pattern has been observed since 2012 (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 6% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 7.0%

Gap in 2018: 6.6%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	74%	81%
	2017	75%	82%
	2018	75%	82%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	37%	17%
	2017	37%	18%
Unemployment rate: The number of unemployed people (aged 15-64) as a	2016	6%	8%
	2017	6%	7%

percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2018	6%	6%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	21%	
	2017	18%	

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

In addition to unequal participation, women tend to earn less money than men on average, despite the fact that the gender pay gap narrowed to some extent. In 2017, the gender pay gap stood at 18%, meaning that on average, for each CAD earned by men, women earned only 82 cents (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices related to women's and men's roles in the household and the economy in the Canada.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Canada ratified the Convention on the Elimination of All forms of Discrimination against Women in 1981 and its Optional Protocol in 2002.
ILO conventions	Canada has ratified ILO Convention 100 and 111, but not 156, 183, 189.

The law mandates non-discrimination on the basis of sex in employment, covering job advertisements, selection criteria, recruitment, hiring, terms and conditions, promotions, training, assignments and termination (Canadian Human Rights Act, sect. 7 & 8). Additionally, the law mandates equal remuneration for work of equal value (Canadian Human Rights Act, sect. 11). Since 2017, Canada is also a member of the Equal Pay International Coalition (EPIC)⁵³.

Maternity leave is for a total amount of 17 weeks, including 15 paid weeks for approximately 55% of wages by the Government, with a ceiling of \$547 per week as of January 2018 (Labour Code, sect. 206). There is no provision regarding paternity leave. Paid parental leave of 35 weeks is available to both parents, with approximately 55% of wages paid by the Government. The law protects women's employment security when they are on maternity leave (Labour Standards Regulations, sect. 29). The law does not require women to have permission from their husband or legal guardian to choose a profession/occupation or work or to register a business.

The legal framework also provides protection from sexual harassment in the workplace (Labour Code, sect. 247).

Social Norms

Among the most important issues facing women and girls in Canada in a 2019 Ipsos survey, equal pay comes first (35%), followed by sexual harassment (24%) and sexual violence (22%) (Ipsos, 2019). This is slightly different from the survey done by Ipsos a year earlier, as sexual harassment was the most important issue identified, followed by equal pay and sexual violence (Ipsos, 2018).

⁵³ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

With regards to perceptions of gender roles in the household, the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that all of the population agrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one". Nevertheless, data from the OECD's 2019 GID-DB indicates that 28% of the population in Canada agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). In addition, 82% of the respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man", and 37% of the respondents think that not enough is being done to achieve equal rights between women and men in Canada when it comes to looking after children and the home (Ipsos, 2019). This indicates that traditional views with regards to gender roles in the family continue to persist.

Looking into the future, just 40% of respondents are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Canada. The majority of respondents (67%) think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (Ipsos, 2019).

With regards to gender equality in the workplace, 75% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Canada (Ipsos, 2019).

Social Practices

The time-demands of the family and household management often factor prominently in women's choices as they relate to labour force participation (OECD, 2017). Traditional societal views about care and domestic work are reflected in gender time-use gaps (OECD, 2019b). Women globally tend to spend more time than men on unpaid care work, which is undervalued as it represents 14% of Canada's GDP (Ferrant and Thim, 2019). In Canada, women spend more than 50% more time on household responsibilities than men (OECD, 2019a). In 2015, among women working part-time for voluntary reasons 25% decided to do so to care for children, compared to only 3% of men (see Table 3.).

Table 3. Proportion of Part-Time Workers by Reason for Part-Time Work

Workers Aged 25 to 54, 2015

	Women	Men
Part-time employment, all reasons	19%	6%
Voluntary Reasons	67%	53%
Caring for Children	25%	3%
Personal Preference	23%	21%
Going to School	7%	14%
Other Personal or Family Responsibilities	5%	2%
Other Voluntary	8%	13%
Involuntary Reasons	33%	47%

Source: Statistics Canada (2015), Table 3: Proportion of part-time workers aged 25 to 54 by reason for part-time work, Canada, 2015, www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/14694/tbl/tbl03-eng.htm

Moreover, Canada's Gender Results Framework seeks to promote equal opportunities for men and women in employment, leadership and decision-making through diversified paths in education and skills development. Canada's commitment to gender equality also features a more expansive conception of gender which includes recognition of various gender identities and sexual orientations (OECD/ILO, 2019). In order to increase women's participation in male-dominated sectors of employment, Canada has also introduced apprenticeship incentive grants or training in such sectors for women (OECD/ILO, 2019).

On average women make less than men, even when doing comparable work, and gender pay gaps are even wider for indigenous, racialized and newcomer women, as well as women living with disabilities (Chamberlain, Xhao and Stansell, 2019). Gender pay gaps prevent women from achieving labour and financial equity, and can create a system of disadvantage that continues through most women's lifetimes.

Key Policy Recommendations for Labour Equity

- Repeal the Public Sector Equitable Compensation Act and adopt legislation to ensure equal pay for work of equal value as well as an increased minimum wage, including for minority women;
- Promote gender-equal sharing of unpaid care work through awareness-raising campaigns, in order to reduce bias against male caregiving and highlight women's contribution to family income and to the economy.

Financial Equity

Quick overview

Progress

- More than half of Canadian women (57%) perceived an opportunity to start a business and almost half (48%) perceived they have the necessary skills and experience to start a business;
- Men and women have equal access to financial services, and in 2017, 100% of both had an account.

Challenges

- 46% think that not enough is being done to achieve equal rights between men and women in business;
- Women are less likely to save money than men—respectively 7% and 16% do so.

Outcomes

The financial equity pillar in Canada reveals very few differences between women and men in terms of their access to financial accounts and services (see Table 3). Almost all the population has an account at a bank or other financial institution. The magnitude of the gender gap in access to bank account in 2017 was close to zero percentage points, with nearly 100% of both men and women having an account. Over the same period, the number of Canadian who reported having saved money fell by two percentage points. This decrease was larger for men (from 85% to 72%) than for women (from 80% to 79%) and thus, reduced the gender gap in this indicator.

When it comes to the reasons for saving, there are more than twice as many men (16%) as women (7%) saving to start, operate, or expand a business or a farm in 2017. The same pattern is observed since 2014 (World Bank Findex, n.d.).

Table 4. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the past 12 months.	2014	99%	99%	99%
	2017	100%	100%	100%
Saved any money in the past year (% age 15+) : The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	80%	85%	82%
	2017	79%	82%	80%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	5%	10%	7%
	2017	7%	16%	11%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	1.10		
	2017	1.01		
	2018	1.10		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.80		
	2017	0.66		
	2018	0.83		

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

The North America region is the only region where women are more frequently entering opportunity-driven entrepreneurial activities compared to men. The female-to-male ratio of opportunity stands at 1.10 in 2017, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are eleven women doing the same. However, when it comes to starting businesses, there is a larger percentage of nascent entrepreneurs among men than women resulting in a female-to-male ratio of entrepreneurial activity under the equality value of one (0.83).

Despite good performance in financial inclusion, a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financial disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

The law provides women with the same rights as men to open a bank account at a formal financial institution and to obtain credit (Canadian Human Rights Act, sect. 5). There is no legal discrimination regarding women's right to open a bank account or obtain credit.

Social Norms

Canadian women have very positive attitudes towards entrepreneurship: in 2017, 57% of women perceived an opportunity to start a business compared to 64% of men, and 48% of women perceived they have the necessary skills and experience compared to 63% of men. However, fear of failure is also relatively high for women, at 52% compared to 43% for men. In addition, overall there tends to be an increasing gender gap in terms of perceptions from 2016 to 2017, which can be explained in a number of ways. For example,

women tend to be more risk averse than men, which may impact their decision to start an entrepreneurial activity. It may also depend on the sectors that women entrepreneurs decide to enter (Global Entrepreneurship Monitor, 2017).

According to a 2019 Ipsos survey, 46% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business. Looking into the future, only 39% of respondents are confident that discrimination against women in business will have ended in the next 20 years in Canada (Ipsos, 2019).

Social Practices

Women and men have near equal access to financial services; however, between 2016 and 2017, women's entrepreneurial activity declined 16% (MasterCard, 2018). Nevertheless, entrepreneurial conditions in Canada are positive, and women view their opportunities to succeed in business favourably (MasterCard, 2018). In 2018, women accounted for 27% of business owners, and while nearly 50% report doing so to pursue a passion or hobby, a sizable 35% report starting their businesses to have a work-life balance demonstrating the impact the demands of the family have on women's choices about work (MasterCard, 2018, OECD, 2018). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

One of the barriers to all entrepreneurship is access to finance, which can be particularly important in capital-intensive industries such as tech. To encourage more women leaders in tech, the Business Development Bank of Canada (BDC) recently launched the Capital Women in Technology (WIT) Fund which provides funding to a select group of women-led technology companies (BDC, n.d.). The fund engages in both direct and indirect investments, and to date it has invested \$14 million in 19 companies (BDC, 2019).

Key Policy Recommendations for Financial Equity

- Provide mentorship programmes and trainings to women who wish to engage in entrepreneurship;
- Tailor savings and financial literacy programs to women's needs.

Governance

Quick overview

Progress

- Women in politics are empowered to come forward to discuss the abuse they have faced online;
- Women's political representation increased slightly from 25% in 2014 to 27% in 2019.

Challenges

- Close to 1 in 5 persons still thinks that men make better political leaders than women;

- Online platforms continue to be the site of harassment against women politicians and candidates;
- Minority women remain underrepresented; for example, in 2018, only 0.9% of seats in the House of Commons were occupied by Indigenous women.

Outcomes

Women's participation in the decision-making sphere in Canada has improved over the last four years; however, achieving parity in this area remains a distant goal (see Table 5).

In 2018, women occupied only 35% of total employment in managerial positions, a one percentage point decline compared to the 2014 figure (ILO, n.d.).

Table 5. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2014	36%	65%
The proportion of females and males in total employment in senior and middle management.	2018	35%	65%
Political Representation:	2014	25%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	27%	
Share of seats on boards of the largest publicly listed companies:	2015	19%	81%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	26%	74%
	2018	27%	73%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat) and Statistics Canada. Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of Canada's largest companies in 2018 shows a large gap as women occupied less than one third (27%) of the seats on boards of these companies. Progress has been made so far, as in 2015 they held only 19% of the board seats of these companies.

The public sector is no exception to the predominance of men in decision-making. In 2019, 27% of parliament's members in Canada were women. This represents a two percentage-point increase compared to 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by Canada over time in addressing the gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

The law provides women with the same rights as men to hold public and political office, including within legislature, executive and judiciary (Canadian Charter of Rights and Freedoms, sect. 3 & Supreme Court Act, sect. 5).

Nevertheless, Canada has not implemented temporary special measures such as quotas and affirmative actions at the federal level regarding women's political participation (CEDAW, 2016). Voluntary quotas are accepted within political parties (Quota Project, n.d.). The New Democratic Party and the Liberal Party of Canada respectively set a 50% and 25% quota of women candidates at federal elections (Quota Project,

n.d.). At the federal level, Status of Women Canada implements projects, in partnership with civil society, to address the issues women face in politics (CEDAW, 2016). Provincial and territorial jurisdictions also implement measures to promote women's participation in politics. For instance, the province of Québec has funded a project to train and support women from the North-Coast who wish to engage in politics for municipal elections (Portail Québec, 2017).

Social Norms

Attitudes towards women's political and managerial leadership are generally rather positive in Canada, as 71% of women and 58% of men from a 2018 Ipsos survey agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). In addition, 39% of the surveyed individuals by Ipsos in 2019 think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 63% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Canada, and 66% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019).

In addition, 59% of the population in Canada "would feel very comfortable having a woman as CEO of a major company", according to a public survey done in 2018 as part of the Reykjavik Index for Leadership. This is also in line with other findings from the Reykjavik Index, which show that 57% of the population in Canada "would feel very comfortable having a woman as head of government". Still, there are more women than men to perceive men and women as being equally suitable for leadership (Kantar, 2018). Data from the OECD's GID-DB 2019 indicates that still, 17% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). This indicates that further progress can be made in eliminating discriminatory social norms towards female political leaders.

Looking into the future, respondents from a 2019 Ipsos survey have a rather positive view that the situation will improve, as 40% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Canada (Ipsos, 2019).

Social Practices

Recent movements such as #MeToo had a powerful impact on highlighting the deeply rooted sexism towards women in politics and beyond (OECD, 2019c). The prevalence of gender-based harassment is one of the main barriers to women's participation in politics. Recent research using machine learning to analyse more than two million tweets sent to Canadian and American politicians, found that "women who achieve a high status in politics are more likely to receive uncivil messages than their male counterparts" (Rheault, Rayment and Musulan, 2019). This evidence is verified by the accounts shared by women politicians at a Canadian Parliamentary Roundtable in 2017 (Canadian Parliamentary Review, 2017). The stories shared by these women show that online harassment, when directed towards women, is often violent and sexualized and has the potential to cause psychological trauma and discourage women from running for political office.

The CEDAW Committee (2016b) additionally stresses that "structural obstacles to the realization of women's political rights and engagement in public life" persist. Another factor with potential to deter women from entering politics is difficulties in financing a campaign which are created and amplified by persistent gender pay gaps (Vecchio, 2019). Furthermore, minorities, such as migrant women, indigenous women and Afro-Canadian women remain marginalised from the political sphere (CEDAW, 2016b). In 2018, only 0.9% of seats in the House of Commons were occupied by Indigenous women, and 4.4% by 'visible minority' women (Vecchio, 2019).

In the private sector, progress remains slow in increasing women's representation on corporate boards. Between 2017 and 2018, women accounted for only 32% of the total number of "newly created or vacant board seats" (MacDougall and Valley, 2018). Among companies in the S&P/TSX 60, 28% of board seats are occupied by women, slightly more than a 2% increase from 2017. While a promising majority of boards have at least one woman as a director (69%), less than half that percentage have two or more women directors (34%). Despite slow progress at the moment, a majority of boards (54%) are adopting diversity policies which may facilitate faster change in the near future (MacDougall and Valley, 2018). Furthermore, initiatives are in place such as the 30% Club to encourage change from top-level leadership in the private sector's largest companies (see Box 1.).

Box 1. Good Practice: Voluntary Quotas with the 30% Club Canada

The 30% Club, which was initiated in the United Kingdom, seeks to promote and achieve gender diversity on the corporate boards of Canada's largest companies. The club engages chairs and CEOs in making voluntary commitments to board diversity targets. The Canadian chapter's goals are:

- To increase the share of women on boards 30% by 2022
- Increase the percentage of C-Suites held by women to 30% by 2022

Source: The 30% Club (n.d.) Canada, <https://30percentclub.org/about/chapters/canada> (accessed 02 August 2019).

The Government of Canada has recently invested in project from the Global Compact Network Canada (GCNC) to engage actors in the private sectors in gender equality (GCNC, n.d.). The project, Gender Equality Leadership, will identify challenges and tools that can be used to overcome them, as well as explore the potential for a gender equality certification (GCNC, n.d.).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote gender balance and diversity in parliamentary or executive bodies. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties. Sanctions for non-compliance can be also important for the effectiveness of these measures;
- Increase awareness-raising and targeted training about the importance of diversity in leadership structures;
- Provide trainings, in person and/or online, as well as mentorship and networking programmes for women interested in running for elected office;
- Develop and implement awareness campaigns to positively shift how women in politics are perceived and addressed;
- Involve the police and parliamentarians in trainings and discussion about harassment online and personal safety;
- Work with the Indigenous Women's Circle of Status of Women Canada to create and implement a strategy to support Indigenous women who wish to enter politics;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas.

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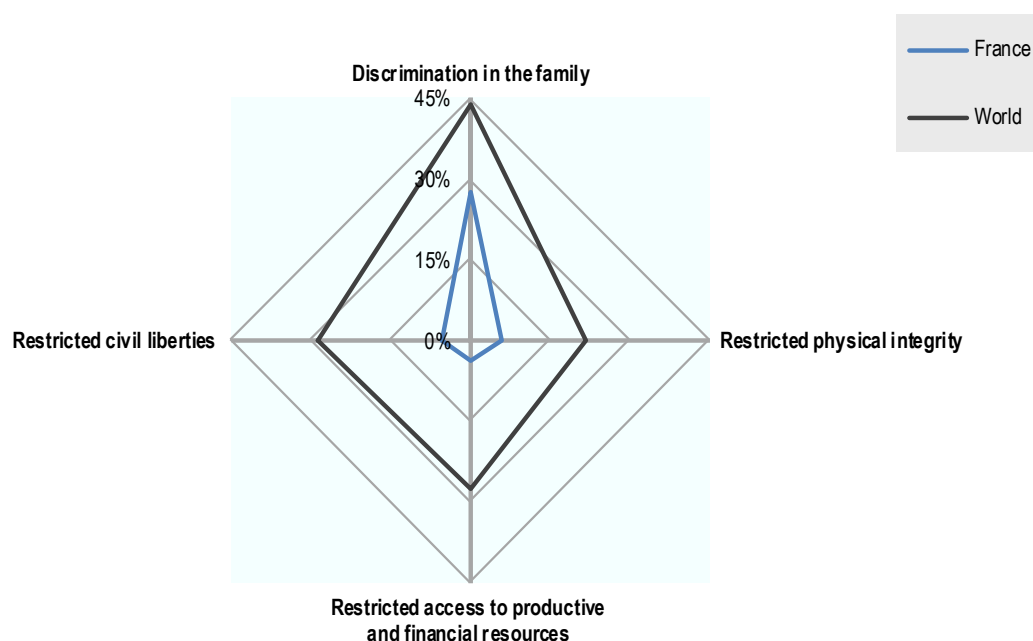
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FRANCE

Introduction

In the Social Institutions and Gender Index 2019, France achieves a score of 11%, and ranks 4th among 120 countries (OECD, 2019b). It presents very low to low level of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted access to productive and financial resources and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: France and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>

Labour Equity

Quick overview

Progress

- The unemployment rate has steadily declined for both men and women, and today stands at 9% for both genders.

Challenges

- Just over one third of the population (35%) still thinks that children will suffer if their mother works for pay;
- Women spend 60% more time on unpaid care work than their male counterparts;
- Hiring discrimination occurs on the basis of a woman's plan to have children as 42% of young women reported being asked about their plans to become pregnant in a job interview;
- 23% of women reported that they have experienced sexist remarks at work.

Outcomes

In France, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 69% of women doing so compared to 76% of men (see Table 1). The same pattern was observed in 2012, as the gender gap in labour force participation has narrowed only slightly (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was more than three times higher than that of men, and the same pattern has been observed since 2012 (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 9% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2015: 9.0%

Gap in 2017: 7.5%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	66%	75%
	2017	68%	76%
	2018	69%	76%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	32%	8%
	2017	30%	9%
Unemployment rate:	2016	10%	10%

The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2017	9%	9%
	2018	9%	9%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	9%	
	2014	10%	

Note: Labour Force Participation Rates correspond to Metropolitan France.

Source: Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in France, and the gender gap widened between 2006 and 2014. The gender pay gap in 2014 was estimated to be 10%, meaning that on average, for each Euro earned by men, women earned only 90 cents (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity, social norms and practices as they drive women's and men's roles in the household and economy in France.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	France ratified the Convention on the Elimination of All Forms of Discrimination Against Women in 1983 and its Optional Protocol in 2000
ILO conventions	France has ratified ILO Conventions 100, 111, 156, but not 183 or 189.

The law mandates non-discrimination on the basis of sex in employment (Labour Code, Article 1132- 1). The labour code specifically covers job advertisements, selection criteria, recruitment, hiring, terms and conditions, promotions, training, assignments and termination (Titles 3 and 4, specifically Articles 1131, 1132, and 1141). The law also mandates equal remuneration for work of equal value (Articles 1132-1 and 1142-1).

While the law does not prohibit women from entering certain professions, section R4541-9 does prohibit women from carrying loads over a certain weight. Women can work the same night hours as men and they do not need permission from their husband or legal guardian to choose a profession or register a business.

Sexual harassment in the workplace is covered under the Labour Code (Article L. 1153-1). Moreover, companies with more than 250 employees are required to appoint a human resources focal point for issues related to sexism and sexual harassment in the workplace (OECD/ILO, 2019).

French law mandates paid maternity leave of 16 weeks (Social Security Code, Article 331-3), of which 6 weeks are to be taken before the birth, while paternity leave allows 11 consecutive days off (Social Security Code, Article 331-3; Labour Code, Article 1225-35). Employees receive 100% of wages during maternity and paternity leave (Social Security Code, Article 331-3-5, 331-3-8, R323-4). From the third child on, leave lasts 26 weeks for women, and 18 days for men. Parents are allowed a leave from employment or a reduction in hours, and all employees who have worked at least one year in a company can benefit from parental leave and are entitled to return to their position or a similar one afterwards. All parents have an individual entitlement to 24 months of parental leave to be taken before the child's third birthday.

The benefit paid during parental leave varies upon the parents' situations. A parent who stops his/her professional activity completely during the parental leave receives 396,01 euros monthly, while those who work 50% part-time receive 256,01 euros and those who work 50%-80% part-time receive 147,67 euros monthly (Service Public France, 2018).

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in France, and sexual harassment was the most prevalent reply (34%), followed by equal pay (33%) and domestic abuse (29%) (Ipsos, 2019).

With regards to perceptions of gender roles in the household, the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 3% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). However, the OECD's GID-DB also indicates that 35% of the population in France agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). This demonstrates that traditional views with regards to gender roles in the family continue to persist to some extent.

In addition, 73% of the respondents from the 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man", and 63% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (IPSOS, 2019). These findings pointing to society's view of gender equal roles in the household and the economy are supported by results from the 2017 Eurobarometer survey in which most (72%) disagreed with the statement "the most important role of a woman is to take care of her home and family", while 27% agreed. When asked whether the most important role of a man is to earn money, 31% of the respondents agreed but the majority (68%) disagreed (European Commission, 2017).

Looking into the future, 52% think that not enough is being done to achieve equal rights between women and men in France when it comes to looking after children and the home, and only 32% of respondents are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in France (Ipsos, 2019).

Evidence from the Social Institutions and Gender Index country profile for France suggests the persistence of gender stereotypes in school textbooks, as men were found to be over-represented in the textbooks while women were mainly shown in household contexts and frequently associated with the image of the mother or wife. Rarely were they presented in business or political settings (CEDAW, 2014).

With regards to gender equality in the workplace, 29% of respondents to the 2017 Eurobarometer survey think that gender equality has been achieved in France at work, but 69% do not think this is the case (European Commission, 2017), and 65% of respondents to the 2019 Ipsos survey think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in France (Ipsos, 2019).

Social Practices

Unpaid care work is disproportionately done by women and undervalued as it represents 23% of French GDP (Ferrant and Thim, 2019). French women spend 60% more time on unpaid care work than their male counterparts (OECD, 2019a). This time-demand negatively impacts women's ability to participate in the labour force, and contextualises the fact women are more likely to work on a part-time basis than their male counterparts (OECD, 2017). Throughout a woman's lifetime the type of care-work and time required varies; however, the presence of children in the household universally increases the time required for care work (Ferrant and Thim, 2019).

Reports suggest that discrimination due to women's reproductive roles is widespread but undetected and rarely sanctioned (European Parliament, 2015). Having children, or being pregnant are still perceived by employers as impediments to employment and promotion. Despite legal protections against unfair dismissal during and after maternity leave, several recent court cases show that employers routinely contravene the law. Although these cases were decided in favour of the plaintiffs, they suggest that the protection against discrimination due to maternity remains a challenge in the private sector (Conseil des Prud'Hommes de Paris, décisions 2010/229 et 2011/1; European Parliament, 2015). Furthermore, 42% of young women reported being asked about their plans to become pregnant in a job interview (Secrétaire d'État chargé de l'Égalité entre les femmes et les hommes et de la lutte contre les discriminations, 2019).

Within the labour force women remain concentrated in 'traditionally feminine' sectors. In 2017, 52% of employed women were working in public administration, community, social and other services while only 22% of employed men were working in the same sector. On the other hand, in 2017, 11% of employed men were working in construction while only 2% of employed women were doing so (ILOSTAT).

Furthermore women face harassment at higher rates than their male colleagues. In 2018, 23% of women reported that they had experienced sexist remarks at work (Défenseur des Droits, 2018). Data shows that the mere fact of being a woman triples the probability of experiencing stigmatizing remarks, discrimination, and situations in which work is devalued (Défenseur des Droits, 2018).

Key Policy Recommendations for Labour Equity

- Sanction employers who discriminate against women on the basis of their plan to have a family;
- Strengthen employer's accountability for sexual harassment in the workplace;
- Address social norms that confine women in care and reproductive roles;
- Spread awareness of the multiple forms of sexual harassment.

Financial Equity

Quick overview

Progress

- The female-to-male opportunity and entrepreneurial activity ratios have increased since 2017, demonstrating that more women are engaging in entrepreneurship relative to men;
- Plans such as the Women's Entrepreneurship Plan and the Plan for Women Entrepreneurs in Rural Areas have set specific targets to support women entrepreneurs.

Challenges

- There is a widening gender gap in access to bank accounts over the period 2015 to 2018;
- Women account for just 25% of business owners;
- Women are more in debt than their male counterparts with women accounting for 54% of over-indebted individuals.

Outcomes

The financial equity pillar in France reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 91% of women and 97% of men in France reported having an account at a bank or other type of financial institution (Demirgüç-Kunt et al., 2018).

However, men and women do differ in their savings behaviours as in 2017, more men were saving money than women. Between 2014 and 2017, the percentage of both men and women saving money fell, thus shrinking the gap between men and women. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (10%) reported saving to start, operate or expand a farm or business, compared to only 5% of women. These differences have persisted since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the past 12 months.	2014	95%	98%	97%
	2017	91%	97%	94%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	64%	70%	67%
	2017	63%	64%	63%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	4%	10%	7%
	2017	5%	10%	7%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.69		
	2018	0.86		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2017	0.44		
	2018	0.75		

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.86 and 0.75 in 2018 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are nine women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only eight women in the same situation.

Despite relatively good performance in financial inclusion, a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged, and what actions may be taken to ensure financial equity.

Legal Framework

Women and men have equal rights to open a bank account and obtain credit at a formal institution (Civil Code, Article 221). A Women's Entrepreneurship Plan was launched in 2013 by the Ministry of Women's Rights, the Ministry of Higher Education, Research and Innovation and the Ministry of SMEs, Innovation and Digital Economy. The goal of the plan is to increase the rate of women starting businesses from 30% currently to 40% by 2017 through three main pillars: (i) increasing the promotion of women's entrepreneurship and improving the information provision on available support and promotional activities through the national education and higher education systems; (ii) strengthening individual support for women entrepreneurs so that they can develop and grow their businesses and (iii) improving access to finance with a guarantee fund (Fonds de garantie à l'initiative des femmes) (CEDAW, 2014; OECD, 2016). In addition, the Secretary of State for Women's Rights and Ministry of Women's Rights launched the Plan for Women Entrepreneurs in Rural Areas in 2016. The plan aims to respond to the challenges faced by women entrepreneurs in rural areas such as isolation, logistical challenges, and difficulty in accessing networks and support (OECD, 2016).

Social Norms

According to a 2019 Ipsos survey, 59% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business. According to research from 2018, both women and men think that family life and family obligations are among the main reasons for the low number of women entrepreneurs (Women Initiative Foundation, 2018).

Looking into the future, only 26% of respondents are confident that discrimination against women in business will have ended in the next 20 years in France; nevertheless it is difficult to identify specific discriminatory attitudes towards women's ability to take financial decisions (Ipsos, 2019).

Social Practices

In France women account for just a fourth of business owners and of this 25%, the majority reported that their main motivation for starting a business was to "gain independence" while 40% reported doing so for "work-life balance" (Mastercard, 2018; OECD, 2018). These figures show that while women are engaging in entrepreneurship, they may be doing so out of necessity because other opportunities in the labour market are too restrictive.

One of the main hurdles to starting a business for both men and women is access to finance, although this can present a more difficult challenge for women due to gender pay gaps. Furthermore, women are less likely to save money and more likely to be in serious debt than their male peers, with women accounting for 54% of over-indebted individuals (Sestieri and Zignago, 2019). This is especially worrying for the state of women-led entrepreneurship as over half of French business-owners report using self-financing to start their businesses, thus a lack of savings may serve to prevent women pursuing entrepreneurship. Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions, and the French government has created programmes to reduce financial barriers (see Box 1).

Box 1. Good Practice: Facilitating Women's Access to Finance with "Garantie Égalité Femmes"

In order to overcome the financial barriers that prevent women from pursuing entrepreneurship, French government offers various services including "Garantie Égalité Femmes", which facilitates access to bank credit for women seeking to start or develop their businesses. The fund is particularly aimed at women in precarious situations and provides a guarantee to cover 80% of a bank loan up to €50 000.

Source: Aides Entreprises (2019) Garantie Egalite Femmes, www.aides-entreprises.fr/aide/381.

Key Policy Recommendations for Financial Equity

- Increase financial education for women tailored to their needs and concerns;
- Facilitate women's access to finance, especially among women with entrepreneurial goals.

Governance

Quick overview

Progress

- Women's participation in the decision-making sphere of public and private entities has increased over the period 2015 to 2018
- Women's political representation in parliament increased from 27% in 2014 to 39% in 2019.
- Women's representation on the boards of France's largest listed companies is the highest in Europe at 44% in the Stoxx Europe 600.

Challenges

- 1 in 5 people still think that men make better political leaders than women;
- Harassment of women in politics remains a global phenomenon, as the majority of female members of European Parliament (58%) have been the target of online sexist attacks on social media.

Outcomes

Women's participation in decision-making in France has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 35% of total employment in managerial positions, a three percentage point increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	32%	68%
The proportion of females in total employment in senior and middle management.	2017	33%	67%
	2018	35%	66%
Political Representation:	2014	27%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	39%	
Percent of total board memberships of the largest listed companies:	2015	33%	67%
Proportion of seats held by women on thugh highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2017	42%	58%
	2019	44%	56%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat).

Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly-listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database.

Looking at women's representation on the boards of France's largest listed companies shows a gap in 2019 as women occupied 44% of the seats on boards of these companies. Progress has been made though, as in 2015 they accounted for only 33% of board seats (EIGE, 2019).

The public sector is no exception to the predominance of men in decision-making. In 2019, 39% of parliament members in France were women. This represents a 12 percentage-point increase compared to 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by France in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Women in France have the same rights as men to hold public and political office in the legislature, executive branch and judiciary (Constitution of France, Articles 3 and 4 and Preamble to the Constitution, Sec. 1). France has also adopted various provisions in order to improve gender balance in politics and there are legislated quotas for women at the national and sub-national levels (Law No. 88-227, article 9; Electoral Code Articles 191, 294 295, 299, 300, and 303).

More specifically regarding political candidate lists, the rules depend on the type of election. For departmental elections, there must be two candidates for each departmental district, a man and a woman (See Box 2). Since 2000, the law (Law no. 2000-493) states that all political parties should include equal numbers of men and women on party lists for those elections conducted via proportional representation (European Parliament, municipal and regional elections). For elections to the National Assembly, political parties must also present the same number of candidates for each sex and noncompliance with this rule results in a financial penalty (Quota Project 2016; Law No. 88-227, Article 9 (1)). This system, however, does not impede political parties from providing women with unwinnable seats. In 2012, a new law was also introduced imposing a 40% gender quota to be reached by 2018 for nominations to executive functions in the public service (Law no. 2012-347). This quota applies to administrative and supervisory boards of public institutions, high councils, juries and selection committees in public service procedures.

In 2013, the electoral law (Law no. 2013-403) changed the way departmental, municipal and community councillors were elected. The Law introduces a 'mixed ticket' comprised of one man and one woman in cities with over 1 000 inhabitants. The same female-male alternation is used in cities with over 3 500 inhabitants (a proportional list system allowing strict parity to be applied to candidate lists, a reform asked

for by parity activists as early as 1999). Parity now applies to all elections through a zipper system which alternates candidates' positions on the list by gender.

Box 2. Good Practice: Binomial Candidate Lists for Departmental Elections

Since 2014, in departmental elections, voters must choose a team of councillors comprised of one woman and one man. This binomial system is in place not only to ensure gender parity at the departmental level, but to create a system where decision-making processes and responsibilities can be shared among the candidates in the hopes to make work-life balance better for politicians.

Source: European Commission (2018), Report on equality between women and men in the EU 2018, <https://publications.europa.eu/en/publication-detail/-/publication/950dce57-6222-11e8-ab9c-01aa75ed71a1>.

The 2014 Act for Real Equality between Women and Men has extended quotas to civil society organizations such as sport federations and provides for more effective application of penalties for infringement of gender quotas. However, one critique of the 2014 Act is that the parity principle is only being applied to public bodies, rather than private companies (Masselot and Maymont, 2014). In addition, the CEDAW committee has noted with concern that some political parties appear to prefer to be fined rather than nominate women candidates for elections (CEDAW, 2016). Act No. 2015-994 of 17 August 2015 on social dialogue and employment also contains some provisions regarding parity in the elections of workers' representatives. The lists of candidates being proposed for these representative positions should reflect the gender balance of the employees represented. Thus the list should represent the same proportion of men and women as the proportion of the electorate.

Social Norms

Attitudes towards women's political and managerial leadership are generally positive in France. In a 2018 Ipsos survey, 66% of women and 51% of men agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). Furthermore, 56% of respondents think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in France, and 61% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact (Ipsos, 2019). Of the respondents, half think that not enough is being done to achieve equal rights between men and women in the country in government and politics.

Data from the 2017 Eurobarometer survey indicates that only 25% of respondents think that gender equality has been achieved in France in leadership positions in companies and other organisations. The overwhelming majority (72%) thinks this is not the case. The same applies in the area of politics, as only 32% of respondents think that gender equality has been achieved in French politics, while 63% think this is not the case (European Commission, 2017).

In addition, 44% of the population in France "would feel very comfortable having a woman as CEO of a major company", according to a public survey done in 2018 as part of the Reykjavik Index for Leadership. This is also in line with other findings from the Reykjavik Index, such as the fact that 40% of the population in France "would feel very comfortable having a woman as head of government". Still, women are more likely than men to perceive both genders as equally suitable for leadership (Kantar, 2018). Moreover, data from the OECD's GID-DB 2019 indicates that 21% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a), indicating that efforts need to focus on changing social norms and attitudes towards women's political leadership.

Looking into the future, only 28% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in France (Ipsos, 2019).

Social Practices

In France there are more women among elected representatives than ever before. Following the 2017 elections, France saw a significant increase in women's participation, with almost 40% women in the parliament (OECD, 2019c). However, at the upper-levels of political offices women remain underrepresented (Secrétaire d'État chargé de l'Égalité entre les femmes et les hommes et de la lutte contre les discriminations, 2019):

- Women hold 5 of 12 of national assembly seats
- Women account for 4 of 12 seats in Senate

Moreover, women in executive delegations are concentrated in 'traditionally feminine' issue areas (Secrétaire d'État chargé de l'Égalité entre les femmes et les hommes et de la lutte contre les discriminations, 2019):

- Women account for 100% of the executive delegation for social affairs and health
- 55% of the members of the education delegation are women
- Women hold an 11% share of the budget/finance delegation
- Only 8% of the members of the transports delegation are women

Even when women are engaged in politics, social practices such as harassment can create a toxic working environment and discourage them from pursuing leadership roles (OECD, 2017). In 2018, at the European level, staff in the European Parliament launched a blog to bring attention to the stories of sexual harassment which happen within the institution and to break the culture of silence (Hutchinson, 2018). Available data verifies the problem of sexual harassment and violence as part of the landscape of European governance (IPU, 2018):

- 85% of female MPs have suffered psychological violence in the course of their terms
- 47% have received death threats or threats of rape or beating
- 58% were the target of online sexist attacks on social media
- 68% had been the target of comments relating to their physical appearance or based on gender stereotypes
- Female MPs under the age of 40 were more frequently subjected to this abuse

These examples are indicative of a wider trend in politics globally in which women politicians face abuse at higher rates than their male colleagues. In particular, this has the potential to discourage women from becoming politically active and running for office.

In the private sector, France is home to some of the most gender diverse corporate boards. In a survey of the 200 largest companies on the Stoxx Europe 600, the average of women's representation on boards for French companies listed was 44%, the highest in Europe. Furthermore, the top three companies ranked were French, and had between 50% and 60% share of women on their boards (EWOB, 2018). This said, there is variation among sectors in regards to the percentage of women in leadership positions (Deloitte, 2018):

- The financial services sector has the highest percentage of women on boards at 42%
- In energy and resources, women account for 39% of board positions with 38% holding positions in consumer business
- The life sciences and healthcare sector has the lowest percentage of women on boards at 29%

It is interesting life sciences and healthcare should be the sector with the least women represented at the leadership level, as healthcare is one of the employment sectors in which women are highly concentrated (Demirgüç-Kunt, 2018).

Key Policy Recommendations for Governance

- Promote positive images of women political leaders, including through the media;
- Collect gender-disaggregated data about the harassment of politicians within political institutions as well as online and develop a strategy to address the problem;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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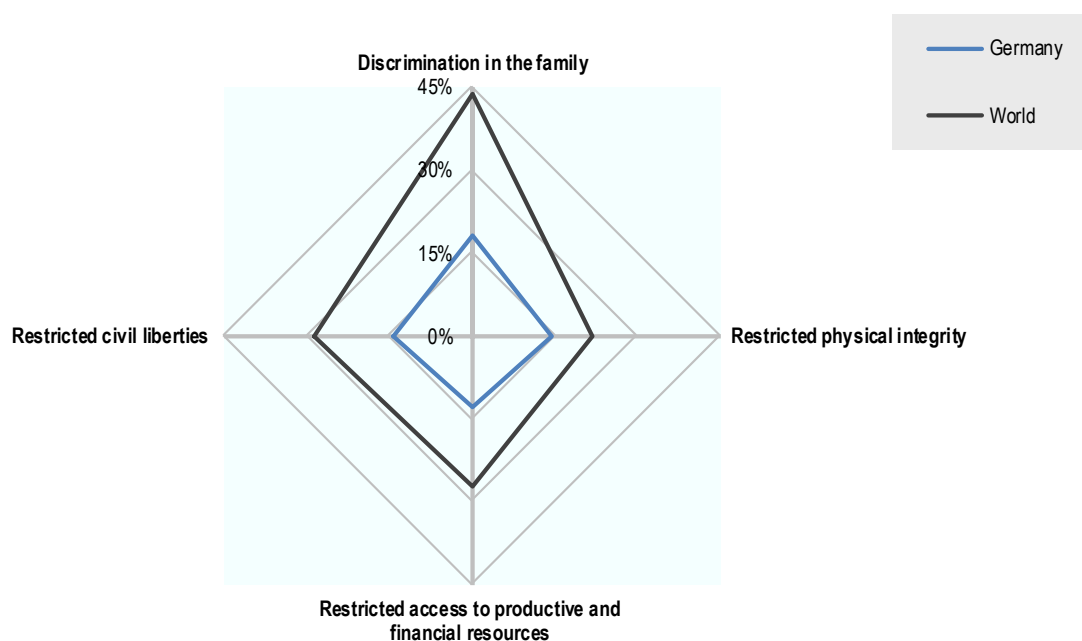
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GERMANY

Introduction

In the Social Institutions and Gender Index 2019, Germany achieves a score of 15%, and ranks 14th among 120 countries (OECD, 2019b). It presents very low levels of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted access to productive and financial resources, and the highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Germany and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- The gender gap in labour force participation rates has declined from 10.7% in 2012 to 8.6% in 2018;
- The gender pay gap has narrowed by over 2 percentage-points between 2006 and 2016.

Challenges

- Close to a third of the population thinks that children will suffer if their mother works for pay;
- Women spend more than 50% more time on unpaid care work than their male counterparts;
- 1 in 4 women has experienced sexual harassment in the workplace.

Outcomes

In Germany, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 74% doing so compared to 83% of men (see Table 1). The same pattern was observed in 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was approximately four times more than that of that of men, and the same pattern has been observed since 2012 (OECD/ILO, 2019).

In 2018, the proportion of unemployed women was 3%, compared to 4% for men (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 10.7%

Gap in 2018: 8.6%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	72%	83%
	2017	74%	83%
	2018	74%	83%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	48%	11%
	2017	48%	12%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	4%	5%
	2017	3%	4%
	2018	3%	4%
Gender pay gap:	2006	18%	

For full-time median earnings, difference between male and female earnings divided by male earnings.	2016	16%
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Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in Germany, though the gap has narrowed since 2006. In 2016, the gender pay gap was estimated to be 16%, meaning that on average for each Euro earned by men, women earned only 84 cents (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019). Furthermore, women in Germany are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices as they drive women's and men's roles in the household and the economy in Germany.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Germany ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1985 and its Optional Protocol in 2002
ILO conventions	Germany has ratified following ILO Conventions - C100, C111 and C189, whereas it is not a party of Conventions - C156 and C183.

The law in Germany mandates non-discrimination on the ground of sex in employment. The General Act on Equal Treatment covers job advertisement, selection criteria, recruitment, hiring, terms and conditions, promotions, trainings and termination (General Act on Equal Treatment, Sec. 2). The Federal Gender Equality Act also refers to non-discrimination on the basis of sex in the federal administration, enterprises and courts (Federal Gender Equality Act, Sec. 6-10). Moreover, the Act provides for preferential treatment of women when they are under-represented in the specific sectors (Federal Gender Equality Act, Sec. 8).

In addition, the law mandates for equal remuneration for work of equal value (Transparency of Remuneration Act, Sec. 7). Since 2018, Germany is also a member of the Equal Pay International Coalition (EPIC)⁵⁴. Furthermore, in Germany there are sector-specific minimum wages which are typically higher than the national minimum wage: for example, this is the case in industrial cleaning and long-term care sectors in which the majority of employees are women (OECD/ILO, 2019).

Women are not prohibited from entering certain professions nor do they need permission from their husband or legal guardian to choose a profession (Civil Code, Sec. 1356) or register a business (Commercial Code, Sec. 12). Legislation allows women to work the same night hours as men, although there are some limitations with regard to pregnant and nursing mothers (Maternity Protection Act, Sec. 8).

German law mandates paid maternity leave of 14 weeks and women must not be employed in the six weeks prior to and the eight weeks following delivery (Maternity Protection Act, Sec. 3, 6). The prohibition of employment for women in childbed may be extended up to 12 weeks in case of premature and multiple births (Maternity Protection Act, Sec. 6). Maternity allowance is covered by health insurance (Maternity

⁵⁴ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

Protection Act, Sec. 13). If a woman is not a member of the health insurance, maternity leave benefits are paid by the Federal Government; a supplementary allowance may be also paid by the employer (Maternity Protection Act, Sec. 14). Dismissal of women during pregnancy, four months after delivery and four months following the miscarriage of a baby after the 12 weeks of pregnancy is prohibited (Maternity Protection Act, Sec. 9).

Both parents have the right to parental leave. The maximum total per child amounts to 36 months (Law on Parental Allowances and Parental Leave, Sec. 15). The parent is entitled to parental leave until the child turns three years old. However, a maximum of 24 months of parental leave may be transferred and taken in the period between the child's third and eighth birthday (Law on Parental Allowances and Parental Leave, Sec. 15). The period of 36 months may be divided into three blocks providing flexibility to the parents (BMFSFJ, 2016). Moreover, parents are allowed to undertake part-time work up to 30 hours per week (Law on Parental Allowances and Parental Leave, Sec. 15).

There is no paternity leave in Germany; however officials are entitled, pursuant to the Special Leave Order, to one-day leave on the occasion of the birth of a child (Special Leave Order, Sec. 12).

The legal framework in Germany provides legal protection from sexual harassment at the workplace. It is regulated and defined in the General Act on Equal Treatment. A victim of sexual harassment may seek civil remedies pursuant to the provisions of the Civil Code and the Act. Employers are obliged to examine complaints made in cases of women being injured unlawfully (General Act on Equal Treatment, Sect. 15).

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in Germany, and equal pay was the most prevalent reply (32%), followed by sexual harassment (17%) and sexual violence (15%) (Ipsos, 2019).

With regards to perceptions of gender roles in the household, the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 4% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). However, other data from the GID-DB indicates that 32% of the population in Germany agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). This figure indicates the persistence of traditional views with regards to gender roles in the family, including the idea of the "Rabenmutter", a term used to denigrate mothers who are believed to be neglecting their children for their career (Lamberti, 2018). The findings pointing to society's view of gender equal roles in the household and the economy are also supported with results from the 2017 Eurobarometer survey: while 28% agree with the statement "the most important role of a woman is to take care of her home and family", most (71%) disagree. When asked whether the most important role of a man is to earn money, 37% of the respondents agreed but the majority (62%) disagreed (European Commission, 2017). In addition, 71% of the respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man" (Ipsos, 2019).

More than half of respondents (51%) think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country. Nevertheless, 46% think that not enough is being done to achieve equal rights between women and men in Germany when it comes to looking after children and the home (Ipsos, 2019). Looking into the future, only 32% of respondents are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Germany (Ipsos, 2019).

With regards to gender equality in the workplace, 47% of respondents to the 2017 Eurobarometer survey think that gender equality has been achieved in German workplaces, but 50% do not think this is the case (European Commission, 2017), and 55% of respondents to the 2019 Ipsos survey think that having

employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Germany (Ipsos, 2019).

Social Practices

Women across the globe spend on average more hours engaged in unpaid care work than men, and despite the fact it is unpaid, it represents a significant share of countries' GDP (Ferrant and Thim, 2019). In Germany women spend more than 50% more time on unpaid care work than their male counterparts (OECD, 2019a). Evidence suggests that the presence of children leads to a more traditional division of housework with working mothers in Germany taking part-time jobs while fathers are employed full-time. Interestingly, the gender pay gap for part-time work favours women, with female part-time workers making 1.1% more than their male counterparts; however, the pay gap for full-time earnings favours men (Eurostat, 2019; OECD/ILO, 2019). It is also reported that long hours affect the time men wish to spend with family. Accounts suggest that work has a significant role in care work as the gender gap in childcare tends to close on weekends and when a child enters school (OECD, 2016b).

The German government has recognised the issues women face in re-entering the labour market after starting or expanding their families, and in 2015, started a programme which combines blended learning, career support, and other services for women willing to re-enter the labour market. Since its start, 6 300 women have joined the programme and 36.5% of them have successfully re-entered the labour market (OECD/ILO, 2019).

Accounts characterise the German labour market as having a strong "insider-outsider" dimension making labour force participation difficult for migrants, especially migrant women (Knize Estrada, 2018). Reports point to ethnic segmentation of the labour force due to language, transferability of qualifications, knowledge and discrimination (Knize Estrada, 2018). The German government has made progress in creating women's integration courses (Frauen-Integrationskurse) which offer migrant and refugee women the opportunity to learn about German society as well as the language (BAMF, 2019).

Women are more likely than men to face sexual harassment in the workplace. One in four employed women in Germany has been sexually harassed at work. Furthermore, less than half of women who have experienced harassment (44%) reported the occurrence. Various reasons were cited for not reporting including fear of professional repercussions (Zeit Online, 2018). Sexual harassment in the workplace creates a toxic environment in which all people are prevented from reaching their full potential (OECD, 2017).

Key Policy Recommendations for Labour Equity

- Promote a more gender-balanced distribution of unpaid care and domestic work;
- Address social norms that confine women in care and reproductive roles;
- Emphasise employers' responsibilities to prevent sexual harassment in the workplace and provide best practices for reporting procedures that protect victims from potential repercussions.

Financial Equity

Quick overview

Progress

- Parity has been achieved between men and women with regards to opportunity-driven entrepreneurship;
- Targeted financing programmes are in place to assist women and other minority groups in entrepreneurship.

Challenges

- The majority of married women (60%) defer long-term financial decisions to their spouse;
- Only 18% of women start their business with funding from a bank loan compared to 30% of men.

Outcomes

The financial equity pillar in Germany reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, nearly 99% of women—the same percentage as men—reported having an account at a bank or another type of financial institution in Germany (Demirgüç-Kunt et al., 2018).

However, men and women do differ in their savings behaviours as in 2017, more men were saving money than women. Specifically, 74% of women compared to 78% men reported personally saving money in the past 12 months. Fewer men and women were saving money in 2017 than in 2014, but the decline was stronger for women thus widening the gender-gap in this indicator.

In addition, when it comes to the reason of saving, men were three times as likely to be saving to start, operate or expand a farm or business in 2017. These differences have remained over time.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the past 12 months.	2014	99%	98%	99%
	2017	99%	99%	99%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	79%	80%	80%
	2017	74%	78%	76%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	5%	17%	11%
	2017	4%	12%	8%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who	2015	0.90		
	2017	0.96		

indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2018	1.00
Female-to-male ratio of entrepreneurial activity:	2015	0.50
The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2017	0.59
	2018	0.50

Source: Data on accounts, saving money, saving money to start, operate, or expand a farm or business from the World Bank Findex Database. Data on female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. While gender parity has been achieved in terms of women's and men's participation in opportunity-driven entrepreneurship, the female-to-male ratio of nascent entrepreneurs is still far from parity. The 0.50 value in 2018 means there are still twice as many men as women who are nascent entrepreneurs or owner-managers of new businesses.

Despite relatively good performance in financial inclusion, a closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financial disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

Women have the same right as men to open a bank account at formal institutions or obtain credit (Basic Law, Art. 3). There is no evidence to suggest that equal access to formal financial resources is a concern in Germany.

Social Norms

With regards to attitudes towards women's ability to take financial decisions, it would seem women have various reasons for deferring long-term financial decisions to their spouses, including the belief that men know more about investing and planning, according to a 2019 women-only survey conducted by UBS. In Germany, 79% of women deferred such financial decisions because of "other responsibilities" they have to take care of, 74% because their spouse never encouraged or invited them to be involved, and 57% because they think their spouse knows more than they do. In addition, 64% of women who are widows or divorced advised greater financial engagement, as they realise the consequences of deferring such financial decisions after a divorce or the death of their spouse. Nevertheless, a high percentage (63%) of young women aged 20 to 34 leave investing and financial planning to their spouses (UBS, 2019).

According to a 2019 Ipsos survey, 48% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business. According to research from 2018, both women and men think that family life and family obligations are among the main reasons for the low number of women entrepreneurs (Women Initiative Foundation, 2018).

Looking to the future, only 31% of respondents are confident that discrimination against women in business will have ended in the next 20 years in Germany (Ipsos, 2019).

Social Practices

Women account for 25% of Germany's business owners, and half of these women report starting their businesses to "gain independence" (MasterCard, 2018; OECD, 2018). Furthermore, 30% of women report starting their business in order to have a "work-life balance" (OECD, 2018). These figures show that while

women are engaging in entrepreneurship, they may be doing so out of necessity because other opportunities in the labour market are too restrictive.

One of the major hurdles to entrepreneurship is access to finances, which can be particularly difficult for women due to gender pay gaps. This is particularly worrying as women are significantly less likely to start their business with funding from a bank loan than men: 18% of women do so compared to 30% of men (OECD, 2018). Recent programs by the German government have sought to make female entrepreneurship easier (see Box 1). The Federal Ministry of Labour and Social Affairs and the Federal Ministry for Economic Affairs and Technology launched the “Microcredit Fund” which is an instrument created to support under-represented and disadvantaged social groups in starting up businesses (OECD, 2016). Furthermore, the Ministry of Economic Affairs and Energy launched a fund to support small businesses and start-ups (Unterberg et al., 2014). It is not considered as a credit but aims to improve credit ratings and facilitate obtaining new loans for small and young enterprises. The fund is available for all, but women and migrants enjoy priority access (OECD, 2016c).

Box 1. Best Practice: The bundesweite gründerinnenagentur (BGA) web portal

The BGA’s web platform provides a centralised source for information about all things related to women’s entrepreneurship. The platform contains three databases including lists of women-specific advisory service providers, consultancies, and networks and business centres. Furthermore, the site hosts a calendar of events including trainings, of which approximately 400 are hosted each year.

Source: Better Entrepreneurship (n.d.), National Agency for Women Start-Up Activities and Services (BGA), Germany, www.betterentrepreneurship.eu/en/content/national-agency-women-start-activities-and-services-bga-germany (accessed 26 July 2019).

Despite these positive actions, it seems women are not empowered to take the lead in making long-term financial decisions. 60% of women report deferring financial decisions to their spouse, while only 21% report taking the lead (UBS, 2019). Moreover, only 20% report sharing these decisions with their partner (UBS, 2019). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Increase financial education programs tailored to the needs of women;
- Facilitate women’s access to bank loans.

Governance

Quick overview

Progress

- The proportion of seats held by women on boards for companies increased from 25% in 2015 to 33% in 2019.

Challenges

- 1 in 5 people thinks that men make better political leaders than women;
- The percentage of women members in parliaments decreased from 37% in 2014 to 31% in 2019;
- 85% of female European Parliament MPs have suffered psychological violence in the course of their terms.

Outcomes

Women's participation in the decision-making sphere in Germany has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 29% of total employment in managerial positions. This percentage has remained unchanged since 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	29%	71%
The proportion of females in total employment in senior and middle management.	2017	29%	71%
	2018	29%	71%
Political Representation:	2014	37%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	31%	
Percent of total board memberships of the largest listed companies:	2015	25%	75%
Proportion of seats held by women on high highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2017	30%	70%
	2019	33%	67%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database.

Looking at women's representation on the boards of Germany's largest listed companies shows a large gap as in 2019, women occupied only 33% of the seats on the boards of these companies. Yet, there has been some progress, as in 2015 only 25% of these seats were held by women (EIGE, 2019).

The public sector is no exception to the predominance of men in decision-making. In 2019, 31% of parliament members in Germany were women. This represents a six percentage-point decline in women's representation in parliament compared to 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals progress made by Germany in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several

years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Women and men enjoy the same rights to hold public and political offices in the legislature, executive and judiciary. Accordingly to the individual aptitude, qualifications and professional achievements, they are equally eligible for public offices (Basic Law, art. 33).

Germany has not adopted legal quotas in order to promote and enhance political participation of women. The quota system is exclusively based on voluntary quotas introduced by the political parties in their internal regulations. The majority of political parties in Germany have introduced measures with regard to gender equality and improving the gender balance in politics. The Social Democratic Party (SPD) in its statute and Electoral Code is committed to a minimum 40% quota for representatives of one sex at all organisational levels (e.g. the board of the party, electoral lists) (Quota Project, 2016). The Christian Democratic Union (CDU) has set a female participation rate for women of one third in all decision-making bodies of the party as well as on its electoral lists (Quota Project, 2016). The Green party has opted for fixed parity (Quota Project, 2016) as well as Die Linke (Chojecka, Lukoschat, 2013). Additionally, Die Linke reserves the first two places on its electoral lists for women (European Parliament, 2015). In the private sector, the 2015 Act on equal participation of women and men in executive positions in the private and public sector establishes a 30% gender diversity quota for supervisory boards, and requires listed and co-determined companies to establish gender-quality targets at the top two level of management (OECD, 2019d).

Social Norms

Attitudes towards women's political and managerial leadership are generally positive in Germany, as 51% of women and 46% of men agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). Data from the 2017 Eurobarometer survey indicates that only 43% of respondents think that gender equality has been achieved in Germany in leadership positions in companies and other organisations, while more than half (55%) thinks this is not the case. However, 66% of respondents think that gender equality has been achieved in Germany in politics, and 33% think this is not the case (European Commission, 2017).

In addition, 36% of the surveyed individuals by Ipsos in 2019 think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 46% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Germany, and 46% also think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019). Nevertheless, data from the OECD's GID-DB 2019 indicates that 20% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a), indicating that efforts need to continue to remove discriminatory social norms and attitudes towards women's political leadership.

Furthermore, just 29% of the population in Germany said they "would feel very comfortable having a woman as CEO of a major company", according to a public survey done in 2018 as part of the Reykjavik Index for Leadership. This is in line with other findings from the Reykjavik Index, which show that only 26% of the population in Germany "would feel very comfortable having a woman as head of government". Still, women are more likely than men to perceive both genders as equally suitable for leadership (Kantar, 2018).

Looking into the future, respondents from the 2019 Ipsos survey have a rather positive view that the situation will improve, as 35% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Germany (Ipsos, 2019).

Social Practices

Over the past decade, women's representation in the lower houses of parliament has increased in Germany (OECD, 2019c). At the federal level, women are well represented in political offices (CEDAW, 2015). There is a high percentage of women sitting in the German Bundestag, and as of June 2017, Germany has had a woman serving as Chancellor since 2005. This representation can be attributed to the voluntary gender quotas of four of Germany's political parties; however the structure of the quotas varies slightly among the parties (Idea, 2019). In an interview, Heidemarie Wieczorek-Zeul, the development minister under both Chancellors Schröder and Merkel, reflected on the importance of quotas in political parties, saying, "If we hadn't introduced a quota in the SPD at the end of the 1980s, there is no way that 40 percent of lawmakers from our party would be women today" (Abé and Muller, 2018). Furthermore, actions have been taken to increase women's political leadership at the local level (see Box 2).

Even when women are engaged in politics, social practices such as harassment can create a toxic working environment and discourage them from pursuing leadership roles (OECD, 2017). In 2018, at the European level, staff in the European Parliament launched a blog to bring attention to the stories of sexual harassment which happen within the institution and to break the culture of silence (Hutchinson, 2018). Available data confirms the issue of sexual harassment and violence as part of the landscape of European governance (IPU, 2018):

- 85% of female MPs have suffered psychological violence in the course of their terms
- 47% have received death threats or threats of rape or beating
- 58% were the target of online sexist attacks on social media
- 68% had been the target of comments relating to their physical appearance or based on gender stereotypes
- Female MPs under the age of 40 were more frequently subjected to this abuse

These examples are indicative of a wider trend in politics globally in which female politicians face abuse at higher rates than their male colleagues. In particular, this has the potential to discourage women from becoming politically active.

Box 2. Good Practice: Fostering women's political participation at local level

The Federal Ministry for Family Affairs, Senior Citizens, Women and Youth has special support for female politicians at the local level. The Ministry sponsors the Helene Weber Collage – a nationwide, cross-party platform for promoting political participation of women. The main objectives of the Collage are: recruitment of women in local politics, improvement of chances of entering and succeeding in politics, development of exchange and cooperation between women engaged in municipal politics also in an international context. Outstanding female politicians at the municipal level are awarded with the Helene Weber Prize.

Sources: CEDAW (2015), Consideration of reports submitted by States parties under article 18 of the Convention, Seventh and eighth periodic reports of States parties due in 2014, Germany, CEDAW/C/DEU/7-8; BMFSFJ (2014), Response of the Government of the Federal Republic of Germany to the UNECE Questionnaire on the Implementation of the Beijing Declaration and Platform for Action (1995) and the Outcome Document of the 23rd Special Session of the General Assembly (2000), www.bmfsfj.de/blob/94446/fb5f2c73d5a564d1b641df8f21c2452e/peking-plus-20-umsetzung-der-aktionsplattform-von-peking-englisch-data.pdf

In the private sector, quotas have increased the representation of women on corporate boards in general; however larger firms have seen the biggest increases. Firms with over 80 000 employees have improved the percentage of women in leadership by nearly 7% since 2015, while firms with less than 4 500 employees have only improved by nearly 2% (BMFSFJ, 2018). Of the German companies among the 200 largest companies listed on the Stoxx Europe 600, the average percentage of women on boards is 34% (EWOB, 2018). Moreover, in Germany, it is fairly common for large companies to have their own internal management development programmes to cultivate talent for future management positions (OECD, 2019d).

Key Policy Recommendations for Governance

- Consider regulatory measures to promote gender balance in parliamentary and executive bodies. These can include quotas, parity laws, alternation between women and men on the list of candidates, as well as financial incentives for political parties;
- Address gender stereotypes with regards to women in politics and promote positive images of women leaders;
- Address gender-based discrimination and harassment towards women engaged in politics;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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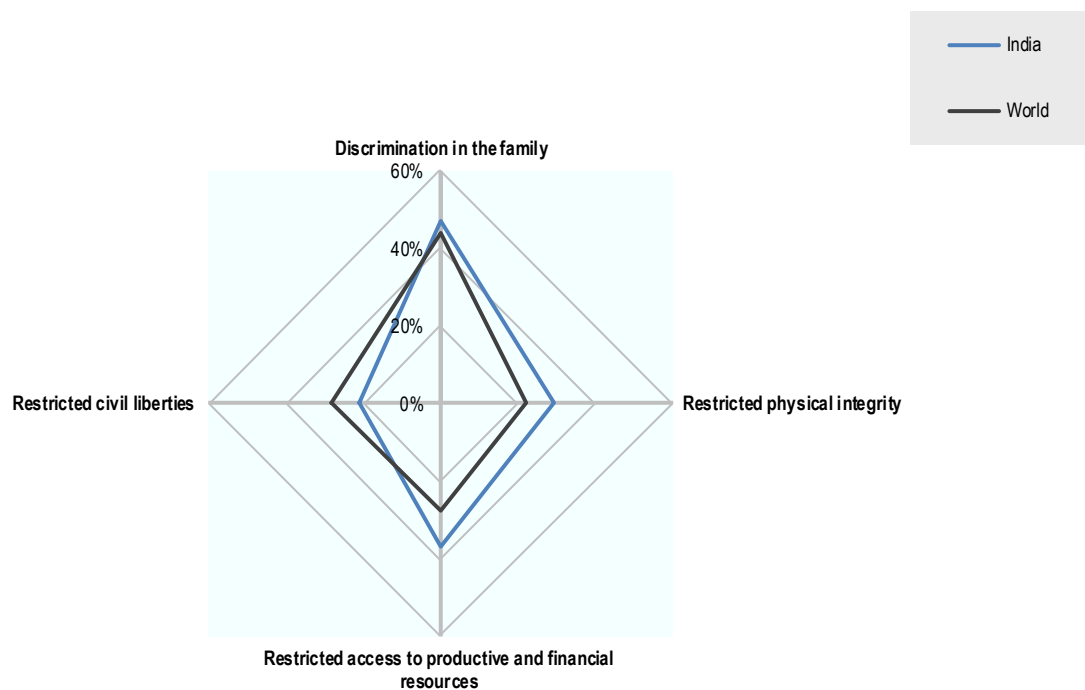
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INDIA

Introduction

In the Social Institutions and Gender Index 2019, India achieves a score of 34%, and ranks 80th among 120 countries (OECD, 2019b). It presents low to high levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted civil liberties, and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: India and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>

Labour Equity

Quick overview

Progress

- The gender gap in labour force participation fell from 48.8% in 2012 to 46.3% in 2018.

Challenges

- Negative social norms which confine women's role to household-related tasks persist, with an overwhelming majority of the population (76%) who thinks that children will suffer if their mother works for pay;
- More than 1 in 5 people (25%) think that it is not acceptable for a woman to have a paid job if she wants one.

Outcomes

In India, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 22% of women doing so compared to nearly 79% of men (see Table 1). This female labour force participation rate is even lower than the rate in 2012 (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 9% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 48.8%

Gap in 2015: 46.3%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	30%	79%
	2018	22%	79%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2018	9%	9%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	50%	
	2012	33%	

Note: Recent data for part-time employment is unavailable.

Source: Data on gender pay gap, labour force participation (2012 and gender-gap) from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on labour force participation (2018 rate) and unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in India. The gender pay gap in 2012 was estimated to be 33%, meaning that on average, for each Rupee earned by men, women earned only 67 Paise; however this gap is much smaller than that recorded for 2006, which was estimated to be 50% (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019). Furthermore, women in India are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices as they drive women's and men's roles in the household and the economy in India.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	India ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1993.
ILO conventions	India has ratified ILO Conventions 100 and 111, but not 156, 186 or 189.
Legal reform	The 1961 Maternity Benefits Act has recently been amended: the Maternity Benefit (Amendment) Act 2017 now grants 26 weeks paid maternity leave.

The Constitution of India mandates non-discrimination on the basis of sex in employment, stating that “no citizen shall, on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated criminalizes discrimination in remuneration, recruitment, hiring, promotions and training processes” (Art. 16(2)).

To enforce the Equal Remuneration Act, the government appoints local Labour Officers to hear and decide on complaints. Offenders found guilty of discrimination are subject to a fine of up to twelve thousand rupees, or with imprisonment for a term between three months and a year. Companies are also obligated to maintain registers of their employees' salaries that can be consulted by government inspectors.

As prescribed in the Maternity Benefits Act (1961, Art. 4), employed women are granted six weeks of fully paid maternity leave. The Act protects women from dismissal during and on account of their pregnancy. With the amendment to the act in 2017 women are now granted 26 weeks of paid maternity leave (The Gazette of India, 2017). However, Indian law does not provide for paternity or parental leave.

Furthermore, the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (2013) prohibits sexual harassment in the workplace. The Act requires all state departments and institutions with more than 50 employees to operate committees to prevent and address sexual harassment. The Act includes fiscal remedies, to match the mental trauma, loss in career opportunity, medical expenses and/or loss in income incurred by the victim.

Social Norms

Among the most important issues facing women and girls in India identified in a 2019 Ipsos survey, sexual harassment comes first (39%), followed by sexual violence (35%) and domestic abuse (19%) (Ipsos, 2019).

With regards to perceptions of gender roles in the household, about half (55%) of the respondents to a survey done by Ipsos disagree with the statement that “a man who stays at home to look after his children is less of a man”, and 43% think that not enough is being done to achieve equal rights between women and men in India when it comes to looking after children and the home. Over 63% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (Ipsos, 2019).

Looking into the future, 59% are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in India (Ipsos, 2019).

However, society's view of gender roles in the household and the economy remains, for the most part, traditional. Fathers are typically considered to be the natural head of the family and exercise parental authority, while women are expected to be responsible for domestic and unpaid care work (CEDAW, 2014). Data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that 76% of the population in India agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" and 25% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). These statistics indicate the strong persistence of traditional norms dictating that women's role is to look after their children while men's is to provide an income for the family. Reconciling work with the responsibilities of caring for family is perceived as the biggest challenge for working women in India, by both men and women alike, as women are often expected by default to assume the role of caretaker (ILO, 2017). As such, social norms seem to be one of the main reasons for women missing out on employment opportunities, as they are tied to their unpaid care and domestic work responsibilities and often have to seek permission from the male members of their families before undertaking paid employment outside the home. Adolescent girls also suffer from such gender bias, as they undertake considerable amounts of unpaid care and domestic work in addition to attending school, which means they have no respite and are forced into time poverty (Oxfam India, 2019). Challenging traditional norms and practices, and sexist attitudes is something that some companies are trying to do as part of their hiring approach (see Box 1).

With regards to gender equality in the workplace, 66% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in India (Ipsos, 2019).

Box 1. Good practice: Using a gender approach in hiring practices

Suhani Mohan is a young female CEO heading a mechanical engineering startup in India focusing on menstrual hygiene solutions. Her business makes automatic pad-making machines, and the majority of employees are male due to the lack of female candidates with the requested qualifications and engineering background. Despite almost all staff being male, Mohan ensures that all of her staff are in favour of gender equality and comfortable with menstruation. To this end, she has developed a questionnaire that she applies when hiring new staff, to ensure that none of the staff hired is sexist. Given the social stigma around menstruation in India, Mohan wants to address such discriminatory social norms around this topic, and candidates have to reply to questions about periods and reproductive health as part of the hiring process. The questionnaire even encompasses questions that relate to wider gender equality, such as opinions about the #MeToo movement, or how they feel about women who are higher-up than men in the work place hierarchy. Mohan finds the tool to have been very effective, given the number of technically good applications that were rejected. She places enormous importance on ensuring that everyone in the workplace is on board for gender equality thus avoiding conflict in the workplace. She has also shared this concept with other friends who are CEOs of startups, as she strongly believes in the importance of having 'sexism filters' across businesses, so that hiring practices are more inclusive and promote diversity.

Source: Quartz (2019), "How the female CEO of an Indian startup avoids hiring sexist men", by Annalisa Merelli, 14 June 2019, <https://qz.com/work/1630142/how-suhani-mohan-of-saral-designs-avoids-hiring-sexist-men>.

Social Practices

The demands of unpaid care work which are disproportionately placed on women impact female labour force participation rates and women's ability to pursue education and entrepreneurship (OECD, 2017). Women in India spend 10 times more time on unpaid care work than their male counterparts (OECD, 2019a). Furthermore studies have found that this unfair share of care work has not exempted women from agricultural labour; it has merely made women busier and more at risk for malnourishment (UN Women, 2019). Other studies have calculated that women multi-task on average 11 hours per day by combining child care with other household tasks and paid work (Ferrant and Thim, 2019). Very little public investment (less than 1% of GDP) has gone towards care policies and promoting unpaid carers' participation in the labour force (ILO, 2019).

Despite legislation prohibiting sexual harassment in the workplace, high profile examples demonstrate its persistence. Especially in cases where women come forward to make complaints against powerful men, the result is often that women are denied justice in the form of formal proceedings (Human Rights Watch, 2019). A large majority of women say they do not report sexual harassment by superiors because they fear the repercussions (INBA, 2017; OECD, 2017). Sexual harassment prevents people from achieving their full potential at work and can push women out of the formal labour force (OECD, 2017).

Furthermore a lack of safe access to public space, especially public transportation, prevents many women from participating in the labour force (OECD, 2017). High profile reports of sexual assaults in public spaces have been shown to reduce women's labour force participation as working outside the home often entails commuting (Siddique, 2018).

Women are more likely than men to be employed in the informal economy, for instance in agriculture, domestic and home-based work, where they are not covered by labour laws or social protection measures (CEDAW, 2014; IMF, 2015). Some membership based groups, such as the Self-Employment Women's Association, have successfully been able to organise women working in the informal sector in advocating for better wages (US Department of State, 2018).

Key Policy Recommendations for Labour Equity

- Promote positive social norms which may aid in redistributing unpaid care and domestic work.
- Collect data about the various forms of harassment that can take place in the workplace and provide employers with good practices for designing redress procedures which protect victims from retaliation and revictimisation.

Financial Equity

Quick overview

Progress

- Use of technology has facilitated closing the gender gap in access to bank accounts between 2014 and 2017;
- Specialised microcredit programs target women-led enterprises;
- Women are generally optimistic about entrepreneurship.

Challenges

- Some banks require a woman's husband's or father's signature to approve her loan application.

Outcomes

The financial equity pillar in India reveals relatively few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 77% of women against 83% of men in India reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the percentage of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 30% and 37%. Overall, the percentage of people of both sex who saved money fell by four percentage points compared to 2014.

In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (12%) reported saving to start, operate or expand a farm or business, compared to only 7% of women. This difference has persisted since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the past 12 months.	2014	43%	63%	53%
	2017	77%	83%	80%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	34%	42%	38%
	2017	30%	37%	34%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	4%	10%	7%
	2017	7%	12%	10%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	1.10		
	2018	0.89		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.60		
	2018	0.62		

Source: Data on accounts, saving money, saving money to start, operate, or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.89 and 0.62 in 2018 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average,

for every 100 men in the population involved in opportunity-driven entrepreneurial activities, there are 89 women doing the same, and for every 100 men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only 62 women in the same situation.

Despite relatively good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financial disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

There are no legal restrictions regarding women's access to financial services, including credit. The right for all citizens to choose any profession, or carry on any occupation, trade or business is guaranteed in the Indian Constitution.

The government has established various financial empowerment projects including cash transfer schemes and microcredit initiatives to increase women's access to credit (CEDAW, 2014).

Social Norms

When it comes to men's and women's views of their capabilities as an entrepreneurs, women are less likely than men in India to see themselves as capable. Nevertheless, women in India show less fear of failure than their male peers, only 17% indicate that this fear would prevent them from starting a business compared to 25% of men (GEM, 2018).

A 2018 survey conducted by IndiaLends, an online lending platform, revealed that more than 76% of Indian women surveyed make their own investment decisions, but 59% of those who are self-employed still depend on their spouses for financial guidance (Quartz India, 2019).

According to a 2019 Ipsos survey, 35% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business. Looking to the future, 62% of respondents are confident that discrimination against women in business will have ended in the next 20 years in India (Ipsos, 2019).

Social Practices

India has been making progress in financial inclusion, dramatically decreasing the gender gap in financial access from 20% to 6% (UNSGSA, 2018). This improvement is driven by India's use of technology to create biometric IDs. The Aadhar system, collects biometric data and assigns a unique number to every user which can be used to collect payments (see Box 2), and to open a bank account (UNSGSA, 2018). Although the number of accounts has increased, it is estimated that half remain inactive (UNSGSA, 2018). There are various explanations given for the high percentage of inactive accounts ranging from the lack of physical bank outlets, to the long queues to make transactions. In practice, several banks continue to require either the husband's or the father's signature to approve loan applications for women, which continues to pose issues for women's access to financial services (IFC, 2014).

There are numerous examples of programs which aim to create financial opportunities for women. For example, Project Shakti, in rural India, provides microcredit and training for women to become entrepreneurs (BNY and UN, 2018). Furthermore, programs for self-help groups like those funded by the World Bank and India's National Rural Livelihood Mission (NRLM) have sought to increase women's access to financing, services and public entitlements (World Bank, 2017).

Women account for a small percentage of business owners (11%) owing to restricted opportunities in accessing credit and norms about women's place in society (MasterCard, 2018). Most women self-finance their business (68%), and only 10% use a bank loan compared to the 18% of men who do the same

(OECD, 2018). A positive trend in women's entrepreneurship is its opportunity-driven character, with most women citing their main reason for starting a business to be the ability to pursue hobby or interest, to be more creative and to have more independence (OECD, 2018).

Box 2. Good Practice: Digital Wages

In an effort to save time, encourage saving and ensure transparency, BSR has partnered with the Bill and Melinda Gates Foundation on a program to digitalise wages for low-income workers in India. This initiative is part of a larger trend to use technology to achieve the goals of financial inclusion and gender equality together. Moreover, the pilot HERfinance programme included an educational component which facilitates peer learning on important financial issues such as budgeting, saving, responsible borrowing and overall financial literacy.

Source: BSR Her Project (n.d.) Digital Wages, <https://herproject.org/programs/herfinance/digital-wages> (accessed 29 July 2019)

Key Policy Recommendations for Financial Equity

- Create and enforce legislation which allows women to get a bank account, loan or credit card without the signature of a guardian.

Governance

Quick overview

Progress

- Women are increasingly involved in decision-making in both public and private entities.

Challenges

- Still, less than one in six persons working in governance are women;
- More than half of the population (52%) think that men make better political leaders than women;
- Women politicians face more intimidation than their male colleagues.

Outcomes

Women's participation in the decision-making sphere in India has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2012, women occupied only 13% of total employment in managerial positions (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions: The proportion of females and males in total employment in senior and middle management.	2012	13%	87%
Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	11%	
	2019	12%	
Share of seats on boards of the largest publicly listed companies: Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2015	11%	89%
	2017	14%	86%
	2018	14%	86%

Source: Data on percentage of members in managerial positions comes from the International Labour Organization Database (ILOstat). Data on political representation from the GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies comes from the MSCI Women on Boards Reports.

Looking at the female representation on boards of India's largest companies in 2018 depicts a large gap as women occupied only 14% of the seats on boards of these companies. Little progress has been made so far: in 2015, they accounted for only 11% of boards of these companies.

The public sector is no exception to this predominance of men in the decision making. In 2019, only 12% of parliament's members in India were women. This represents a one percentage-point increase compared to 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by India over time in addressing the gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

The Constitution, under Article 325, guarantees men and women in India the same rights to hold public and political office. As per the 73rd and 74th Amendments to the Constitution, 33% of seats for panchayats in rural areas and urban local bodies are reserved for women. Across India, 20 states provide for 50% of seats reserved for women (Ministry of Panchayati Raj, 2019). The Women's Reservation Bill, which proposed to reserve 33% of seats in the lower house of parliament, the Lok Sabha and all state legislative assemblies for women, was never voted on and lapsed in 2014 (PRS, 2016). In its Twelfth Five Year Plan, the government assigns responsibility to the Ministry of Women and Child Development and the Ministry of Panchayati Raj to implement initiatives that build the capacity of women candidates and train women representatives (India, 2013). The Ministry of Urban Development also organises a number of training programmes, workshops and seminars to build the capacities of women elected representatives at the local level (CEDAW, 2014).

In the private sector, the Listing Regulations require that the board of directors of each top 500 listed entity have at least one independent women director by April 2019, and that the boards of the top 1000 listed entities have at least one by April 2020. Furthermore there is a requirement to disclose the gender composition of the board on a quarterly basis (OECD, 2019d).

Social Norms

Attitudes towards women's political and managerial leadership are generally rather positive in India, as 81% of women and 67% of men from a 2018 Ipsos survey agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). In

addition, 38% of the surveyed individuals by Ipsos in 2019 think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 61% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in India, and 63% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019).

Still, in general, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). Data from the OECD's GID-DB 2019 indicates that just over half of the population (52%) in India agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). This is a significant barrier for women's political participation in the country, and more efforts are needed to address such perception towards female political leaders. There is also a preference for male bosses, as just over one-third of surveyed individuals (35%) in a 2019 Ipsos survey report that they would feel uncomfortable if their boss was a woman (Ipsos, 2019).

Furthermore, the gender of leaders seems to matter in the girls' career paths. Indeed, a study by Beaman et al. (2012) shows that in Indian villages that are female-led, girls' career aspirations are closer than those of boys, compared to villages with no female leaders (Geena Davis Institute on Gender in Media, Plan International, 2019).

Looking to the future, respondents from the 2019 Ipsos survey have a rather positive view that the situation will improve, 57% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in India (Ipsos, 2019).

Social Practices

Recent movements such as #MeToo had a powerful impact on highlighting the deeply rooted sexism towards women in politics and beyond (OECD, 2019c). Socio-cultural barriers and violence against Indian women involved in politics and public life impede their successful participation and representation (UN Women, 2014; CEDAW, 2014). Women candidates may face threats of violence, emotional blackmail, verbal harassment, expectations of sexual favours and attempts at character assassination during campaigns and after elections (UN Women, 2014). The number of women contesting elections, even locally, remains low as women generally contest only the seats that have been reserved for them and are often nominated to their position (CEDAW, 2014). This trend prevents women from growing supportive constituencies (CEDAW, 2014).

In the private sector, various publications have provided evidence that gender equality at the top of companies is positively correlated with corporate performance, good risk management and problem solving, nevertheless women remain underrepresented in executive roles and on corporate boards (Deloitte, 2019). Furthermore, some accounts by women on boards in India, highlight that women face the same problems in the boardroom as in other areas of life—their perspectives are not treated as equally important to men's (Ganguly, 2016).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Promote positive images of women political leaders;

- Collect gender-disaggregated data about harassment of politicians, and create a plan to eradicate it;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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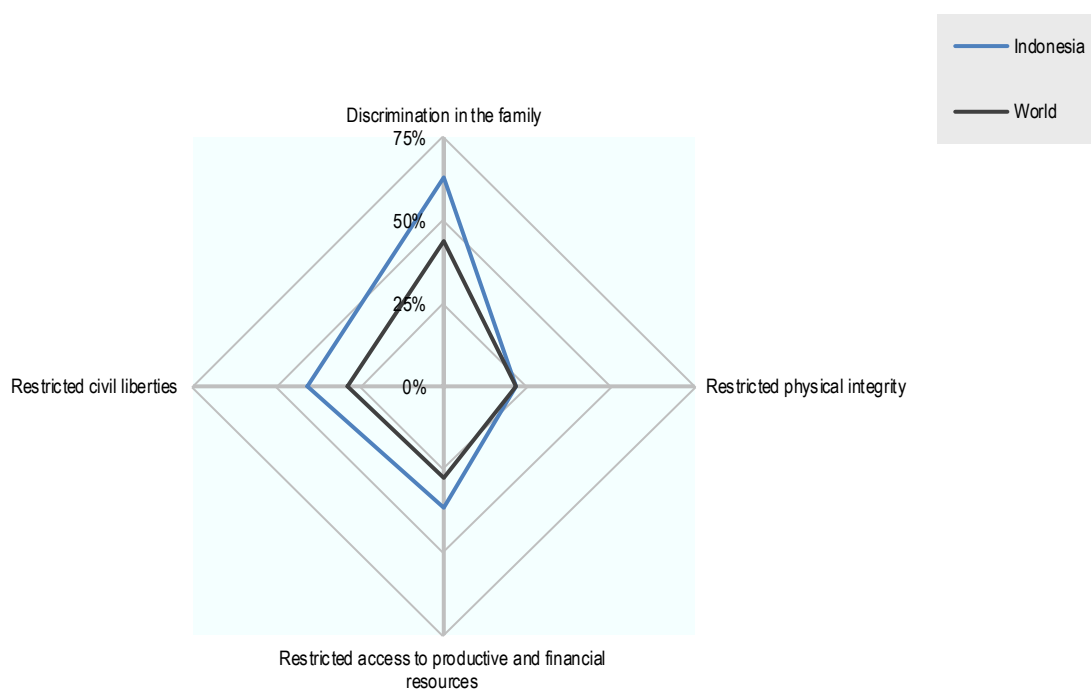
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INDONESIA

Introduction

In the Social Institutions and Gender Index 2019, Indonesia achieves a score of 42%, and ranks 94th among 120 countries (OECD, 2019b). It presents low to very high levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Indonesia and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- The gender gap in labour force participation decreased from 32% in 2012 to 29% in 2018.

Challenges

- Societal expectations still place women in caring and nurturing roles often at the expense of their labour force participation;
- No data is available about the time spent on unpaid care work by men and women;
- Some companies continue to circumvent legal protections by hiring women as day labourers to avoid paying maternity leave;
- Domestic workers are excluded from the protections afforded by the Labour Law of 2003.

Outcomes

In Indonesia, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with nearly 56% of women doing so compared to nearly 85% of men (see Table 1). While the same pattern was observed in 2012, since then the gender gap in labour force participation has narrowed (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, nearly 40% of working women occupied part-time positions compared to only 23% of working men (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 6% for both women and men in 2017 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 32.1%

Gap in 2018: 29.0%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	55%	87%
	2017	55%	85%
	2018	56%	85%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2017	40%	23%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work	2016	6%	6%
	2017	6%	6%

in the last four weeks.		
Gender pay gap:		
For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	25%
	2017	18%

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in Indonesia. The gender pay gap in 2017 was estimated between to be 18%, meaning that on average, for each Rupiah earned by men, women earned between 82 Sen (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019). Furthermore, women in Indonesia are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices as they drive women's and men's roles in the household and the economy in Indonesia.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Indonesia ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1984 and signed its Optional Protocol in 2000.
ILO conventions	Indonesia has ratified ILO Conventions 100 and 111, but not 156, 183 or 189.

Legislation on non-discrimination on the basis of sex in employment is limited in Indonesia. Law 13/2003 on labour states that every individual shall have the same opportunity to get a job without suffering discrimination (Article 5) and that every worker has the right to receive equal treatment without discrimination from their employer (Article 6). No specific mention is made, however, to non-discrimination on the basis of sex.

Female workers are entitled to three months of paid maternity leave (Law 13/2003, Article 82). They receive 100% of their wages (Law 13/2003, Articles 82 and 84). In addition to maternity leave, Law 13/2003 provides for a paternity leave of 2 days (Article 83(4)(e)). The Ministerial Regulation No. 3 of 1989 prohibits employers from laying-off women workers for reasons of marriage, pregnancy or childbirth. This is similarly covered by Law 13/2003 (Article 153(1)(e) which prohibits the dismissal of pregnant workers.

Nevertheless, legislation on equal pay for work of equal value is not in place and the law does not mandate paid or unpaid parental leave. There are no legal provisions guaranteeing mothers an equivalent position after maternity leave. Moreover, domestic workers, a high proportion of whom are women, are excluded from the protections afforded to other workers by the Labour Law of 2003, including minimum wage, overtime pay, the number of hours worked per day, a weekly day of rest and social security (CEDAW, 2011).

Social Norms

The concept of *kodrat* embodies Indonesian society's expectation that women should undertake care and reproductive roles, which come before any other activities. Such attitudes reinforce expectations about the

roles women should play and affect their labour force participation (McKinsey Global Institute, 2018). Data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that 32% of the population in Indonesia disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a).

Due to customary, traditional, and religious norms, major decisions are often made by fathers (CEDAW, 2012). Furthermore, an ICRW and Promundo survey from 2010 shows a majority of men agreed that "a man should have the final word about decisions in his home." Interestingly the data is disaggregated for urban and rural Indonesia demonstrating that more men adhere to this belief in rural areas (79%) than urban men do (62%) (ICRW, 2010).

Social Practices

Data regarding the time spent by men and women on unpaid care work is not available for Indonesia; however, women across the world spend more time on this work than men, and despite the fact it is unpaid, it represents a significant share of countries' GDP (Ferrant and Thim, 2019). Evidence about women's participation in the labour force also suggests that this is true, seeing as women with young children are significantly less likely to participate in the labour force than their childless peers. Furthermore, as their children age, women re-enter the labour force, but often do so in a different manner, preferring family work or self-employment to waged work (Cameron et al, 2018).

In the labour force, women face various forms of discrimination in hiring, gaining full compensation and claiming protections as anti-discrimination protections are not always followed by employers or the government, and penalties do not have a strong deterrent effect (US Department of State, 2018). Evidence shows that employers circumvent the law and lay-off women who are pregnant or hire women as day labourers rather than as full-time employees, which means they are not obliged to pay maternity leave (US Department of State, 2016). Furthermore, workers found to be pregnant are often requested to resign by their companies and to reapply once they have given birth (CEDAW Shadow report, 2016).

In the absence of legal provisions and clear legal definition, sexual harassment remains a problem; however, most women are unwilling to come forward (CEDAW Shadow Report, 2016). The Indonesia National Commission on Violence against Women has received reports indicating that the problem is widespread, with female migrant workers described as especially vulnerable (CEDAW Shadow Report, 2016). Sexual harassment has many forms, but when it takes place in the workplace it has the potential to create a toxic work environment that prevents people from achieving their full potential (OECD, 2017).

Key Policy Recommendations for Labour Equity

- Strengthen the legal definition of sexual harassment, and ensure that it is applied in all settings, especially the workplace (as of now it falls under "indecent public acts" under Article 281 of the criminal code);
- Extend the Labour Law of 2003 to provide protections to domestic workers; Collect data about unpaid care work through dedicated time-use surveys;
- Run awareness campaigns to encourage recognition and redistribution of unpaid care work; and activate networks of male champions that support women who want to undertake paid work.

Financial Equity

Quick overview

Progress

- There is no gender gap in access to financial accounts as women are more likely to own an account at a financial institution than men;
- In 2017, the number of women saving money increased by 8 percentage-points compared to the level in 2014.

Challenges

- Rural women continue to face logistical barriers to accessing financial resources;
- Nearly half of the population lacks access to a financial account;
- The legal framework does not prohibit discrimination by creditors on the basis of gender.

Outcomes

The financial equity pillar in Indonesia reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 92% of women compared to 96% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 57% and 68%. Overall, this represents a five percentage-point increase for both genders compared to 2014. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (8%) reported saving to start, operate or expand a farm or business, compared to only 1% of women. This difference has persisted since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the past 12 months.	2014	83%	92%	87%
	2017	92%	96%	94%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	49%	65%	57%
	2017	57%	68%	62%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	2%	3%	2%
	2017	1%	8%	4%
Female-to-male opportunity ratio:	2015	0.90		

Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.79
	2018	0.94
Female-to-male ratio of entrepreneurial activity:	2015	1.00
The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2017	0.69
	2018	1.01

Source: Data on accounts, saving money, saving money to start, operate, or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratio of opportunity stands at 0.94 in 2018 (Global Entrepreneurship Monitor, 2019), indicating that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are only nine women doing the same. Conversely, women are more likely than men to launch businesses, resulting in a female-to-male ratio of entrepreneurial activity (1.01) above the equality value 1 (Global Entrepreneurship Monitor, 2019). In other words, for every hundred men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are one hundred and one women in the same situation.

Despite relatively good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

No legal restrictions on women's rights to open a bank account at formal financial institution could be identified; however, Article 108 of the Civil Code creates a barrier to the acquisition of assets, as it prevents married women from executing a deed or agreement on their own behalf and from receiving any payment from the latter without consent of the husband. Although recent amendments to the law have extended the same co-signing requirement to husbands (CEDAW, 2011), the equality guaranteed by the law is not always enforced consistently (CEDAW, 2012). Moreover, there is no law prohibiting discrimination by creditors on the basis of gender in access to credit (World Bank, 2018).

Social Norms

It seems that men in eastern Indonesia have confidence in their spouses' ability to manage household finances, according to results from in-depth interviews (focus group discussions) as part of a 2017 Survey on Financial Inclusion and Access (SOFIA). Some of the male participants in these discussions said "my wife knows best what to do with the money we have". Women's role in financial decision-making in the household is linked to their broader household management, which includes meeting the needs of everyday household consumption and children's education (SOFIA, 2017).

The majority of the population believes that roles models play an important role in starting a new business (66% of women compared to 70% of men have this belief) (Nawangpalupi, C.B. et al., 2016). When it comes to women's view of their potential as entrepreneurs Indonesian women see their capabilities in a positive light, 64% believing that they have the knowledge and skills they need to succeed. Furthermore Indonesian women show less fear of failure than their global peers, only 34% indicate that this fear would prevent them from starting a business (GEM, 2018).

Social Practices

Data from Eastern Indonesia shows that women are active participants in financial life, 59% of women reporting that they decide how they spend their personal income compared to 30% of men. Furthermore, 53% of men report that they consult with their partner on financial decisions compared to only 32% of women (SOFIA, 2017).

Financial inclusion has been improving in Indonesia for both men and women. Since 2014 financial access increased by 13% fuelled by women's engagement and digitisation; however, there is room for improvement (UNSGSA, 2018). Despite increased access, formal savings and credit declined slightly between 2014 and 2017, and rural women continue to face some of the toughest financial barriers (UNSGSA, 2018). Although approximately a third of Indonesia's population and half of the poor rely on agriculture and fisheries, only 5% of bank loans go to that sector (UNSGSA, 2018).

In terms of entrepreneurship, women account for 16% of business owners, and support for SMEs could be improved (MasterCard, 2018). Of the small percentage of women who have started a business, more than half said they did so to have a source of income (OECD, 2018). In the start-up process access to finance can be the most important challenges. A majority of women (72%) reported self-financing their business, while only 9% used a loan from a bank. Furthermore, women are far more likely to rely on their spouse than men, 21% of women used funding from their spouse compared to 5% of men (OECD, 2018). Spousal dependence is again demonstrated by the fact that women tend to register their businesses under their husband's name (Asia Foundation, 2016). In addition to barriers in accessing finance, women tend to have limited knowledge of business development, and some reports note that women face discrimination when dealing with government staff (ADB, 2016). Nevertheless, specialised programs exist to facilitate women's access to funding (see Box 1.).

Special credits are available for women economic groups, for instance *perkassa* (credit schemes specifically for women in micro- and small-enterprises), through an initiative by the Ministry of Cooperatives, Small and Medium Enterprises (CEDAW, 2011). It is much more common for women to access loans from informal groups, called *arisan*, than men (SOFIA, 2017). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, no evidence was found to suggest that women face discriminatory practices from financial institutions.

Box 1. Good Practice: Angel Investment Network Indonesia (ANGIN) Women Fund

Initially supported by the US Department of State's Global Entrepreneurship Programme, the ANGIN Women Fund was founded in 2012 by 15 high-profile Indonesian business leaders and successful entrepreneurs as a seed fund targeting early-stage investments in women-led start-ups in Indonesia, intended as a tool to help women grow their own businesses through mentoring and networking. The founding women make up the core angel investors. The concept is that investors pool their resources to provide pre-seed and seed stage investment in promising women-led ventures, or with a business model having a positive impact on women. ANGIN provides assistance to start-ups, which includes capacity-building and monthly mentoring. Since its creation, the Fund has invested in five companies and trained 50 women entrepreneurs. In addition, ANGIN has a 'Women Spotlight' section on their website that aims to showcase inspiring stories of women leaders and entrepreneurs throughout Indonesia. At the core of the initiative is the idea that highlighting women entrepreneurs' experiences and successes will inspire other young female leaders to embark on their own journeys.

Source: OECD (2017) Strengthening Women's Entrepreneurship in ASEAN: Towards increasing women's participation in economic activity, www.oecd.org/southeast-asia/regional-programme/Strengthening_Womens_Entrepreneurship_ASEAN.pdf

Key Policy Recommendations for Financial Equity

- Ensure that the legal framework prohibits creditors from discriminating on the basis of gender;
- Provide financial education to women so that they have opportunities to be engaged in financial decisions beyond the household level;
- Increase the availability of microcredit programs for rural women;
- Undertake a study to understand why women prefer borrowing money from informal groups, such as *arisan*, rather than from banks.

Governance

Quick overview

Progress

- Various initiatives are in place to increase women's representation in the political sphere;
- Women's representation in managerial positions has increased from 22% in 2015 to 28% in 2017.

Challenges

- Social norms prevent women from being considered as legitimate candidates.

Outcomes

Women's participation in decision-making in Indonesia has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 28% of total employment in managerial positions, a six percentage points increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions: The proportion of females in total employment in senior and middle management.	2015	22%	78%
	2017	28%	72%
Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	19%	
	2019	20%	
Share of seats on boards of the largest publicly listed companies: Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2015	6%	94%
	2017	3%	97%
	2018	3%	97%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at women's representation on boards of Indonesia's largest companies in 2018 shows a large gap as women occupied only 3% of the seats on the boards of these companies, while in 2015, they held twice this share (6%).

The public sector is no exception to this predominance of men in decision-making. In 2019, only 20% of parliament's members in Indonesia were women. This represents a one percentage-point increase compared to 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by Indonesia in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Women have the same rights as men to hold political and public office (Constitution, Article 28D). With the aim of increasing women's political participation, the Government of Indonesia passed Law No. 10/2008 which made it compulsory for political parties to include a minimum of 30% of female candidates. The revised law also required parties to place women candidates in one of every three places on the list—i.e. among the top three ranked candidates, one must be a woman.

Furthermore, each local branch of the Elections Commission (Komisi Pemilihan Umum (KPU)) was required to verify that submitted party lists complied with the quota requirement. Lists that did not comply were to be sent back to political party offices for revision. The law also required local and national elections commissions to publish the gender-disaggregated party lists, creating additional pressure on parties and the elections commissions to comply with the quota requirement. There are, however, no specific sanctions for non-compliance. Law 8/2012 (Article 55) on General Elections provided that 'the list of nominees of candidates for members of the House of Representatives shall contain at least 30% of women's representation.

Social Norms

In general, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). While female participation in politics has increased over the last decade in Indonesia, there remains a preference for male candidates by many voters as a result of prevailing cultural perceptions of men's and women's roles and capacities (ADB, 2015). During election campaigns in Indonesia, it is commonplace for community and religious leaders as well as male legislative candidates to publicly question the morality of women running for office (Hillman, 2017). Such attitudes are particularly evident at the local level where an increasing body of law seeks to regulate women's appearance and conduct.

In addition, data from the OECD's GID-DB 2019 indicates that 59% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). This is a significant barrier for women's political participation in the country, and more efforts are needed to address such negative perceptions towards female political leaders.

Social Practices

Recent reports have shown that women's political representation in Indonesia has been declining (WFD, 2018). Many attribute this to the difficulties women face in financing their campaigns as the costs are high and women have fewer connections to the business community than their male counterparts (WFD, 2018; Hillman, 2017; OECD, 2019c). Underrepresentation of women in regional forums or high positions feeds

a cycle in which it is difficult for women to see themselves in leadership positions, thus contributing to even fewer women entering politics. Nevertheless, some programs are attempting to change this by building women's capacity to enter politics (see Box 2 and Box 3).

Box 2. Good Practice: Strengthening Women's Participation and Representation in Governance in Indonesia (SWARGA) project

In 2012, Ministry of Women's Empowerment and Child Protection, in partnership with the United Nations Development Programme (UNDP) Indonesia, established the Strengthening Women's Participation and Representation in Governance in Indonesia (SWARGA) project to increase women's representation in parliament in the 2014 elections and to strengthen the capacity of women parliamentarians. The SWARGA project saw the development of a training program for candidates and MPs as well as funded activities designed to strengthen the Women's Parliamentary Caucus (Kaukus Perempuan Parlemen (KPP)), which has a mandate to empower women MPs.

Source: Asian Development Bank (2015) Summary of Indonesia's Gender Analysis. No.6/Oct. 2015 ADB Papers on Indonesia.

At the local level, a number of initiatives seek to increase women's leadership at the village-level. For example, PEKKA, an initiative which supports the Empowerment of Female Headed Households by organising groups, has led to various changes at the local level throughout the country. In South Kalimantan, PEKKA groups successfully advocated for funding to be spent in support of village-owned enterprises (BUMDes) (Diprose, 2018).

In the private sector, there has been little change in women's representation on corporate boards. In the absence of guidelines for corporate governance from the stock exchange or the financial regulatory board women occupy a small percentage of board seats, and only 6% of board chairpersonships (Deloitte, 2017).

Box 3. Good Practice: Reaching women with the MAMPU programme

MAMPU is a programme supported in partnership by the Government of Indonesia and the Australian government which aims to support poor women's access to essential services and government programs. Since 2012, MAMPU has expanded and now supports work in 27 provinces for 1 300 community groups comprised of more than 32 000 women. The programmes goals are to support women's collective action, to amplify the voice of women in decision making at the village-, provincial- and national-levels.

Source: MAMPU (n.d.), About MAMPU, www.mampu.or.id/en/about-us/ (accessed 2 August 2019).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties, and ensure that sanctions for non-compliance are in place;

- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Run awareness campaigns showing that women can be as competent political and business leaders as men;
- Change campaign finance regulations so that access to finance does not constitute a prohibitive barrier to women's political participation;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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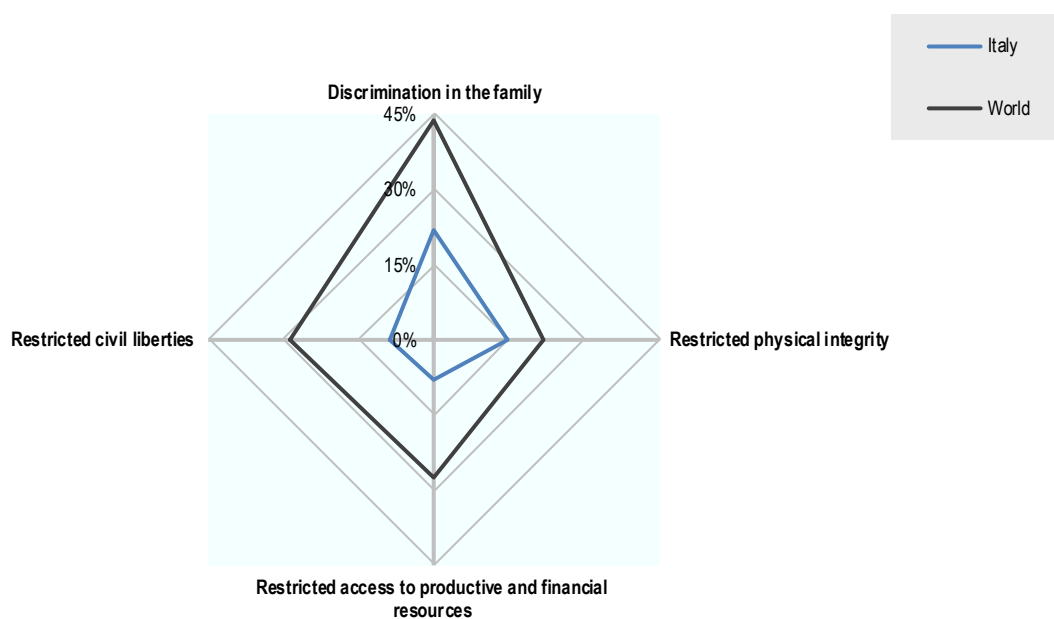
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ITALY

Introduction

In the Social Institutions and Gender Index 2019, Italy achieves a score of 14%, and ranks 9th among 120 countries (OECD, 2019b). It presents very low to low levels of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted access to productive and financial resources and restricted civil liberties, and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Italy and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- The gender gap in labour force participation rates between men and women has narrowed by more than 1% since 2012;
- The gender pay gap has closed by 2% between 2006 and 2016.

Challenges

- Over half of the population (51%) agrees that women's role is to primarily take care of her home and family, and 57% that men's role is to earn money;
- Italian women spend almost three times as much time on unpaid care and domestic work than men;
- It is estimated that 9% of women experienced sexual harassment in the workplace between 2015 and 2016 but this likely underestimates the problem as most do not report it.

Outcomes

In Italy, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market, with 56% of women doing so compared to 75% of men (see Table 1). The same pattern was observed in 2012, despite a slight narrowing in the gender gap in labour force participation (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men. Slightly more than 42% of working women occupied part-time positions in 2017, compared to almost 12% of working men (OECD/ILO, 2019).

In 2018, the proportion of unemployed women was slightly higher than that of men, at 12% for women compared to 10% for men (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 20.3%

Gap in 2018: 18.9%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	53%	74%
	2017	56%	75%
	2018	56%	75%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	41%	11%
	2017	42%	12%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without	2016	13%	11%
	2017	13%	11%

work, available for work, and actively seeking work in the last four weeks.	2018	12%	10%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	8%	
	2016	6%	

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average earn less than men in Italy despite the fact that the gender pay gap has closed by 2% in the decade between 2006 and 2016. The gender pay gap in 2016 was estimated to be 6%, meaning that on average, for each Euro earned by men, women earned only 94 cents (OECD/ILO, 2019). This may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation. However, it is worth noting that Italy has the lowest gender pay gap in the European Union (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices as they drive women's and men's roles in the household and the economy in Italy.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Italy ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1985 and its Optional Protocol in 2000
ILO conventions	Italy has ratified ILO Conventions 100, 111, 183, and 189, but not 156.

Italian law 198/2006 (the so-called 'Code for Equal Opportunities') and Article 37 of the Constitution mandate non-discrimination in employment. The law specifically covers equal remuneration for work of equal value (Law 198/2006, Article 28), recruitment, hiring, training, job advertisements (Law 198/2006, Article 27), and promotions (Law 198/2006), but does not specifically mention terms and conditions or termination.

The Code for equal opportunities (Article 3) does, however, establish a National Committee for Equal Opportunities and the position of an 'equal opportunity advisor', appointed at national, regional and provincial levels. Employers with more than 100 employees are required to provide a report every two years to the staff representative and the equal opportunity advisor which illustrates the situation of employed personnel (in terms of men and women employees), their training, career opportunities, level of salaries, etc. The law provides significant administrative sanctions for failure to submit this report. Depending on the findings, the Labour Courts may order the employer to remove the effects resulting from discriminatory acts or conduct. If the employer refuses to follow the orders of the Labour Court, they can be subject to criminal sanctions. An employee who has suffered discrimination is entitled to compensation for damages (Law 198/2006, Articles 46 and 47).

Legislative decree 151 of 2001 (Articles 2, 16, and 22) establishes a mandatory minimum length of maternity leave at 150 calendar days, during which time the government is responsible for financing 80% of the woman's wages. The government fully covers a short paternity leave of 2 days (what some women's organisations have called 'purely symbolic'), and/or a longer, partially paid, parental leave of up to 26 weeks at 30% of wages (Legislative decree 92/2012, Article 4.24; Legislative decree 151/2001, Articles 28, 29, 32, and 34). The mandatory leave for employed fathers has been confirmed by Act

232/2016, envisaging a 2-day-parental leave for 2017 and a 4-day one for 2018 – to be used also in a non-continuous manner - to which an additional day can be added, upon prior agreement with the mother and only in her replacement, with regard to her mandatory leave period (CEDAW, 2017).

Law 198 (also known as the ‘Code of equal opportunities for men and women’), enacted in 2006, specifically addresses sexual harassment, defined as “any unwanted conduct, physical, verbal or non-verbal, having sexual character and the purpose or effect of violating the dignity of a worker and creating an intimidating, hostile, degrading, humiliating or offensive environment” (Law 198/2006, Article 26).

Social Norms

Among the most important issues facing women and girls in Italy identified in a 2019 Ipsos survey, sexual violence was first (33%), followed by sexual harassment (30%) and physical violence (29%) (Ipsos, 2019).

With regards to perceptions of gender roles in the household, data from the OECD’s 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 1% of the population disagrees with the statement “it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one” (OECD, 2019a). In addition, 71% of the respondents from the 2019 Ipsos survey disagree with the statement that “a man who stays at home to look after his children is less of a man”. In addition, 60% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (Ipsos, 2019). Nevertheless, 15% think that not enough is being done to achieve equal rights between women and men in Italy when it comes to looking after children and the home. Looking into the future, just 31% of respondents are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Italy (Ipsos, 2019).

Findings from the 2017 Eurobarometer survey provide a more mixed picture, as 51% agree with the statement “the most important role of a woman is to take care of her home and family”, and almost as many (47%) disagree. When asked whether the most important role of a man is to earn money, 57% of the respondents agreed and 41% disagreed (European Commission, 2017).

With regards to gender equality in the workplace, 41% of respondents to the 2017 Eurobarometer survey think that gender equality has been achieved in Italy’s workplaces, but 54% do not think this is the case (European Commission, 2017). Of the respondents to Ipsos’ 2019 survey, 60% think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Italy (Ipsos, 2019).

Social Practices

Women across the globe spend on average more hours engaged in unpaid care work than men, and despite the fact it is unpaid, it does produce value that can be measured as accounting for 25% of Italy’s GDP (Ferrant and Thim, 2019). This work is done disproportionately by women, with women in Italy spending nearly three times as much time on household responsibilities than men (OECD, 2019a). The time demands of the household give context to the fact that more than half of employed women do so on a part-time basis (OECD, 2017).

Furthermore, women’s reproductive roles have other impacts on their participation in the Italian labour force. The European Parliament notes that despite legislation, the practice of “blank resignation letters” (*dimissioni in bianco*), or the custom of employers of making the hiring of young women conditional to signing an undated letter of resignation to be used to justify dismissal in case of pregnancy persists (European Parliament, 2014; Act 92/2012, art. 4; CEDAW, 2016).

In regards to sectoral concentration in the labour force, most Italian women work in ‘traditionally feminine’ sectors and remain underrepresented in ‘traditionally masculine’ sectors. In 2017, 43% of employed

women worked in public administration and community, social and other services. Furthermore, only 1% of employed women work in construction, compared to 10% of men (ILO, n.d.).

When it comes to sexual harassment, it is estimated that between 2015 and 2016, this affected 9% of women in the workplace and 3% in the last three years (Istat, 2018). Furthermore it is estimated that nearly 8% of women have experienced some form of blackmail at work in order to get, keep or be promoted in their job (Istat, 2018). Unfortunately these figures likely underestimate the problem as many women do not report cases due to either a perceived lack of seriousness of the episode, having solved the problem alone or with family help, lack of trust in complaint process, or fear of being judged or mistreated when reporting the incident (CEDAW, 2016; OECD, 2017).

Key Policy Recommendations for Labour Equity

- Put in place policies that recognise, reduce and redistribute unpaid care and domestic work;
- Enforce anti-discrimination laws which prevent employers from discriminating against women due to their reproductive role;
- Strengthen employers' obligations to prevent sexual harassment in the workplace by putting in place sanctions and providing guidelines for reporting procedures which protect victims from retaliation.

Financial Equity

Quick overview

Progress

- The percentage of women reporting having an account increased from 83% in 2014 to 92% in 2017.

Challenges

- The majority of married women (52%) defer long-term financial decisions to their spouse;
- Women face difficulties in accessing credit as they are often required to provide external guarantees.

Outcomes

The financial equity pillar in Italy reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 92% of women against 96% of men in Italy reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 57% and 68%, a slight increase compared to 2014 but more so for women than men. In addition to this pattern, when it comes to

the reason of saving, a greater proportion of men (8%) reported saving to start, operate or expand a farm or business, compared to only 1% of women. These differences have remained over time.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the .past 12 months.	2014	83%	92%	87%
	2017	92%	96%	94%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	49%	65%	57%
	2017	57%	68%	62%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	2%	3%	2%
	2017	1%	8%	4%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	1.1		
	2017	0.78		
	2018	0.96		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.4		
	2017	0.38		
	2018	0.51		

Source: Data on accounts, saving money, saving money to start, operate, or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.96 and 0.51 in 2018 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there is almost the same number of women doing so as well, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only five women in the same situation.

Despite relatively good performance in financial inclusion, a closer look at the legal framework as well as social norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

Women have the same rights as men to open a bank account and obtain credit at a formal financial institution. The Code of Equal Opportunities (Decree No. 198/2006, Articles 52-54), followed by the implementation of Directive 2010/41/EU provides for positive actions in promoting female self-employment through preferential measures meant to favour access to bank credits and public funds and promote the presence of businesses owned or managed by women, including the creation of a Special Guarantee Fund for businesswomen (*Fondo di Garanzia Speciale*) and the stipulation of a protocol of agreement with the Association of Italian Banks (European Commission, 2016; CEDAW Shadow Report, 2017).

Social Norms

With regards to attitudes towards women's ability to take financial decisions, it would seem women have various reasons for deferring long-term financial decisions to spouses, including the belief that men know more about investing and planning. According to a 2019 women-only survey conducted by UBS, 87% of married women in Italy deferred such financial decisions because of "other responsibilities" they have to take care of, and 78% because they think their spouse knows more than they do. The third reason is because their spouse never encouraged or invited them to be involved (74%). In addition, 88% of women who are widows or divorced advise greater financial engagement, as they realise the consequences of deferring such financial decisions after a divorce or the death of their spouse, yet 65% of married women aged 20 to 34 leave investing and financial planning to their spouses (UBS, 2019).

According to a 2019 Ipsos survey, only 16% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business. According to research from 2018, both women and men think that the impact of entrepreneurship on family life or family obligations are among the main reasons explaining the low number of women entrepreneurs (Women Initiative Foundation, 2018). Looking into the future, 31% of respondents are confident that discrimination against women in business will have ended in the next 20 years in Italy (Ipsos, 2019).

Social Practices

In Italy, women account for just 26% of business owners, and of this group, 43% reported that their main motivation was to "pursue and interest/hobby" while 35% reported doing so "to have a source of income" (OECD, 2018). These figures provide a mixed picture of women's entrepreneurship, but regardless of the motivation, access to finance remains a significant barrier to women seeking to become entrepreneurs. Because of difficulties accessing credit, women often rely on self-financing (from family, friends).

Furthermore formal barriers exist as those managing very small firms are required to provide external guarantees more often compared to their male counterparts despite the fact that the proportion of bankruptcies is higher among men than women (CEDAW, 2016). Difficulties remain above all for micro-enterprises, which require strong guarantees and other requisites, such as real estate; these conditions regarding assets leave businesswomen at a disadvantage, both in setting up a company and in the following years (CEDAW Shadow report, 2017).

Within the household, it seems married women in Italy are not empowered to take the lead in making long-term financial decisions. Over half (52%) of women report deferring financial decisions to their spouse, while only 19% report taking the lead (UBS, 2019). Moreover, only 29% report sharing these decisions with their partner (UBS, 2019). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Implement specialised programmes which give women access to credit without prohibitive barriers or guarantees;
- Create programmes to ensure women's financial literacy and facilitate women's autonomy in making financial decisions.

Governance

Quick overview

Progress

- Many companies have surpassed the 30% legal quota for publicly-listed corporate boards;
- Women's representation on Italy's largest listed companies has steadily increased from 26% in 2015 to 33% in 2017 to 37% in 2019.
- **Challenges** Almost 1 in 5 people still thinks that men make better political leaders than women;
- Women's political representation has remained unchanged since 2014, at 31%;
- There is a lack of public discussion about the harassment women face in politics.

Outcomes

Women's participation in the decision-making sphere in Italy has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 27% of total employment in managerial positions, the same as in 2015. (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2014	27%	73%
The proportion of females in total employment in senior and middle management.	2017	28%	73%
	2018	27%	73%
Political Representation:	2014	31%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	31%	
Percent of total board memberships of the largest listed companies:	2015	26%	74%
Proportion of seats held by women on thugh highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2017	33%	67%
	2019	37%	63%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database.

Looking at the female representation on boards of Italy's largest companies in 2019 depicts a large gap as women occupied only (37%) of the seats on boards of these companies. Nevertheless, progress has been made, as in 2015, they held only 26% of the seats on the boards of these companies.

The public sector is no exception to this predominance of men in decision-making. In 2019, 31% of parliament's members in Italy were women. The same level of women's political representation is observed in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals progress made by Italy in addressing the gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Women and men in Italy enjoy equal rights to hold public and political office in legislature, executive and judiciary (Constitution, Articles 51 and 117).

While there are no quotas at the national level to promote women's political participation, there are financial incentives for parties to include women on candidate lists for national elections. Law 13/2014 (Article 9) mandates that if one of the two sexes represents less than 40% of the overall number of candidates for each election, parties can lose up to 10% of the funds that they receive from the allocations of 2 per thousand of the tax on the revenues of natural persons. In addition, parties that do not use at least the 10% of their income from the 2 per thousand of the tax on the revenues of natural persons for activities aimed at enhancing the participation of women in politics, have to pay administrative fines (20% of the income coming from 2 per thousand). Resources that are not assigned because of these rules are then reassigned to those parties that observed the 40% gender quota, in proportion to the votes received in the current election.

Legislated candidate quotas do exist at the sub-national level and Article 117 of the Constitution provides that regional laws must "remove all obstacles which prevent the full equality of men and women in social, cultural, and economic life and promote equal access for men and women to elective offices." More specifically law 215/2012 states that regions must ensure the promotion of gender equality in access to elective posts and specifically mandates that there be no more than two-thirds candidates of the same sex on lists for local governments and regional councils. Non-compliance results in either a rejection of the list, financial sanctions or candidates of the higher represented sex being removed by the electoral commissions to ensure the required proportion.

Social Norms

Attitudes towards women's political and managerial leadership are generally rather positive in Italy, as 77% of women and 56% of men from a 2018 Ipsos survey agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). In addition, only 15% of the surveyed individuals by Ipsos in 2019 think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 55% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Italy, and 57% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019).

Data from the 2017 Eurobarometer survey indicates that only 35% of respondents think that gender equality has been achieved in Italy in leadership positions in companies and other organisations, while 58% thinks this is not the case. The same applies in the area of politics, as 39% of respondents think that gender equality has been achieved in Italy in politics, but 54% think this is not the case (European Commission, 2017).

In addition, 42% of the population in Italy "would feel very comfortable having a woman as CEO of a major company", according to a public survey done in 2018 as part of the Reykjavik Index for Leadership. This is also in line with the findings from the Reykjavik Index, which finds that 42% of the population in Italy also "would feel very comfortable having a woman as head of government". Still, there are more women than men to perceive men and women as equally suitable for leadership (Kantar, 2018).

However, data from the OECD's GID-DB 2019 indicates that 18% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a), indicating that efforts need to continue to remove discriminatory social norms and attitudes towards female political leaders.

Looking into the future, respondents from a 2019 Ipsos survey have a rather positive view that the situation will improve, as 31% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Italy (Ipsos, 2019).

Social Practices

Recent movements such as #MeToo had a powerful impact on highlighting the deeply rooted sexism towards women in politics and beyond (OECD, 2019c). In Italian politics, women continue to face sexism and harassment at higher rates than their male colleagues. Numerous examples of this behaviour have been catalogued by NGOs, trends among these examples are the use of online social media platforms by anonymous users to threaten violence, media critiques of women's appearance and private life, and portrayals on posters and in slogans of women politicians as sexual objects (INWR, 2017). These examples are indicative of a wider trend in politics globally in which female politicians face abuse at higher rates than their male colleagues.

At the European level, in 2018, staff in the European Parliament launched a blog to bring attention to the stories of sexual harassment which happen within the institution and to break the culture of silence (Hutchinson, 2018). Available data verifies the problem of sexual harassment and violence as part of the landscape of European governance (IPU, 2018):

- 85% of female MPs have suffered psychological violence in the course of their terms
- 47% have received death threats or threats of rape or beating
- 58% were the target of online sexist attacks on social media
- 68% had been the target of comments relating to their physical appearance or based on gender stereotypes
- Female MPs under the age of 40 were more frequently subjected to this abuse

Harassment of women in politics is often intended to intimidate and discourage women from becoming politically active and assuming leadership roles. Nevertheless, programmes are in place to encourage women to become political leaders through specialised training (see Box 1).

Box 1. Good Practice: Trainings with Women, Politics and Institutions

The Ministry for Rights and Equal Opportunities promoted a multi-annual training project entitled 'Women, Politics, and Institutions' to improve women's education and interest in politics. This course was offered free in 41 universities across Italy over two or four years. Overall, the project aims at enabling women to participate more actively in politics and decision-making positions at the national and local levels

Source: CEDAW (2016), Consideration of reports submitted by States parties under article 18 of the Convention, Seventh periodic report of States parties due in 2015, Italy CEDAW/C/ITA/7.

In the private sector, women's representation in corporate leadership has increased tremendously. Between 2011 and 2017 the number of board seats occupied by women increased by four times (Maida and Weber, 2019). Despite this progress, women account for only 4% of CEOs and less than 10% of mid-top management in private companies (30% Club, n.d.). Initiatives like the 30% Club are trying to change this dynamic by setting targets for gender-diversity at the top of Italy's largest companies (see Box 2).

Box 2. Good Practice: Voluntary Quotas with the 30% Club Italy

The 30% Club, which was initiated in the United Kingdom, seeks to promote and achieve gender diversity on the corporate boards of Italy's largest companies. The club engages chairs and CEOs in making voluntary commitments to board diversity targets. The Italian chapter's goals are:

- To bring the number of all male boards in the B3 new market segment to zero by 2020 (in 2018, 65% of boards were all male)
- To increase women's participation in leadership (executive positions and boards) by 2020

Source: The 30% Club (n.d.) Italy, <https://30percentclub.org/about/chapters/italy>, (accessed 02 August 2019).

Key Policy Recommendations for Governance

- Consider transitional or corrective measures to promote women's political participation and leadership;
- Adopt a law to address stereotypical and sexist attitudes in the media;
- Promote positive images of women leaders;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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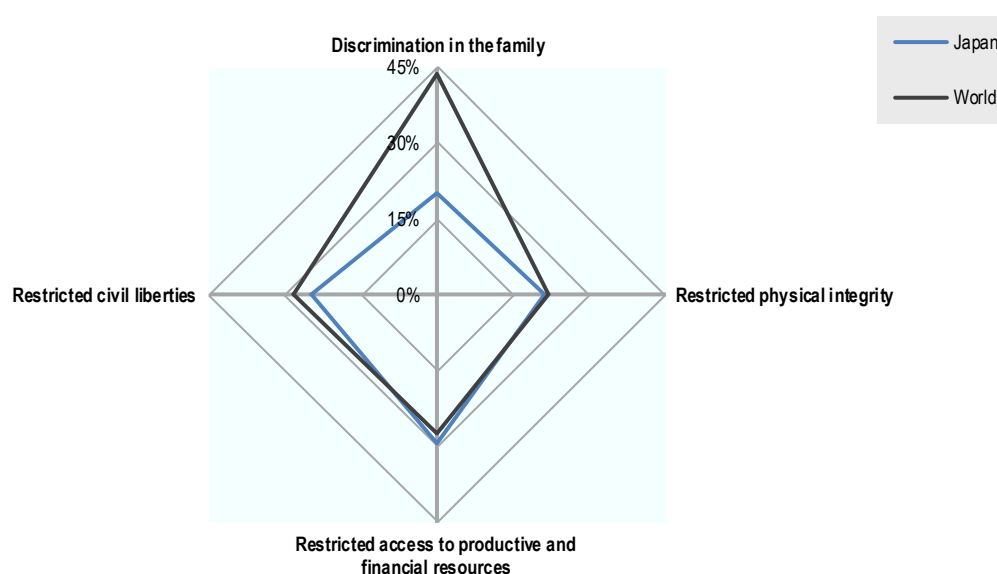
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JAPAN

Introduction

In the Social Institutions and Gender Index 2019, Japan achieves a score of 24%, and ranks 54th among 120 countries (OECD, 2019b). It presents low levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in the family, and highest discrimination in restricted access to productive and financial resources (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Japan and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimension indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- The gender gap in labour force participation fell from 21% in 2015 to just under 15% in 2018;
- The government has made efforts to raise awareness and foster a better balance between career and caring responsibilities.

Challenges

- Only 14% of respondents from a 2019 Ipsos survey are confident that discrimination against women in relation to looking after children and the home will end in the next 20 years;
- The law still prohibits women entering certain professions;
- Women do nearly 5 times as much unpaid care work;
- Women continue to earn, on average, 25% less money than men;
- Sexual harassment was identified as one of the three most important issues in the country by respondents to a 2019 Ipsos survey.

Outcomes

In Japan, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 71% of women doing so compared to 86% of men (see Table 1). The same pattern was observed in 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men; Slightly less than half (46%) of working women occupied part-time positions in 2017, compared to only 17% of working men (OECD/ILO, 2019).

In 2018, the proportion of unemployed women was slightly lower than that of men, at 2% for women compared to 3% for men (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 21%

Gap in 2018: 14.9%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	63%	84%
	2017	69%	86%
	2018	71%	86%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	45%	16%
	2017	46%	17%

Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	3%	3%
	2017	3%	3%
	2018	2%	3%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	33%	
	2017	25%	

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in Japan. The gender pay gap in 2017 was estimated to be 25%, meaning that on average, for each Yen earned by men, women earned only 75 Sen. This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019). Furthermore, women in Japan are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD/ILO, 2019).

Furthermore, the Japanese labour force is strongly gender-segregated, as in 2017, 36% of employed women were working in public administration, community, social and other services, compared to 17% of employed men. Likewise, only 3% of employed women were working in construction the same year, compared to 11% of employed men (Chanel Foundation, 2018).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in Japan.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Japan ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1985.
ILO conventions	Japan has ratified ILO Convention 100 (Equal Remuneration) and 156 (Workers with Family Responsibilities). Japan has not acceded to Conventions 111 (Discrimination in Employment and Occupation), 183 (Revision of Maternity Protection) and 189 (Domestic Workers) despite recommendations from international human rights mechanisms to do so.

The Act on Securing of Equal Opportunity and Treatment between Men and Women in Employment prohibits discriminatory treatment by gender (Act on Securing of Equal Opportunity and Treatment between Men and Women in Employment, 1972, as amended). The prohibition extends to recruitment and employment; assignment, promotion, demotion, training, fringe benefits, change in job type and employment system, retirement, dismissal and contract renewal. Job advertisements and selection criteria are not expressly covered. Through revisions to the Act in 2006, indirect discrimination is prohibited as well (Government of Japan, 2014). Indirect discrimination is defined as measures which, on the basis of conditions other than sex, are practically disadvantageous to a substantial extent against members of one sex compared to members of the other and are without any reasonable reason (Government of Japan, 2014). The adoption of the Act on the Promotion of Women's Participation and Advancement in the Workplace in 2015, seeks to further empower women in employment, including non-regular workers (CEDAW Committee, 2016). In addition, the Labour Standards Act sets the principle of equal remuneration

between male and female workers (Article 4). It determines discriminatory treatment of women with respect to wages based on gender as illegal.

In the area of government administration, regarding national government employees, the Guidelines for Initiatives to Promote Work-Life Balance and the Empowerment of Female National Government Employees were formulated in October 2014 (Government of Japan, 2016). These Guidelines set forth three pillars for reform: working styles, balance between an active career and childcare/nursing care, and women's active participation in the workplace (Government of Japan, 2016). Based on these Guidelines, the relevant ministries formulated action plans that include new numerical targets for the recruitment and promotion of female national government employees and are advancing these measures in a comprehensive and planned manner (Government of Japan, 2016).

Women are prohibited from entering certain professions, including mining (Labour Standards Act, 1947). There are no restrictions for women to work the same hours as men. Maternity leave is mandated under the Labour Standards Act (Labour Standards Act, 1947). Maternity leave can be taken for a total of 14 weeks and is paid at 67 % of the wage (National Health Insurance Act). Maternity leave includes six weeks before the birth, the remaining eight weeks after birth, six weeks of which are obligatory (Nakazato and Nishimura, 2017). All women employees are eligible for Maternity leave, but only those covered by the Employees' Health Insurance systems are eligible for maternity benefit payment (Nakazato and Nishimura, 2017). This means that women enrolled in the National Health Insurance system (including Special national health insurance societies), such as self-employed women, or part-time or casual employees, are not eligible for Maternity benefits (Nakazato and Nishimura, 2017). Paternity leave is not envisioned. The benefit payment is tax-free and the recipients are exempted from social insurance contributions (Nakazato and Nishimura, 2017). There is no statutory entitlement to paternity leave in Japan.

Women are not required to have permission from their husband or legal guardian to register a business or to choose their occupation and work. To facilitate dispute settlements between workers and employers relating to equal treatment of men and women, the director of each Prefectural Labour Office actively gives advice, guidance and recommendations. Labour Standards Inspectors request workplaces to submit necessary documents or question employers and workers to examine their payment terms in detail (Government of Japan, 2014). They check whether wage disparity at the relevant workplace is due to gender or due to differences in workers' duties, abilities and skills, and if any violation of the prohibition to discrimination is found, they give necessary guidance to the workplace (Government of Japan, 2014).

Companies are not required by law to report on how they pay women and men and there is no information to suggest that there are penalties for companies that discriminate against women in recruitment and promotion.

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in Japan, and balancing work and caring responsibilities was the most prevalent reply (26%), followed by sexual harassment and the amount of unpaid work that women do (18%) (Ipsos, 2019).

With regards to perceptions of gender roles in the household, data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 4% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). In addition, 66% of respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man", and 45% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country. These figures show progress in changing traditional gender norms as they relate to the household, nevertheless, 46% think that not enough is being done to achieve equal rights between women and men in Japan when it comes to looking after children and the

home (Ipsos, 2019). However, there is still much to be done as 15% of the population in Japan agrees or strongly agrees with the statement “when a mother works for pay, the children suffer” (OECD, 2019a). Looking to the future, only 14% of respondents are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Japan (Ipsos, 2019).

With regards to gender equality in the workplace, just 46% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Japan (Ipsos, 2019).

The government’s 2016 survey of public attitudes on gender equality indicated that perceptions of gender equality have not changed much since 2012, and in some cases worsened, but there is also an indication that more and more people think that women and men should play more equal roles. Over half (57%) think that men are favoured in the workplace, and only 30% think that men and women are equal at work, which is unchanged since 2012. However, a somewhat positive shift is happening as more than half (54%) believe it is best to work after having children, a figure that has increased since 2012. In addition, for the first time, a majority of respondents (54%) either somewhat or absolutely disagreed with the statement “husbands should work outside of the home, wives should protect the home”, which indicates that women increasingly believe in they have an important role to play outside the home. In addition, more than half of respondents (59%) were in favour of policies that enable people to continue working while looking after children or caring for the elderly, 54% also want more childcare and eldercare facilities and services, and close to half (45%) want measures to combat long working hours and encourage more teleworking. (Sasakawa USA, 2016).

Social Practices

Women globally spend more time on unpaid care work than their male counterparts, and despite the fact it is unpaid, it represents a significant share of countries’ GDP (Ferrant and Thim, 2019). In Japan, women spend almost five times more time caring for other adults, children, the household as well as volunteering. Throughout a woman’s lifetime the type of care-work and time required varies; however, the presence of children in the household universally increases the time required for care work, and in Japan women are expected to assume the responsibility for children (Ferrant and Thim, 2019; Ishii-Kuntz, 2008). Women who do not conform to norms of motherhood face social stigma, and “maternity harassment” is reportedly a problem (Japan Federation of Bar Associations, 2015).

The gender pay gap remains a challenge, while the Government reports that this disparity is largely a result of differences in job classes and service years. It notes that it has sought to foster an employment environment where women can also continue working by promoting the introduction of positive actions and providing workers with support for achieving work-life balance (Government of Japan, 2014). Based on these Guidelines, the relevant ministries formulated action plans that include new numerical targets for the recruitment and promotion of female national government employees and are advancing these measures in a comprehensive and planned manner (Government of Japan, 2016). In March 2017, Government of Japan approved Action Plan for the Realization of Work Style Reform (Ogino, 2017). The plan introduces measures to reduce working hours, regulates over-time penalties and adopt guidelines to ensure equal pay principle.

According to civil society organizations, negative bias towards women affects their employment possibilities, including in terms of hiring, transfer, terms of recruitment, work assignment and allocation, decisions about personnel development, performance evaluation and other aspects (Japan Associations of Bar Associations, 2015). As a result, women have less experience, hampering their possibilities to be recruited for managerial positions (Japan Associations of Bar Associations, 2015). Efforts to eliminate gender discrimination in recruitment are also jeopardised by the fact that many women are employed as non-regular employees and work in part-time employment arrangements (Japan Associations of Bar Associations, 2015; Japan NGO Network for CEDAW, 2015). The continued concentration of women in

part-time work owing to family responsibilities may affect their pension benefits and be partly responsible for increasingly high rates of post-retirement poverty (OECD, 2017; CEDAW Committee, 2016).

While law does not criminalise sexual harassment, it does include measures to identify companies that fail to prevent it, and prefectural labour offices and the Ministry of Health, Labour, and Welfare provide these companies with advice, guidance, and recommendations (US Department of State, 2016b). Companies that fail to comply with government guidance may be publicly identified (US Department of State, 2016 a). In 2016, the Government introduced measures to prevent workplace harassment regarding pregnancy, childbirth, child care leave or other similar circumstances (Gender Equality Bureau Cabinet Office, 2018a). With a view to raise awareness on sexual harassment among the officials of ministries and agencies, the National Personnel Authority has designated an annual “National Public Employees’ Sexual Harassment Prevention Week.” (Government of Japan, n.d.). The Authority also prepares a pamphlet on sexual harassment prevention for supervisors and for newly recruited officials, and distributes this to ministries and agencies (Government of Japan, n.d). Nevertheless, sexual harassment, including in the workplace, remains widespread in Japan with 30% of women reporting they have experienced it at work. NGOs report that among sexual harassment cases, employees suffered secondary harassment after lodging complaints as well as damages to their mental and physical health (The Japan Institute for Labour Policy and Training, 2019). They have noted that women who make formal complaints continue to be demoted, compelled to leave the job, or even dismissed or their contracts terminated (Japan NGO Network for CEDAW, 2016).

Key Policy Recommendations for Labour Equity

- Remove discriminatory legal provisions that prohibit women from entering certain professions;
- Pass laws that criminalise sexual harassment, especially in the workplace, and emphasise the employer’s responsibility to prevent sexual harassment and follow complaint process that protects victims from retaliation and revictimisation;
- Enforce the Labour Standards Act by requiring employers to disclose any gender pay gaps, and create a system of accountability in which companies must provide justification when gaps are identified or face penalties;
- Develop and raise awareness on initiatives that promote gender mainstreaming in relation with caring and household activities to accelerate the shift with regards to gender roles.

Financial Equity

Quick overview

Progress

- Parity in access to bank account has been achieved;
- There is government support for women's entrepreneurship.

Challenges

- The gender gap in entrepreneurial activity is widening.

Outcomes

The financial equity pillar in Japan reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 98% of women reported having an account at a bank or another type of financial institution in the past 12 months, the same proportion as men (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 76% and 80%. It represents a shift relatively to the 2014 pattern, where women were more likely than men to save money (75% for women versus 69% for men).

In addition, when it comes to the reason of saving, a greater proportion of men (25%) reported saving to start, operate or expand a farm or business, compared to only 10% of women. This difference has grown since 2014 (see Table 3).

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the .past 12 months.	2014	97%	96%	97%
	2017	98%	98%	98%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	75%	69%	72%
	2017	76%	80%	78%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	4%	6%	5%
	2017	10%	25%	17%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	1.02		
	2018	0.86		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2017	0.44		
	2018	0.60		

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity ratio, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.86 and 0.60 in 2018 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are less than nine women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only six women in the same situation.

Despite relatively good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

There are no restrictions for married and unmarried women to access formal financial institutions and to obtain credit.

Social Norms

According to an Ipsos survey, 42% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business (Ipsos, 2019). There is a social construction of women in Japan that establishes what should be the attributes of an “ordinary” woman and therefore, tends to restrict their capabilities in the financial sphere. Although successful female entrepreneurs are often celebrated as “superwomen”, those that exhibit typically “male qualities” such as “strength and power” are considered intimidating and estranged from both “ordinary” women and powerful men (Chanel Foundation, 2018). Looking to the future, just 15% are confident that discrimination against women in business will have ended in the next 20 years in Japan (Ipsos, 2019).

Social Practices

Understanding the barriers to women-led entrepreneurship allows insights into the financial barriers women face in general as access to accounts and credit are especially important for individuals seeking to open or operate their own business. In Japan, women account for 16% of business owners; however the gender gap in entrepreneurial activity has widened since 2017 (down by 56 percentage-points) (MasterCard, 2018). This expanding gap has been attributed to gendered discourse about women being less entrepreneurial than men (MasterCard, 2018). These cultural attitudes amplify existing barriers to access to finance which lead the majority of Japanese businesswomen to self-finance their start-up process. While 41% of men self-finance, 63% of women do the same (OECD, 2018). This is especially troubling as women are disadvantaged by gender pay gaps and the fact that women tend to have less savings than men. Furthermore, men are more than twice as likely to use a bank loan as women—26% doing so compared to 12% of women (OECD, 2018). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions. Furthermore, the reasons women state for starting a business demonstrate the opportunity-driven character of their entrepreneurship—41% say they did so to pursue an interest or hobby, while 35% said it was to be more independent (OECD, 2018).

The Japanese government has started a number of programs to mitigate the financial challenges women face in entrepreneurship (see Box 1). In particular, the government has been attentive to the needs of rural women, offering information on management and income-generating activities such as the processing of agricultural products so that rural women group can run their businesses stably (Government of Japan, 2014). The Basic Plan for Food, Agriculture and Rural Area encourages the conclusion of Family Business Agreements from the viewpoint of promoting women’s participation in farm management and business start-ups and clarifying their status as executive female farmers (Government of Japan, 2014). In 2006, the system of accreditation of farmers was revised and married couples running a farming business with joint ownership are now accredited as certified farmers, leading to an increase in female certified farmers (Government of Japan, 2014). Women who are playing a significant role in farming and the revitalization of local communities are also expected to play a leading role in creating a so-called Sixth Industry (increase of added value by integrating production, processing and sale of agricultural and fisheries products and creation of new industry by utilizing local resources) (Government of Japan, 2014).

Box 1. Good Practice: How entrepreneurship can boost Womenomics in Japan

In a 2010 government study of entrepreneurship, access to capital was cited as a major challenge for both men and women entrepreneurs. However, while male entrepreneurs cited access to capital as their top challenge, female entrepreneurs cited “insufficient managerial knowledge” and “inadequate industry expertise” as their greatest challenges. In addition, female entrepreneurs said they would have liked peer networks and household support, such as childcare, before establishing their businesses. In response to these findings, the government allocated ¥20 billion (\$200 million) for a special fund to support women-led entrepreneurship, which complements an existing programme which provides female entrepreneurs with low-interest loans from the Japan Finance Corp (JFC). During the 2012 fiscal year, over 3 200 female start-ups tapped into the JFC’s preferential financing facility, representing a 21% year-over-year increase. In addition, the total amount of financing rose 46% year-over-year to nearly ¥22 billion (\$220 million).

Source: Goldman Sachs (2014), Giving credit where it is due: how closing the credit gap for women-owned SMEs can drive global growth, Global Markets Institute, www.goldmansachs.com/insights/public-policy/gmi-folder/gmi-report-pdf.

Key Policy Recommendations for Financial Equity

- Address discriminatory views on women-led entrepreneurship by introducing young people at the early stages of education to issues related to gender equality and promote positive images of women as leaders;
- Develop initiatives to strengthen women’s managerial skills through trainings and networks.

Governance

Quick overview

Progress

- The Japanese government has been attentive to women's underrepresentation on corporate boards.

Challenges

- One in five people still thinks that men are better political leaders than women;
- Men occupy 94% of seats on the boards of Japan’s largest companies compared to the 6% held by women.

Outcomes

Women’s participation in decision-making in Japan has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 15% of total employment in managerial positions, a two percentage points increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	13%	88%
The proportion of females in total employment in senior and middle management.	2017	13%	87%
	2018	15%	85%
Political Representation:	2014	8%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	10%	
Share of seats on boards of the largest publicly listed companies:	2015	3%	97%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	5%	95%
	2018	6%	94%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on the boards of Japan's largest companies in 2018 depicts a large gap as women occupied only (6%) of the seats on boards of these companies. Progress has been made so far: in 2015, they accounted for only 3% of the boards of these companies.

The public sector is no exception to this predominance of men in the decision making. In 2019, only 10% of parliament members in Japan were women. This represents a two percentage-point increase compared to 2014 (GID-DB, 2019). Additionally, women account for 16% of the House of Councillors, 8% of prefectural assemblies, 9% of local assemblies (SPFUSA), 2% of mayors and 6% prefectural governors (Gender Equality Bureau Cabinet Office, 2018b).

The analysis of outcomes for the governance pillar reveals the progress made by Japan in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

With regard to eligibility for election, all Japanese people, regardless of gender, aged 25 years or older are able to stand for election for the House of Representatives, while every person aged 30 years or older is able to stand for election for the House of Councillors (Government of Japan, 2012).

The Act on the Promotion of Women's Participation and Advancement in the Workplace, issued in 2015, imposes on certain businesses and government entities to collect and analyse gender-related data, such as the percentage of female managers (Deloitte, 2018).

Social Norms

According to an Ipsos survey, 45% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 39% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Japan, and 42% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019). The findings from a survey done a year earlier indicate that

only 48% of women and 42% of men agree with the statement: “things would work better if more women held positions with responsibilities in government and companies” (Ipsos, 2018).

In addition, 24% of the population in Japan “would feel very comfortable having a woman as CEO of a major company”, according to a public survey done in 2018 as part of the Reykjavik Index for Leadership. This is in line with other findings from the Reykjavik Index, which show that 23% of the population in Japan “would feel very comfortable having a woman as head of government”. Still, there are more women than men who believe that men and women are equally suitable for leadership (Kantar, 2018). This is echoed in the data from the OECD’s GID-DB 2019 which indicates that 28% of the population agrees with the statement “on the whole, men make better political leaders than women do” (OECD, 2019a). There is not much optimism for change in this area as only 11% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Japan (Ipsos, 2019).

The government’s 2016 survey of public attitudes on gender equality indicated that 74% of respondents thought that men are treated favourably in political life and only 19% think that gender equality prevails, which is unchanged since 2012. However, a positive trend is emerging, as the population sees the need for more women in politics: 58% said it would be good to see more women as national, prefectural, and local elected representatives, and 46% in national, prefectural, and local executive positions (Sasakawa USA, 2016).

Social Practices

Women remain under-represented in Japanese political leadership reportedly due to women’s lack of enthusiasm for a larger political presence, which is sustained by Japanese political culture and social customs (Eto, 2010). With this regard, the Fourth Basic Plan for Gender Equality (2010) focuses on the expansion of women’s participation in political fields (Gender Equality Bureau Cabinet Office, 2018b). Like its predecessor, the Third Basic Plan for Gender Equality, the goal is to increase the percentage of women candidates for both the House of Representatives and the House of Councillors to 30% by 2020 (Gender Equality Bureau Cabinet Office, n.d.). Based on this Plan, the Minister of State for Gender Equality has requested that each political party and association of chairpersons of local assemblies cooperate in introducing positive actions such as increasing the female percentage of political party leadership or in total candidates to run for national or local elections (Government of Japan, 2014). Despite the existence of these specific targets, the CEDAW Committee notes that these voluntary initiatives are less effective than statutory quotas would be (CEDAW Committee, 2016). Furthermore, the CEDAW Committee notes the lack of minority women in politics as well as the absence of any framework to improve their participation (CEDAW Committee, 2016).

Recent movements such as #MeToo had a powerful impact on highlighting the deeply rooted sexism towards women in politics and beyond (OECD, 2019c). Instances of harassment and outright discrimination remain prevalence in Japanese politics. It is estimated that nearly 60% of prefectural assembly women have experienced sexual harassment by male colleagues or voters (Japan Times, 2016). Sexism and sexual harassment in politics is common globally, and Japan is no exception. This political environment can prevent women from running for elected office and exercising their political rights.

Box 2. Good Practice: Voluntary Quotas with the 30% Club Japan

The 30% Club, which was initiated in the United Kingdom, seeks to promote and achieve gender diversity on the corporate boards of Japan's largest companies. The club engages chairs and CEOs in making voluntary commitments to board diversity targets. The Japanese chapter's goals are:

- To increase the share of women on boards of TOPIX 100 companies to 10% by 2020 and 30% by 2030

Source: The 30% Club (n.d.) Japan, <https://30percentclub.org/about/chapters/japan>, (accessed 02 August 2019).

Aimed at increasing women's representation in private sector leadership Japan's Ministry of Economy, Trade, and Industry (METI) has established a study group to understand how it might pursue diversity in management as a competitive strategy. Along with this action, there has been a recent realisation within Japanese companies about the value of new perspectives from women and individuals of other nationalities, ages and skillsets in the boardroom (Deloitte, 2018). Organisations like the 30% Club are attempting to facilitate this change as well (see Box 2). Despite this shift in perspective women remain underrepresented on boards and even fewer than 1% hold chief executive offices. Some report these small percentages are due to the small pool of qualified women with senior management positions (Deloitte, 2018).

Key Policy Recommendations for Governance

- Consider comprehensive regulatory or voluntary measures to address the underrepresentation of women, especially minority women, in decision-making positions in the public sphere. These measures can include quotas, voluntary targets, disclosure requirements parity laws, alternation of sexes on the candidate lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Promote positive images of women leaders;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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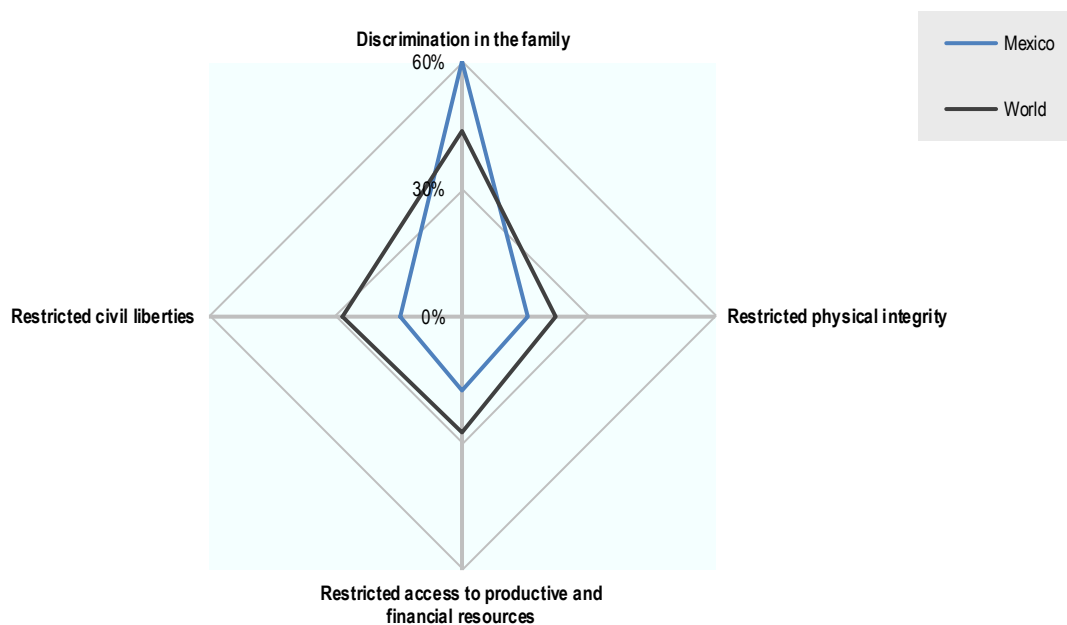
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MEXICO

Introduction

In the Social Institutions and Gender Index 2019, Mexico achieves a score of 29%, and ranks 73rd among 120 countries (OECD, 2019b). It presents very low to very high levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted civil liberties, and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Mexico and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- There are improvements in labour rights protections for domestic workers;
- The gender pay gap has decreased from 19% in 2006 to 11% in 2017.

Challenges

- A sizeable portion of the population (44%) still thinks that children will suffer if their mother works for pay;
- Women spend 170% more time than men on unpaid care work;
- There is limited recognition of unpaid care and domestic work.

Outcomes

In Mexico, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 47% of women doing so compared to 82% of men (see Table 1). The same pattern was observed in 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs; about one third of working women occupied part-time positions in 2017, compared to only 16% of working men (OECD/ILO, 2019).

In 2018, the proportion of unemployed women was slightly higher than that of men, at 4% for women compared to 3% for men (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 35.5%

Gap in 2018: 34.5%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	47%	83%
	2017	47%	82%
	2018	47%	82%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	35%	17%
	2017	33%	16%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	4%	4%
	2017	4%	4%
	2018	4%	3%

Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	19%
	2017	11%

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in Mexico. The gender pay gap in 2017 was estimated to be 11%, meaning that on average, for each Peso earned by men, women earned only 89 cents (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as the social norms and practices that drive women's and men's roles in the household and the economy in Mexico.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Mexico has ratified Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1981 and its optional protocol in 2002.
ILO conventions	Mexico has ratified ILO Convention No. 100 and 111, but not 156, 183, nor 189.

The Mexican Labour Code mandates non-discrimination on the basis of sex in employment (Labour Code, art. 164). Non-discrimination in employment legislation specifically covers selection criteria, recruitment, hiring, terms and conditions, promotions, training and assignment (Labour Code, art. 3, 133 and 153a and Ley Federal para Prevenir y Eliminar Discriminación, art. 9) and mandates equal remuneration for work of equal value (Labour Code, art. 86). The Law on Women's Access to a Life Free of Violence stipulates that illegal refusal to hire the victim, rejection of work performed, threats, intimidation, humiliation, exploitation and all types gender-based discrimination constitutes labour violence (art. 11)

Women are entitled to 12 weeks paid maternity leave, and fathers are entitled to a five-day paid leave. During maternity and paternity leave, the government pays 100% of wages (Labour Code, art. 170 and Decree on Paternity Leave, art. 3). Following an amendment of the Law on Women's Access to a Life Free of Violence in April 2018, article 11 prohibits impeding women from carrying out the period of lactation provided by law and defines it as a form of labour violence.

The Federal Civil Code stipulates that spouses are free to carry out any activity of their choice, on condition that it does not harm the structure of the family (Civil Code, art. 169) and the Labour Code stipulates that all Mexicans can pursue the profession of their choice, as long as it is licit (Labour Code, art. 4).

Furthermore, sexual harassment in the workplace is defined in the Law on Women's Access to a Life free of Violence as "lascivious behaviours" in the form of verbal and physical harassment. The definition specifies that a victim of sexual harassment is in a subordinated position of power (e.g. in the workplace or in an educational establishment) or that it is left in a state of defencelessness (Ley General de Acceso de las Mujeres a una Vida libre de Violencia, Art. 13). All 31 states and the Federal District criminalise sexual harassment in their legislation (OAS, 2012). In the Federal Penal Code, sexual harassment is punished with a 40 day-fine and with the loss of the job if the perpetrator has misused his/her professional position to perpetrate the harassment (Art. 259Bis).

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in Mexico, and sexual harassment was the most prevalent reply (40%), followed by sexual violence (37%) and physical violence (32%) (Ipsos, 2019).

With regards to perceptions of gender roles in the household, data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that 44% of the population in Mexico agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" and 15% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). These results are echoed in the Ipsos survey from 2019 in which 75% of the survey respondents disagree with the statement that "a man who stays at home to look after his children is less of a man" and 78% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country. In addition, 43% of the respondents think that not enough is being done to achieve equal rights between women and men in Mexico when it comes to looking after children and the home, and yet almost half of respondents (49%) are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Mexico (Ipsos, 2019).

With regards to gender equality in the workplace, 76% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Mexico (Ipsos, 2019).

Social Practices

Women globally spend more time than their male counterparts engaged in care work and household responsibilities, and despite the fact that it is unpaid work, it represents a significant share of countries' GDP (Ferrant and Thim, 2019). In Mexico, women spend 170% more time than men on this work which impacts their ability to pursue education and participate in the labour force (OECD, 2017b; OECD, 2019a). Despite the fact that this work is by definition unpaid, it does contribute value to the national economy amounting to more than 23% of GDP (Ferrant and Thim, 2019). The National Institute of Statistics and Geography's (INEGI) Household Satellite Account constitutes an important step to recognising the value of unpaid care work, a necessary precursor to efforts to redistribute this work more equitably among women, men and the state (Ferrant and Thim, 2019). As it stands now, 65% of women's total working time is spent on unpaid care work, compared to only 24% of men's working time (Ferrant and Thim, 2019).

The Mexican labour force is characterised by strong horizontal gender-segregation. In 2017, 32% of employed women worked in public administration, community, social and other services, compared to 13% of employed men. In addition, while 13% of men work in construction, only 1% of women do the same. This horizontal segregation is part of the reason gender-wage gaps persist (OECD, 2017b).

In Mexico, tremendous progress has been made recognising the work of the 2.5 million domestic workers. First, domestic workers are guaranteed minimum wage (ILO, 2019). The National Council for the Prevention of Discrimination has also addressed the issues faced by domestic workers in its publication "Legislar sin discriminar", and the Ministry of Labour and Social has also proposed a comprehensive policy that would allow domestic workers to benefit from social security provisions. Finally, the National Institute for Women publishes a yearly directory of assistance for remunerated domestic workers (CEDAW Committee, 2018).

Key Policy Recommendations for Labour Equity

- Promote a transformation in the social norms that allocate the responsibility for care and household tasks to women and girls through awareness-raising campaigns and educational programmes.

Financial Equity

Quick overview

Progress

- There are specialised programmes aimed at providing credit opportunities to women, especially rural and indigenous women;
- Sex-disaggregated financial services data is being collected through national surveys;
- The National Policy for Financial Inclusion was launched in 2016, it identifies gender gaps and promotes women's financial inclusion.

Challenges

- Despite progress, there are still gender gaps in access to formal banking and financial services. In 2017, 33% of women against 41% of men reported having a bank account.

Outcomes

The financial equity pillar in Mexico reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 33% of women compared to 41% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women, as in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 32% and 50%, a substantial decline for both sexes compared to the 2014. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (16%) reported saving to start, operate, or expand a farm or business, compared to only 8% of women. This difference has persisted since 2015.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+):	2014	39%	39%	39%
The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial or report personally using a mobile money service in the past 12 months.	2017	33%	41%	37%
Saved any money in the past year, female (% age 15+):	2014	54%	63%	58%

The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	32%	50%	41%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	11%	17%	14%
	2017	8%	16%	12%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	0.90		
	2017	0.95		
Female-to-male ratio of entrepreneurial activity: The percentage of female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2015	0.80		
	2017	0.64		

Source: Data on accounts, saving money, saving money to start, operate, or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.95 and 0.64 in 2017 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are nine women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only six women in the same situation.

Despite relatively good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

The Federal Civil Code stipulates that men and women have equal legal capacities and does not restrict married and unmarried women's legal rights to access and benefit from financial services (Civil Code, Art. 52 and 2).

Social Norms

According to an Ipsos survey, 42% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business, and 48% of respondents are confident that discrimination against women in business will have ended in the next 20 years in Mexico (Ipsos, 2019).

With regards to attitudes towards women's ability to take financial decisions, it would seem many married women defer long-term financial decisions to their spouses because they believe men know more about investing and financial planning. According to a 2019 women-only survey conducted by UBS, 83% of married women in Mexico deferred such financial decisions because they think their spouse knows more than they do. The second reason (70%) was that women have "other responsibilities" to take care of, and the third reason was because their spouse never encouraged or invited them to be involved (37%). In addition, 99% of women who are widows or divorced advise greater financial engagement, as they realise the consequences of deferring such financial decisions after a divorce or the death of their spouse, yet 41% of married women aged 20 to 34 leave investing and financial planning to their spouses (UBS, 2019).

Social Practices

To close the gender gap in account ownership, the Prospera programme, a financial support system, which includes a government conditional cash transfers started shifting payments from cash to debit cards and opened up access for low-income women (World Bank, 2016). In rural areas where a lack of mobile connection was a problem, the government set up distribution points. Results from an evaluation show that beneficiaries of the program who identify as indigenous are generally positive about the programme and believe that the cards have enabled them to better manage their finances (CEDAW Committee, 2018). Furthermore, in June 2016, Mexico launched its National Financial Inclusion Strategy (NFIS), to facilitate access to financial services for the population left out of the formal and regulated financial system, which is especially necessary as in 2015, half of the country's municipalities had no banking branches and 31% had no formal financial access points (World Bank, 2016; OECD, 2017c).

In addition to access to financial accounts and services, access to credit remains an important component to women's financial equity. Understanding the barriers to women-led entrepreneurship allows insights into the barriers women face in accessing finance as it is often necessary in the start-up process. In Mexico, the majority of women business owners self-finance their business start-up while only 9% of women use a bank loan (OECD, 2018). The lack of accessible financing may be one reason why women account for only 19% of business owners (MasterCard, 2018). Nevertheless, there are a plethora of microcredit programs which target women specifically (see Box 1 for one example).

Box 1. Good Practice: Microcredit and Training from the National Financing Programme for Micro-Entrepreneurs and Rural Women

Launched in 2017, the National Financing Programme for Micro-entrepreneurs and Rural Women offers two lines of credit specifically for women which provide loans at preferential interest rates. In addition the programme offers financial and entrepreneurial training to women and has successfully reached more than 100 000 women since its start.

Source: CEDAW Committee (2018) Concluding observations on the ninth periodic report of Mexico, https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/MEX/CEDAW_C_MEX_CO_9_31059_E.docx.

When it comes to making long-term financial decisions, married women are most likely to defer to their spouses. In 2019, 39% of women reported deferring these decisions, while 32% said that they shared these decisions with their spouse. The smallest percentage (30%) said they took the lead on these decisions. These figures show that decision-making of this kind varies at the household level, and it is promising that the gap between deferring and making decisions together is relatively small as sharing household decisions can often result in better outcomes (UBS, 2019). While some of these trends produce and reproduce financial disadvantage for women, they do not appear to be the result of discriminatory practices at financial institutions.

Key Policy Recommendations for Financial Equity

- Collaborate with credit entities in rural areas to include women in the formal financial sector;
- Boost women's financial literacy through training and mentorship programmes, particularly to indigenous and rural women;
- Create partnerships between commercial banks and public entities to ensure rural and indigenous women's financial inclusion;
- Expand mobile networks and banking in remote areas to allow women gain access to bank accounts and save money securely.

Governance

Quick overview

Progress

- Women's political representation significantly increased from 37% in 2014 to 43% in 2019;
- Implementation of policies and programmes such as the establishment of the Observatory on Political Participation of Women have facilitated women's increased political participation.

Challenges

- Discrimination on the basis of gender and race within political parties discourages women from standing for election;
- Around one in five persons still thinks that men make better political leaders than women;
- Women's representation in managerial positions is unchanged since 2015, at 36%.

Outcomes

Women's participation in decision-making in Mexico has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 36% of total employment in managerial positions, the same percentage as in 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions: The proportion of females in total employment in total management.	2015	36%	64%
	2017	37%	63%
	2018	36%	64%
Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	37%	
	2019	43%	

Share of seats on boards of the largest publicly listed companies:	2015	5%	95%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	8%	93%
	2018	7%	93%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of Mexico's largest companies in 2018 depicts a large gap as women occupied only 7% of the seats on boards of these companies. Nevertheless, progress has been made so far as in 2015 they held only 5% of the seats on these boards.

The public sector is no exception to this predominance of men in decision-making. In 2019, 43% of parliament members in Mexico were women. This represents a six percentage-point increase compared to the level in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by Mexico in addressing gender gaps in leadership; however, reaching parity remains a concern. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

The Mexican Constitution provides men and women with the same rights to hold public and political office in the legislature, executive and judiciary (Constitution, Art. 55, 82 and 95). The state is undertaking numerous initiatives to encourage women's participation in political decision-making: in 2014, article 41 of the Mexican Constitution was amended to oblige political parties to observe and respect the principle of gender parity in the composition of candidates' lists for federal and local elections (IDEA, 2014). In addition, the General Electoral Institutions and Procedures Act and the General Political Parties Act replaced the Federal Code of Electoral Institutions and Procedures and entailed gender parity in the registration of candidates to the legislature.

Gender quotas are in place at the national level as political parties are required to guarantee that at least 40% of the candidates on the lists are of the same gender and there are sanctions in case of non-compliance (Código Federal de Instituciones y Procedimientos Electorales, Art. 219 and 221). Since the reforms of article 41 of the Constitution, all 32 Mexican states have introduced gender parity legislation (OECD, 2017a).

The General Law on Equality between Men and Women provides for additional measures to support women's participation in political and public life (Ley General para la Igualdad entre Mujeres y Hombres, art. 38). All discrimination motivated by ethnic or national origin, gender, age, handicaps, social condition, health, religion, opinions, preferences, marital status, or any other discrimination that violates human dignity and has the objective of restricting or diminishing the rights and liberties of persons is prohibited. Furthermore, while Mexico has not established gender quotas or targets for board composition, it does impose sanctions in relation to requirements to disclose board composition (OECD, 2019d).

Social Norms

According to an Ipsos survey, 44% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 73% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Mexico, and 76% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in this regard (Ipsos, 2019). The findings from a survey done a year earlier indicate that

75% of women and 55% of men agreed with the statement: “things would work better if more women held positions with responsibilities in government and companies” (Ipsos, 2018). However, data from the OECD’s GID-DB 2019 indicates that 23% of the population agrees with the statement “on the whole, men make better political leaders than women do” (OECD, 2019a).

There is also a preference for male bosses, as just around one in five people (22%) surveyed in a 2019 Ipsos survey report that they would feel uncomfortable if their boss was a woman (Ipsos, 2019). The most recent survey also finds that 43% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Mexico (Ipsos, 2019).

Social Practices

Mexico has made tremendous progress in increasing women’s representation in political decision-making over the past decade (OECD, 2019c). In 2018, parity was nearly achieved in both the Lower House of Congress and the Senate. Many attribute this progress to changes in the legal framework along with the work of women’s organisations in the country (Mlambo-Ngcuka, 2018). Furthermore, progress has been made to strengthen indigenous women’s voices in politics through the creation of the Federal Electoral Public Defender Service for Indigenous Peoples and Communities which between 2016 and 2017 provided services to 158 women and processed nearly 100 indigenous electoral requests (CEDAW, 2017). In addition, an online platform has been established to help women build the knowledge and skills required to run for political office, and at the end of 2017, nearly 4 000 people had registered, of which 89% were women (CEDAW Committee, 2018).

Nevertheless, improvements can be made to ensure women are well positioned to have influence. Of the 64 committees in the senate which handle legislative matters, only 19 are led by women (Corona, 2018). In other decision-making bodies, such as the judiciary women remain underrepresented, holding only 20% of judge positions, and on the Supreme Court of Justice of the Nation (SCJN) there are two women and nine men (Corona, 2018). In regional politics this trend continues, only 13% of Mexico’s municipalities have a female mayor, and only one state has a female governor (Corona, 2018).

In Mexico, as in other countries around the world, women in politics are more likely to be the targets of violence and harassment than their male colleagues. However, Mexico is unique in the fact that the government has been progressive in its recognition of the issue. Actions have included establishing the Observatory on Political Participation of Women which monitors political violence as well as other aspects to women’s participation in political life. Furthermore, in 2017, the Office of the Special Prosecutor for Electoral Offences trained more than 1 000 people in federal entities about political violence and created a database of complaints regarding electoral matters (CEDAW Committee, 2018).

In the private sector, over the last three years, women’s representation in senior roles has increased. In 2018, women held 34% of senior positions, and 75% of companies has at least one woman on their senior management team (Catalyst, 2019). Furthermore, there is a mixed picture of women’s leadership as in publicly listed companies women are underrepresented at the top while in family-owned businesses, women are more often promoted to leadership roles (Deloitte, 2018).

Key Policy Recommendations for Governance

- Guarantee equal visibility of female candidates, party leaders and politicians in the media, and promote positive images of women leaders;
- Implement programmes that foster leadership skills for girls and women, particularly to indigenous and rural women;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets or boardroom quotas;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality";
- Harmonise national legislation to recognise political violence against women as a crime.

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People's Republic of China

Introduction

The People's Republic of China (hereafter China) is not ranked in the Social Institutions and Gender Index 2019 due to lack of data. It has very low levels of discrimination in the family, with a score of 18% (OECD, 2019b).

The level of discrimination in the physical integrity sub-index has not been computed since the information on “the percentage of women who suffered intimate-partner physical and/or sexual violence during their lifetime” is not available at the cut-off date of June 2017. The level of discrimination in the access to productive and financial resources has not been computed since the information on the “percentage of men in the total number of persons employed in management” is not available at the cut-off date of June 2017. The level of discrimination in the civil liberties sub-index has not been computed since the information on “the percentage of women in the total number of persons declaring not having confidence in the judicial system and courts” is not available at the cut-off date of June 2017.

Labour Equity

Quick overview

Progress

- Efforts are being made to change negative social norms by engaging the younger generation.

Challenges

- Almost half (42%) of the population thinks that children will suffer if their mother works for pay;
- Close to 1 in 5 people (15%) thinks that it is not acceptable for a woman to have a paid job if she wants one;
- Gender-based discrimination in job advertisements and hiring;
- Lack of recognition for the value unpaid care work contributes to the national economy.

Outcomes

In China, there remain large inequalities between women and men in terms of participation in the workforce.

In 2012, women were less likely than men to participate in the labour market with 70% of women doing so compared to nearly 85% of men (see Table 1) (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs; about 19% working women occupied part-time positions in 2012, compared to only 12% of working men (OECD/ILO, 2019).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 14.8%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	70%	85%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	19%	12%

Note: Recent data for unemployment rates and gender pay gaps is unavailable.

Source: Data on labour force participation, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf.

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in China.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	China ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1980.
ILO conventions	China has ratified ILO Conventions 100, 111 but not 156, 183 or 189.

The law mandates equal remuneration for work of equal value (Labour Law, Article 46). In addition, article 13 of the Labour Law mandates non-discrimination on the basis of sex in employment and calls for the elimination of discrimination in employment, in order to ensure that women enjoy equal rights with men. In their recruitment exercises, employers shall not refuse to recruit women or increase the thresholds for recruitment of women. When recruiting female employees, employers shall not include in the employment contract any content that restricts their rights in the areas of marriage or childbirth (Labour Law, Article 13).

Women can work the same night hours as men and they do not need permission from their husband or legal guardian to either choose a profession or register a business. However, the law prohibits women from entering certain professions such as working in mines (Labour Law, Article 59).

Regarding parental benefits, on September 29, 2015, the Communist Party of People's Republic of China Central Committee announced that China would end its decades-long "one child policy", allowing all married couples to have two children. As for maternity and paternity leaves policies, while Article 62 of the Labour Law gives a general rule providing that birth-giving women workers shall be entitled to maternity

leave no shorter than 90 days, those policies are issued by localities and the amount of benefits that a couple can possibly get depends on their location. For instance, Beijing has maternity leave, but does not have specific paternity leave policies. However, according to Beijing family planning regulations, an additional late birth incentive leave of 30 days awarded to mothers can also be extended to fathers. In addition, if the father does not choose to take these 30 days, he may enjoy an additional one month wage bonus according to the mother's basic salary. When a husband and a wife come from different localities and therefore are subject to different local regulations, the couple is legal able to choose which regulations apply. Since the implementation of the two-child policy in late 2015, many cities and provinces have made new rules of paternity and maternity leave (Junlu et al., 2017).

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in China, and workplace discrimination was the most prevalent reply (30%), followed by sexual harassment (27%) and domestic abuse (23%). Only 14% of respondents picked equal pay as one of the main issues (Ipsos, 2018).

Discriminatory stereotypes with regards to the roles and responsibilities of women and men in the family and in society persist in China (CEDAW, 2013), as women take major responsibilities for household work, whereas men are more active in the labour force (Emery, 2013). Data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that a significant portion of the population (42%) in agrees or strongly agrees with the statement "when a mother works for pay, the children suffer", and still 15% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). Efforts to change norms have targeted adolescents as the younger generation has an important role to play in the future of gender equality in China (see Box 1).

Box 1. Good Practice: The Change Makers Programme

The Change Makers Programme is an initiative supported by UN Women which aims on one hand to introduce adolescents to issues related to gender equality, identity, respect for diversity and preventing violence against women, as well as on the strengthen their communication and advocacy skills. The rationale behind this programme is that adolescence is a critical period in young's life. So far, more than 200 students at Beijing Royal School have attended this program and are contributing to a shift in social norms towards women and gender mainstreaming.

Source: UN Women (2018), Young Educators In People's Republic of China Are Questioning Gender Norms And Preventing Violence, www.unwomen.org/en/news/stories/2018/11/feature-young-educators-in-china-question-gender-norms-and-preventing-violence (accessed 20 August 2019).

Social Practices

Women across the globe spend on average more time engaged in unpaid care work than men, and despite the fact it is unpaid, it does produce value that can be measured as a percentage of GDP. In China, unpaid care work represents 33% of the country's GDP (Ferrant and Thim, 2019). Women do the disproportionate share of this work with women in China spending, on average, more than two and a half times as much time on care and household labour than their male counterparts (OECD, 2019a). The demands of the household impact women's ability to participate in the labour force and pursue education (OECD, 2017). Despite the government's efforts to promote the elimination of social prejudices regarding the roles of men and women, discriminatory stereotypes in respect of the roles and responsibilities of women and men in the family and in society persist (CEDAW, 2013).

Recent reports have highlighted outright discriminatory hiring practices in the Chinese labour market that surely contribute to the growing gap in labour force participation between men and women. In 2018, 19% of job postings for civil service positions listed either a requirement or preference for male applicants (HRW, 2018). There was one example of an ad which noted the time-demands of the position as being potentially incompatible with caring for a family and requested “only men need apply” (HRW, 2018). Furthermore, in postings targeting women, requirements related to marital status, family status and physical attributes were explicitly stated despite the fact that none of these characteristics pertain to the duties of the job (HRW, 2018). The discriminatory language of these job advertisements first, produces unequal outcomes in the workforce between men and women, and second, reinforces views that women are less intelligent and capable than men and that their rightful place is caring for the household.

Key Policy Recommendations for Labour Equity

- Enact a comprehensive anti-discrimination law that clearly defines gender discrimination and includes the range of ways employers discriminate against women both directly and indirectly;
- Regularly track time-use on unpaid care activities by men and women, and increase awareness of the issue;
- Invest in quality data collection to design and better monitor gender policies in the workplace.

Financial Equity

Quick overview

Progress

- Programmes exist to support women entrepreneurs;
- The distribution of women and men engaged in opportunity-driven entrepreneurial activities is converging towards parity.

Challenges

- The gender gap in access to bank accounts increased by three percentage-points between 2014 and 2017;
- Women are 18% less likely than men to be an owner-manager or to start a new business.

Outcomes

The financial equity pillar in China reveals some differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 76% of women against 84% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women, as in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 46% and 56%. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (18%) reported

saving to start, operate or expand a farm or business, compared to only 13% of women. This difference has persisted since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the .past 12 months.	2014	76%	81%	79%
	2017	76%	84%	80%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	70%	74%	72%
	2017	46%	56%	51%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	17%	26%	22%
	2017	13%	18%	16%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	1.10		
	2017	1.09		
	2018	1.05		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.70		
	2017	0.87		
	2018	0.82		

Source: Data on accounts, saving money, saving money to star operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunities and entrepreneurship activities. Women are more likely than men to be engaged in opportunity-driven entrepreneurial activities, resulting in a female-to-male opportunity ratio (1.05) above the equality value 1. In other words, for every 100 men in the population involved in opportunity-driven entrepreneurial activities, there are 105 women doing the same.

Conversely, the percentage of men nascent entrepreneurs or owner-manager of new businesses is greater than that of women. As a result, the female-to-male ratio of entrepreneurial activity is lower than 1 (0.82), indicating that for every 100 men in the population who are launching businesses, only 82 women are doing the same.

Achieving financial equity in China remains an area of concern. A closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

Women have equal rights as men to open a bank account at a formal institution. The laws contain no discriminatory restrictions with regard to women's rights to secure loans, mortgages and other forms of credit.

Social Norms

In the Chinese society, there are entrenched social norms that govern the expectations of women and men with regard to the financial sphere. In 2010, nearly one out of every four married women (25%) deferred important decisions, especially those of related to contracting bank loans and making financial investments. Also, about the same proportion of women had a say in the decision to buy or build a family home (China Perspective, 2012). Patriarchal traditions that favours men relative to women remain enshrined in practice and limit women abilities to take financial decisions. A 2010 survey conducted by the All-China Women's Federation (ACWF) reveals a clear acceptance of gender roles by both men and women as 62% of men, compared to 55% of women in China agreed with the statement "men are turned towards society, women devote themselves to their family" (China Perspective, 2012).

In addition, despite improvements in access to higher education, and an increasing access to employment, women tend to drop out of the workforce upon having a child and when they are the most likely to move in mid-level or senior positions (Grass-Oguma, George, 2016). This situation could explain, at least partially, the low proportion of women in managerial positions in China.

Social Practices

The entrepreneurial conditions in China are favourable for women seeking to open a business, and many are doing so. In 2018, women accounted for 23% of business owners (MasterCard, 2018). In addition, a series of entrepreneurial policies specifically targeting female entrepreneurs have been formulated and carried out by the Chinese government. These policies include subsidies for professional trainings, small-loan guarantees and preferential tax treatment for women entrepreneurs. Once a woman has gained her entrepreneurial training certification, new bank loans can be guaranteed without the requirement of collateral on her personal property. Furthermore, in certain provinces, regulations are in place so that loan departments in banks and credit guarantee organizations will cooperate and give priority to supporting women entrepreneurs via a simplified process (Deng et al., 2011).

Financial inclusion has been at the heart of many microfinance programs in China. For example the Great Wall West China Bank has a microloan program which in addition to providing funding to women-led SMEs, set up a financial services centre to give individualised support to women entrepreneurs (BNY Mellon and UN Foundations, 2018). Another project, by the Asian Development Bank (ADB) in the Xinjiang Uygur Autonomous Region is attempting to boost traditional garment production and tourism through targeted microfinance, in particular, the program aims to boost the financial inclusion of ethnic minority (ADB, 2018).

When it comes to entrepreneurship, men's and women's financial behaviours differ in important ways: (Demirgüç-Kunt, et al., 2018):

- Only 7% of women borrowed money from a financial institution compared with 10% of men.
- Both men and women are more likely to borrow from family and friends than from a financial institution, and approximately 28% do so.

Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Develop and implement specific surveys on a regular basis intended to uncover the social norms and attitudes governing women and men's access to financial services;
- Provide mentorship programmes and trainings to women who wish to engage in entrepreneurship.

Governance

Quick overview

Progress

- Women's representation in parliament increased by one percentage point between 2014 and 2019.

Challenges

- Almost half of the population (48%) thinks that men make better political leaders than women;
- Minority women are under-represented in political representation;
- Progress has slowed in increasing women's representation on corporate boards;
- Women's representation in managerial positions fell by six percentage-points between 2014 and 2019.

Outcomes

Women's participation in the decision-making sphere in China has slightly improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2019, women occupied only 30% of total employment in managerial positions, a six percentage-point decline compared to the 2014 (Hays, 2019; Hays, 2014).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2014	36%	64%
The proportion of females in total employment in managerial positions.	2019	30%	70%
Political Representation:	2014	23%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	24%	
Share of seats on boards of the largest publicly listed companies:	2015	9%	91%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	10%	90%
	2018	11%	89%

Source: Data on percentage of members in managerial positions from the Hays 2019 and 2014 report.

Data on political representation from the GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of China's largest companies in 2018 depicts a large gap as women occupied only 11% of the seats on boards of these companies. Nevertheless, progress has been made, as in 2015, they held only 9% of seats on the boards of these companies.

The public sector is no exception to this predominance of men in decision-making. In 2019, 24% of the members of parliament in China were women. This represents a one percentage-point increase compared to the level in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by China in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Women in China have equal rights as men to hold public and political office in the legislature, executive and judiciary (Constitution Article 34 & General provisions of the Law of China on the Protection of Rights and Interests of Women). China has also adopted various provisions in order to improve gender balance in politics and there are legislated quotas for women at the national and sub-national levels (Decision of the Fifth Session of the Tenth National People's Congress on the Number of Deputies to the Eleventh National People's Congress and on the Election of the Deputies, Article 8 & Organic Law of the Villagers Committees, Article 6).

In particular, at the national level, China has a unicameral parliament with a legislated quota of 22% of women for the lower house. At the local level, specifically in rural areas, the Government has been actively promoting women's participation in the leadership of village CPC branch committees and village committees by introducing a mandatory quota. The Law stipulates, inter alia, that there should be female members in the Villagers Committee, and that in the Villagers' Representatives Assembly, more than one-third of the representatives should be women (CEDAW, 2013). In addition, in order to effectively promote women's participation in the political sphere, the State has adopted a series of strong measures to ensure the training of female cadres. In particular, Article 12 of the Law on the Protection of Rights and Interests of Women provided that "the State actively train and select female cadres".

Social Norms

Attitudes towards women's political and managerial leadership are generally rather positive in China, as 71% of women and 64% of men from a 2018 Ipsos survey agreed with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018).

However, in general, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). Data from the OECD's GID-DB 2019 indicates that discriminatory social norms towards female political leaders concerns almost half of the population in China, as 48% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). This indicates that more effort is needed to promote positive images of female leaders.

Social Practices

Despite improvement, challenges remain for women's participation in the political process as demonstrated by the under-representation of women in politics (CEDAW, 2013). To confront the issue, the National Human Rights Action Plan (2016-2020) outlines specific targets for the proportion of women in politics at all levels (State Council Information Office of the People's Republic of China, 2016). The specific goals are to increase women's representation to 30% of total members of villagers' committees, 10% of the villagers'

committee chairpersons, and 50% of the members of urban residents' committees by 2020 (State Council Information Office of the People's Republic of China, 2016). Despite these local-level initiative, China has yet to establish specific measures to promote the participation of minority women in politics (CEDAW, 2017).

In the private sector, some progress has been made in increasing women's participation on corporate boards. 5.4% of A-share listed companies have a board chaired by a women, and data shows that 72% of these companies saw their stock prices increase in the past year (Deloitte, 2018). In fact, a study found that female directors have "a significant and positive impact on firm performance", and that a "critical mass" of women on the board (more than three) has a stronger positive impact on performance (Liu et al, 2014). Despite this evidence that women's participation on boards can be win-win, many attribute women's underrepresentation to the fact that marriage and childrearing lead to missed opportunities for promotion and advancement (OECD, 2017; UN Women, 2018).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties; Establish specific measures to include minority women in political decision-making;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Craft awareness-raising campaigns on the value of engaging more women in politics;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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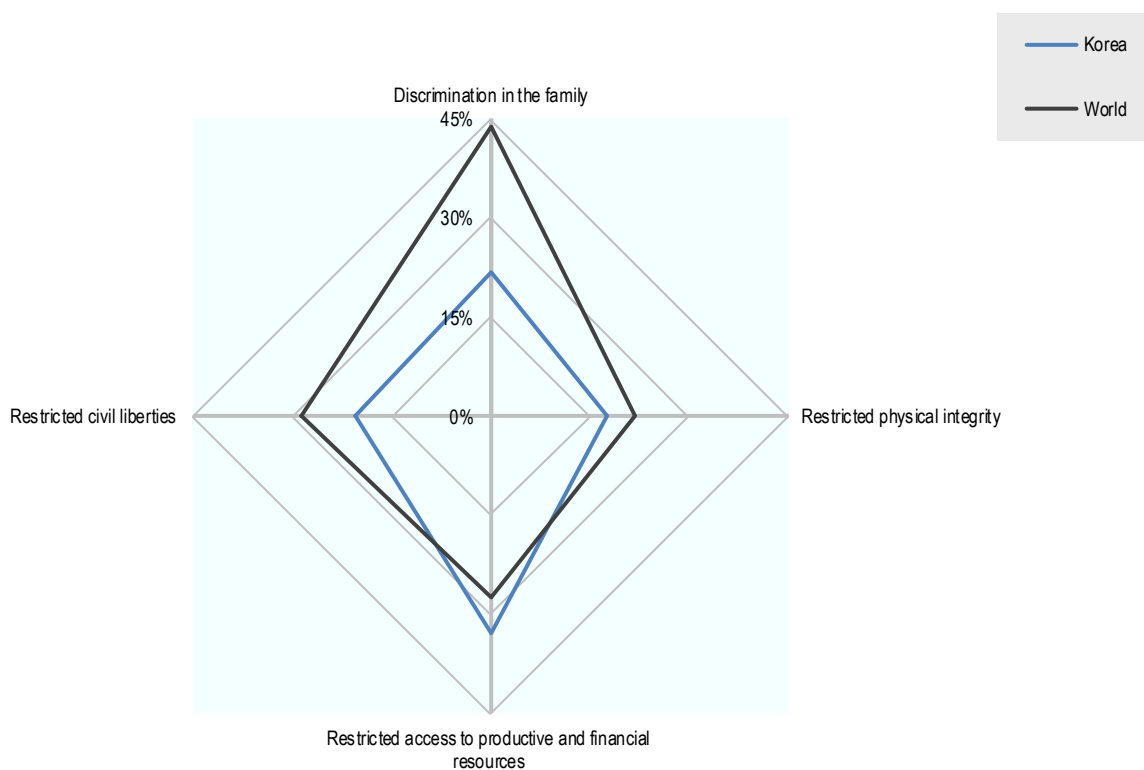
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REPUBLIC OF KOREA

Introduction

In the Social Institutions and Gender Index 2019, the Republic of Korea (hereafter Korea) achieves a score of 23%, and ranks 51st among 120 countries (OECD, 2019b). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in restricted access to productive and financial resources (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: The Republic of Korea and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- The gender gap in labour force participation narrowed from 22.5% in 2012 to 19.7% in 2018;
- Progressive parental leave policies encourage fathers to be involved in childcare;
- The gender pay gap shrank by nearly 5 percentage points from 2006 to 2017.

Challenges

- Women do almost 4.5 times as much unpaid care work as men;
- Women's and men's retirement ages differ with implications for pensions;
- Women do almost 4.5 times as much unpaid care work as men;
- There is a lack of recognition of the prevalence of sexual harassment in the workplace;
- The law does not prohibit employers from asking about a woman's pregnancy or her intention to have children during the recruitment or promotion process.

Outcomes

In the Republic of Korea, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 59% of women doing so compared to 79% of men (see Table 1). The same pattern was observed in 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs as nearly 23% of working women occupied part-time positions in 2017, compared to only 11% of working men (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 4% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 22.5%

Gap in 2018: 19.7%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	55%	78%
	2017	59%	79%
	2018	59%	79%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	20%	10%
	2017	23%	11%
Unemployment rate:	2016	4%	4%

The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2017	4%	4%
	2018	4%	4%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	40%	
	2017	35%	

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in Korea. The gender pay gap in 2017 was estimated to be 35%, meaning that on average, for each Won earned by men, women earned only 65 jeon. This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019). Furthermore, women in Korea are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in Korea.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	The Republic of Korea ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1954 and its Optional Protocol in 2006.
ILO conventions	The Republic of Korea has ratified ILO Conventions 100 (Equal Remuneration), 111 (Discrimination in Employment and Occupation) and 156 (Workers with Family Responsibilities). It has not ratified ILO Conventions 183 (Revision of Maternity Protection) and 187 (Domestic Workers).
Legal reform	The revision to the Labour Standards Act in 2014 extended maternity leave from 90 days to 120 days for female workers who are pregnant with two or more fetuses (Labour Standards Act, 1997, as amended).

The Equal Employment Opportunity and Work-Family Balance Assistance Act, prohibits discrimination in employment, its scope includes both direct discrimination, in which “the employer applies separate conditions for employment or work or other discriminatory measures to employees based on gender, marital status, family status, or pregnancy or childbirth, with no legitimate grounding” and indirect discrimination in which “although the employer applies equal conditions for employment or work to employees, the imbalance in the ratio of male and female employees who meet such conditions is severe, resulting in disadvantages to one gender and therefore making it impossible to justify the conditions” (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended). It covers recruitment and hiring, educational opportunities, assignments and promotions, retirement and dismissal. The National Human Rights Commission Act also prohibits discrimination on the basis of sex in employment, specified to include recruitment, hiring, training, placement, promotion, wages, payment of commodities other than wages, loans, age limit, retirement, and dismissal (National Human Rights Commission Act, 2011, as amended).

The Equal Employment Opportunity and Work-Family Balance Assistance Act prescribes equal pay for work of equal value (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended). Through inspection and deliberation, the Government can impose up to two million won in fines

on companies practising wage discrimination, and up to five million won on those discriminating in terms of fringe benefits (Government of the Republic of Korea, 2015). Since 2017, the Republic of Korea is also a member of the Equal Pay International Coalition (EPIC)⁵⁵. Labour inspectors at regional Offices of Employment and Labour conduct prevention and inspection activities to ensure compliance with regulations on gender discrimination (Government of the Republic of Korea, 2015). In line with the Act on the National Human Rights Commission, the Commission also has the power to investigate, and facilitate access to remedy for discrimination based on gender in employment opportunities (National Human Rights Commission Act, 2011, as amended). Organizations and companies that violate the principle of non-discrimination in employment are subject to a fine of 5 to 30 million won or criminal punishment (Government of the Republic of Korea, 2015).

The Labour Standards Act prohibits employers from employing women for work that could be hazardous and dangerous to their future pregnancy or childbirth and for work inside a pit (Labour Standards Act, 1997, as amended). There are no restrictions for women to work the same hours as men. The law does not prohibit employers from asking about a woman's pregnancy or her intention to have children during the recruitment or promotion process. Women are not required to have permission from their husbands or legal guardians to choose a profession or work, or to register a business.

The revision to the Labour Standards Act in 2014 extended maternity leave from 90 days to 120 days for female workers who are pregnant with two or more fetuses (Labour Standards Act, 1997, as amended). Under the Equal Employment Opportunity and Work-Family Balance Assistance Act, male workers with a new-born baby are allowed three days of paid paternity leave which must be taken within 30 days of the birth of the child (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended). In the case of non-regular and dispatched workers, the number of days of paternity leave they take should be excluded from the period of their contract (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended).

Childcare leave may be taken by both parents, until the child has reached the age of eight (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended). Leave benefits are paid at 80% of the worker's monthly ordinary wage for the first three months and then 50% from the fourth month (Government of the Republic of Korea, 2019). One year Childcare leave is allowed per child per parent. If two parents use childcare leave consecutively one after another, the benefit for the first three months of the leave of the parent who uses the latter leave is raised to 100 % of the ordinary wage, up to 2.5 million won (Government of the Republic of Korea, 2019). Since this benefit is only offered when both parents take childcare leave, it serves as a strong incentive to men (Government of the Republic of Korea, 2015). In compliance with the revised State Public Officials Act and Local Public Officials Act, from 2015 male public officials can take childcare leave for up to three years as can their female counterparts (Government of the Republic of Korea, 2015).

The dismissal of pregnant workers is prohibited, and women are, by law, guaranteed an equivalent position after their return from maternity leave (Labour Standards Act, 1997, as revised). Similarly, the Equal Employment Opportunity and Work-Family Balance Assistance Act prohibit employers from dismissing, or treating unfavourably, workers that take childcare leave, and requires that they be restored to the same work as before the leave or any other work paying at the same level of wages (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended).

While the law does not require companies to report on how they pay men and women, the Equal Employment Opportunity and Work-Family Balance Assistance Act enables the publication of a list of employers whose ratio of female to male employees has not met legal standards three consecutive times and are thereby identified as employers who have failed to implement affirmative action (Equal

⁵⁵ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

Employment Opportunity and Work-Family Balance Assistance Act; Government of the Republic of Korea, 2015). To comply with this law, both public organisations and private enterprises surpassing a certain number of employees should annually submit to the Minister of Labour and Employment statistics on male and female employees by work type and position and their implementation plan for affirmative action (Government of the Republic of Korea, 2015). Incentives are provided to companies that show positive results from their affirmative action measures (Government of the Republic of Korea, 2015)

Social Norms

Among the most important issues facing women and girls in Korea identified in a 2019 Ipsos survey, balancing work and caring responsibilities comes first (31%), followed by sexual harassment (22%) and sexual violence (21%) (Ipsos, 2019). This differs slightly from the survey done by Ipsos a year earlier, as sexual harassment was listed as the most important issue in the country (35%), followed by balancing work and caring responsibilities (30%) and sexual harassment (28%). (Ipsos, 2018).

With regards to perceptions of gender roles in the household, data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 6% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). However, further data indicates that 55% of the population in Korea agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). This presents a mixed picture about social norms related to motherhood and participation in the labour force. Nevertheless, only 19% of the respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man" and, 63% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country. In addition 54% of think that not enough is being done to achieve equal rights between women and men in Korea when it comes to looking after children and the home (Ipsos, 2019). Looking to the future, 38% of respondents are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Korea (Ipsos, 2019).

With regards to gender equality in the workplace, 57% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Korea (IPSOS, 2019).

Social Practices

Women around the world tend to do the majority of unpaid care and domestic work, and despite the fact it is unpaid, it represents a significant share of countries' GDP (Ferrant and Thim, 2019). In the Republic of Korea, women spend nearly four and a half times as much time as men on this work (OECD, 2019a). This burden of care work impacts women throughout their lives, often limiting both their ability to pursue higher education and their career path (OECD, 2017). In an attempt to mitigate the difficulties unpaid care work pose for women's career advancement, Korea has created the Career Interruption Prevention Program and the Women's Reemployment Centre, which provide complementary career-support services to women who in starting or building their families choose to pause their careers (MOGEF, 2019). Both initiatives provide individualised services such as counselling and training, as well as projects aimed at shifting the culture in the workplace and beliefs of work-family life balance (MOGEF, 2019).

Sexual harassment remains an issue in workplaces throughout the world and Korea is likely no exception despite the lack of data collection about this and other forms of harassment faced by women in the workforce (CEDAW Committee, 2018). Furthermore, in the absences of a legal framework to criminalise this behaviour, women lack avenues for redress and other support mechanisms (CEDAW Committee, 2018).

In addition to gender pay gaps which remain salient in the Republic of Korea, women's retirement age is 55 years compared to 60 years for men. This difference has implications for women's economic independence as their pension benefits are often less than their male counterparts' (CEDAW Committee, 2018).

Key Policy Recommendations for Labour Equity

- Eliminate legal restrictions to women's ability to pursue some fields of study and profession based on women's characteristics, in addition to gender-differentiated retirement ages;
- Pass laws which comprehensively define both direct and indirect discrimination against women in the public and private spheres, especially in the workplace;
- Prohibit employers from asking women about their family plans in hiring and promotional practices;
- Collect gender-disaggregated data on the prevalence of the various forms of harassment that can take place in the workplace and make them regularly available;
- Promote positive social norms which may aid in redistributing unpaid care and domestic work;
- The Minister of Labour and Employment should collect data on gender pay gaps from firms in addition to the statistics already collected (male and female employees by work type and position and plans for affirmative action).

Financial Equity

Quick overview

Progress

- Parity in access to bank accounts has been achieved;
- Women are seizing opportunity-driven entrepreneurship opportunities more than men.

Challenges

- Lack of funding support for women entrepreneurs;
- Women are still less likely than men to be owner-managers or to launch a new business.

Outcomes

The financial equity pillar in Korea reveals few differences between women and men in terms of their access to financial accounts and services. In 2017, 95% of women in Korea reported having an account at a bank or another type of financial institution in the past 12 months, the same percentage as men (Demirgüç-Kunt et al., 2018).

However, there are some slight discrepancies in the savings behaviours of men and women (see Table 3). Indeed, more men are saving money than women, as in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 33% and 36%—approximately a ten percentage-point increase for both genders compared to 2014. In

addition to this pattern, when it comes to the reason of saving, a greater proportion of women (73%) reported saving to start, operate or expand a farm or business, compared to 65% of men.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial or report personally using a mobile money service in the past 12 months.	2014	93%	95%	94%
	2017	95%	95%	95%
Saved any money in the past year, female (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	24%	26%	25%
	2017	33%	36%	34%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	72%	76%	74%
	2017	73%	65%	69%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	1.00		
	2017	1.05		
Female-to-male ratio of entrepreneurial activity: The percentage of female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2015	0.70		
	2017	0.66		

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business comes from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity comes from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in accessing opportunities and entrepreneurship activities. Women in Korea are more likely than men to engage in opportunity-driven entrepreneurial activities. As a result, the female-to-male opportunity ratio stand at 1.05, meaning that for every hundred men in the population involved in opportunity-driven entrepreneurial activities, there are hundred and five women doing the same. Conversely, there are more men who are nascent entrepreneurs, compared to women, resulting in a female-to-male ratio of entrepreneurial activity (0.66) under the equality value of 1.

Despite relatively good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

There are no restrictions for married and unmarried women to access formal financial institutions and to obtain credit.

Social Norms

According to an Ipsos survey, 43% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business (Ipsos, 2019). With regard to entrepreneurial activities, married women entrepreneurs lack a supporting atmosphere from family members which can be critical for their success as entrepreneurs (Mbuh Delancey, 2014). Looking to the

future, 35% of respondent are confident that discrimination against women in business will have ended in the next 20 years in Korea (Ipsos, 2019).

Social Practices

Understanding the barriers to women-led entrepreneurship allows insights into the financial barriers women face in general as access to accounts and credit are especially important for individuals seeking to open or operating a businesses. In the Republic of Korea, women account for 39% of business owners and 24% of corporate employers. According to the Women Enterprise Supporting Center of the Korean Women Entrepreneurs Association, supported by the Ministry of SMEs and Startups (2018), the number of female-owned businesses is 1.43 million (39%) and they employ 4.10 million people (24%) (Women Enterprise Supporting Center and Ministry of SMEs and startups, 2018). Despite this being a positive trend, the most popular reason women give for starting a business is to have a better work life business, reflecting the difficulties women face in balancing unpaid care work with career opportunities. The second most popular is "to pursue an interest or hobby" which is a more promising sign (OECD, 2018).

In order to ensure a higher percentage of women engage in entrepreneurship, it is essential to guarantee that they have access to the finances they need. Compared to men, women who discontinue their business are more likely to do so as a result of lack of finance and unprofitability (MasterCard, 2018). Women stating a lack of finance, may be doing so because it is common to self-finance the start-up process of a business, thus leaving them without much of a safety-net later on. Nevertheless, Korea is the only G20 country in which women entrepreneurs are more likely than their male counterparts to use a bank loan with 27% doing so (OECD, 2018). The Korean government has been expanding support for women's business start-ups and female entrepreneurs annually from 2000 until now, with the 20th support plan, based on 'The Act on Support for Female-Owned Businesses' which was enacted in 1999 (Government of the Republic of Korea, 2019). While the Ministry of Gender Equality and Family (MOGEF) promotes gender diversity, it also focuses on higher representation of women in the workforce and as executives related to 'workplace' and 'governance' policies when it comes to the corporate environment. Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Develop initiatives to support women-led SMEs through a better access to finance and capacity building in terms of managerial skills;
- Promote women entrepreneurs as role models to spark and encourage women's entrepreneurial spirit.

Governance

Quick overview

Progress

- The percentage of women in managerial positions increased by 2% between 2015 and 2017;

- The government is attentive to the issue of women's underrepresentation in leadership.

Challenges

- Progress is slow in increasing women's representation in public and private leadership.

Outcomes

Women's participation in the decision-making sphere in Korea has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2017, women occupied only 12% of total employment in managerial positions, a two percentage points increase compared to the 2015 figure (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	10%	90%
The proportion of females in total employment in total management. ILOstat Database	2017	12%	88%
Political Representation:	2014	16%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	17%	
Share of seats on boards of the largest publicly listed companies:	2015	2%	98%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries. MSCI Women on boards.	2017	2%	98%
	2018	2%	98%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of the Republic of Korea's largest companies in 2018 depicts a large and persistent gap as women occupied only (2%) of the seats on boards of these companies. Women's low representation has remained unchanged since 2016.

The public sector is no exception to this predominance of men in the decision making. In 2018, only 17% of parliament's members in Korea were women. This figure represents a one percentage-point increase compared to the level in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by Korea over time in addressing the gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

The Constitution of Korea prescribes that all citizens over twenty-five years old are eligible to run for election. Women have the same rights as men to hold public and political office, including in the legislature and executive branch and the judiciary (Constitution, 1987). The Public Official Election Act establishes a 20% quota for female proportional representatives and the use of the "zipper system", which alternates male and female candidates on the ballot (Public Official Election Act, 1994, as amended). Following revisions to this act in 2005, parties are encouraged to nominate 50 per cent or more female candidates

in elections for National Assembly proportional representative members and proportional local council members (Public Official Election Act, 1994, as amended, Government of the Republic of Korea, 2015). They are also expected to recommend female candidates for 30% or more of all local constituencies in elections for local constituency based National Assembly seats and local constituency-based council members (Public Official Election Act, 1994, as amended, Government of the Republic of Korea, 2015).

Sanctions apply if party lists do not meet the recommendation of female candidates, although these sanctions only apply to the election of the proportional representative local council members and not national elections (Public Official Election Act, 1994, as amended).

While the law does not provide for training for women to support their effective participation in political and public life, the Ministry of Gender Equality and Family has established the Academy for Promising Women in 2013, with a view to enhance women's political participation and appointment to high-level public posts (Government of the Republic of Korea, 2015). A Gender-Equal Recruitment Target System for governmental officials has also been established, followed by the adoption of five year plans to increase the number of women at the managerial level are executed both at central administrative agencies and local governments (Government of the Republic of Korea, 2013).

Social Norms

According to an Ipsos survey, 43% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 45% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in the Republic of Korea, and 48% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019). The findings from a survey done a year earlier indicate that 63% of women and 41% of men agree with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018).

Still, in general, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). Data from the OECD's GID-DB 2019 indicates that 44% of the population in Korea agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). There is also a preference for male bosses, as just over one-third of surveyed individuals (31%) in a 2019 Ipsos survey report that they would feel uncomfortable if their boss was a woman (Ipsos, 2019). The most recent survey also finds that 31% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in the Republic of Korea (Ipsos, 2019).

Attitudes towards women in politics in the Republic of Korea are shifting. A survey conducted by a group of former and current Korean politician women found that nearly 70% of respondents think that women are not participating enough in politics. However, challenges remain huge, especially when it comes to address discriminatory views of women in politics. While 27% of respondents to the aforementioned survey think that the main reason women are underrepresented in parliament is the discomfort felt by Korean with women politicians, 25% of them evoke the public's prejudiced thoughts that male politicians are supposed to be more capable than their female counterparts (Lee, 2016).

Social Practices

Although there are gender quotas for political parties' nominations which state that 30 percent of candidates must be women, there are no enforcement mechanisms in place, thus less than 11 percent of candidates in the 2016 general elections were women (CEDAW Committee, 2018). Of the women who did succeed in being elected, 90 percent of them ran in Seoul which might show that outside of metropolitan centres, gender disparities may be more accepted and resistant to change (Lee, 2016). Some sources

also identify this as being attributed to a lack of specialised mentorship programs for rural women (Lee, 2016).

Furthermore in the public sector, the Korean government has set a target for the percentage of female managers to 18.8 percent; the plan also includes training programs to help women advance to executive leadership (Deloitte, 2017). Nevertheless there are not special measures in place to ensure women are represented in high-level posts in the executive, legislative and judicial branches of government (CEDAW Committee, 2017).

In the private sector, progress remains slow in increasing women's representation in corporate leadership. Part of this may be driven by the fact that the majority of high-level executives tend to remain at the same company for a long period of time, and while some may move it is typically within the company or one of its affiliates (OECD, 2019d). Nevertheless, women occupy less than 3% of board seats, and only 1% of chairpersonships. The percentage of women CEOs is even smaller, constituting less than 1% (Deloitte, 2017). Nevertheless, high profile examples of successful female executives at Naver and Kakao may have the potential to change perspective about women's ability to be successful business leaders (MasterCard, 2018).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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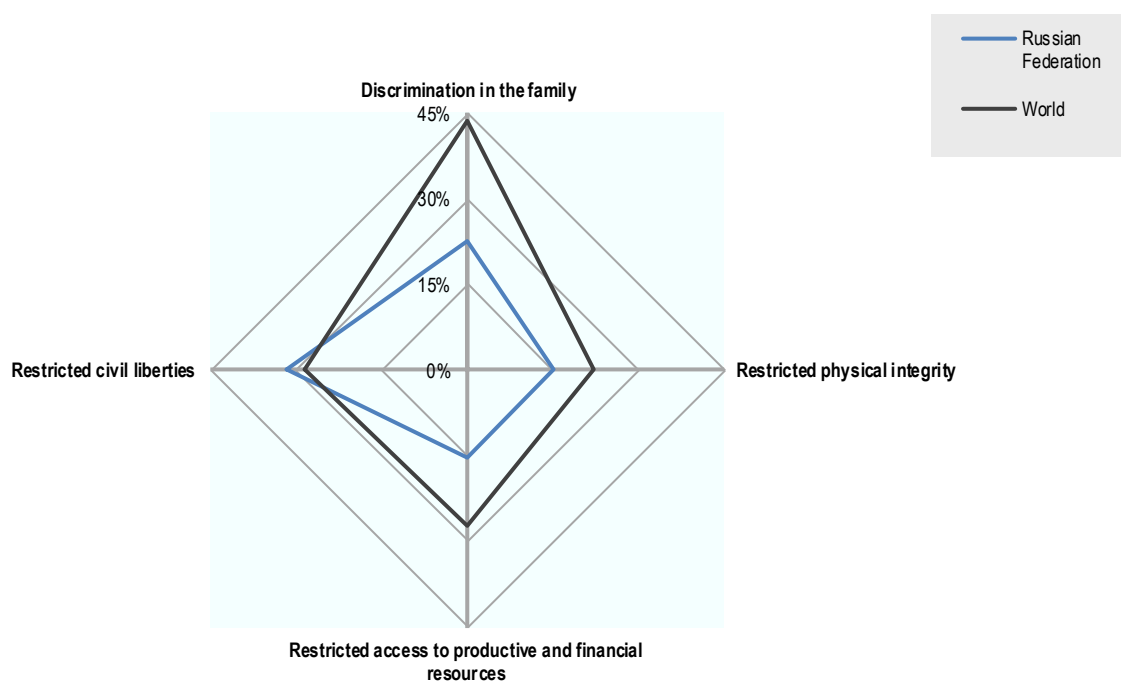
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RUSSIAN FEDERATION

Introduction

In the Social Institutions and Gender Index 2019, the Russian Federation (hereafter Russia) achieves a score of 22%, and ranks 44th among 120 countries (OECD, 2019b). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted access to productive and financial resources, and highest discrimination in restricted civil liberties (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: The Russian Federation and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>

Labour Equity

Quick overview

Progress

- Social norms towards women's decision to participate in the labour force appear to be generally positive.

Challenges

- 39% of the population still thinks that children will suffer if their mother works for pay;
- Women face gender-based discrimination in the workplace, as well as sexual harassment which is not prohibited by law;
- There is no available time-use data to recognise the unpaid care work done by women and men.

Outcomes

In Russia, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 69% of women doing so compared to 80% of men (see Table 1). The same pattern was observed in 2012 despite a slight narrowing in the gender gap in labour force participation (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs; 5% of working women occupied part-time positions in 2017, compared to only 2% of working men in the same year (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 5% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 9.9%

Gap in 2018: 10.8%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	68%	78%
	2017	69%	80%
	2018	69%	80%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	5%	3%
	2017	5%	2%
Unemployment rate: The number of unemployed people (aged 15-64) as	2016	5%	6%
	2017	5%	5%

a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2018	5%	5%
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Note: no recent data on gender wage gap is available.

Source: Data on labour force participation, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in Russia.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	The Russian Federation has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1980 and its Optional Protocol in 2001.
ILO conventions	The Russian Federation has ratified ILO Conventions 100 (equal remuneration) and 111 (discrimination in employment).
Legal reform	The Government undertook legislative reforms, in particular adopted a federal law on free legal assistance, in 2011, and a federal law on employment, which prohibits job advertisements containing requirements of gender, age and marital status, in 2013, and adopted of a number of measures aimed at assisting pregnant women and women on maternity leave.

The Labour Code mandates non-discrimination on the basis of sex in employment (art. 3) and allows women to work the same night hours as men (Labour Code, art. 96). Paid maternity leave is mandated by law for 20 weeks with 100% of wages paid by the Government (Labour Code, art. 255). The law does not mandate paid paternity leave. Parental leave of 156 weeks is available and can be transferred partially or totally between parents as well as to grandparents and other relatives (Labour Code, art. 256). Persons who take up a parental leave are entitled to 40% of their wages paid by the Government. The law protects women's employment security when they are on maternity leave (Labour Code, art. 261). The law does not require women to have permission from their husband or legal guardian to choose a profession or to register a business (Family Code, art. 31). Furthermore, the right to use freely his/her abilities and property for entrepreneurial and other economic activity as well as the right to choose a profession freely are enshrined in the Constitution (art. 34 & 37). Victims of discrimination in the workplace may petition the federal labour inspectorate bodies and courts applying for restoration of their violated rights, compensation of the material loss and redress of the moral damage (Labour Code, art. 3).

However, Russian women encounter discrimination in employment. The law does not specifically cover non-discrimination in job advertisements, selection criteria, recruitment, hiring, terms and conditions, promotions, training, assignments and termination. Additionally, the law does not mandate equal remuneration for work of equal value, but stipulates nonetheless that any discrimination when establishing and changing the amount of wages and other terms of remuneration of labour is banned (Labour Code, art. 132 & Constitution, art. 37). The law prohibits women from entering certain professions, notably professions that are deemed hard, dangerous and unhealthy or those which take place underground (Labour Code, art. 253). Furthermore, women cannot engage in jobs requiring lifting weights above the threshold in the same way as men (Labour Code of the Russian Federation, Art. 253 Resolution No. 162 of 25 February 2000). Thus, women cannot work in the same occupations as men such as mining, industry, metalworking, or construction. Additionally, the law does not specifically prohibit sexual harassment in the workplace.

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in Russia, and domestic abuse and access to employment were the most prevalent responses (21%), followed by the amount of unpaid work that women do (19%). These results differ from another survey done by Ipsos a year earlier, when domestic abuse was cited as the most important issue by 27% of respondents, followed by support for pregnant women and new mothers (24%) and balancing work and caring responsibilities (20%) (Ipsos, 2018).

In regards to perceptions of gender roles in the household, data from the OECD's Gender, Institutions and Development Database (GID-DB) indicates that only 5% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). The vast majority of people—91% of women and 85% of men—agree that it is perfectly acceptable for any woman in their family to have a paid job outside the home if she wants one. While 52% of women would prefer to work at a paid job, while a smaller percentage of men (37%) prefer that the women in their family work at a paid job.

In addition, 71% of the respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man" and 46% of think that not enough is being done to achieve equal rights between women and men in Russia when it comes to looking after children and the home (Ipsos, 2019). Moreover, 58% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (Ipsos, 2019). Looking into the future, only 23% of respondents are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Russia (Ipsos, 2019).

However, data from the OECD's 2019 GID-DB indicates that 39% of the population in Russia agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). This figure indicates that more efforts are needed to address the persistence of traditional norms dictating gender roles in the household and the economy. The latest CEDAW report available indicates the persistence of patriarchal attitudes and stereotypes concerning the roles and responsibilities of women and men in the family and in society which consider women to be primarily mothers and caregivers, discriminate against women and perpetuate their subordination within the family and society, restrict women's educational and professional choices and their participation in political and public life as well as the labour market (CEDAW, 2014).

With regards to gender equality in the workplace, about 33% of men and 47% of women believed that a woman with similar education and experience to a man would have a "worse opportunity" than men to find a good job (Gallup, ILO, 2017). In terms of wage equality, 60% of respondents to the 2019 Ipsos survey think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Russia (Ipsos, 2019).

Social Practices

Although there is no available data about the time spent by men and women on unpaid care work in Russia, women across the globe spend more time doing this work than men (OECD, 2019a). Data is essential to recognising the value unpaid care work contributes to national welfare as well as the economy (Ferrant and Thim, 2019). Furthermore, this data can lead to well-designed policies to redistribute this work more equitably thus allowing women with the time needed to pursue other goals such as education, entrepreneurship and employment (OECD, 2017).

Despite programmes aimed at enhancing gender equality (see Box 1), gender-based discrimination remains prevalent in the workforce. Women are restricted in their employment opportunities as the law

prohibits women from working in dangerous or arduous jobs. Recently, it was announced that in 2021 some of these restrictions will be lifted, shortening the list of 465 jobs prohibited for women to 98 (The Moscow Times, 2019). These restrictions reinforce the idea that women's main role in society is confined to a reproductive role, and may explain some of the horizontal gender segregation that characterises the labour force. Women are highly concentrated in the education, health-care, and sales sectors (CEDAW, 2015).

Box 1. Good Practice: Promoting Women's Participation in Public Life with the National Action Strategy for Women (2017-2022)

The Russian National Action Strategy for Women (2017-2022), created in partnership among the Council of Europe, the Ministry of Labour and Social Protection of Russia, the High Commissioner for Human Rights in Russia, and the Ministry of Foreign Affairs of Russia seeks to prevent the social disadvantages faced by women as well as promote women's participation in public and political life. The plan focuses on women's health and economic status, and intends to share knowledge and practical skills among all representatives of authorised governmental bodies and institutions to improve the status of women.

Sources: Council of Europe Programme Office in Moscow (n.d.), Co-operation on the implementation of the Russian Federation National Action Strategy for Women (2017-2022), www.coe.int/en/web/moscow/co-operation-on-the-implementation-of-the-russian-federation-national-action-strategy-for-women-2017-2022 (accessed 31 July 2019).

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Men and women are also vertically segregated in the labour force with women being over-represented in low-paying jobs despite being as or even more educated, than their male peers (CEDAW 2015). This may be a cause of the frequent discrimination women face in compensation, professional training and hiring. Notwithstanding the law, vacancy announcements continued to specify gender and age requirements and some also specified a desired physical appearance. Although courts have often ruled in favour of employees who have filed complaints, the sums awarded are inconsequential. Many employees therefore prefer not to spend financial resources and time to take legal action (US Department of State, 2016b).

Reports also show that employers often avoid maternity and childcare costs by hiring men over women candidates; furthermore, ideas that women with small children will be unreliable persist. Though such discrimination is difficult to prove, NGOs have tracked several successful lawsuits in St. Petersburg against employers who wrongfully terminated women while on maternity leave (US Department of State, 2018).

Sexual harassment is reportedly common in Russia and its forms range from inappropriate comments and proposals to sexual assault. Additionally, reports show that the perception that a woman has to engage in sexual relations with her male superior to get a promotion persists (Advocates for Human Rights, 2014).

Key Policy Recommendations for Labour Equity

- Ensure that the law addresses gender-based discrimination in job advertisements, selection criteria, recruitment, hiring, terms and conditions, promotions, training, assignments and termination;
- Pass a law which specifically defines sexual harassment in the workplace in all of its forms and sanctions the behaviour;
- Collect gender-disaggregated time-use data to recognise the value that unpaid care work contributes to the national economy.

Financial Equity

Quick overview

Progress

- More women reported having an account, from 70% in 2014 to 76% in 2017;
- More women reported having saved to start, operate or expand a farm or business, from 2% in 2014 to 5% in 2017;
- Women account for 35% of business owners in Russia, a relatively high percentage.

Challenges

- It is estimated that women entrepreneurs have an estimated unmet need for financing of USD 42 000.

Outcomes

The financial equity pillar in Russia reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 76% of women compared to 75% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 35% and 38%, a slight decrease for both genders compared to 2014. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (7%) reported saving to start, operate or expand a farm or business, compared to only 5% of women. This difference has persisted since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Accounts (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial or report personally using a mobile money service in the past 12 months.	2014	70%	64%	67%
	2017	76%	75%	76%
Saved any money in the past year, female (% age 15+) : The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	41%	40%	41%
	2017	35%	38%	36%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	2%	5%	4%
	2017	5%	7%	6%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2018	0.60		
Female-to-male ratio of entrepreneurial activity: The percentage of female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2018	0.50		

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.60 and 0.50 in 2018 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are only six women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only five women in the same situation.

Despite relatively good performance in financial inclusion, a closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

The law provides women with the same rights as men to open a bank account at a formal financial institution (Civil Code, art. 845) and to obtain credit (Civil Code, art. 819).

Social Norms

Female entrepreneurs are held back by traditional social norms which place the burden of household and family responsibilities on their shoulders and question their ability to run a business. In some cases women

have a greater risk-aversion and lower self-confidence in their own abilities as well as less access to networks and resources (IFC, n.d.).

According to a 2019 Ipsos survey, 34% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business (Ipsos, 2019). And looking into the future, only 31% of respondents are confident that discrimination against women in business will have ended in the next 20 years in Russia (Ipsos, 2019).

Social Practices

Women account for 35% of business owners in Russia (MasterCard, 2018). This is a relatively high percentage, and the reasons women state for opening a business present a positive picture of women's entrepreneurship. Nearly half (44%) of women entrepreneurs report starting their businesses to pursue a hobby or interest (OECD, 2018). Nevertheless, like their peers globally, women face difficulties accessing the finances they need to achieve the goals they have for their businesses. Two-thirds of female entrepreneurs have limited access to financing opportunities, and it is estimated that women's unmet need for financing is on average USD 42 000 (IFC, n.d.). The majority of business owners self-finance their businesses, and the same percentage of women and men seek bank loans (12%). Women are slightly more likely than men to secure finances from family, and 7% of women rely on their spouse for funding compared to only 2% of men (OECD, 2018). This trend has the potential to reinforce traditional gender roles.

The CEDAW Committee (2015) highlights that rural women face barriers in accessing income generating opportunities and microcredit, ownership and use of land and their participation in decision-making processes at the community level. Furthermore, it is reported that Indigenous women face restrictions with regards to access to traditional lands and livelihoods (CEDAW, 2015).

Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions. Nevertheless, more can be done to make finance programmes accessible to women, one good example comes from TransKapitalBank which has a programme that provides women with capital as well as management training and business advice (IFC, n. d.).

Key Policy Recommendations for Financial Equity

- Facilitate women's access to credit and microcredit, especially for rural and indigenous women.

Governance

Quick overview

Progress

- The percentage of women members in parliaments increased from 14% in 2015 to 16% in 2018 and in managerial positions from 39% in 2015 to 41% in 2017.
- **Challenges** More than half of the population (57%) thinks that men make better political leaders than women;
- Women are underrepresented in government, accounting for only 16% of the seats in parliament;
- More efforts could be made to increase women's representation in the boardroom.

Outcomes

Women's participation in the decision-making sphere in Russia has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2017, women occupied 41% of total employment in managerial positions, a two percentage-point increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions: The proportion of females in total employment in total management.	2015	39%	61%
	2017	41%	59%
Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	14%	
	2019	16%	
Share of seats on boards of the largest publicly listed companies: Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2015	6%	94%
	2017	7%	93%
	2018	9%	91%

Source: Data on percentage of members in managerial positions comes from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of Russia's largest companies in 2018 depicts a large gender-gap as women occupied only 9% of board seats; although progress has been made, as in 2015, they accounted for only 6% of seats on the boards of these companies.

The public sector is no exception to this predominance of men in decision making. In 2019, only 16% of parliament's members in Russia were women. This represents a two percentage-point increase compared to the level in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by Russia in addressing the gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

The law provides women with the same rights as men to hold public and political office, including within the legislature, the executive and the judiciary (Constitution, art. 97, 81 & 119). However, there are no legal quotas in place to promote women's political participation at the national or local level and there are no special measures such as quotas to promote women's political participation at the national or local level.

Social Norms

With regards to attitudes towards women's political and managerial leadership, 36% of the individuals from a 2019 Ipsos survey think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 42% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Russia, and 48% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019). The findings from a survey done a year earlier indicate that 53% of women but only 26% of men agree with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018).

Still, in general, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). Data from the OECD's GID-DB 2019 indicates that 57% of the population in Russia agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). According to the latest CEDAW report available, underrepresentation of women in several state bodies, including the State Duma and the Federal Council, is a result of persistent traditional and patriarchal attitudes towards women and their expected stereotypical roles and responsibilities within society (CEDAW, 2014). A recent survey also finds that only 27% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Russia (Ipsos, 2019).

Social Practices

The Consortium of Women's Non-Governmental Associations (2015) reports that the inequality of financial and administrative resources available to women and men has an impact on women's participation in political and public life. Additionally, women are under-represented in higher decision-making positions at government level, which reveals the glass ceiling most women face (Consortium of Women's Non-Governmental Associations, 2015). Furthermore, the CEDAW Committee (2015) highlights the limited representation of Indigenous women in local, regional and federal decision-making bodies.

In the private sector, Russian women are well represented in leadership as 45% of senior managers are women (Grant Thornton, 2016). However this representation is not as strong in the boardroom; of the 29 companies sampled by Deloitte, only 6% of board seats were held by women, and just over 3% of board chairs were women. Moreover, none of the sampled companies had a female Chief Executive Officer (Deloitte, 2017).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, and boardroom quotas;
- Promote positive images of female leadership in both the public and private sectors to address discriminatory social norms towards women in the area;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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Saudi Arabia

Introduction

Saudi Arabia is not ranked in the Social Institutions and Gender Index 2019 due to lack of data. It presents very high levels of discrimination in the family, at 89%, and high levels of discrimination in restricted access to productive and financial resources, at 41% (OECD, 2019b).

The level of discrimination in the sub-index of physical integrity has not been computed since the information on the “percentage of women aged 15-49 years who consider a husband to be justified in hitting or beating his wife for some reasons” and the “prevalence of women who suffered intimate-partner physical and/or sexual violence during their lifetime” are not available at the cut-off date of 17 June 2017. The level of discrimination in the sub-index of civil liberties has not been computed since the information on the “percentage of women in the total number of persons declaring not feeling safe walking alone at night in the city” and the “percentage of women in the total number of persons declaring not having confidence in the judicial system and courts” are not available at the cut-off date of 17 June 2017.

Labour Equity

Quick overview

Progress

- The government has set out in its Vision 2030 to increase women’s labour force participation, and a number of recent reforms have been made to advance women’s rights and women’s access to opportunities, notably in terms of protections against discrimination in employment, and harassment in the workplace.

Challenges

- No data is collected about time spend by men and women on unpaid care work;
- Under the Kafala system, migrant domestic workers often face exploitation and abuse;
- Traditional social norms persist: 22% of the population in Saudi Arabia still believe it is unacceptable for women to work outside the home.

Outcomes⁵⁶

In Saudi Arabia, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with nearly 24% of women doing so compared to 81% of men (see Table 1). The gender gap in labour force participation has closed only slightly since 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs. In 2017, 13% of working women occupied part-time positions compared to nearly 6% of working men (OECD/ILO, 2019).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2015: 57.8%

Gap in 2017: 57.4%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	21%	79%
	2017	21%	81%
	2018	24%	81%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	13%	6%
	2017	13%	6%

Note: Data on Labour Force Participation for 2018 refers to Q2 of 2017. Data on unemployment rates and gender pay gap is unavailable.

Source: Data on labour force participation, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf.

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in Saudi Arabia.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Saudi Arabia ratified the Convention on the Elimination of All Forms of Discrimination against Women in 2000.
ILO conventions	Saudi Arabia has ratified ILO Conventions 100, 111, but not 156, 183 or 189
Legal reform	Saudi Arabia has recently changed the Labour Law. It prohibits employers from dismissing women during pregnancy or maternity leave. The legal reforms also include protections against discrimination in employment: "citizens are equal with respect to the right to work without any discrimination on the basis of sex, disability, age, or any other form of discrimination" (Human Rights Watch, 2019). The reforms also mandate non-discrimination in employment and with regards to equal remuneration for work of equal value. In 2018, Saudi Arabia's Anti-Harassment Law came into effect, making it a criminal offence for

⁵⁶ Data on Gender Gap in Labour Force Participation from 2018, is from 2017 Q2.

anyone to harass someone by any statement, act or signal of a sexual nature by whatever means, including the use of modern technology.
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The law mandates non-discrimination on the basis of sex in employment and equal remuneration for work of equal value. Women are permitted to work, but are restricted from working in certain fields and are prohibited from working in hazardous jobs or industries (Labour Law, Art 149). In addition, they are prohibited from working during a period of the night that would be superior to eleven consecutive hours (Labour Law, Art 150). The government does not require guardian permission for women to work.

Saudi law mandates paid maternity leave of 10 weeks (Labour Law, Art 152), four of which are to be taken before the birth, while paternity leave allows one day off (Labour Law, Art 113). 100% wages are covered by the employer for both paternity and maternity leave (Labour Law, Arts 113 & 152).

Authorities have provided incentives to employers to hire women and earmark certain positions for women. In particular, the national tenth development plan (2015-2018) aimed to “expand the scope of women participation in economic activities and provide more job opportunities for them in various fields in order to absorb the large supply of female workforce and to ensure decent life for them”.

Recently Saudi Arabia has lifted its ban on women driving, which expands women’s freedom of movement and may facilitate their labour force participation (OECD/ILO, 2019).

Social Norms

Data from the OECD’s 2019 Gender, Institutions and Development Database (GID-DB) indicates that 22% of the population in Saudi Arabia disagrees with the statement “it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one” (OECD, 2019a). According to a Gallup survey, 83% of women and 67% of men agree with the statement “It is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one”. Interestingly, when men were asked about their own families, only 13% stated that they would prefer that the women in their family worked a paid job, while 44% said they would prefer that women stayed at home. A similar percentage (44%) said they would prefer if the women in their family did both (Gallup and ILO, 2017).

In 2019, for International Women’s Day, the NGO Al Nahda Society for Women organised a campaign questioning stereotypes affecting women and men and their roles in the home and society, in order to shift perceptions and trigger action. It included an online campaign, roundtable discussions with subject matter experts on labour, finance and digital inclusion, and a public campus event. In particular, the campaign highlighted the negative impact of the low engagement of women in the workforce on the country’s economy, and therefore the positive impact of a more balance participation (International Women’s Day, n.d.).

Social Practices

Data regarding the time spent by men and women on unpaid care work is not available for Saudi Arabia; however, women across the world spend more time on this work than men (OECD, 2019b). The demands of caring for others can often influence if, and how, women choose to participate in the labour force and the time women have to engage in education and skill-building activities (OECD, 2017). It is likely that women do the disproportionate share of care and household responsibilities; however, in the absence of data collection, recognition of this work is impossible (Ferrant and Thim, 2019).

Employers in many sectors maintain separate male and female workspaces (Human Rights Watch, 2016). There is very low coverage from media on sexual harassment’s cases and no government data; hence, information on the prevalence of sexual harassment is not available (Human Rights Watch, 2016).

The Saudi Vision 2030 aims to expand the scope of women participation in economic activities and provide more job opportunities for them in various fields in order to absorb the large supply of female workforce and to ensure decent life for them (Tahirkheli, 2018). However, while the government does encourage employers to hire women, it also requires employers to establish separate office spaces for men and women as well as enforcing a strict dress code for women. These stringent policies have negative impacts and create disincentives for employers to hire women. The government does not require guardian permission for women to work but does not penalize employers who do require this permission (CEDAW, 2018). Nevertheless, there are actors in the private sector seeking to facilitate more women in the workforce (see Box 1).

Box 1. Good Practice: Glowork helping Saudi women find jobs

Glowork is a recruitment agency which, with the backing of the Saudi government has placed tens of thousands of women in jobs from banking, human resources, sales and design. The company hosts career fairs geared specifically towards women, and since starting six years ago more than 180 000 women have attended. It is estimated that these fairs have helped 10 000 find jobs. The fairs also run workshops about CV writing and other skills necessary to find a job in the hopes that honing these skills will empower women in other areas of their life.

Source: Rasmi, Adam (2019), A Record Number of Saudi Women Have Joined the Workforce, <https://qz.com/work/1676120/glowork-helps-women-in-saudi-arabia-enter-the-workforce/>.

The labour force continues to be both horizontally and vertically segregated with women occupying mostly low-paid jobs (CEDAW, 2018). In particular, many working women in Saudi Arabia do so as domestic workers under the kafala system. Under the kafala system, workers, often female migrants, come to Saudi Arabia on a contract with an employer, and their legal status is thus linked to this employer. As a result, the worker does not have the freedom to resign their post, transfer their employment or leave the country without the permission of their employer (ILO, 2019). This vulnerability has often led to exploitation, and often abuse as these workers are excluded from the Labour Code and its protections (CEDAW, 2018).

Key Policy Recommendations for Labour Equity

- Enforce anti-discrimination laws which prevent employers from discriminating against women and implement the principle of equal remuneration between men and women for work of equal value;
- Support national and local initiatives to promote women's access to the formal labour market;
- Collect gender-disaggregated time-use data to recognise the value that unpaid care work contributes to the national economy;
- Adopt further programmes to eliminate traditional roles of women and men in the family sphere in partnership with religious and community leaders, civil society and the media through awareness-raising campaigns.
- Ensure migrant domestic workers are covered Labour Code, and adopt specific laws to regulate domestic employment, with adequate enforcement and sanctions for employers who engage in abusive practices.

Financial Equity

Quick overview

Progress

- Women in Saudi Arabia see good opportunities to engage in entrepreneurship;
- Saudi Arabia has made efforts to collect and report gender data on financial inclusion.

Challenges

- Only 2% of businesses are owned by women;
- Restrictions on women's mobility prevent them for accessing banks and financial services;
-

Outcomes

The financial equity pillar in Saudi Arabia reveals some differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, only 58% of women compared to 81% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

Furthermore, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women. In 2017, the percentage of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 41% and 47%. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (20%) reported saving to start, operate or expand a farm or business, compared to only 11% of women. This difference has persisted since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the .past 12 months.	2014	61%	75%	69%
	2017	58%	81%	72%
Saved any money in the past year (% age 15+) : The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	36%	52%	45%
	2017	41%	47%	44%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	4%	20%	13%
	2017	11%	20%	16%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.79		
	2018	0.81		

Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2017	0.83
	2018	0.58

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.81 and 0.58 in 2018 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are only eight women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only six women in the same situation.

The financial equity pillar remains an area of concern in Saudi Arabia, and a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

There are no restrictions in the law that hinder women from opening a bank account at a formal institution. They similarly have equal rights as men to obtain credit (no restriction in the law).

Social Norms

GEM's findings in 2016 showed Saudi Arabian women perceive good business opportunities with the country ranking first in this indicator (MasterCard, 2018). Attitudinal data regarding women's ability to take financial decisions is sparse, thus it is difficult to assess the role social norms play in unequal financial outcomes.

Social Practices

In Saudi Arabia, very few women own businesses. In 2018, women accounted for less than 2% of business owners (MasterCard, 2018). In fact before 2017 women were not able to open a business in their own name or sign rental contracts (Coker, 2018). Additionally, many people throughout the globe start businesses using their savings, but as women in Saudi Arabia are less likely to be saving than their male counterparts, this may constitute an additional barrier. In 2018, 41% of women reported saving compared to 47% of men (King Khalid Foundation, 2018).

Furthermore, there are programs in place such as the Women's Higher Technical Institute, affiliated with the Technical and Vocational Training Corporation (TVTC), which aims to grant loans up to 200 000 SAR to graduates, which can help them launch a business (OECD, 2014).

Key Policy Recommendations for Financial Equity

- Provide mentorship programmes and trainings to women who wish to engage in entrepreneurship.

Governance

Quick overview

Progress

- Adoption of the Municipal Councils Acts (2014) which guarantees women's ability to vote and be elected in the municipal council elections;
- The percent of managerial positions held by women increased by 10 percentage-points between 2015 and 2018.

Challenges

- A vast majority of the population (71%) thinks that men make better political leaders than women;
- Women continue to be underrepresented in the leadership of both the public and private sectors.

Outcomes

Women's participation in decision-making in Saudi Arabia has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 16% of total employment in managerial positions, a ten percentage-point increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	6%	94%
The proportion of females in total employment in senior and middle management.	2018	16%	84%
Political Representation:	2014	20%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	20%	

Note: Data on women on corporate boards is unavailable.

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB).

The public sector is no exception to this predominance of men in decision-making. In 2018, only 20% of parliament's members were women. This percentage has remained unchanged in Saudi Arabia since 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals some progress made by Saudi Arabia in addressing the underrepresentation of women in leadership positions, especially in the private sector; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Regarding quotas, while there is no reserved seat at the local level, since 2013, women may now serve on the Shura council, a 150-member formal advisory body that drafts laws, debates major issues and provides advice to the king. A royal decree in 2013 stipulates that women should henceforth make up 20% of the council (Shural Council Law, Art 3). There are no restrictions in the law impeding women from becoming part of the executive power.

Social Norms

In general, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019d). Data from the OECD's GID-DB 2019 indicates that 71% of the population in Saudi Arabia agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). Additional attitudinal data about women's leadership capabilities is unavailable thus it is difficult to assess the role social norms play in women's underrepresentation in governance.

Social Practices

In February 2009, the King Abdullah appointed the first woman, Noura Al Faiz, to the Saudi cabinet as deputy minister for women's education (Wynbrandt, 2010). More recently, in February 2019, Her Royal Highness Princess Reema bint Bandar Al-Saud was appointed as the Saudi Arabian Ambassador to the United States, and she is the first woman in such a role (The Embassy of the Kingdom of Saudi Arabia, n.d.). Furthermore, since 2013, women have been able to serve on the Shura council; however, authorities ordered that the councils must be segregated by sex, with women members sitting in separate rooms away from their male colleagues and participating via video conference (Human Rights Watch, 2016). In addition, while women are allowed to run for a local municipal council seat in addition to voting, a man is required to give speeches on her behalf when addressing male voters as women can only address other women (Werft, 2015).

In the private sector, there are some signs of progress as in 2017, the first female chair of the Saudi Stock Exchange was appointed. Sarah Al-Suhaimi was previously chief executive of investment bank NCB Capital, and her appointment signals the potential women have to be leaders in the business world when given the chance to accumulate leadership experience (Reuters, 2017). Nevertheless, women remain underrepresented in corporate governance. As compared to its regional peers the TASI 30 has the smallest percentage of women on boards (0.7%) (OECD, 2019c). The lack of women in leadership is not due to supply-side constraints as there are many women in Saudi Arabia with the qualifications and experience to lead, nevertheless men are often given preference in recruitment for leadership roles (Alsubaie and Jones, 2017).

Key Policy Recommendations for Governance

- Tackle legal barriers that impede women's full participation as candidates and voters at the local level such as the lack of identity documents, knowledge about the voting process and procedures;
- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, and boardroom quotas;
- Promote positive images of women political and managerial leaders;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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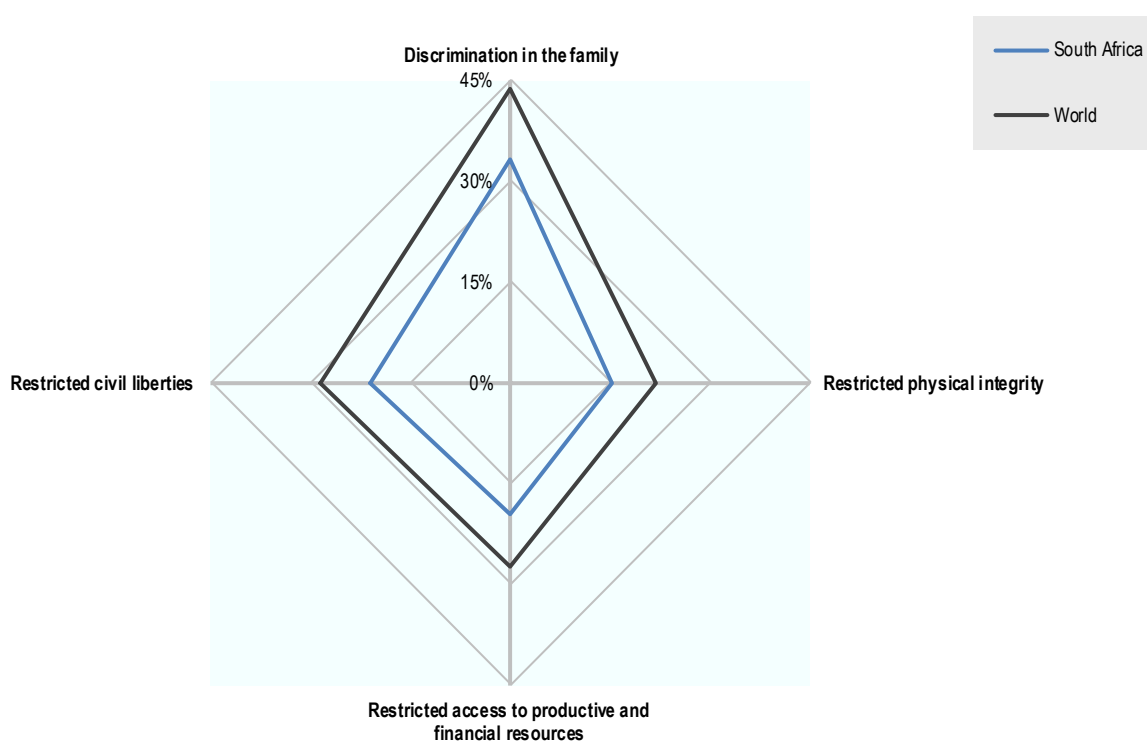
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SOUTH AFRICA

Introduction

In the Social Institutions and Gender Index 2019, South Africa achieves a score of 22%, and ranks 46th among 120 countries (OECD, 2019b). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: South Africa and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- New legislation has increased the minimum wage and other protections for domestic workers;
- New parental leave legislation entitles fathers to 10 days of leave after the birth of the child.

Challenges

- Sexual harassment remains prevalent as 30% of women and 18% of men report having experiences unwanted sexual advances at work;
- Women continue to bear the burden of unpaid care work spending more than twice as much time on household responsibilities than men;
- Domestic workers face discrimination and abuse in employment, including with regards to their wages.

Outcomes

In South Africa, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market 53% women doing so compared to 66% of men (see Table 1). Roughly the same pattern was observed in 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time; in 2017 16% of working women occupied part-time positions compared to only 8% of working men (OECD/ILO, 2019).

In 2018, the proportion of unemployed women is higher than that of men, at 29% for women compared to 25% for men (OECD, n.d.)

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 13.9%

Gap in 2018: 12.4%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	49%	63%
	2017	54%	66%
	2018	53%	66%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	15%	7%
	2017	16%	8%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	29%	25%
	2017	30%	26%
	2018	29%	25%

Gender pay gap:	2006	31%
For full-time median earnings, difference between male and female earnings divided by male earnings.	2015	29%

Source: Data on labour force participation, gender pay gaps, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average, earn less than men in South Africa. The gender pay gap in 2015 was estimated to be 29%, meaning that on average, for each Rand earned by men, women earned only 71 cents. This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019). Furthermore, women in South Africa are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices as they drive women's and men's roles in the household and the economy in South Africa.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	South Africa ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1995 and its Optional Protocol in 2005.
ILO conventions	South Africa has ratified International Labour Organisation Convention 100 on Equal Remuneration, 111 on Discrimination, and 189 on Domestic Workers.
Legal reform	Parental leave: The new Labour Laws Amendment Act was passed in November 2018. The Amendment Act entitles the fathers to take up to ten consecutive days of parental leave after the birth of their children when the adoption order is granted.

The Employment Equity Act defines employment policies and practices including recruitment, advertising, selection, appointment, job classifications and grading, remuneration, employment benefits, terms and conditions of employment, job assignments, the working environment and facilities, training and development, performance evaluation, promotion, transfer, demotion, and disciplinary measures other than dismissal. Thus, this Act mandates equal remuneration and benefit for men and women in the same positions. Since 2017, South Africa is also a member of the Equal Pay International Coalition (EPIC)⁵⁷. Both the Promotion of Equality and Prevention of Unfair Discrimination Act (Act 4 of 2000) and the Employment Equity Act (Act 55 of 1998) prohibit discrimination on the grounds of gender and marital status, and provide remedies for women who believe that they have been subjected to unfair discrimination in employment policies and practices. The prohibition of discrimination allows women to enter all professions, and to work the same night hours as men.

The Basic Conditions of Employment Act (BCEA) (Act 75 of 1997) mandates four months maternity leave for women, however there is no legal requirement that this is paid. Women are however able to access money from the Unemployment Insurance Fund (Unemployment Insurance Act, Act 63 of 2001, Section 24). Women's job security is maintained by the prohibition of discrimination in termination practices in the Employment Equity Act. Paternity leave is not legislated, apart from the parental leave provision in the Basic Conditions of Employment Act for three days paid family responsibility on the birth of a child. In 2016 a campaign to increase paternity leave to a minimum of ten days was launched by Sonke Gender Justice,

⁵⁷ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

an NGO in South Africa (Sonke Gender Justice, 2016). The new Labour Laws Amendment Act was passed in November 2018. The Amendment Act entitles the fathers to take up to ten consecutive days of parental leave after the birth of their children or when the adoption order is granted.

The Constitution provides all South Africans with freedom of trade or profession (Section 22). In addition, the Matrimonial Property Act (Act 88 of 1984) does away with the requirement that a wife must seek permission from her husband to contract and litigate.

There are several formal institutions that have been established to protect women's equality in the workplace and to investigate complaints. These remedies can include approaching the Commission for Gender Equality, the Commission for Conciliation, Mediation and Arbitration, the Labour Court, or the Equality Courts. Labour Courts may enforce penalties including compensation to an employee by the employer, payment of damages, and an order directing an employer to take steps to further prevent unfair discrimination (The Employment Equity Act, Section 50). If companies employ more than 50 employees, they are required to produce employment equity reports each year that report on their compliance with employment equity, and they are required to establish an employment equity plan (The Employment Equity Act, Act 55 of 1998, Section 12 – 20).

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in South Africa, and sexual violence was the most prevalent reply (41%), followed by sexual harassment (30%) and physical violence (28%). Results from a survey done by Ipsos a year earlier indicate that sexual violence was the most important issue (50%), followed by domestic abuse (37%) and sexual harassment (33%) (Ipsos, 2018).

With regards to perceptions of gender roles in the household, data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 16% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). However, further data indicates that 54% of the population in South Africa agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). Yet, 74% of the respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man" and 58% of think that not enough is being done to achieve equal rights between women and men in South Africa when it comes to looking after children and the home (Ipsos, 2019). In addition, 75% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country. Looking to the future, 52% are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in South Africa (Ipsos, 2019).

With regards to gender equality in the workplace, 77% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in South Africa (Ipsos, 2019).

Social Practices

Women across the globe spend on average more hours engaged in unpaid care work than men, and despite the fact it is unpaid, it represents 14% of South Africa's GDP (Ferrant and Thim, 2019). In South Africa, women spend more than twice as much time on household responsibilities as men (OECD, 2019a). Unpaid care work negatively impacts women's ability to participate in the labour force (OECD, 2017). Thus, this time-burden on South Africa's women may help explain the fact that women are more likely to work part-time than men (OECD, 2017).

The South African labour market shows strong horizontal gender-segregation with most women working in 'traditionally feminine' sectors such as domestic work and community and social services (Stats SA,

2018a). In 2018, men accounted for only 3% of domestic workers while women held only 11% of jobs in crafts and trade (Stats SA, 2018b). Furthermore, women are more likely than men to be working on a temporary contract. In 2018, 15% of women in employment had a limited duration contract, compared to 12% of men (Stats SA, 2018a).

South Africa has advanced in its recognition of domestic workers—of which there are about one million—by providing labour protections such as minimum wage which has been progressively increased, most recently in December 2018. In addition to minimum wage, domestic workers are by law entitled to limitations on working hours, meal breaks, public holidays and leave (Labour Guide, n.d.). Nevertheless, many have expressed concern that the minimum wage is too low to make conditions liveable for domestic workers, of which 79% are the main breadwinners in their household. Furthermore, there is evidence that many domestic workers face abuse at their place of employment as 16% reported in 2019 that they had been verbally or physically abused at work (de Villiers, 2019).

Despite a legal framework prohibiting sexual harassment both men and women continue to experience it at work. 30% of women and 18% of men report having experienced unwanted sexual advances at work, while even more report unwanted touching (38%) and lustful staring (42%) (Couminate, n.d.). While this data is limited to urban South Africa, it still reveals a troubling trend that can prevent workers from feeling comfortable at work and achieving their full potential (OECD, 2017). Workplace harassment remains prevalent in the absence of company policies as 52% of workplaces do not have a clear sexual harassment policy and 37% lack a clear reporting process (Couminate, n.d.).

Key Policy Recommendations for Labour Equity

- Mandate employers to have a clear sexual harassment policy and reporting process which is communicated in full to all employees;
- Encourage employers to provide trainings on sexual harassment which includes identifying it, preventing it and supporting victims;
- Promote a more gender-balanced distribution of unpaid care and domestic work in the household;
- Increase the minimum wage, especially for domestic workers, to a liveable wage, and encourage employers to use the Living Wage online tool (available at: <https://living-wage.co.za/>);
- Create an awareness campaign about the labour rights of domestic workers.

Financial Equity

Quick overview

Progress

- Men and women are equally financially literate;
- Various funds exist to provide women with the financing they need to pursue entrepreneurship.

Challenges

- More than half of the population is not financially literate, and black South Africans have the lowest rate of financial literacy.

Outcomes

The financial equity pillar in South Africa reveals some differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 70% of women compared to 68% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

However, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 58% and 61%. Overall, the percentage of both women and men fell by seven percentage points, with a larger decline for women than for men, compared to 2014 thus widening the gender gap in savings.

In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (15%) reported saving to start, operate or expand a farm or business, compared to 11% of women. This difference has persisted since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the .past 12 months.	2014	70%	70%	70%
	2017	70%	68%	69%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	66%	67%	66%
	2017	58%	61%	59%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	9%	13%	11%
	2017	11%	15%	13%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just	2015	0.90		
	2017	0.80		

maintaining their income, divided by the equivalent percentage for their male counterparts.		
Female-to-male ratio of entrepreneurial activity:		
The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.60
	2017	0.69

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business come from the World Bank Findex Database. Data on female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity come from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.80 and 0.69 in 2017 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, out of every ten men in the population involved in opportunity-driven entrepreneurial activities, there are eight women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only seven women in the same situation.

Despite relatively good performance in women's financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and potential actions that may ensure financial equity.

Legal Framework

The Promotion of Equality and Prevention of Unfair Discrimination Act (Act 4 of 2000) prohibits discrimination on the grounds of sex, gender and marital status, and lists unfair discrimination in the provision of housing bonds, loans, or financial assistance on the basis of race, gender or other categories as an unfair practice. In addition, women's equal access to bank accounts, credit and financial support are promoted by the Broad Based Black Economic Empowerment Act (Act 53 of 2003), The National Credit Act (Act 34 of 2005) and the Home Loan and Mortgage Disclosure Act (Act 63 of 2000), all of which encourage financial institutions to provide financial support to women, in particular to previously disadvantaged and black women.

Social Norms

According to an IPSOS survey, 57% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business.

Looking into the future, 59% are confident that discrimination against women in business will have ended in the next 20 years in South Africa (IPSOS, 2019).

Social Practices

Globally, women tend to be on average less financially literate than men (OECD, 2017). In South Africa, evidence shows that men and women are equally financially literate, yet on average less than half of the population is financially literate. This singular statistic however hides the fact that financial literacy varies greatly by education level and race, with black South Africans having the lowest rate of financial literacy. In general, South Africa's low score on financial literacy metrics is explained by a lack of transparency on the part of financial institutions in regards to fees which deter many from being more engaged in their finances (Nanziri and Leibbrandt, 2018).

Understanding the barriers to women-led entrepreneurship allows insights into the financial barriers women face in general as access to accounts and credit are especially important for individuals seeking to open or operate a businesses. In South Africa women account for 19% of business owners (MasterCard,

2018). However, business size matters as women own 72% micro-enterprises and 40% of small enterprises (Crampton, 2019). This may be due to the wide variety of microfinance programs specifically aimed at women entrepreneurs (see Box 1.).

Box 1. Good Practice: Funding Programmes for Women-Led Entrepreneurship

The Industrial Development Corporation's *Women Entrepreneurial Fund* provides funding to businesses with at least 50% female shareholders in various sectors which have been traditionally male-dominated such as construction, engineering, agriculture and import/export.

The *Isivande Women's Fund* is a government fund which aims to support black- and women-led enterprises. This programme supplies both primary finance as well as other non-financial services to enterprises that seek to have a social impact.

These are just a couple of examples of the various financing programs available to women-led businesses.

Source: Crampton, Nicole (2019) Funding and Financial Assistance For SA Women Entrepreneurs, www.entrepreneur.com/article/327558.

When women are asked why they started their business the top two reasons given are “to have a source of income” or “to be more independent” (OECD, 2018). When it comes to starting a business, access to financing can represent the most challenging barrier. To this end, men and women source financing differently (OECD, 2018):

- 69% of women self-funded their start up process compared to 72% of men
- 9% of women and men used a bank loan
- 9% relied on family for funding while 12% of men did so
- 12% of women used funding from their spouse while only 5% of men did

Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions. Nevertheless, women face barriers in terms of infrastructure such as technology or access to a vehicle, poor access to credit and collateral, a lack of information and market access as well as a shortage of supportive institutions. Furthermore, women-led businesses tend to operate in the informal sector and thus struggle to grow their businesses enough to enter the formal economy (SEDA, n.d.).

Key Policy Recommendations for Financial Equity

- Implement financial literacy programs tailored to the needs of black South Africans, and especially those who want to pursue entrepreneurship;
- Provide special trainings and financial programmes to women-business owners in the informal sector to help them enter the formal economy.

Governance

Quick overview

Progress

- New disclosure requirements have pushed all companies on the Johannesburg Stock Exchange to report their board diversity targets;
- As of 2019, gender parity has been achieved in the president's cabinet.

Challenges

- Only 22% of pre-election media coverage focuses on the views and voices of women.

Outcomes

Women's participation in decision-making in South Africa has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 31% of total employment in managerial positions, the same percentage as in 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	31%	69%
The proportion of females in total employment in senior and middle management.	2017	32%	68%
	2018	31%	69%
Political Representation:	2014	42%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	42%	
Share of seats on boards of the largest publicly listed companies:	2015	19%	81%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	21%	79%
	2018	25%	75%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of South Africa's largest companies in 2018 depicts a large gap as women occupied only (25%) of the seats on boards of these companies. Progress has been made so far, as in 2015, they held only 19% of seats on the boards of these companies.

The public sector is no exception to this predominance of men in the decision-making. In 2019, 42% of parliament's members in South Africa were women; this is the same level observed in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by South Africa in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

The Constitution provides every citizen the right to run for political office (The Constitution, Chapter 2, Section 19 (3 and 4)). South Africa's political system is a Proportional Representation system whereby political parties make lists of those they wish to be elected, and depending on the percentage of the vote they receive, are allocated seats in the National Assembly. The Constitution also makes provisions for women to occupy positions in the legislature, judiciary, and executive. In particular, with regards to the judiciary, the Constitution makes reference to the need to address gender equality in these positions (The Constitution of the Republic of South Africa, Section 174).

South Africa is a signatory to the SADC Protocol on Gender and Development (2008), which requires a 50% representation of women in political leadership, however no branch of government had gender-equal representation as of 2017. No special incentives or measures exist to promote gender equality (CEDAW Committee, 2015).

No legislated quotas exist for women's representation at a national or provincial level of the South African Government. Nevertheless, many political parties have opted for voluntary quotas. At a local government level, the Local Government Municipal Structures Act (Act 117 of 1998) requires that political parties seek to ensure that 50% of the candidates on the party list are women, and that men and women candidates are equally distributed throughout the party list.

Social Norms

According to an Ipsos survey, 53% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 74% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in South Africa, and 75% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in this regard (Ipsos, 2019). These findings are consistent with the results from a survey done a year earlier, as 74% of women and 64% of men agree with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). Nevertheless, there seems to be a slight preference for male leaders, as data from the OECD's GID-DB 2019 indicates that 52% of the population in South Africa agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). There seems to be a preference also for male bosses, as around one in five people (24%) surveyed in a 2019 Ipsos survey report that they would feel uncomfortable if their boss was a woman (Ipsos, 2019).

Looking to the future, in 2019, more than half of Ipsos' respondents (53%) stated they were confident that discrimination against women in government and politics will have ended in the next 20 years in South Africa (Ipsos, 2019).

Social Practices

South Africa's current cabinet has achieved gender parity with half of the seats in the president's cabinet being held by women (Fleming, 2019). Furthermore, positions which have traditionally been held by men such as the Minister of State Security and the Minister of Public Works are now being held by women (Gender Links, 2019). Despite this progress at the top, parity within political parties has yet to be achieved as no party has gender-equal representation in its top five leadership positions (Gender Links, 2019b). Furthermore, women remain underrepresented in the media ahead of elections as only 22% of the "views and voices heard in elections" are those of women (Gender Links, 2019b).

Women around the globe face more barriers to being engaged in political life than their male counterparts. These barriers include sexism, harassment, and capacity gaps as women are less likely to have the

education, financial resources and network necessary to become an elected official (OECD, 2019c; Malatji, 2017). South Africa is not immune to these global trends and there are numerous high-profile examples of women politicians being the target of harassment and threats, but various accounts have noted the seriousness with which police have dealt with these instances indicating a commitment to ensuring the safety of women in government (Malatji, 2017).

In the private sector, women's representation on boards has been increasing especially within the Johannesburg Stock Exchange as recent requirements call for companies to disclose diversity targets for both gender and race. These requirements are based on the King IV Report on Corporate Governance for South Africa from 2016 which demonstrated the benefits of diversity in leadership structures. Nevertheless, there are no enforcement mechanisms to ensure that companies are making their best efforts to achieve their targets, and most of the responsibility for pressuring companies to do so must come from the marketplace and stakeholders. In 2018, only 9% of board chairpersonships were held by women, and only 3% of CEOs were women (Deloitte, 2018). These figures demonstrate that commitments to gender equality in boardrooms may not translate directly to broader leadership structures.

Key Policy Recommendations for Governance

- Enforce South Africa's commitment to the SADC Protocol on Gender and Development (2008) by ensuring women are equally represented at all levels of government;
- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, and boardroom quotas;
- Ensure that election publicity and media coverage is gender-balanced;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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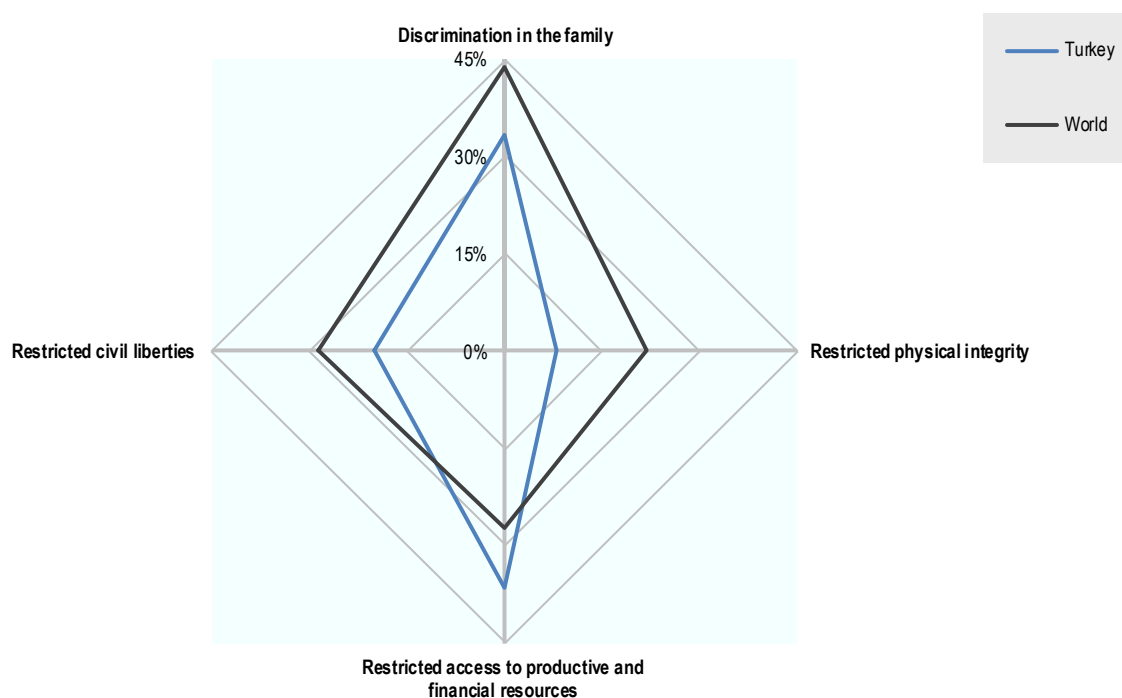
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TURKEY

Introduction

In the Social Institutions and Gender Index 2019, Turkey achieves a score of 25%, and ranks 59th among 120 countries (OECD, 2019b). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in restricted access to productive and financial resources (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: Turkey and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- Wives no longer need permission from their husband or legal guardian to choose a profession or work, or register a business.

Challenges

- The gender pay gap widened from 3% in 2006 to 7% in 2014;
- The law prohibits women from entering certain professions;
- Minority women face discriminations in the workplace;
- There is a lack of data on sexual harassment;
- The legal framework does not prevent employers from asking women about their family plans in hiring or promotional processes.

Outcomes

In Turkey, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 38% of women doing so compared to 79% of men (see Table 1). Roughly the same pattern was observed in 2012 despite a decline in the gender gap in labour force participation (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs; 25% of working women occupied part-time positions in 2017, compared to only 9% of working men (OECD/ILO, 2019).

In 2018, the proportion of unemployed women is higher than that of men, at 14% for women compared to 10% for men (OECD, n.d.)

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 43.2%

Gap in 2018: 40.3%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	32%	75%
	2017	38%	78%
	2018	38%	79%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	28%	8%
	2017	25%	9%
Unemployment rate: The number of unemployed people (aged 15-64) as	2016	14%	10%
	2017	14%	10%

a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2018	14%	10%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	3%	
	2014	7%	

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women, on average, earn less than men. In 2014, the gender pay gap was estimated to be 7%, meaning that on average, for each Lira earned by men, women earned 93 Kurus (OECD/ILO, 2019). This narrow gap compared to other G20 countries reflects the small share of women in the labour force who are nonetheless often more educated than their male counterparts (OECD/ILO, 2019).

To better understand gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in Turkey.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	Turkey ratified CEDAW in 1985 and the Optional Protocol in 2002. Turkey maintains reservations to Art 29, para. 1 (on arbitration) and Art 9, para. 1 (acquisition, changing, retention of nationality).
ILO conventions	Turkey has ratified ILO Conventions 100 and 111, but has not ratified Conventions 156, 183, or 189.
Legal reform	<p>Paternity leave: As of 2015, with Law No.6645, which amends the Labour Law, five days' paid paternity are now to be granted to all working fathers (European Commission, 2016).</p> <p>Flexible working hours: In Feb 2016, part-time working options were introduced for mothers returning from maternity leave for a period of two months for the first child, four months for the second child, and six months for the third child (Law No. 657, Art. 104/F; Law No. 4447,61 53/B/g; Additional Art. 5)</p>

The law mandates non-discrimination on the basis of sex in employment (Constitution, Article 10; Labour Law, Article 5; Criminal Law, Article 122; Law No. 6701 on the Human Rights and Equality Institution, Article 6). The law specifically covers job advertisements (ministry circular on Acting in Accordance with the Principle of Equality in Employee Recruitment), selection criteria, recruitment, and promotions (Law No. 6701, Article 6) but not hiring processes. Article 5 of the Labour Law specifically covers non-discrimination on the basis of sex with regards to terms and conditions, and termination, as well as mandates equal remuneration for work of equal value. Furthermore, the 2016 Law on the Human Rights and Equality Institution provides and extends the principle of equal treatment to access to employment, vocational training, promotion, and working conditions; and to access to all types and all levels of vocational guidance, vocational retraining, and practical work experience (Art. 6/1).

The law prohibits women from entering certain professions, including underground or underwater work such as in mines, cable-laying, and the construction of sewers and tunnels (Labour Law, Article 72). Turkish law also prohibits women from working the same night hours as men (Regulation No. 28717 of 24 July 2013, Art. 5).

The law mandates a paid maternity leave of 112 days (Labour Law, Article 74). Women are paid 67% of their wages, covered entirely by the government (Labour Law, Article 46; Law No. 5510 of 31 May 2006, Articles 16 and 18). The law does not mandate paid parental leave; however, male civil servants are

granted a paternity leave of ten days upon the birth of a child, paid by the government (Law No. 6111, amended Article 104/B of the Civil Servants Law). As of 2015, Law No.6645, amends the Labour Law, granting five days of paid paternity leave to all working fathers (European Commission, 2016). According to Article 22 of the Labour Law, it is not possible for an employer to make a substantial change in working conditions without a worker's consent. However, specific reference is not made to protecting women's employment security when they are on maternity leave. There are no specific laws prohibiting employers from asking about a woman's pregnancy or her intention to have children during the recruitment or promotion processes.

Since 2002, wives no longer need permission from their husband or legal guardian to choose a profession or work, or register a business in Turkey.

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in Turkey, and sexual harassment was the most prevalent reply (51%), followed by physical violence (44%) and sexual violence (38%) (Ipsos, 2019). This is slightly different from the survey done by Ipsos a year earlier, since the third major issue of concern listed was forced/child marriage. (Ipsos, 2018).

With regards to perceptions of gender roles in the household, data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 11% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). However, further data indicates that 66% of the population in Turkey agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). Yet, 76% of the respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man", and 67% think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (Ipsos, 2019). Also, 84% of men and 92% of women think that it is acceptable for a woman to take a job outside her home if she wants to. Yet, 32% of men report wanting the women in their family to stay at home, and 34% of women report they would want to take a paid job (Gallup and ILO, 2017). In addition, 55% of think that not enough is being done to achieve equal rights between women and men in Turkey when it comes to looking after children and the home (Ipsos, 2019). Looking to the future, 41% of respondents to a survey done by Ipsos are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in Turkey (Ipsos, 2019).

Traditional and customary practices see work environments as unfavourable to a healthy balance with family life. This is reflected in attitudinal surveys as 15% of the population, and 22% of men, deem women's labour force participation inappropriate. In addition, 54.6% of the population think having a child has a negative impact on the mother's social, educational and professional life, while only 33% think it has an impact on the father (TUIK, n.d.).

With regards to gender equality in the workplace, 67% of respondents think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in Turkey (Ipsos, 2019).

Social Practices

Women across the world spend more time than their male counterparts engaged in unpaid care work, and despite the fact it is unpaid, it represents a significant share of countries' GDP (Ferrant and Thim, 2019). In Turkey, women spend more than three and a half times as much time on this work which includes child and adult care, household chores and volunteering (OECD, 2019a). This burden disproportionately born by women impacts female labour force participation rates as well as women's ability to pursue education and entrepreneurship (OECD, 2017). Furthermore, some reports note a preference for women who do not

intend to marry in the short-run, as this may be associated with having children and additional costs to the employer associated with leave (CEDAW Shadow Report, 2017).

Although the law criminalizes sexual harassment in the workplace, women's rights activists and news reports indicate inadequate enforcement of the law. It is difficult to measure the prevalence of sexual harassment due to underreporting and a lack of recent surveys on the topic. The Ministry of Labour does provide a phone line which women can use to report workplace discrimination and harassment called ALO 170; however no other initiatives appear to be in place to prevent the problem which has the potential to cause women to leave their job or choose not to enter the labour force at all (CEDAW Shadow Report, 2017; OECD, 2017).

Turkey currently hosts approximately 3.5 million Syrian refugees, of which half are women. Refugee women face precarious conditions in the labour market and are often employed as cheap labour in textile manufacturing and care jobs. Many choose to stay home doing piecework for crafts. As a result, these women are often underpaid and at risk of extreme poverty. Furthermore, they are more at risk for abuse, including sexual harassment, from employers and other workers (CEDAW Shadow Report, 2017).

Minority women, including women from the Kurdish community, face additional obstacles to pursuing employment and enjoying their workplace rights due to discrimination. Official statistics from the Turkish Statistical Institute do not disaggregate by ethnicity, thus making it difficult to have reliable data on Kurdish women's participation in the economy. However, anecdotal evidence points to Kurdish women engaging less often in formal employment, earning lower wages and working in more precarious conditions than either Kurdish men or non-Kurdish women (London Legal Group, 2016).

Key Policy Recommendations for Labour Equity

- Remove discriminatory legal provisions that prohibit women from entering certain professions and working the same night hours as men, including discriminatory provisions concerning minority women;
- Strengthen the legal framework so that female employees are not asked about their family plans in hiring or promotional processes;
- Collect data about the prevalence of sexual harassment, especially in the workplace.

Financial Equity

Quick overview

Progress

- There are more women than men involved in opportunity-driven entrepreneurial activities;
- In 2017, the percentage of women saving money increased by three percentage-points since 2014.

Challenges

- There is a large gender gap in financial inclusion;
- There are no specific laws that prohibit discrimination by creditors on the basis of gender or marital status in access to credit;
- Women's limited access to financial and other resources, and networks constitute additional barriers to women's entrepreneurship.

Outcomes

The financial equity pillar in Turkey reveals some differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 54% of women against 83% of men in Turkey reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

Furthermore, there are some discrepancies in the savings behaviours of men and women. Indeed, more women are saving money than men. In 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 40% and 38%, a reversal of the pattern from 2014 when men were more likely than women to save money. In addition, when it comes to the reason of saving, a greater proportion of men (13%) reported saving to start, operate or expand a farm or business, compared to 12% of women. This gap has narrowed since 2014.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial or report personally using a mobile money service in the past 12 months.	2014	44%	69%	57%
	2017	54%	83%	69%
Saved any money in the past year, female (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	37%	45%	41%
	2017	40%	38%	39%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	3%	7%	5%
	2017	12%	13%	12%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who	2018	1.04		

indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.		
Female-to-male ratio of entrepreneurial activity: The percentage of female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2018	0.42

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. There are more women than men involved in opportunity-driven entrepreneurial activities, resulting in a female-to-male opportunity ratio (1.04) just above the equality value 1 (Global Entrepreneurship Monitor, 2019). In other words, for every hundred men in the population involved in opportunity-driven entrepreneurial activities, there are hundred and four women doing the same.

On the other hand, women are less likely than men to be nascent entrepreneurs as the female-to-male ratio of entrepreneurial activity is 0.42, indicating that for every 100 men who are nascent entrepreneurs or owner-managers of new businesses, there are only 42 women in the same situation.

Despite relatively good performance in financial inclusion a closer look at the legal framework as well as norms and practices as they related to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial equity.

Legal Framework

Married women have equal rights as married men to open a bank account at a formal institution, and do not need the signature or authority of their husbands/guardians (no restrictions found). Furthermore, there are no specific laws that prohibit discrimination by creditors on the basis of gender or marital status in access to credit.

Social Norms

According to an Ipsos survey, 57% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business (Ipsos, 2019). And looking to the future, less than half of respondents (43%) are confident that discrimination against women in business will have ended in the next 20 years in Turkey (Ipsos, 2019).

Social Practices

While women have equal rights as men to obtain credit, women who apply for credit are sometimes asked by banks to provide proof of their husbands' approval before their applications are considered (The World Bank, 2015a). Furthermore, women's ability to meet collateral requirements, through household savings and property is limited, as the latter are commonly under the control of male members of the household. This restricts women's ability to take out loans which are often necessary to invest and start a business. Women consequently tend to look for business opportunities for which a low level of start-up capital is sufficient (The World Bank, 2015a). Women who do start businesses are most likely to do so by self-funding, as 44% do. 33% of women take out bank loans, while 20% rely on family. Furthermore 9% of women rely on their spouse, while only 1% of men do the same (OECD, 2018). Initiatives are in place to help facilitate women's access to credit (see Box 1) although it remains a significant barrier.

Box 1. Good Practice: Facilitating Access to Finance for Women-Led Firms

In 2018, the European Bank for Reconstruction and Development (EBRD) partnered with Kredi Garanti Fondu (KGF), an institution that guarantees credit, to support financing for women-led small- and medium-sized enterprises (SMEs). The partnership will yield €300 million in new financial support for women's entrepreneurship. Furthermore, the program has earmarked two thirds of the money to go to rural areas where women face some of the toughest barrier to financial inclusion.

Source: European Bank (2018), EBRD partners with Turkey's credit guarantee fund to expand financing for women-led firms, www.ebrd.com/news/2018/ebrd-partners-with-turkeys-credit-guarantee-fund-to-expand-financing-for-womenled-firms-.html.

In Turkey, women are less likely to start their own business than men, with 47% of them declaring that they would rather take a risk and build their own business than work for someone else, compared to nearly 56% of men (OECD, 2016a). This explains the fact that less than 9% of business owners are women (MasterCard, 2018). The women who do start a business are more likely than their male peers to state necessity as their rationale. More than half of women business owners say they started their business to have a source of income, and nearly 40% say it was to be more independent (OECD, 2018).

A World Bank survey found that women are less likely than men to apply for an operating license and, when they do, it takes considerably longer for women to obtain the license (World Bank, 2015b). Self-reported barriers to women's account ownership include distance to and lack of trust in banks (World Bank, 2015a). Among female entrepreneurs, 14% identify corruption as a major constraint, while only 12% of their male counterparts do so. 28% of female-headed businesses identify electricity as a major constraint, compared to only 18% of male-headed businesses (World Bank, Enterprise Surveys, 2013).

The demographics of women entrepreneurs in Turkey also reflect the difficulties women face as a result of their reproductive roles. Female entrepreneurs are on average older, less likely to be married and have fewer children. This is likely linked to the difficulties female entrepreneurs face balancing their family responsibilities with those of owning and running a business (World Bank, 2015b).

Key Policy Recommendations for Financial Equity

- Support initiatives that can bridge the gender gap such as digital financial services and mobile banking;
- Launch schemes and programmes aimed at boosting financial literacy among women;
- Facilitate women's access to finance, especially among women with entrepreneurial goals.

Governance

Quick overview

Progress

- The percentage of women on boards increased by 4 percentage-points between 2017 and 2019;
- The percentage of board seats held by women increased by seven percentage-points between 2015 and 2019.

Challenges

- Progress has stagnated in increasing women's representation in management as the percentage has remained the same between 2017 and 2018;
- In the most recent election, parties did not nominate women to lists of electable parliamentary candidates in nearly 41% of the country's provinces.

Outcomes

Women's participation in the decision-making sphere in Turkey has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 15% of total employment in managerial positions, a two percentage-points increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions: The proportion of females in total employment in total management.	2015	13%	87%
	2017	15%	85%
	2018	15%	85%
Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	14%	
	2019	15%	
Percent of total board memberships of the largest listed companies: Proportion of seats held by women on thigh highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2015	10%	90%
	2017	13%	87%
	2019	17%	83%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database.

Looking at the female representation on boards of Turkey's largest listed companies in 2019 depicts a large gap as women occupied only 17% of the seats on the boards of these companies. Nevertheless, progress has been made as in 2015, they accounted for only 10% of the board members of these companies (EIGE, 2019).

The public sector is no exception to this predominance of men in decision-making. In 2019, 15% of parliament's members in Turkey were women. This represents a one percentage-points increase compared to the level in 2014 2015 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals the progress made by Turkey in addressing gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

Women and men enjoy equal rights to hold public and political office in the legislature, executive and judiciary (Constitution of the Republic of Turkey). There are no quotas in place to promote women's representation in the Parliament. However, some political parties apply a gender quota on their intra-party boards and bodies or reduce the application fee for female candidates applying for a place on their party lists (Quota Project, 2016).

To increase women's representation in corporate boards, the Capital Markets Board's (CMBT) Corporate Governance Guidelines was introduced in 2012. It recommends a gender quota of 25%. However, there is no enforcement mechanism and companies can choose to report on progress or not (Independent Women Directors Project, 2015).

Social Norms

According to a 2019 Ipsos survey, 54% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 56% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in Turkey, and 66% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019). The findings from a survey done a year earlier indicate that 89% of women and 65% of men agree with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). In particular, a gender balance in women's representation in politics is essential to ensure that public decisions and policies take into account the various needs of women and men (OECD, 2019c). Yet, data from the OECD's GID-DB 2019 indicates that 68% of the population in Turkey agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). This is an important barrier for women's political participation in the country, and more efforts are needed to address such negative perceptions towards female political leaders.

There is some optimism, as the most recent Ipsos survey also finds that only 40% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in Turkey (Ipsos, 2019).

Social Practices

Training and incentives for the political participation of women are limited, although in scope of the preparatory work for the 10th Development Plan, covering the years 2014 and 2018. The Gender Equality Working Group drafted a detailed report covering the problematic aspects and proposed solutions relating to five basic fields which are 'education and training, health care, violence against women, employment and decision-making and political participation' (CEDAW, 2014).

As for women's political representation, some political parties apply a gender quota on their intra-party boards and bodies; however in the recent election, parties did not nominate women to lists of electable

parliamentary candidates in 33 of the country's 81 provinces (IDEA, 2019; US Department of State, 2018). Following the most recent election, two female ministers have been appointed as well as one woman to the Council of State (US Department of State, 2018).

New research suggests that the reason for women's underrepresentation on corporate boards stems from how companies perceive the role of boards in general as a formality. Furthermore, it is noted that directors are often chosen for their loyalty, making corporate boards an insider club. The evidence shows this is especially true for larger, established companies, while smaller companies such as those in the BIST Main Market and BIST Stars Market have higher percentages of women on their boards—14% and 13% respectively. As there are many board-ready women in Turkey, 300 of which are registered in databases, underrepresentation is not a supply-side problem (Sabancı University, 2017). Voluntary quota initiatives, such as the 30% Club, may lead to more diverse boards in the near future, but companies must first begin see boards as more than a formality (see Box 2).

Box 2. Good Practice: Voluntary Quotas with the 30% Club Turkey

The 30% Club, which was initiated in the United Kingdom, seeks to promote and achieve gender diversity on the corporate boards of Turkey's largest companies. The club engages chairs and CEOs in making voluntary commitments to board diversity targets. The Turkish chapter's goals are:

- To bring the number of all male boards in the BIST 100 to zero by 2025
- To increase the share of women on boards of BIST Star Market and Main Market companies to 30% by 2025 (a 109% increase from 2016)
- To increase the percentage of women on executive teams to 30% (a 100% increase from 2016)

Source: The 30% Club (n.d.) Turkey, <https://30percentclub.org/about/chapters/turkey>, (accessed 02 August 2019).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote gender diversity in the parliament. These measures can include quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets and boardroom quotas;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards.

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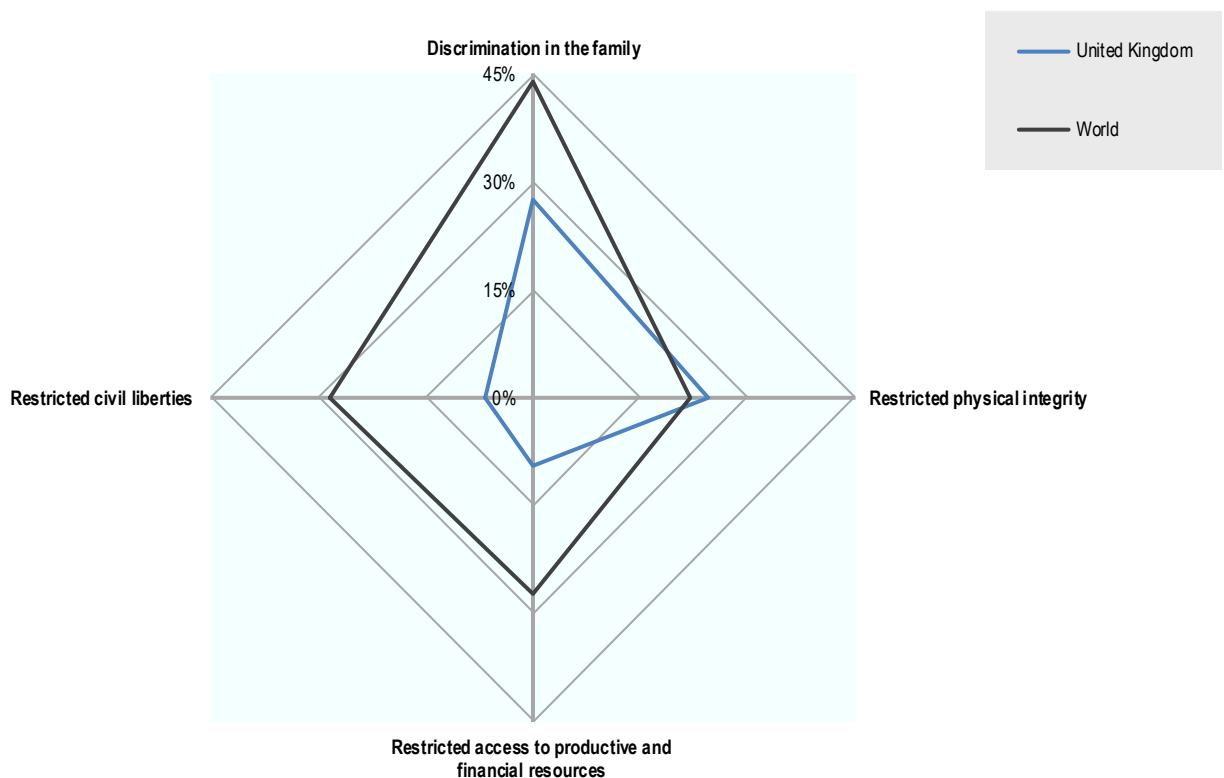
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UNITED KINGDOM

Introduction

In the Social Institutions and Gender Index 2019, the United Kingdom achieves a score of 17%, and ranks 24th among 120 countries (OECD, 2019b). It presents very low to low levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted civil liberties, and highest discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: United Kingdom and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- The gender pay gap has decreased from 22% in 2006 to 17% in 2017;
- A new policy initiative aims to promote transparency and influence companies to acknowledge and initiate change regarding internal gender pay gaps.

Challenges

- Women continue to bear the burden of unpaid care work spending, 83% more time on care activities than their male counterparts;
- Sexual harassment remains a problem in the workplace as 1 in 3 women have experienced it in some form.

Outcomes

In the United Kingdom, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with 73% of women doing so compared to 83% of men (see Table 1). Despite a decline in the gender gap in labour force participation, roughly the same pattern was observed in 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs relative to men; nearly half (47%) of working women occupied part-time positions in 2017, compared to only 15% of working men (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 4% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 11.7%

Gap in 2017: 9.3%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	70%	82%
	2017	73%	82%
	2018	73%	83%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	49%	16%
	2017	47%	15%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without	2016	5%	5%
	2017	4%	5%

work, available for work, and actively seeking work in the last four weeks.	2018	4%	4%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	22%	
	2017	17%	

Source: Data on labour force participation, gender pay gap, part-time employment and gender pay gap from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

When it comes to earnings, women on average earn less than men in the United Kingdom. The gender pay gap in 2017 was estimated to be 17%, meaning that on average, for each Pound earned by men, women earned only 83 Pence (OECD/ILO, 2019). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity as well as social norms and practices as they drive women's and men's roles in the household and the economy in United Kingdom.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	The United Kingdom ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1986 and its Optional Protocol in 2004
ILO conventions	The United Kingdom ratified ILO Convention No. 100 and 111, but not 156, 186 or 189.
Legal reform	Gender pay gap: The mandatory gender pay gap reporting was first introduced as part of the Equality Act 2010, but came into effect in 2017. This new initiative aims to help promote transparency and influence companies to acknowledge and initiate change regarding internal gender pay gaps (OECD, 2017).

The law mandates non-discrimination based on gender in hiring (Equality Act 2010, secs. 11 and 39). Women can apply for and work the same jobs as men (Labour Law, sec. 7). Women also have the right to work the same night hours as men (Labour Law, sec. 138).

Under the Equal Pay Act of 1970 and its Amendments, women are entitled to equal pay for work of equal value (sec. 1). The United Kingdom is also a member of the Equal Pay International Coalition (EPIC)⁵⁸. Furthermore, the United Kingdom has instituted a pay reporting scheme; during 2017-2018, the first year of reporting, more than 10 000 employers reported their pay data representing 100% compliance (OECD/ILO, 2019).

The dismissal of pregnant workers is prohibited, and mothers are guaranteed an equivalent position after maternity leave (Maternity and Parental Leave Regulations 1999, Regulation 20(3)). Women are granted 39 weeks of paid maternity leave, and two weeks of paid paternity leave are provided by law. In the United Kingdom, there is no paid parental leave.

The law protects women from sexual harassment at the workplace. Legislation, civil remedies and criminal penalties exist in employment to protect against sexual harassment. In accordance with the Equality Act 2010, legislation provides legal protection from sexual harassment (sec. 26A), including the Sexual Offences Prevention Order and Risk of Sexual Harm Order (EIGE, 2015).

⁵⁸ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

Social Norms

A 2019 Ipsos survey asked respondents to identify what issues facing women and girls were the most important in the United Kingdom, and equal pay was the most prevalent reply (29%), followed by domestic abuse and sexual harassment (20%) (Ipsos, 2019). This differs slightly from the survey done by Ipsos a year earlier, as the third issue of concern identified was sexualisation of women and girls in the media (Ipsos, 2018).

With regards to perceptions of gender roles in the household, data from the OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 2% of the population disagrees with the statement "it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). In addition, 81% of the respondents from a 2019 Ipsos survey disagree with the statement that "a man who stays at home to look after his children is less of a man", yet half of the respondents think that not enough is being done to achieve equal rights between women and men in the United Kingdom when it comes to looking after children and the home (Ipsos, 2019). The majority (66%) think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (Ipsos, 2019).

Overall, attitudes towards gender roles at home and in the workplace are changing positively in the United Kingdom: in 2017, 72% disagree with the view that a man's job is to earn money and a woman's job is to look after the home and family (Ipsos, 2019). This is echoed in the findings from the 2017 Eurobarometer survey which indicate that while 38% agree with the statement "the most important role of a woman is to take care of her home and family", most (58%) disagree. When asked whether the most important role of a man is to earn money, 36% of the respondents agreed but the majority (62%) disagreed (European Commission, 2017). Nevertheless data from the OECD's 2019 GID-DB indicates that 31% of the population in the United Kingdom agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). This indicates that traditional views with regards to gender roles in the family continue to persist to some extent.

In this regard, the 2017 British Social Attitudes Survey asked "how a mother and father on a similar full-time wage should divide the paid leave period between them", and only 15% of respondents believed that the mother should take all of the paid leave period, while 30% felt that the mother and father should equally share their parental leave (The National Centre for Social Research, 2018). Yet, there has been little change in the past five years in views about whether mothers should work, as 33% say mothers of pre-school children should stay at home, 38% say mothers should work part-time, and 7% full-time (The National Centre for Social Research, 2018).

Looking into the future, 36% of respondents to the 2019 Ipsos survey reported being confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in the United Kingdom (Ipsos, 2019).

With regards to gender equality in the workplace, 59% of respondents to the 2017 Eurobarometer survey think that gender equality has been achieved in the United Kingdom at work, but 36% do not think this is the case (European Commission, 2017). In 2019, 70% reported that they think having employers pay women the same as men for the same work would have a positive impact to help achieve gender equality in the United Kingdom (Ipsos, 2019). There is also a consensus, in the 2017 British Social Attitudes Survey, that men and women are equally suited to "all" or "almost all jobs", as 47% of people agree with this, and 31% say that men and women are equally suited to "most jobs". Still, 20% hold reservations and say men and women are only equally suited to "some" or "a few jobs" (The National Centre for Social Research, 2018). The surveyed population in the United Kingdom is very optimistic about how long it will take for men and women to have equal pay: they think it will be 2035 on average, when it will actually be 2117, according to the Fawcett Society (Ipsos, 2018).

Social Practices

Women in the United Kingdom, like their peers around the world, spend more time engaged in unpaid care work than their male counterparts. The OECD estimates that women spend 83% more time on such tasks than men, and this has implications for how, and if, women participate in the labour force and pursue education and entrepreneurship (OECD, 2019a; OECD, 2017). The United Kingdom has made progress in recognizing unpaid care work's productive nature and contribution to the national economy. The United Kingdom's household satellite accounts from 2005 to 2014 measure the value of adult- and child-care, household services and other activities (Ferrant and Thim, 2019). Furthermore, the government has established specific and dedicated bodies to advise the Government on maximising women's economic contribution to the economy (OECD/ILO, 2019).

In the workplace, women are also more likely than their male colleagues to experience sexual harassment. According to results from a survey conducted by Prospect, one in three women in the United Kingdom have experienced sexual harassment in the workplace, ranging from suggestive remarks or jokes of a sexual nature (27%), unwanted comments about appearance (25%), unwelcome behaviour of a sexual nature (17%) to unwanted and inappropriate touching, hugging or kissing (14%). Sexual harassment also affects men, as 18% of men have experienced unwanted sexual behaviour in the workplace (Prospect, 2018). Sexual harassment which can be demeaning, intimidating and traumatic prevents people from achieving their full potential and creates a toxic work environment. Although the United Kingdom government does not collect data about sexual harassment in the workplace, there is an ongoing consultation about the issue (House of Commons, 2018).

Key Policy Recommendations for Labour Equity

- Promote more gender-equal roles in the household and address social norms that view unpaid care and domestic work as women's responsibility;
- Collect gender-disaggregated data about the various forms of workplace harassment and work with employers to craft procedures for redress which protect victims from retaliation.

Financial Equity

Quick overview

Progress

- Women are starting businesses to pursue opportunities, rather than out of necessity;
- The entrepreneurial landscape is positive, with women accounting for 25% of business owners in the country.

Challenges

- The majority of married women (62%) defer long-term financial decisions to their spouse.

Outcomes

The financial equity pillar in the United Kingdom reveals few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 96% of women compared to 97% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018).

Nevertheless, there are some discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 72% and 76%, a slight decrease for both genders compared to 2014.

In addition to this pattern, when it comes to the reason for saving, a greater proportion of men (10%) reported saving to start, operate or expand a farm or business, compared to only 5% of women. These differences have been maintained over time.

Table 3. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the .past 12 months.	2014	99%	99%	99%
	2017	96%	97%	96%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	70%	73%	71%
	2017	72%	76%	74%
Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	7%	13%	10%
	2017	8%	10%	9%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	1.10		
	2017	1.04		
	2018	0.94		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.50		
	2017	0.46		
	2018	0.49		

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.94 and 0.49 in 2018 (Global Entrepreneurship Monitor, 2019). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are nine women doing the same, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only five women in the same situation.

Despite relatively good performance in financial inclusion, a closer look at the legal framework as well as social norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged as well as potential actions to ensure financial equity.

Legal Framework

Women and men have the same rights to open a bank account and obtain credit (Equality Act, art. 29).

Social Norms

With regards to attitudes towards women's ability to take financial decisions, it would seem many women defer long-term financial decisions to spouses because they believe men know more about investing and planning. According to a 2019 women-only survey conducted by UBS 85% of women in the United Kingdom deferred such financial decisions because they think their spouse knows more than they do. The second reason (75%) is because of "other responsibilities" women have to take care of, and the third reason is because their spouse never encouraged or invited them to be involved (59%). In addition, 81% of women who are widows or divorced advise greater financial engagement, as they realise the consequences of deferring such financial decisions after a divorce or the death of their spouse, yet still 69% of married women aged 20 to 34 leave investing and financial planning to their spouses (UBS, 2019).

According to a 2019 Ipsos survey, 50% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in business (Ipsos, 2019).

Looking into the future, only 37% of respondents are confident that discrimination against women in business will have ended in the next 20 years in the United Kingdom (Ipsos, 2019).

Social Practices

Women account for 25% of business owners in the United Kingdom, and overall, the entrepreneurial landscape is positive (MasterCard, 2018). More than half of female business-owners stated that they started their business to pursue a hobby or interest, and 45% said it was to have a work-life balance (OECD, 2018). The reasoning behind entrepreneurship gives insight into the constraints women face in the labour market, namely that achieving a work-life balance is difficult likely due to the demands of unpaid care work.

Women in the UK face obstacles in accessing the credit and finances they need to start their businesses. Men and women self-finance at similar rates, with 75% of women doing so; however, women are less likely than their male counterparts to take a bank loan: only 9% of women take a bank loan compared to 16% of men (OECD, 2018). Furthermore women are more likely to rely on family and their spouses for the finances they need to start a business (OECD, 2018).

Despite being near parity in terms of financial inclusion, women are more likely to take a back seat in long-term financial decision-making (MasterCard, 2018; UBS, 2018):

- 62% of women report deferring long-term financial decisions to their spouse
- 22% report taking the lead on these decisions
- Only 15% report making financial decisions together with their spouse

In terms of pensions, gender is a strong determining factor in pension inequality with women accruing less wealth than their male counterparts (UN Women, 2019). This is especially true among Bangladeshi, Pakistani and Black women in the United Kingdom who face double discrimination due to their gender and ethnicity. This financial disadvantage produces financial insecurity not only for themselves but for their families, which can continue into the future unless remedied (UN Women, 2019). Despite the fact that

some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Provide financial training to women and individualised guidance so that they gain more confidence to take long-term financial decisions with their partner or on their own.

Governance

Quick overview

Progress

- The percentage of women in managerial positions increased by one percentage-point between 2015 and 2017;
- The proportion of seats held by women on boards for companies in 2018 increased by seven percentage-points from the level observed in 2015;
- More corporate boards are being attentive to gender diversity as 83% have a board diversity policy;
- Women's political representation in parliament increased from 23% in 2014 to 32% in 2019.

Challenges

- Progress is slow in women's representation in executive leadership in the private sector as between 2011 and 2017 the percentage of women in executive management increased by just seven percentage-points;
- Almost 1 in 5 persons thinks that men make better political leaders than women;
- Women politicians are more often the target of violent acts and intimidation than their male colleagues.

Outcomes

Women's participation in the decision-making sphere in the United Kingdom has improved over the last three years; however, achieving parity in this area remains a distant goal (see Table 4).

In 2018, women occupied only 36% of total employment in managerial positions, a one percentage-point increase compared to 2015 (ILO, n.d.).

Table 4. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	35%	65%
The proportion of females and males in total employment in senior and middle management.	2017	36%	64%
	2018	36%	64%
Political Representation:	2014	23%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2019	32%	
Share of seats on boards of the largest publicly listed companies:	2015	22%	79%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	27%	73%
	2018	29%	71%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

Looking at the female representation on boards of the United Kingdom's largest companies in 2018 depicts a large gap as women occupied only 29% of the seats on boards of these companies. Progress has been made so far, as in 2015, they accounted for only 22% of the seats on the boards of these companies.

The public sector is no exception to this predominance of men in decision-making. In 2019, 32% of parliament's members in the United Kingdom were women. This represents a nine percentage-point increase compared to the level in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals progress made by the United Kingdom over time in addressing the gender gaps in leadership; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

No legal quotas to promote women's political participation at any level of political life could be identified.

The State party responded to CEDAW Concluding Observations by adopting temporary special measures to increase the number of women in Parliament (CEDAW, 2013). The special measures have been extended until 2030 (CEDAW, 2013). The provision allows political parties to adopt women-only shortlists for parliamentary candidates (CEDAW, 2013). However, CEDAW (2013) noted that the government was lacking progress in incorporating more women into political life.

Social Norms

Overall, attitudes towards women's political and managerial leadership are rather positive in the United Kingdom. Nevertheless, according to a 2019 Ipsos survey, 43% of the surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in government and politics. Of the respondents, 60% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in the United Kingdom, and 63% think that removing the barriers that stop women standing for senior positions in government and politics would also have a positive impact in that regard (Ipsos, 2019). These findings are similar to the results from a survey done a year earlier, as 69% of women and 57% of men agree with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018).

Data from the OECD's GID-DB 2019 indicates that 18% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). It appears that there is

resistance at both individual and institutional levels to having women in politics, whether at that recruitment, selection or election stages. Specific party demands to select and run candidates with specific backgrounds and of a specific sex means that women generally feel discouraged from seeing themselves as politicians and report feeling they are less likely to be seen by the party as potential candidates. Women also feel discouraged from going forward for selection due to their childcare responsibilities or because of their young age (The Fawcett Society, 2018). The 2017 Eurobarometer survey indicates that 58% of respondents think that gender equality has been achieved in the United Kingdom in politics, but 37% think this is not the case (European Commission, 2017). The most recent survey also finds that only 34% of respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in the United Kingdom (Ipsos, 2019).

With regards to women's managerial leadership, 59% of the population in the United Kingdom "would feel very comfortable having a woman as CEO of a major company", according to a public survey done in 2018 as part of the Reykjavik Index for Leadership. This is in line with other findings from the Reykjavik Index, which show that 58% of the population in the United Kingdom "would feel very comfortable having a woman as head of government". Still, there are more women than men who see both genders as equally suitable for leadership (Kantar, 2018). There is also evidence of a positive trend in regards to attitudes towards women managers: a survey by Hermes Investment Management showed, for the first time, that a majority of investors believe that gender diversity at the senior management level is important or very important: 51% in 2016, compared to just 25% in 2015 (Deloitte, 2018). However, data from the 2017 Eurobarometer survey indicates that only 53% of respondents think that gender equality has been achieved in the United Kingdom in leadership positions in companies and other organisations, while 41% thinks this is not the case, which indicates that more efforts are needed in the area (European Commission, 2017).

Social Practices

One of the main barriers to women's participation in politics globally is the persistence of gender-based harassment and violence. This has been demonstrated in recent movements such as #MeToo, which have had a powerful impact highlighting the deeply rooted sexism towards women in politics and beyond (OECD, 2019c). In recent years social media platforms have become the site of much of this harassment, and when directed towards women, messages are often more violent and sexualised (WFD, 2018). Furthermore, when directed towards women of colour, online harassment is often racist as well, which shows the intersectional discrimination women of colour face when entering politics as a factor of both their gender and their race or ethnicity (Dhrodia, 2018). Moreover, media coverage of women in politics often strays from discussions about views and policies to focus on women's appearance and their role in the household (WFD, 2018). In addition, new evidence shows that women face discrimination within their respective political parties (Fawcett Society, 2018). Women, aware of these 'costs' in the form of abuse and objectification, may be discouraged and intimidated from entering politics (WFD, 2018).

It is in this context that the United Kingdom published its Gender-Sensitive Parliament Audit in 2018 and released a report on sexual harassment in parliament that same year (OECD, 2019c). Having recognized the issue of harassment and following a review from the Committee on Standards in Public Life, the government has made some concrete changes intended to prevent intimidation during election campaigns (United Kingdom Cabinet Office, 2019). One action was to remove candidate's addresses from the ballot, and forthcoming actions will include working with tech companies to make online sites safer and raise awareness among users about harmful behaviours. Other public bodies, especially various police bodies, will also be involved in response to the report's findings (United Kingdom Cabinet Office, 2019).

Box 1. Good Practice: Voluntary Quotas with the 30% Club United Kingdom

The 30% Club, which began in the United Kingdom, seeks to promote and achieve gender diversity on the corporate boards of United Kingdom's largest companies. The club engages chairs and CEOs in making voluntary commitments to board diversity targets. The United Kingdom chapter's goals are:

- To reach 30% share of women on FTSE 350 boards by 2020
- To increase the proportion of women in senior management of FTSE 100 companies to 30% by 2020

Source: The 30% Club (n.d.) United Kingdom, <https://30percentclub.org/about/chapters/united-kingdom>, (accessed 02 August 2019).

In the private sector, progress has been made in recent years to increase women's representation in leadership (See Box 1). More data is being collected and shared about board diversity, especially among the Financial Times Stock Exchange (FTSE) 100 Index and FTSE 250 companies:

- In the FTSE 100, 98% of companies have a clear policy on boardroom diversity, of which 83% of policies specifically reference gender (Financial Reporting Council, 2018).
- In the FTSE 100, there are no all-man boards, and in the FTSE 250, only 13 remain (Deloitte, 2018).

Progress can still be made to encourage boards to set measurable objectives for gender diversity, as most boards are not evaluated on their commitments to diversity. In director succession planning, only a small percentage of companies include gender diversity. In the FTSE 100, 84% of companies do not have a director succession plan that mentions gender, compared to 16% that do. This figure is worse in the FTSE 250, where 91% do not. Furthermore progress is slow in increasing women's representation in executive management. In 2017, women accounted for just 19% of executive management—only 7% more than in 2011 (Financial Reporting Council, 2018).

Key Policy Recommendations for Governance

- Consider strengthening regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. Such measures can include quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, and boardroom quotas;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Promote positive images of women political and managerial leaders;
- Address sexist and racist behaviour and discriminatory language targeting women in politics;
- Create an awareness campaign about the gender-differentiated treatment of politicians for media broadcasters and encourage them to ask the same questions to women and men candidates;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

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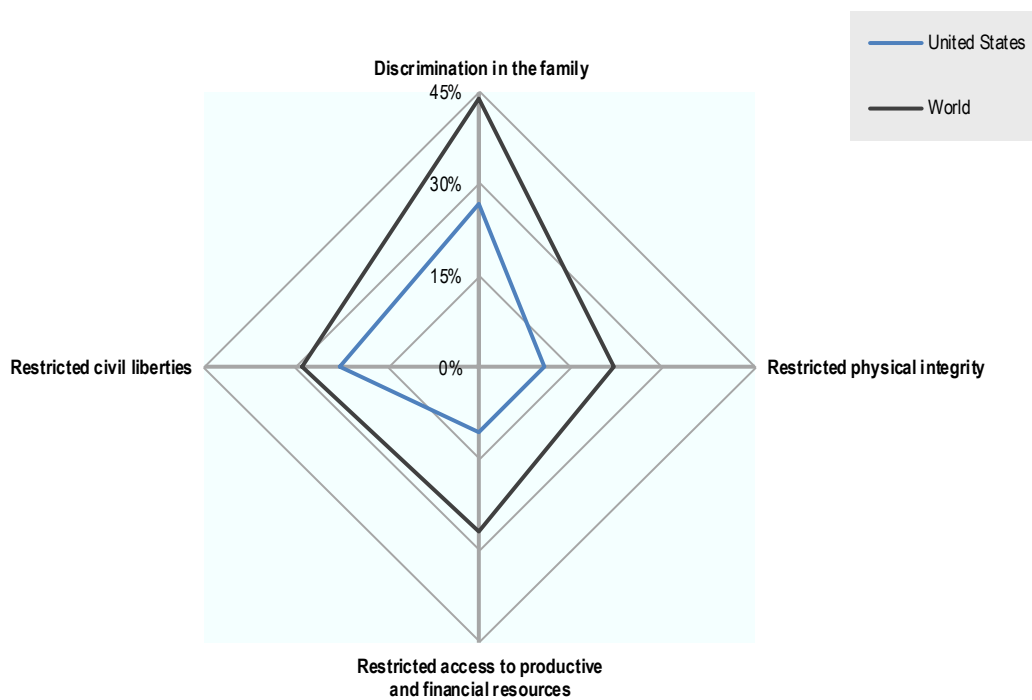
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UNITED STATES

Introduction

In the Social Institutions and Gender Index 2019, the United States achieves a score of 18%, and ranks 26th among 120 countries (OECD, 2019b). It presents very low to low levels of discrimination across all four sub-indices of the SIGI with lower discrimination in the restricted physical integrity and the restricted access to productive and financial resources sub-indices, and highest discrimination in the sub-index on discrimination in the family (see Figure 1).

Figure 1. Level of discrimination in the SIGI dimensions



Note: The United States and the world average of the level of discrimination in the four SIGI dimensions. Higher values in each SIGI dimensions indicate a higher level of discrimination.

Source: OECD (2019), *Gender, Institutions and Development Database*, <https://oe.cd/ds/GIDDB2019>.

Labour Equity

Quick overview

Progress

- Only 1% of the population disagrees with the statement “it is perfectly acceptable for any woman in your family to have a paid job outside the home if she wants one”.

Challenges

- About 1 in 5 of the population thinks that children will suffer if their mother works for pay;
- The demands of unpaid care work continue to affect women's decisions in the labour market, be it the choice to work part-time or even to start a business;
- Women earn 82% of men's earnings, and this gender pay gap is larger for minority women who face multiple discrimination.

Outcomes

In the United States, there remain large inequalities between women and men in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour market with nearly 68% of women doing so compared to 79% of men (see Table 1). The same pattern has been observed since 2012 (OECD/ILO, 2019).

Furthermore, women are still overrepresented in part-time jobs; in 2017 23% of working women occupied part-time positions, compared to only 11% of working men (OECD/ILO, 2019).

There is no gender difference in terms of the unemployment rate, which stood at 4% for both women and men in 2018 (OECD, n.d.).

Progress towards 25x25:

Reduce the gender gap in labour force participation by 25% by 2025

Gap in 2012: 11.3%

Gap in 2018: 11.0%

Table 1. Indicators for labour equity

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	68%	79%
	2017	68%	79%
	2018	68%	79%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	25%	12%
	2017	23%	11%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without	2016	5%	5%
	2017	4%	5%

work, available for work, and actively seeking work in the last four weeks.	2018	4%	4%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	19%	
	2017	18%	

Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/>.

In addition to unequal participation, women tend to earn less money than men on average. In 2017, the gender pay gap was estimated to be 18%, meaning that for each dollar earned by men, women earned only 82 cents (OECD/ILO, 2019). Furthermore, women in the US are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median income (OECD/ILO, 2019).

To better understand these gender-biased labour outcomes and how they arise, it is important to consider the governing legal framework for labour equity and the social norms and practices related to women's and men's roles in the household and the economy in the United States.

Legal Framework

Table 2. Key gender equality laws and international instruments

CEDAW	The United States is the only G20 country that has not ratified the CEDAW.
ILO conventions	The United States is not party to ILO Conventions No. 100, 111, 156, 183, which respectively cover equal remuneration, discrimination, workers with family responsibilities and maternity protection.

The Civil Rights Act of 1964 prohibits employment discrimination based on race, colour, religion, sex, or national origin in establishments with more than 15 employees (Title VII). The law is also applicable to employment agencies and trade unions. In addition, the Pregnancy Discrimination Act of 1978 establishes that discrimination in the workplace based on pregnancy, childbirth or related medical conditions constitutes sex discrimination under Title VII. The Equal Pay Act of 1963 requires that men and women obtain equal pay for equal work in the same workplace. An employee may file a civil suit in a federal court to enforce this act, and the court may order the employer to change its wage policies and/or order back wages to the employee who was discriminated against. Furthermore, women enjoy the same rights as men to work at night and have access to all sectors. The legal framework provides protection from sexual harassment in the workplace. In employment, verbal or physical sexual advances or propositions are illegal under Title VII of the Civil Rights Act (1964), in addition to any act of sexual nature, which unreasonably interferes with an individual's work performance or creates a hostile workplace for women (EEOC, n.d.). To obtain relief under Title VII, a woman must file a complaint with the Equal Employment Opportunity Commission (EEOC) within 180 days of the last incident of harassment.

There is no state mandated maternity leave in the United States nor government provisions for paternity leave. Nevertheless, Section 2612 of the United States Code allows up to 84 days of unpaid family leave. The Family and Medical Leave Act of 1993 allows employees to take unpaid level of up to 12 working weeks in a 12-month period with the guarantee of keeping one's job.

Social Norms

The United States seems to have relatively positive social norms in terms of social expectations on women's role in the household and the economy. The OECD's 2019 Gender, Institutions and Development Database (GID-DB) indicates that only 1% of the population disagrees with the statement "it is perfectly

acceptable for any woman in your family to have a paid job outside the home if she wants one" (OECD, 2019a). Nevertheless, that 25% of the population in the United States still agrees or strongly agrees with the statement "when a mother works for pay, the children suffer" (OECD, 2019a). This indicates that traditional views with regards to gender roles in the family continue to persist alongside more progressive attitudes.

In a 2019 Ipsos survey, 78% of respondents state that they disagree with the statement that "a man who stays at home to look after his children is less of a man". Furthermore the majority (64%) think that men sharing more responsibility for raising children and looking after the home would have a positive impact to help achieve gender equality in the country (Ipsos, 2019). In addition, 79% of fathers in the United States agree or strongly agree with the statement "I will do whatever it takes to be very involved in the early weeks and/or months of caring for my newly born or adopted child" (Van der Gaag, N. et al., 2019). Despite these positive social norms, 43% think that not enough is being done to achieve equal rights between women and men in the United States in relation to looking after children and the home. When asked how confident they are with raising children with regards to the evolution of social norms in this area, 41% of respondents said they are confident that discrimination against women in relation to looking after children and the home will have ended in the next 20 years in the United States (Ipsos, 2019).

With regards to gender equality in the workplace, it seems that as women's labour force participation increased over time, so has women's perceived competence. Gender stereotypes change and reflect the social position of women and men in society, as women are generally viewed as equally competent as men today. Nevertheless, attitudinal data from a 2018 Pew Research Center survey reveals that gender discrimination is perceived to be an obstacle to success at work, especially in workplaces that are male-dominated:

- Gender discrimination is perceived to be a barrier to success at work, with 34% of the women who work mainly with men saying their gender has had a negative impact.
- When it comes to perceptions on how women are treated in the workplace, over 70% of women who work in majority-female workplaces say they are usually treated fairly in recruitment and hiring processes, and in terms of opportunities for promotion and advancement. Of those who work in majority-male workplaces, only 48% say they are treated fairly when it comes to recruitment and hiring and 38% say they are fairly treated in relation to promotion and advancement.
- The findings are consistent when asked whether their workplace pays the "right amount of attention" to increasing gender diversity: over 70% of women state this is the case for those working in workplaces with an even gender mix or in female-dominated workplaces, compared to 49% for those who work mainly with men.
- For women whose workplace is mostly male, 37% report that they have been treated as if they were not competent because of their gender, and 35% say they have earned less than a man who was doing the same job.
- With regards to the pay gap, still just over 20% of women who work in female-dominated workplaces or with an even gender mix say they have earned less than a man who was doing the same job (Pew Research Center, 2018a).

Among the most important issues facing women and girls in the United States identified in a 2019 Ipsos survey, sexual harassment was the top issue (29%), followed by equal pay (25%) and sexual violence (24%) (Ipsos, 2019). This is similar to findings from a survey done a year earlier, as sexual harassment came first (36%), followed by physical violence and equal pay (both at 28%) (Ipsos, 2018). Gender discrimination in the workplace is accentuated for women working in Science, Technology, Engineering and Math (STEM) jobs, as evidenced by a 2018 Pew Research Center survey:

- 50% of women in STEM said they have experienced discrimination in the workplace, compared with 41% for women in non-STEM jobs. Such discrimination includes earning less than a man doing the same job (29%), having someone treat them as if they were not competent (29%), experiencing repeated, small slights in the workplace (20%) and receiving less support from senior leaders than a man who was doing the same job (18%).
- Out of all women working in STEM, the majority work in female-dominated or in gender-balanced workplaces, and only 19% work in settings that are male-dominated. It is this group of women who has experienced the most gender discrimination in the workplace, with 78% reporting discrimination compared to 44% of women working in STEM in other settings.
- Similarly, 48% of women in STEM who work mostly with men say their gender has made it harder for them to succeed, compared to 14% of other women in STEM).
- Most Americans value gender diversity at work, with 52% saying it is extremely or very important, and 26% saying it is somewhat important. In addition, 46% say that gender diversity provides other perspectives that contribute to the overall success of companies and organizations (Pew Research Center, 2018b).

The population seems to be very optimistic about how long it will take for men and women to have equal pay in the United States, as respondents to a 2018 survey think it will be 2028 on average, when it will actually be 2059, according to the American Association of University Women (Ipsos, 2018). The vast majority (70%) also think that having employers paying women the same as men for the same work would have a positive impact to help achieve gender equality in the country (Ipsos, 2019).

Social Practices

Women across the world spend more time than their male counterparts engaged in unpaid care work, and despite the fact it is unpaid, it represents a significant share of countries' GDP (Ferrant and Thim, 2019). The time-demands of the family and household management often factor prominently in women's choices as they relate to the labour market, and this is also surely true in the case of entrepreneurship (OECD, 2017). New evidence suggests that women can be driven out of necessity to start their own businesses (NWBC, 2017). Moreover, 30% of women business owners report that they started a business to have a better work-life balance (OECD, 2018). Time-use surveys enable a clearer picture of the demands of the family, demonstrating that women spend on average 60% more of their time on household and care work than their male counterparts—4 hours and 11 minutes for women, compared to 2 hours and 38 minutes for men (OECD, 2019a).

Another aspect of necessity which leads women to become entrepreneurs is the prevalence of gender-based discrimination (NWBC 2017). In the workplace, discrimination can take many forms from pay inequality to sexual harassment, these forms of discrimination prevent women from reaching their full potential in their careers. Furthermore, available data shows that the gender composition of the workplace is an important factor in the prevalence of both gender discrimination and sexual harassment with women who work in majority-male workplaces reporting gender-based discrimination at much higher rates (Pew Research Center, 2018a):

- Of women employed in majority-male workplaces, 49% report that sexual harassment is a problem at work, compared to 32% of women who work in mostly female workplaces.
- One-in-five employed women in the United States say they have been sexually harassed at work.
- Of the women who have experienced sexual harassment at work, 28% work mainly with men, 21% work in "gender balanced" environments and 20% work mainly with women.

On average women make less than men, and these gender pay gaps prevent women from achieving labour and financial equity, creating a system of disadvantage that continues through most women's lifetimes. Despite gaining increased attention there is not just one gender pay gap, rather gaps are not the same for all women and reflect the intersectional discrimination women of colour continue to experience in the US labour market. To demonstrate, Table 3. uses the pay data of non-Hispanic white men, the most advantaged demographic, as the benchmark for measuring pay gaps.

Table 3. Median Weekly Earnings in USD and Gender Earnings Ratio by Gender and Race/Ethnic Background Q1 2019

Full-Time Workers, 16+ Years of Age

Racial/Ethnic Background	Women	Men	Female Earnings as % of Male Earnings of Same Racial/Ethnic Background	Female Earnings as % of White Male Earnings
All Races/Ethnicities	806	1004	80%	78%
White	826	1033	82%	82%
Black	709	772	92%	69%
Hispanic	631	728	87%	61%
Asian	1017	1299	78%	98%

Source: US Bureau of Labour statistics (2019) selected output: <https://data.bls.gov/pdq/SurveyOutputServlet>

It is estimated that outright discrimination and bias account for 7 to 12% of the difference in earning after controlling for many other factors⁵⁹ (AAUW 2018). Although various agencies collect racial- and gender-disaggregated remuneration data, in order for cases of discrimination to be resolved a complaint must be filed with the Equal Employment Opportunity Commission.

Key Policy Recommendations for Labour Equity

- Increase enforcement of anti-discrimination laws. For example, legislation could be passed to strengthen the Equal Pay Act of 1963 by requiring employers to justify wage differentials, while also strengthening penalties for pay discrimination, mandating the collection of wage-related data by the Department of Labour, providing training for relevant stakeholders, and preventing retaliation against workers who request information regarding wage practices or disclose their own wages;
- Run advocacy campaigns to address traditional gender stereotypes and promote a more gender-equal distribution of roles in the household;
- Increase data collection of pay based on sex, race and ethnicity from private employers to help the United States Equal Employment Opportunity Commission to identify wage discrimination.

⁵⁹ College major, occupation, economic sector, hours worked, months unemployed since graduation, GPA, type of undergraduate institution, institution selectivity, age, geographical region, and marital status

Financial Equity

Quick overview

Progress

- The United States has achieved parity in financial inclusion⁶⁰;
- The gap in entrepreneurial activities⁶¹ between women and men fell by 17 percentage-points between 2015 and 2018.

Challenges

- Women appear to be less confident than men in business, as the gender gap in relation to the capabilities' perception of men and women entrepreneurs increased by 2% since 2016;
- The majority (54%) of married women defer long-term financial decisions to their spouse rather than taking the lead or making these decisions as a couple.

Outcomes

The financial equity pillar in the United States reveals very few differences between women and men in terms of their access to financial accounts and services (see Table 3). In 2017, 93% of women in the United States reported having an account at a bank or another type of financial institution in the past 12 months. This figure is quite close to that of men, which stands at 94% (Demirgüç-Kunt et al., 2018).

Nevertheless, there are some persistent differences over time in the savings behaviours of men and women. For instance, more men are saving money than women: in 2017, 83% of men reported personally saving money or using any mode of saving in the past 12 months, while only 75% of women reported doing so. While the female proportion increased by 2 percentage-points between 2014 and 2017, the male proportion increased by more than twice as much. In addition, when it comes to the reason of saving, a greater proportion of men (20%) reported saving to start, operate or expand a farm or business, compared to only 11% of women. These differences have maintained themselves over time.

Table 4. Indicators for financial equity

Variables	Years	Female	Male	All
Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the past 12 months.	2014	95%	92%	94%
	2017	93%	94%	93%
Saved any money in the past year (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	73%	78%	76%
	2017	75%	83%	79%

⁶⁰ As measured by the ratio between men and women who have an account at a financial institution, have a debit card and have a credit card

⁶¹ As measured by the female-to-male ratio of entrepreneurial activity.

Saved to start, operate, or expand a farm or business (% age 15+): The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	7%	12%	9%
	2017	11%	20%	15%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2015	0.90		
	2017	1.04		
	2018	0.92		
Female-to-male ratio of entrepreneurial activity: The percentage of the 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months).	2015	0.60		
	2017	0.64		
	2018	0.77		

Source: Data on accounts, saving money, saving money to start, operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring Reports.

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratios of opportunity and entrepreneurship activities stand respectively at 0.9 and 0.7 in 2018 (Global Entrepreneurship Monitor, 2018). These figures indicate that on average, for every ten men in the population involved in opportunity-driven entrepreneurship activities, there are nine women in the same situation, and for every ten men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are only seven women in the same situation.

Moreover, there is a smaller proportion of women (59%) expressing optimism about the economy than men (73%) (Global Entrepreneurship Monitor, 2017). These gender-differentiated perceptions about the economy could partly explain the overall gender gap in terms of entrepreneurship activities between women and men.

Despite relatively good performance in financial inclusion, a closer look at the legal framework as well as social norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged as well as potential actions to ensure financial equity.

Legal Framework

Women and men enjoy the same rights to open a bank account, start a business, or sign a contract. The 1974 Equal Credit Opportunity Act (Section 1691a) prohibits discrimination by creditors, with respect to any aspect of a credit transaction, on the basis of race, colour, religion, national origin, sex, marital status, or age.

Social Norms

Despite both women and men seeing more opportunities to start a business in 2017, there is a growing gender gap when it comes to capabilities perceptions of men and women entrepreneurs, as it rose by 2% since 2016. This may be related to the media representation of successful entrepreneurs which tends to focus on male figures, thus influencing perceptions of what makes a successful entrepreneur. Women are also found to have a greater fear of failure than men, a trend that is consistent over the past several years: between 2016 and 2017, while women's perceived fear of failure increased, men's perceived fear of failure decreased, resulting in a 7% gender gap (Global Entrepreneurship Monitor, 2017).

With regards to attitudes towards women's ability to take financial decisions, many women defer long-term financial decisions to their spouses because they believe men know more about investing and planning, according to a 2019 women-only survey conducted by UBS. In the United States, 88% of women deferred such financial decisions because they think their spouse knows more than they do. The second reason is because of "other responsibilities" women have to take care of, at 69%, and the third reason is because their spouse never encouraged or invited them to be involved (22%). In addition, 98% of women who are widows or divorced advise greater financial engagement, as they realise the consequences of deferring such financial decisions after a divorce or the death of their spouse (UBS, 2019).

Almost half (47%) of respondents from a 2019 Ipsos survey thinks that not enough is being done to achieve equal rights between men and women in the country in business. Looking into the future, 41% are confident that discrimination against women in business will have ended in the next 20 years in the country (Ipsos, 2019).

Social Practices

The United States has been effective in its support for women's financial inclusion and women's entrepreneurship. Overall the country has progressively improved the conditions for small- and medium-sized enterprises and has achieved parity in financial inclusion between men and women (MasterCard, 2018). Although men and women are equally likely to hold accounts at financial institutions, there remain notable differences in the borrowing behaviours of women and men:

- Women are more likely to borrow from family and friends (18%) than their male counterparts (12%) (Demirgüç-Kunt et al., 2018).
- Women are less likely to borrow from a financial institution – in 2017, 25% did so, compared with 32% of men (Demirgüç-Kunt et al., 2018).
- 71% of women starting a business did so through self-financing, while only 14% used a bank loan (OECD, 2018).

Furthermore when women do borrow from financial institutions they borrow in smaller amounts than men.

- In 2017 the average amount borrowed by women-owned businesses was \$57 097 – 45% less than that of men-owned businesses (Biz2credit, 2018)

These gender-differentiated borrowing behaviours may be the product of social norms as women are less likely than men to have assets which can be used as collateral on loans, or women may be less confident in their dealing with financial institutions (OECD, 2017). This is visible in the percentage of married women who defer long-term financial decisions to their spouse (54%) while only 21% report taking the lead. Furthermore, only a quarter of couples share these decisions, which has important implications not only for financial wellbeing but for equality in the household (UBS, 2019). Despite the fact that some of these trends produce and reproduce financial disadvantage for women, there is no evidence to suggest that women face discriminatory practices from financial institutions.

Key Policy Recommendations for Financial Equity

- Provide mentorship programmes to accompany women in starting their business or entrepreneurship activity, including personalised guidance when borrowing from a financial institution.

Governance

Quick overview

Progress

- In 2018, a record number of women ran for and were elected to political office;
- 59% of Americans would like to see more women in high leadership positions.

Challenges

- 49% of the population thinks that gender discrimination is a major barrier to women's representation in high political offices;
- Women politicians who achieve high status are more likely to be harassed online than their male counterparts;
- It is still harder for women to get to the top in politics as 67% of Americans say it is generally easier for men to get elected to high political offices;
- Women remained underrepresented in managerial positions in 2018, holding 40% of managerial positions compared to the 60% held by men.

Outcomes

Despite progress made in recent years, the United States is still far from achieving equal access to opportunities for women and men in terms of leadership (see Table 5).

In 2018, women occupied only 40% of total employment in managerial positions, a one percentage-point increase compared to 2015 (ILO, n.d.).

Table 5. Indicators for governance

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	39%	61%
The proportion of females in total employment in senior and middle management.	2017	41%	59%
	2018	40%	60%
Political Representation:	2014	18%	
Percentage of women in the total number of representatives of the lower or single House of Parliament ⁶²	2019	19%	
Share of seats on boards of the largest publicly listed companies:	2016	20%	80%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	22%	78%
	2018	23%	77%

Source: Data on percentage of members in managerial positions from the International Labour Organization Database (ILOstat). Data on political representation from GID Database (GID-DB). Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports.

⁶² Congress in the case of the United States.

When looking at the representation of women on boards of the largest companies, figures from the United States in 2018 reveal large gaps. Women only occupied 23% of the seats on boards of the largest publicly listed companies, compared to the 77% held by their male counterparts. This gap has been reduced since 2016, when women held only 20% of board seats on these companies.

Furthermore, the public sector is no exception to this predominance of men in decision-making structures. In 2019, 19% of parliament/legislature members in the United States were women. This represents a one percentage-points increase compared to the level in 2014 (GID-DB, 2019).

The analysis of outcomes for the governance pillar reveals progress made by the United States over time in addressing the gender gaps in terms of decision-making power; however, reaching parity remains a concern, and at this pace, it will take several years to be achieved. Entrenched social norms and practices hamper women's political and managerial leadership and the legal framework can be strengthened.

Legal Framework

There are no gender-specific restrictions on women's ability to vote in the United States. The 19th Amendment of the U.S. Constitution guarantees that the right of citizens of the United States to vote cannot be denied or abridged on the basis of sex.

However, there are currently no quotas or temporary special measures for women at any administrative level in the United States for public office, nor are there political party quotas. Furthermore, the law does not mandate that corporations have at least one woman on their boards. Nevertheless, states are able to pass legislation to this effect as California did in 2018 (see Box 1), and others (such as Colorado, Illinois, Massachusetts and Pennsylvania) have established non-binding resolutions to encourage companies to include women on their boards (OECD, 2019d).

Box 1. Good Practice: Quotas for Corporate Boards

In 2018, California Senate signed SB 826 into law mandating that "any public company with shares listed on a major U.S. stock exchange that has its principal executive offices in California to have at least one woman on its board by December 31, 2019. By year-end 2021, such companies with five directors would be required to have two women on the board, and companies with six or more directors would be required to have three women on the board." Non-compliance with this regulation is subject to a financial penalty of 100 000 USD for the first violation and 300 000 USD for subsequent violations.

Sources: Katz, David A. and Laura A. McIntosch, (2018), Gender Diversity and Board Quotas, <https://corpgov.law.harvard.edu/2018/07/27/gender-diversity-and-board-quotas> (accessed 23 July 2019). OECD (2019d), OECD Corporate Governance Factbook 2019, www.oecd.org/corporate/corporate-governance-factbook.htm.

Social Norms

The political landscape is changing in favour of women in the United States. More than half of Americans (59%) would like to see more women in high leadership positions, whether in politics or in the corporate world (Pew Research Center, 2018c). This is consistent with the findings of a 2018 Ipsos survey, as 66% of women and 56% of men agree with the statement: "things would work better if more women held positions with responsibilities in government and companies" (Ipsos, 2018). This is also in line with the findings from the Reykjavik Index for Leadership, which finds that 52% of the population in the United States "would feel very comfortable having a woman as head of government", and 63% of the population "would feel very comfortable having a woman as CEO of a major company" (Kantar, 2018).

Still, among the main barriers for women's advancement are unconscious biases that may manifest themselves in the association of leadership and managerial roles with men rather than women (OECD, 2019c). Despite a relatively supportive society for women to climb up the ladder in governance, data from the OECD's GID-DB 2019 indicates that 19% of the population agrees with the statement "on the whole, men make better political leaders than women do" (OECD, 2019a). Most people surveyed also say that men have an easier path to the top and that women have to prove themselves more: 67% of Americans say it is generally easier for men to get elected to high political offices. Among the reasons why women are underrepresented in high political offices, 61% say that it is because women have to do more to prove themselves than men, and 49% say gender discrimination is a major barrier (Pew Research Center, 2018c). Findings from the Reykjavik Index for Leadership also indicate that there are more women than men to perceive men and women as equally suitable for leadership (Kantar, 2018). There seems to be a preference for male bosses, as almost one in five people (19%) surveyed in a 2019 Ipsos survey report that they would feel uncomfortable if their boss was a woman (Ipsos, 2019).

There could be however an indication of a positive shift in attitudes with regards to women in governance. When asked why they think there are more women running for Congress than in the past, one-in-five adults said that it is because "the people who have been in charge, particularly men, have not done a good job", and 16% attribute this to "long-term societal changes that have led to more opportunities for women in general" (Pew Research Center, 2018c).

Clearly, more needs to be done to achieve gender equality in governance, as 41% of surveyed individuals think that not enough is being done to achieve equal rights between men and women in the country in government and politics. In addition, 58% think that having employers doing more to promote women to senior leadership positions would have a positive impact to achieving gender equality in the United States, and 60% think that removing the barriers that stop women standing for senior positions in government and politics would have a positive impact in that regard (Ipsos, 2019). Looking into the future, only 36% of survey respondents are confident that discrimination against women in government and politics will have ended in the next 20 years in the country (Ipsos, 2019).

Social Practices

Gender gaps in political representation are pronounced despite the fact that the 2018 election cycle proved to be a watershed year for women in government on many levels. Record numbers of women running for the Senate, House of Representatives, governorships and state legislatures made visible the discrimination women face in entering politics – particularly harassment online. Recent research using machine learning to analyse more than two million tweets sent to American and Canadian politicians, found that "women who achieve a high status in politics are more likely to receive uncivil messages than their male counterparts" (Rheault, Rayment and Musulan, 2019). This harassment, which when directed towards women is often violent and sexualized, has the potential to discourage women from running for political office (OECD, 2019a). In addition, many have characterised the 2016 presidential election as one of "unprecedented hostile stereotyping of women" (HRC, 2015). Organisations are working to support women politicians in a variety of areas including coping with online harassment (see Box 2).

Box 2. Good Practice: VoteRunLead

In addition to media coverage, a number of organisations have brought attention to the issues women in politics are facing including, online harassment. VoteRunLead is an organisation which provides support through trainings and resources for women seeking elected office and in March 2019 co-hosted a training and discussion for elected women about combatting online harassment.

Source: Source: VoteRunLead (n.d.), About VoteRunLead, <https://voterunlead.org/about/> (accessed 23 July 2019).

There are also apparent gender gaps in leadership in the private sector as demonstrated by an example from the legal field. While approximately 50% of law students are women, and women are recruited equally for entry-level positions at most law firms, only 19% of women become equity partners (NAWL, 2017). In a survey, firms were asked about their “bias reduction efforts”, and of the 65% of firms which did have bias reduction procedures, only 54% were using these during evaluations for equity partners (NAWL, 2017). This failure to monitor and interrupt potentially biased promotions decisions at the top level of the private legal field may explain the small percentage of women who achieve equity partner status. It is important, not only for law firms but for other businesses as well, to follow bias reduction procedures in both hiring and promotional decisions at all levels, but especially for leadership positions, as McKinsey calculates that if progress continues at today's pace, “the number of women in management will increase by just one percentage point over the next ten years” (McKinsey, 2018).

Key Policy Recommendations for Governance

- Consider adopting regulatory or voluntary measures to promote women’s equal participation in political and public life at the national and local levels. These measures can include quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements and boardroom quotas;
- Promote positive attitudes about women in leadership roles, and address gender discrimination, including online harassment targeted at women;
- Provide trainings for elected officials about reporting online harassment and protective measures they can take if they are threatened;
- Collect data about human resources procedures for gender equality in the areas of remuneration, hiring, promotions, key performance indicators for management;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality”.

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