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Gender in employment policies and programmes: What works for women?

Sriani Ameratunga Kring

Employment
and Labour
Market Policies
Branch



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Preface

The primary goal of the ILO is to contribute, with member States, to the achievement of full and productive employment and decent work for all, including women and young people. This goal is elaborated in the 2008 *ILO Declaration on Social Justice for a Fair Globalization* and now has been widely adopted by the international community.

To achieve this goal, comprehensive and integrated policies and strategies are also embedded in the Employment Policy Convention, 1964 (No. 122), in the Global Employment Agenda (2003), in response to the 2008 global economic crisis in the Global Jobs Pact (2009), and in the conclusions of the *Recurrent Discussion on Employment* (2010 and 2014).

The Employment Policy Department (EMPLOYMENT) is fully engaged in global advocacy to support countries in placing more and better jobs at the centre of economic and social policies and in promoting inclusive growth and development.

Policy research, knowledge generation and dissemination are an essential component of the Employment Policy Department's action. The publications include books, monographs, working papers, country policy reviews and policy briefs.

The *Employment Policy Working Papers* series is designed to disseminate the main findings of research initiatives on a broad range of topics undertaken by the various branches, units and teams in the Department. The working papers are intended to encourage the exchange of ideas and to stimulate debate. The views expressed are the responsibility of the author(s) and do not necessarily represent those of the ILO.

Azita Berar Awad
Director
Employment Policy Department

Foreword

Gender equality and women's empowerment are part of the Sustainable Development Goals (SDGs), adopted by the UN in 2015. The SDGs call for action to ensure that economic growth is not only socially and economically sustainable, but also environmentally sustainable. Integrating gender equality principles into various employment promotion strategies and approaches, and giving focus to the role of women in the labour market and society, are fundamental to ensuring that such development goals can be achieved.

The ILO works with developing countries to promote employment, income and decent work opportunities for all women and men, in keeping with the SDGs, but in particular, *SDG 5 – Achieve gender equality and empower all women and girls*; and *SDG 8 – Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all women and men*. This report has reviewed and compiled selected examples of gender-responsive (inclusive) employment policies and programmes that underpin ILO's work, as well as examples of good practice from other organizations, recognizing that collaboration and partnerships on a global scale will be required to achieve the SDGs.

The ILO is preparing for its centennial celebration in 2019 and as a part of these preparations the ILO launched the *Future of Work* and *Women at Work Initiatives*. This report contributes to further identify and disseminate what can be done to promote employment and income opportunities equally for both women and men, with a special focus on providing support for the economic empowerment of poor women in developing countries.

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List of abbreviations

| | |
|--------|---|
| ADB | Asian Development Bank |
| ALMPs | Active Labour Market Policies |
| CCTs | Conditional Cash Transfers |
| CEDAW | (UN) Convention Against all Forms of Discrimination Against Women |
| CGAP | Consultative Group to Assist the Poor |
| EIIPs | Employment-Intensive Infrastructural Programmes |
| EPWP | Employment Public Works Programme (South Africa) |
| FAO | Food and Agriculture Organization |
| GDP | Gross Domestic Product |
| ILO | International Labour Organization |
| ILS | International Labour Standards |
| MDGs | Millennium Development Goals |
| MFIs | Microfinance Institutions |
| NEET | Not in education, employment or training |
| NEPs | National Employment Policies |
| NRGEA | National Rural Employment Guarantee Act (India) |
| OECD | Organisation for Economic Co-operation and Development |
| PES | Public Employment Services |
| SDGs | Sustainable Development Goals |
| SMEs | Small- and Medium-sized Enterprises |
| TREE | Training for Rural Economic Empowerment (ILO) |
| UNDP | United Nations Development Programme |
| UNICEF | United Nations Children's Fund |
| UNRISD | United Nations Research Institute for Social Development |

Introduction

The global community of nations adopted the Sustainable Development Goals (SDGs) in 2015 with a unanimous commitment to end poverty, fight inequality, tackle climate change and ensure that no one gets left behind. The 17 SDGs offer an opportunity to balance human prosperity and protect the planet, recognizing that ending poverty must go hand in hand with strategies that build economic growth and address a range of social needs. These needs include education, health, social protection and creating decent job opportunities, while respecting environmental sustainability.

The SDGs harmonize three core elements: economic growth, social inclusion, and environmental sustainability. These core elements are crucial for the well-being of individuals and societies. At the heart of each of the goals and, as a goal in itself, is the empowerment of girls and women. Just as the previous Millennium Development Goals (MDGs) recognized that none of the eight goals could be achieved without promoting gender equality, so, too, do the new sustainable development goals.

The previous MDGs have demonstrated what is possible when countries make concerted efforts towards building inclusive, sustainable and resilient societies. Amongst their successes, the MDGs halved global poverty, dropped HIV infections by 40 per cent and achieved parity between girls and boys in primary education. Some of the notable global and national achievements on gender equality under the MDG's include: ¹

- By 2012 significantly more girls were enrolled in, or attended, primary school worldwide, with South Asia making the strongest gains. In 1990, 74 girls for every 100 boys were enrolled in school. By 2012 equal numbers of girls and boys were enrolled. A number of African countries also made great progress including Benin, Burkina Faso, Senegal and Sierra Leone in sub-Saharan Africa. In Latin America and the Caribbean, more girls than boys were enrolled in secondary school.
- The number of female parliamentary members (MPs) globally has doubled over the past 20 years, according to the Inter-Parliamentary Union. Amongst the countries that have made significant progress are: Nepal which increased the number of seats held by women from 6 per cent in 1990 to 30 per cent in 2014; Rwanda, which has the most female law makers in the world (women make up 64 per cent of MPs in the lower house); and in 2012, Nicaragua recorded the most women holding ministerial positions in the world, with 57 per cent – ahead of all developed countries.²
- ILO data shows that the number of member States that ratified the Equal Remuneration Convention, 1951, (No. 100), increased from 126 in 1995 to 173 in 2015.
- Similarly, the ratifications of the ILO Convention on Discrimination (Employment and Occupation), 1958 (No. 111), increased from 122 to 175.

¹ L. Ford: “Millennium Development Goal 3: 15 achievements on gender equality”, in the Manchester Guardian, 26 Mar 2015, <https://www.theguardian.com/global-development/2015/mar/26/millennium-development-goal-3-15-achievements-on-gender-equality> (accessed 12 Jan. 2017).

² For more information on the Inter-Parliamentary Union's work on women in politics, see <http://archive.ipu.org/iss-e/women.htm>.

-
- Ratifications and Accessions to the UN Convention on the Elimination of All Forms of Discrimination of Women (CEDAW) during the MDG period from 2000 to 2015 increased by 25 additional countries and territories.³

Despite the laudable progress made in advancing gender equality, the SDGs and their related targets recognize there is tremendous work still to be done in achieving girls' and women's empowerment as violence, early marriage, early pregnancy, missed educational opportunities and discrimination in the labour market continue to scar the lives of millions of women and impede their life chances and opportunities.

In the world of work, compared to men, women continue to face higher unemployment, informality, working poverty and precariousness in employment across countries. Though many countries now see a higher share of women with a university degree, this has not necessarily translated into a better labour market outcome for women, both in terms of quantity and quality of employment. Among the causes this are the social institutions and norms which ascribe the role of women and men in societies, and which have been slow to change, creating barriers to participation. While women are increasingly highly educated and want to work, social, legal and institutional measures have not kept pace with the changing realities, delaying equality and labour market participation in many countries.

The labour market is a site where there is great potential to rectify previous disadvantages and eliminate discrimination. It is there that opportunities for skills development and engagement in good quality jobs can facilitate autonomy, financial independence and engagement in democratic life.

In line with the Employment Policy Convention, 1964, (No. 122), ratified by 111 countries, the ILO provided technical support to the formulation and implementation of employment policies and programmes in a large number of developing countries. However, many national policies and programmes have not fully taken into consideration specific gender constraints which women face. This research, therefore, intends to review and document what works for women in the labour market, and examine lessons learned and emerging good practices of effective gender-responsive policies and programmes.

This report reviews recent literature on gender, employment and women's economic empowerment. It also examines the effectiveness of policies and strategies in promoting employment, accessing economic opportunities, as well as other development interventions promoting equality.

Part 1 of this report reviews the impetus created by the SDGs to intensify efforts on equality and examines the current labour market situation of women. It also presents the rights-based and economic arguments for gender equality.

Part 2 examines the complex relationship between economic growth and gender equality, including the links to the unpaid care economy, environmental sustainability, and macroeconomic policies.

Part 3 looks at emerging good practices in a selected range of policy areas that promote employment and economic opportunities for women and men, and those which specifically target women. Among the policy areas examined are active employment and labour market policies and programmes, enterprise development, access to finance, skills development, green jobs and social protection.

Part 4 suggests policy areas for moving forward on gender equality in the labour market.

³ Author's calculations using the UN CEDAW website, <http://www.un.org/womenwatch/daw/cedaw/> (accessed 10 Mar. 2017).

Part 1 – The Sustainable Development Goals: Intensifying gender equality efforts

1.1 The Sustainable Development Goals

On January 1, 2016 the 17 Sustainable Development Goals (SDGs) ⁴ of the 2030 Agenda for Sustainable Development officially came into force. Over the next 15 years their objective is to mobilize the efforts of the global community to address all forms of poverty, hunger, inequality, and tackle climate change in an integrated and coordinated effort.

The SDGs build upon and consolidate the achievements from the previous MDGs and aim to go further to end all forms of poverty. The new SDGs call for action by all countries, whether rich or poor or middle income, to protect the planet and promote prosperity for all, ensuring that no one is left behind. The 2030 Agenda and the SDGs recognize that ending poverty must go hand in hand with strategies that build inclusive economic growth and the need to address a broad range of social needs such as education, health, social protection, and job opportunities, while also addressing environmental sustainability.

The role of gender equality is crucial. Just as in the previous MDG development framework, the empowerment of girls and women is recognized as the means to achieve sustainable development and is also a goal in itself (SDG 5). Women have a key role, with many specific targets recognizing gender equality as both a fundamental right and a driver of progress across all 17 goals. Agenda 2030, therefore, offers a major opportunity to make a real difference, addressing structural causes of gender inequality and including issues such as gender-based violence, child marriage, access to resources, leadership opportunities and the role of women in peace and nation-building.

Many of the targets explicitly address gender equality. SDG 8 *Decent Work and Economic Growth* for example, calls for “full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value” (SDG 8.5). Focus is also given to the need to “protect labour rights and promote safe and secure environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment” (SDG 8.8).

Similarly, SDG Targets 1.3 and 10.4 detail the importance of social protection and wage policies to address inequalities and target 10.3 ensures equal opportunity and the reduction of inequalities of outcome “including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard”.

The 2030 Agenda, therefore, represents a universal consensus by the international community about the crucial importance of gender equality in achieving sustainable development. Women’s economic empowerment through more jobs and good quality work for women, universal social protection and measures to recognize, reduce and redistribute unpaid care and household work are the lynchpins for this transformative vision. It is also a key component of inclusive growth (as will be discussed later) which creates economic opportunities for all segments of the population, particularly the vulnerable, and distributes the benefits of growth and prosperity fairly across the population. It is an essential part of deepening democracy, since it reinforces the shared social contract at the basis of democracy – that all must share in progress both in monetary and non-monetary terms.

⁴ Box 1.1 provides a summary listing of the SDGs. The full details of the SDG targets and indicators are available at <https://sustainabledevelopment.un.org/sdg1> (accessed 19 Oct. 2017).

Box 1.1
Seventeen goals to transform our world

The SDGs contain an additional 169 targets and over 300 indicators.

1. **No Poverty** – End poverty in all its forms, everywhere.
2. **Zero Hunger** – End hunger and achieve food security and improved nutrition and promote sustainable agriculture.
3. **Good Health and Well-being** – Ensure healthy lives and promote well-being for all at all ages.
4. **Quality Education** – Ensure inclusive, equitable and quality education and promote lifelong learning opportunities for all.
5. **Gender Equality** – Achieve gender equality and empower all women and girls.
6. **Clean Water and Sanitation** – Ensure availability and sustainable management of water and sanitation for all.
7. **Affordable and Clean Energy** – Ensure access to affordable, reliable, sustainable and modern energy for all.
8. **Decent Work and Economic Growth** – Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all women and men.
9. **Industry, Innovation and Infrastructure** – Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.
10. **Reduced Inequalities** – Reduce income inequalities within and among countries.
11. **Sustainable Cities and Communities** – Make cities and human settlements inclusive, safe, resilient and sustainable.
12. **Responsible Consumption and Production** – Ensure sustainable consumption and production patterns.
13. **Climate Action** – Take urgent action to combat climate change and its impacts by regulating emissions and promoting developments in renewable energy.
14. **Life Below Water** – Conserve and sustainably use the oceans, seas and marine resources for sustainable development.
15. **Life on Land** – Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and biodiversity loss.
16. **Peace, Justice and Strong Institutions** – Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.
17. **Partnerships for the Goals** – Strengthen the means of implementation and revitalize global partnerships for sustainable development.

Note: For further details on SDG targets and indicators, see <https://sustainabledevelopment.un.org/sdgs>.

1.2 The ILO's Future of Work Centenary Initiative

As the ILO moves towards its centenary in 2019 it has developed a series of initiatives under its *Future of Work Initiative* to enable the Organization to successfully address the challenges of social justice in the future world of work.⁵ The initiatives recognize the key role and potential of the workplace to eliminate poverty, provide decent work and ensure shared prosperity for all. That potential is yet to be fully realized, as unemployment, underemployment, inequality, and injustice remain pervasive. At the same time, calls for fairer globalization, inclusive growth and sustainable development are growing stronger. Work is one of the crucial elements in achieving these goals which must be considered within the context of rapidly evolving technological and structural changes. In order to be able to

⁵ The ILO *Future of Work* centenary initiatives can be accessed at <http://www.ilo.org/global/about-the-ilo/history/centenary/lang--en/index.htm>.

respond to these transformations, the ILO is conducting cutting edge research. Among the seven centenary initiatives is *Women at Work* which analyses and supports the aim of achieving equality of opportunity and treatment at work and more equitable outcomes in the labour market. It recognizes that shifting boundaries and values create tensions which are magnified by rapid globalization and that the roles of women and men, and the nature of households, markets and societies, are in constant flux.

Through research and concrete action, the Initiative seeks to identify the reasons why progress on decent work for women has been slow. The barriers most often identified are:

- i) Gender stereotypes, discrimination and unequal access to work;
- ii) Absence of equal pay;
- iii) Unequal distribution and undervaluation of care work; and
- iv) Violence at work.

1.3 An unequal labour market

While the SDGs and the ILO centenary initiatives clearly set out the importance of women's economic empowerment, the challenges should not be underestimated. Inequalities between women and men persist in all labour markets with respect to opportunities, treatment and outcomes. Labour markets like other institutions are shaped by norms, discriminatory forces and power inequalities (Cook and Razavi, 2012), which place constraints on the access to women's choices and opportunities.

According to analysis put forward by the ILO's *Women at Work Initiative*, women are less likely to participate in the labour market than men, with a global rate of 49 per cent – 27 percentage points lower than men's participation rates (ILO, 2017). Globally, the unemployment rate for women stands at 6.2 per cent in 2017, compared to 5.5 per cent for men, and based on current trends there is unlikely to be a reduction in the gap in the near future (ibid.). Amongst those most vulnerable to unemployment are young women in many regions of the world. In Northern Africa and the Arab States, for example, the female youth unemployment rate is almost double that of young men, at 44.3 per cent and 44.1 per cent, respectively (ILO, 2016a).

The ILO's *World Employment and Social Outlook: Trends 2017* report also showed that women undertake more unpaid work than men due to time spent on household chores and family responsibilities. Underemployment of women is also a serious problem (measured as working fewer hours than they would like) with rates which can reach 40 per cent to 50 per cent (ILO, 2017).

Significant gaps also persist in women's representation in leadership and decision-making positions. According to the 2013 ILO Company Survey, 30 per cent of the respondent companies had no women on their boards, while 65 per cent in total had less than 30 per cent women (30 per cent being considered as the critical mass required for women's voices and views to be taken into account). Thirteen per cent had gender-balanced boards, with between 40 per cent and 60 per cent of women. (ILO, 2015a).

Data on trade union membership at the global level is hard to find, but a 2012 study by Cobble (2012) shows that among two-thirds of the 39 developing and developed countries examined, 40 per cent of union members were women (ILO, 2016a).

Even prior to labour market entry there are determining social and cultural factors which limit the potential engagement girls will experience in the labour force as adult women. Among these are differential access to health care and family planning; religious and cultural factors; schooling, weaker literacy rates; fewer opportunities for skills development; gender stereotyping in the curricula; the gender division of labour in the home; and women's lower influence in governance and their more limited democratic participation.

While there has been observed and documented progress for girls' education under the MDGs, what is particularly striking is that despite this improvement this has not translated into significantly better positions in the labour market as a whole. These factors are in turn compounded when women do participate in the labour market but face the myriad barriers and biased perceptions that limit their choices and experience, such as being perceived as having a lower status because they are considered only secondary earners compared to men. Women's segmentation is also prevalent, which is reinforced by weak regulations that result in large concentrations of women in low-paid informal and precarious work. Many occupations dominated by women, such as domestic work, have little protection under the law – and even where laws exist, they may only be poorly enforced and monitored.

Similarly, women make up the majority of workers in vulnerable forms of work such as own-account work and contributing family work. While recent trends do show a reduction, in 2017 there is still a global gender gap of 8.6 percentage points between men with own-account work (37 per cent of male employment) and women with own-account work (28.4 per cent of female employment). Globally, 14.9 per cent of women are contributing family workers compared to 5.5 per cent of men (ILO, 2017).

A particularly pernicious area of discrimination is the gender wage gap which prevails in all countries regardless of income status. According to the ILO, women earn 77 per cent of men's wages (ILO, 2016a). This wage gap cannot be explained solely by difference in education or age. It is linked to the undervaluation of the women's work, the skills required in female-dominated sectors or occupations, and the need to take career breaks or reduce hours in paid work to attend to care responsibilities, all of which leads to many forms of discrimination. In some sectors, such as the labour-intensive export sector, wages are artificially maintained at a low rate. Analysis by Seguino (2000) and others have posited that dominant patterns of economic growth rely on discrimination in wages. A recent ILO report shows that while there are some small improvements in reducing wage inequality, if current trends prevail, it is estimated that it will take 70 years to close the gender wage gap completely (ILO, 2016a).

Women who become mothers face an additional childcare burden which constrains their decent employment opportunities. This constitutes a significant income loss for women with children compared to women without children. Referred to as the "motherhood pay penalty", it is a global problem, but its negative impact is more prevalent in developing countries. It is estimated at 42 per cent across 21 developing countries (Grimshaw and Rubery, 2015).

Equally difficult to dislodge is labour market segregation – both horizontal, in which women are over-represented in a narrower range of jobs and sectors than men, and often in the more poorly paid segments; and vertical, in which women are often concentrated in lower ranking positions and have less opportunity for promotions, access to positions of authority and management, or higher salaries. This latter "glass ceiling" can occur as a result of many factors, including: discrimination in the recruitment process; less investment in female staff because of the perception that their child bearing potential weakens their attachment to the labour market; as well as the fact that women are more likely to take jobs that offer better balance between family responsibilities and work.

Occupational (horizontal) segregation is difficult to dislodge. In high-income countries almost a third of women in the workforce are concentrated in the health and education sectors, in middle-income countries women are found mainly in wholesale, retail, manufacturing and trade sectors, while in low-income countries they are often found in agriculture.

Recent trends show an increase in segregation across and within occupations as skill-based technological work increases, notably in developed and emerging economies. Between 1995 and 2015, employment increased most rapidly in emerging economies. The absolute change in employment levels was twice as high for men as for women (382 million versus 191 million, respectively) – regardless of the level of skills required – indicating that progress is stagnating to get women into more and better quality jobs (ILO, 2016a).

All these cumulative disadvantages faced by women throughout their life cycle and in the labour market put them at greater risk of poverty in their later years. Pension coverage is lower for women than men, the global level accounting for an average gender difference of 10.6 percentage points lower (ibid.). Women also represent nearly 65 per cent of people above the retirement age without any regular pension worldwide, resulting in an estimated 200 million elderly women who are living without any regular income from an old age or survivor's pension compared to 115 million men (ibid.).

1.4 Rights-based and economic efficiency arguments for gender equality

Given all the challenges still facing women in the labour market, the need to address these issues has added urgency to the context of achieving the SDGs. Arguments for gender equality have coalesced around two main pillars: the rights-based arguments (where international human rights standards place an obligation on States to uphold and promote equality as part of universal rights), and the economic arguments (which focus on the economic efficiency advantages of promoting equality).

It is now well established that gender equality has an instrumental value in achieving economic and social development and the eradication of poverty. It can also boost productivity particularly through the full utilization of the range of human talents and capabilities of both women and men, and it is a driving force behind inclusive development. This “smart economics” approach has been promulgated by Bretton Woods institutions in recent years and is backed up by a wealth of evidence accumulated across countries and regions (see box 1.2 below). Such evidence has gone a long way in demonstrating the falsity of assumptions that gender equality is only a luxury of high-income countries and can only take place after GDP increases.

The business case for gender equality or the “economics argument” reinforces the rights-based arguments for gender equality. Gender equality has an intrinsic value in itself, enabling the enjoyment of a full range of rights for girls and women. It is an essential aspect of human dignity and social justice, benefiting not only individuals who can therefore take advantage of a fuller range of opportunities and choices, but it also supports the democratization of institutions and societies so that women are able to take a greater role in all aspects of the economy and society. Chattopadhyay and Duflo's study from India, for example, finds that when women have greater voice and participation in public administration, public resources are more likely to be allocated to investments in human priorities such as child health, nutrition and access to employment (2004).

Box 1.2

Making the business case for gender equality: Some evidence

Investing in girls and women has been shown to yield multiple dividends and not just for individual women who benefit in terms of greater autonomy and agency, stronger decision-making power in the household, control and reduction of their fertility and higher household income. It also supports the improved health and educational welfare of their children and families, thus helping to break the transmission of poverty over generations.

For example, Gakidou et al. (2010) showed that for every additional year of education for women of reproductive age, child mortality decreased by 9.5 per cent. The study was based on data from 219 countries during the period 1970–2009. Other studies have shown that in a wide range of countries, including the United Kingdom, South Africa, Bangladesh, Brazil, and China, when women have control over their household income either through earnings or cash transfers, it is primarily children who benefit in terms of better nutrition and access to schooling (World Bank, 2014).

Similarly, studies have highlighted ways in which gender equality can boost productivity and GDP. One study by the Food and Agriculture Organization (FAO) estimates that if female farmers have the same access as men to productive resources such as land and fertilizer, agricultural output in developing countries could increase by as much as 2.4 per cent to 4 per cent (2011).

Aguirre et al. (2012) estimate that raising female employment to male levels could have a direct impact on GDP, increasing it by 10 per cent in South Africa, 9 per cent in Japan, 34 per cent in Egypt, and 12 per cent in the United Arab Emirates.

Historical experience has also shown that industrialization in many countries, particularly in East Asia, was boosted by female-dominated employment in the manufacturing for export sector.

Note: For more examples of evidence of the positive benefits of women's economic empowerment on health, welfare and poverty, see the UN Women website <http://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>; also World Bank, 2014.

For the ILO, both rights-based and economic arguments are complementary and are not in contradiction. The conclusions from the ILO's discussion on *Gender equality at the heart of decent work* at the 2009 International Labour Conference made this explicit and encouraged member States to take a range of actions based on the wealth of evidence provided at the discussion on the benefits of women's and girls' empowerment (2009). Indeed, gender equality has been a major concern of the ILO since its inception, with a full range of Conventions and Recommendations addressing this issue (see box 1.3 below).

Box 1.3

ILO Normative frameworks supporting gender and employment

While all ILO norms are applicable in supporting women's economic empowerment there are some which address the issue more explicitly and provide detailed guidance in supporting their implementation.

Discrimination

The Discrimination (Employment and Occupation) Convention, 1958 (No. 111) is the reference point for the fundamental right of non-discrimination at work and is the most comprehensive instrument on the subject. The prohibited grounds for discrimination cover sex, race, colour, religion, political opinion, national extraction and social origin. Sex discrimination includes discrimination on the grounds of maternity and family responsibilities, as well as sexual harassment (of both women and men). The Convention allows for other grounds of discrimination to be added to the prohibited list in consultation with representations of workers' and employers' organizations. Some ratifying member States, for example, have included issues highly relevant to gender equality such as age, HIV and AIDs status and sexual orientation.

Equal Pay

The Equal Remuneration Convention, 1951 (No. 100) specifically addresses equal remuneration between men and women for work of equal value. Contrary to common perceptions, women's educational qualifications and intermittent labour market participation are not the main reasons for the gender pay gap, but rather are the result of structural sex discrimination. Contributing factors such as the persistence of gender stereotypes, occupational segregation, pay structures and women's limited access to collective bargaining result in inequalities in pay based on gender. The concept of "work of equal value" goes beyond "same" or "similar" and encompasses a comparison of a completely different nature, but nevertheless of equal value. It can, therefore, counter the undervaluing of "female jobs" as an important tool against occupational segregation.

Family Responsibilities

The Workers with Family Responsibilities Convention, 1981 (No. 156) recognizes the need to reconcile work and family responsibilities. It sets out guidance on the myriad issues that affect workers with dependents such as childcare, commuting distances, part-time work, and working hours, among other issues.

Maternity protection

Given the importance of the issue the ILO has adopted three Conventions on maternity protection: Convention No. 3, 1919; No. 103, 1952 and No. 183, 2000. Together with their corresponding Recommendations these Conventions have progressively expanded the scope and entitlement of maternity protection at work and provided guidance on orienting national policy and action. The core concerns are to enable women to combine their reproductive and productive roles successfully and prevent unequal treatment in obtaining and keeping jobs due to their maternity responsibilities.

Full Employment

The Employment Policy Convention, 1964 (No. 122) recognizes the importance of full, productive and freely chosen employment and creates an obligation among ratifying States to develop a national employment policy as a major goal within the national agenda. It states that "The said policy shall aim at ensuring that ... there is freedom of choice of employment and the fullest possible opportunity for each worker to qualify for, and to use his (her)* skills and endowments in, a job for which he (she) is well suited, irrespective of race, colour, sex, religion, political opinion, national extraction or social origin" (Article 2.c).

* Parentheses added by author.

Source: ILO web site on Conventions and Recommendations, <http://www.ilo.org/dyn/normlex/en/f?p=1000:12000::NO::> (accessed 20 Jan. 2017).

The ILO's *World Employment and Social Outlook: Trends for Women 2017* reports that applying the G20s "25 by 25" target, namely reducing the gender gaps in labour market participation by 25 per cent by the year 2025 in all countries, could increase the global labour force by 204 million, and in turn, could increase global GDP by 3.9 per cent. This also has the potential to add US\$5.8 trillion to the global economy and increase tax revenue by US\$1.5 trillion (ILO, 2017).

1.5 Conclusion to Part 1

The discussion above clearly shows the need for development that promotes human rights and enhances the capabilities of women and girls. More equitable economic outcomes for women reduces poverty, increases inclusive growth and labour market participation and has the additional ripple effects of benefiting individuals, families, societies and national and global economies.

At the same time, it is also evident that the challenges are many. Over the last two decades despite significant progress in educational achievement by females this has not transmitted into the labour market. Women are still more likely than men to be unemployed and be in vulnerable types of employment with fewer protections and enforcements of rights, as well as lower pay. Labour markets continue to shape and inhibit opportunities for women by undervaluing the sectors and types of work they engage in, reinforcing occupational segregation, lower pay and the assumptions that men are the primary income earners in families. The gender division of labour in societies also contributes to a lower labour force participation of women (discussed in Part 2).

Despite these problems it is essential that women are not viewed as victims but as active agents capable of transforming themselves, their families and societies. With the right support and the full enjoyment of their rights as economic actors, the potential to overcome poverty and marginalization is enormous.

Given the complexity of the challenges it is clear that no quick fix solutions can be proposed. Rather, sound public policy, integrated approaches, partnerships and political will

are required to realize the transformation that women's economic empowerment promises. It will be essential to ensure that gender perspectives are incorporated right from the beginning of policy development.

Part 2 – Economic growth and gender equality

2.1 What are the links between gender (in)equality and economic growth?

Despite an appearance of neutrality, patterns of economic growth are highly gendered and different patterns can result in very different outcomes on gender. Dominant patterns of growth can entrench inequality and are also highly reliant on women's unpaid labour in the care economy (Wichterich, 2012). They often have very little impact on poverty reduction and can maintain existing unequal power relations through entrenching discriminatory norms, values and institutions (Seguino 2000; Graham and Chattopadhyay, 2012; Kabeer and Natali, 2013). Moreover, economic shocks and stresses and the policy responses to these situations often intensify gender inequality through firstly job losses, which may affect women more than men in certain sectors, as well as the additional household care burdens that women must shoulder to mitigate public cuts in health, education, infrastructure and services, as well as social protection.

These problems are exacerbated by women being over-represented in low-skilled and low salary work and are often considered secondary earners in the household (Elson, 2010). Research during and after the Asian financial crisis, for example, highlighted challenges faced by women workers in finding decent employment, with many forced into informal and even high risk work (ILO, 2007a). The *ILO World Employment and Social Outlook Report: Trends 2017* confirms these findings, showing that increasing gender inequality in the labour market through promoting decent and productive employment will yield significant social dividends, while strengthening and rebalancing the global economy towards sustainable economic growth (ILO, 2017).

The relationship between gender equality and economic growth is complex. Certain aspects of gender equality such as female education and women's share of employment can have a positive impact on economic growth, although this impact is dependent on the policy mix supporting growth, the structure of the economy and the sectoral composition of women's employment and labour market segregation, among other factors (Kabeer and Natali, 2013). The inverse relationship however is less clear. Economic growth on its own does not necessarily translate into increased gender equality without explicit policies to support this, nor does the equitable distribution of the gains of growth happen automatically (ibid.; ILO, 2016b).

2.2 Reliance on unpaid care work

Current patterns of growth are heavily reliant on the unpaid care work, most typically performed by women and girls. In every society women have longer hours of care work than men. Unpaid care work contributes to economic growth through a labour force that is fit, productive, and capable of learning. It affects all other aspects of the economy including private firms (large and small), the public sector, and the non-government sector by affecting the quality and quantity of labour needed to run these entities. It thus creates the foundation of economic sustainability in current models of growth (Elson, 2010; Cook and Razavi, 2012).

The existence of this female dominated unpaid care work is the most important constraining factor affecting women's ability to not only find decent work but also enjoy leisure time, further their education and training, earn higher incomes, escape poverty and participate in the democratic processes that govern their lives. It is the main driver of gender differences in economic opportunities, determining whether and how women are able to

participate in the labour market. Women then find that they have little choice but to engage in lower quality work, and often in the informal economy where conditions and pay are substandard.

Unpaid care work causes other inequalities that result in women and girls being marginalized from social groups. Problems can also be intensified in times of economic and health crises, environmental degradation and natural disasters, putting enormous strains on women to hold households together under these stresses (UNDP, 2007).

Unpaid care work is often treated by policy-makers as an unlimited private resource and rarely given economic or monetary value or policy attention. Nevertheless, its contribution to the economy is considerable. It has been estimated that if unpaid care work were given a monetary value it would account for between 10 per cent to 39 per cent of GDP (UNRISD, 2010). Another estimate places it at US\$10 trillion per year – around 13 per cent of global GDP (Woetzel et al., 2012).

While the situation is most problematic in developing countries in the context of weak infrastructure and limited access to basic utilities and resources and public services, it is also apparent in developed countries where women are more likely to switch to part-time work or exit the paid labour market once they have children, thus putting themselves at considerable economic risk and representing forgone dividends for the wider economy (Lyonette, 2016).

If women are to be fully economically empowered, unpaid care has to be made visible through calculations and statistics. This is the first step in developing policies and allocating resources that can reduce its drudgery through appropriate investments in infrastructure and social services. Efforts also need to be made to redistribute the burdens of unpaid care work more fairly between men and women.

Feminist economists have argued for many decades that policy-makers need to take into account the unpaid care economy and provide public resources for its mitigation (Elson, 1998; 2011; UNRISD, 2010). While gender budgeting has been developed successfully in a number of contexts, another recent development is the adoption of a new resolution that recognizes unpaid care as work by the 19th International Conference of Labour Statisticians. Though implementation will take several years, the resolution is considered a landmark in making care work visible (Samman et al., 2016).

2.3 Environmental impacts

It is not only gender inequality that is perpetuated through dominant growth models but also environmental degradation and climate change. Current growth models rely on the exploitation of natural resources which are often consumed as if they were unlimited. These effects, while problematic in themselves, can also intensify gender inequality. When land, forest and water resources once held in common are increasingly enclosed, privatized or taken for commercial investment, local communities and indigenous people, particularly women who rely on them, are marginalized and displaced (FAO, 2011).

Similarly, the environmental costs of production such as pollution, toxic waste and greenhouse gas emissions are externalized. Poor women often bear the brunt of coping with climate-related shocks and stresses and the health effects of air and urban pollution, which add to their existing care burdens.

With the added urgency of mitigating the effects of climate change there is an increasing call for a green transformation of the global economy. Countries are recognizing the need for green jobs – transforming existing “brown jobs” into green jobs through the use

of new technologies, as well as creating explicitly green jobs which are based on environmental protection, waste management and renewable energy. It is essential that such strategies ensure that women can benefit from these new work opportunities through training and skills development, technology and markets.

2.4 Macroeconomic policies

Macroeconomic policies are often assumed to be gender neutral but like all policy areas this is not the case. They have gender differentiated impacts on different sectors and affect the patterns of employment in the labour force. The distribution of the gains of growth and the heavy reliance of all economies on the gender division of labour and the care economy also underline the importance of understanding and analysing the gender impacts of macroeconomic policies.

Neo-liberal macroeconomic policies focus on inflation targeting and have monetary policies that keep inflation low, but often have the unintended consequence of high unemployment. These policies have weak outcomes for employment growth. Even where GDP may be very high, growth may be jobless, particularly in cases in which growth is heavily reliant on extractive industries.

Braunstein and Heintz (2008) have shown the gender bias in such monetary policies in a study of 17 low- and middle-income countries. The study looked at 51 “inflation reduction episodes” and examined the employment trends disaggregated by gender, and compared these to long-term employment trends. Two significant findings emerged: firstly, periods of inflation decline and are likely to be associated with job losses for both women and men; secondly, more women than men lost jobs, in percentage terms, when employment contracted. Moreover, in the fewer cases where employment expanded during the inflation reduction episodes, women did not gain employment faster than men. These results suggest that contractionary monetary policy aimed at reducing inflation often has a disproportionate negative impact on women’s employment.

Fiscal policies also have strong gendered impacts. As Braunstein and Heintz have shown expansionary fiscal policies are more conducive to creating employment than tight fiscal policies, particularly for countercyclical measures (*ibid.*). Female labour supply is also more sensitive to taxes than male. Reducing the tax burden for secondary earners (mostly women) by taxing individuals rather than at the family level can potentially result in improvements in aggregate labour market outcomes (Elborgh-Woytek, et al., 2013).

Decisions about budgetary spending directly affect women’s ability to overcome barriers to labour market inclusion by determining the extent and coverage of essential public services available to support them and their families (UN Women, 2015). Sectoral policies also affect women and men differently since they are located in different segments and sectors of the economy. Thus, investments in different areas shape the pattern and quality of women’s employment. For example, in some countries labour-intensive exports are dominated by women’s employment. Keeping exports competitive through macroeconomic stability and monetary policy can boost women’s employment in this sector (Braunstein and Heintz, 2008). As Seguino has noted, however, this competitiveness is often achieved by suppressing women’s wages (2000). Similarly, other areas where women workers are concentrated are the health and education sectors. Boosting public investments here thus has multiplier effects both in terms of women’s employment and supporting human capital development for the future labour market. Cuts in the public sector, on the other hand, negatively affect women more significantly than men (Cook and Razavi, 2012).

In developing countries, women are also concentrated in agriculture and the services sector. Weak public investments in these sectors result in low productivity and poor working

conditions, while conversely higher investments can reap substantial dividends in increased productivity and positively impact the quality and quantity of women's work. Supply-side investments in sectoral development determine the extent to which women and girls can enjoy opportunities for demand-driven, non-traditional occupations through education and skills development.

2.5 The need for developing inclusive growth strategies

All these factors point to the necessity for developing inclusive growth in which the driving force is the promotion of gender equality. Rather than focusing only on narrow goals like inflation targeting, growth trajectories should be assessed on their capacity to generate sustainable development, be pro-poor and employment-intensive. Pro-poor growth enables marginalized and excluded groups to participate fully in the economy and it opens up opportunities for improving the quality of employment. It recognizes that employment is not a derivative of economic growth but must be explicitly targeted. Thus, macroeconomic policies should go beyond economic stabilization – which is an important but not sufficient condition for creating employment – and ensure that the environment is conducive to generating jobs. Some analysts such as Epstein (2012) have proposed dual targeting by central banks, both inflation management and employment creation.

Formulating and implementing gender sensitive pro-poor growth strategies is possible through creation of employment in sectors where most impoverished people work, investing in segments of the economy where women are concentrated, and ensuring better access for poor households to basic services such as health, education, safe water and sanitation. In addition, job creation policies need to create a socio-economic environment that can enable the working poor to enhance their productivity (or remuneration) and move to more value-added and productive sectors and occupations. Ensuring access to productive resources such as credit, land, technology is also essential for poor women and the marginalized. So, too, is support to small- and medium-sized enterprises and upgrading workers' skills-training. Targeted expenditures, subsidy pricing mechanisms, and ensuring a solid regulatory environment in the labour market with proper legal enforcement, are all parts of the tool kit to support pro-poor growth.

Such strategies need to give value to care work and develop policy responses to alleviate unpaid care burdens and support its equitable redistribution. Moreover, it needs to remove structural barriers to women's economic empowerment in areas such as discriminatory laws on inheritance, land, property, credit, bank accounts, and retirement age, among others.

Job creation, therefore, needs to be at the heart of economic policy-making, generating a virtuous circle that is as good for the economy as it is for people, and one that drives sustainable development. Developing national employment policies is a key way to ensure that growth is job-rich, inclusive and supports gender equality. This will be discussed further in Part 3.

PART 3 – Women’s empowerment through National Employment Policies (NEPs)

As discussed in Part 2, the nature of growth is based on the policy mix supporting it. While some growth rates can be high, performance on job creation may be weak, if growth is based on extractive industries or capital intensity. These types of growth typically have very little impact on poverty alleviation and promoting equality. Changing the patterns of growth to those based on inclusive, job-rich sustainable development requires an explicit orientation towards employment.

Employment-led growth policies require a comprehensive and integrated approach and this can be provided through the development of National Employment Policies (NEPs). This section will therefore examine a selected range of gender-sensitive measures which can be incorporated into NEPs. But it is first worthwhile examining what NEPs are and how they are formulated.

3.1 Employment-led growth policies [SDGs 1, 5, 8, 9, 10, 16]

NEPs are one of the most important means of establishing the priority of employment within national development frameworks. They can make explicit the centrality of job creation in a growth trajectory, rather than as a mere residual off-shoot of growth. Only by placing inclusive employment at the heart of economic policies is there a realistic chance to move out of poverty, support gender equality, and generate job-rich growth and prosperity for all. NEPs can also ensure that alternative growth models which recognize the importance of environmental sustainability and mitigating climate change are prioritized for investment through green jobs components. These measures can powerfully reinforce each other through achieving policy coherence with other national development frameworks.

NEPs are also crucial vehicles for deepening democracy since they should be conducted in a tripartite manner with the active participation of representatives of workers and employers in dialogue with the government. Effective tripartism and NEPs together can develop common employment goals and priorities. Involving other groups and ministries, such as gender or women’s ministries, as well as women’s organizations, can further embed gender sensitivity into policies (see box 3.1). NEPs offer an opportunity to make an explicit commitment to women’s empowerment. They can help address the various intersections with other inequalities that shape women’s knowledge, chances and capabilities in the labour market.

Box 3.1

ILO Resource guide on gender issues in employment and labour market policies

In 2014, the ILO developed this guide to support the mainstreaming of gender issues into the national employment policy development process. It provides guidance on developing supporting measures for generating employment (for both women and men) and promoting equality and equity in the world of work. It details how to integrate gender dimensions into the analysis of labour markets, how to identify key gender and employment challenges, as well as how to develop, implement and monitor employment policies with a gender lens.

Source: Otobe, 2014a.

There are multitude ways to overcome women’s disadvantage in the labour force, including improving access to in-demand skills, expanding opportunities for enterprise development, strengthening access to productive resources including credit, markets, technology and land, and addressing the dimensions of the unpaid care economy.

NEPs can also prioritize investment in the segments and sectors where women workers are concentrated and introduce measures that improve both the quantity and quality of women's work, implementing strategies to support the breakdown of occupational segregation which further confines women to a narrow range of poorly valued jobs. Similarly, they can put into place a range of incentives to encourage the move out of informal marginalization into formalization.

Because NEPs address both the demand side and the supply side of the labour market, there are many measures available through social dialogue that can be agreed upon to ensure that employment growth is linked to environmental sustainability and equality. These areas include, on the demand side, macroeconomic levers such as monetary and exchange rate policies, sectoral policies, fiscal policies and trade policies which can be designed to not only address macroeconomic stability in the narrow sense of keeping inflation down, but also measures to boost quality employment creation. Prioritizing infrastructural development, for example, has multiplier effects on both employment and creating social assets that can boost productivity. In turn, the creation of community assets which reduce women's unpaid care burdens (such as sanitation, roads, utilities, and irrigation) can reduce women's time poverty and enable them to engage more in remunerative work.

Social protection measures are also an important aspect of boosting aggregate demand, through mitigating risks and keeping demand constant even in periods of economic slowdown and crisis. They are particularly important to enable women to more effectively manage household responsibilities through stabilizing income.

On the supply side, enabling women to gain the skills and employability traits that expand their opportunities in the labour market, or to create jobs through enterprise development, are also critical for women's economic empowerment. NEPs can propose a list of labour market policies, both active and passive, to boost women's (re)entry into the workforce, as discussed below.

Achieving women's economic empowerment requires sound public policy, an integrated approach and a long-term commitment from policy-makers, social partners and other stakeholders. A key means of doing this is through the development of comprehensive NEPs that are embedded within the framework of inclusive growth. The examples from these policies show the diversity of ways in which countries are seeking to ensure greater equality in the labour market and the ways in which they are breaking down barriers to women's participation. A critical aspect of the development of employment policy is coordination between various ministries and social partners in order to achieve policy coherence and integrate gender dimensions throughout the process.

3.2 Active labour market policies (ALMPs) [SDGs 5, 8, 9, 10, 16]

Active labour market policies (ALMPs) are a set of policies that a government can adopt and implement in order to support the unemployed/underemployed to find a job.⁶ Among the measures available to encourage (re)attachment to the labour market are:

⁶ ALMPs combine transfer payments with either work or training activities. They comprise an array of measures from special support for the unemployed in the form of help with job search, training and education, to subsidies for taking up jobs and job-creation activities, such as community work programmes. They are closely interrelated with "passive" labour market policies (e.g. unemployment benefits), aligning with current efforts to "activate" the latter to facilitate re-entry of the unemployed/underemployed into the labour market. See Auer, Efendioglu and Leschke (2008) for more details.

strengthening public employment services and other labour market information systems to match supply with demand; provide placement and job-search support; training schemes and entrepreneurship support; work-based training opportunities, including apprenticeships; subsidized employment; and direct employment creation (temporary jobs through public works).⁷

Evaluations of ALMPs based solely on job placement rates in the short term tend to show only small positive impacts, but their longer-term impact is generally more substantial. Recent studies, such as by Brown and Koettl (2012), show that ALMPS can be cost-effective from a longer-term perspective and even self-financing (European Commission, 2016).

ALMPs are particularly valuable for women, enabling young women to gain essential skills and work experience, as well as providing guidance in non-traditional work opportunities, and for adult women facilitating their re-entry into the labour market after breaks resulting from childbirth and child-rearing. ALMPs have been used extensively in high-income and emerging economies alike, but they are under-utilised in many developing countries because of more limited fiscal capacity, and because they are hampered by weak public employment services (where they exist), limited labour market information systems, poor outreach in remote and rural areas, as well as the prevalence of informal networks in job placement. Nonetheless, they have enormous potential in developing countries to be an effective vehicle for supporting women to gain higher quality jobs and access training.

In OECD countries, a combination of incentives to support the needs of working women have included adjustments to the tax system, out-of-work transfers, childcare support and parental leave provisions (OECD, 2012).

Bergmann and van der Berg (2008) have found that ALMPs have even greater positive effects on women's employment than on men's, particularly in contexts where women's labour force participation is low. Their evidence suggests that these results are strongest for skills-training programmes, though measures such as job-search assistance, hiring subsidies and start-up grants also have a high impact on women's employment. In countries with high labour force participation rates for women, job creation programmes are very effective in enabling women to exit unemployment.

The role of public employment services and private employment agencies

Public employment services (PESs) are a crucial means of supporting the labour market inclusion of women, since they are one of the main ways to implement employment and labour market policies, including through public works schemes. PESs are usually, though not always, part of Ministries of Labour. They have key roles to play in job matching, enhancing employability, counselling the unemployed, addressing skill mismatches and providing links between workers and employers (see box 3.2).

PESs play a pivotal role in the smooth functioning of labour markets since they are a gateway for information on labour market conditions, skills upgrading, entrepreneurial training and other ALMPs. Because they play such an important function of matching supply and demand in the labour market they must also serve the needs of employers. Targeted services for employers can range from training potential workers to providing advice on human resource management. Strong linkages with employers and the demand side of the

⁷ Not all the measures cited here are ALMPs, but all are a part of general employment-creation measures.

labour market enables PESs to provide crucial information to women on vocational training and career counselling.

Box 3.2

ILO instruments relevant to employment services

The Employment Services Convention, 1948 (No. 88)

The Convention requires that member States to maintain a free public employment service and to cooperate with relevant public and private bodies to achieve full employment. It mandates public employment services to provide relevant information and training to those seeking work and obtain precise information from employers on requirements for the work. The Convention has 22 Articles covering a range of measures such as staffing, tripartite administration, social dialogue, and support for unemployed, among other areas.

The Private Employment Agencies Convention, 1997 (No. 181)

This Convention provides guidance on establishing clear policies, legislation and implementing mechanisms for the effective registration and licensing of private employment agencies, which can enable them to play a constructive role in contributing to a fair labour market free from exploitative conditions.

Recommendation No. 195 concerning Human Resources Development: Education, Training and Lifelong Learning, 2004

Among its suggested measures are ways to enable public employment services to align skills demand and supply. It also has several provisions promoting equal opportunities for women and men in all aspects of human resource development and training, as well as overcoming gender biases in training delivery and provision.

Note: For full texts of the Conventions and Recommendations, see <http://www.ilo.org/global/standards/introduction-to-international-labour-standards/conventions-and-recommendations/lang-en/index.htm>.

An ILO project in Turkey has helped to strengthen the capacity of PESs to support women's employment.⁸ The Project on *Active Labour Market Policies for Advancing Gender Equality through Decent Employment for Women in Turkey* is building the capacity of ISKUR to develop gender-sensitive services and increase the employability of women jobseekers through vocational training. It has also established strong linkages between the social partners and the employment services, as well as with local vocational training boards to build their technical capacity on women's employment issues.

In Chile, specific programmes within PESs were also developed. Recognizing that poorer women need a more intensive package of support to participate in ALMPS, individualized support was given to vulnerable women under the *Mejor Trabajo and Mujeres Jefes de Hogar* project to help them make the transition from short-term emergency employment to self-employment (World Bank, 2012).

Even where PESs have limited outreach into remote and rural areas, new technologies are helping link workers and employers. In India, for example, recognizing that many informal economy and poor rural workers have no access to public employment services (including online services) a private company has introduced a mobile phone app to bridge the labour market information gaps, taking into account that while computer access is limited for poor people, there is high mobile phone penetration among disadvantaged communities. The Naukri Bazaar services provide a cost-effective exchange of information for jobseekers and employers alike (ETF, CEDEFOP, ILO, 2015).

Goulding's analysis (2013) of 24 NEPs has found evidence that some countries are including strengthening gender awareness of public employment services as a priority. In the Republic of Korea, for example, employment services have been customized to meet

⁸ For more details on the project in Turkey, see the ILO website http://www.ilo.org/ankara/projects/WCMS_414225/lang-en/index.htm.

women's needs. The "Return to Work Centres" provide information about available jobs, vocational training and childcare services. While in Jordan, online and mobile-phone based job search programmes facilitate the access of women who would otherwise not be able to visit an employment service centre (ibid.).

Training opportunities as part of ALMPs

Training is an essential part of ALMPS supporting women's re(entry) into the labour market. With many women becoming detached from the labour market because of childbirth and child rearing, or because they were never able to gain a job in the first place as a result of discrimination, ALMPs are a highly effective way to encourage adult and young women to gain a foothold in the labour market. Training within ALMPs is usually of a short duration and is most effective when linked to real labour market demand and supported by job-search support and guidance. In many European countries participation in ALMPs are mandatory in order to receive unemployment insurance.

In some cases, ALMPS have been specifically designed to help break down occupational segregation and encourage women into new fields. In Austria, for example, a female-specific ALMP programme *Frauen in Handwerk und Technik FiT* offers certified qualifications through apprenticeships, technical vocational schools and universities of applied science in non-traditional professions. The programme includes preparatory and technical know-how counselling. According to a 2014 evaluation, the programme has been successful: 70 per cent of participants were employed within six months of participating, 63 per cent work in the profession in which they were trained, 85 per cent view their new employment situation as better than the previous, and 82 per cent were comfortable with the type of their new occupation.⁹

Offering training to encourage women into the labour market has been effective even where women's labour force participation has been low. In Jordan, for example the *New Opportunities for Women (NOW)* programme, supported by the World Bank, offers short-term wage subsidies in the form of vouchers and skills and employability training. The programme is targeted to young female graduates, taking advantage of the fact that the majority of women graduates would like to work even after marriage. Evaluations suggest that employment amongst graduates who received vouchers alone, or vouchers plus training, had an employment rate of 55 per cent to 57 per cent in comparison with 17 per cent to 19 per cent for those only receiving training or neither training or vouchers (Todd, 2013).

The *Programa Joven* project in Argentina targeted low-income individuals aged under 35 years with little education or work experience. It provided an average of 200 hours of training, a monetary subsidy for women with young children, transportation expenses, medical check-ups, books, materials and work clothing. Evaluations of the programme found statistically significant improvement in the employment outcomes of women aged 21–35 years, in the range of 9 to 12 percentage points (ibid.)

Public employment programmes and schemes

Public employment programmes are part of social protection programmes. They include public works schemes which are usually involved in creating labour-intensive infrastructure that provides cash or food-based payments. Their main objective is employment creation and income support to reduce vulnerability of the poor strata of the population, while a secondary objective is local infrastructural development. They have been

⁹ For more details on the Austrian programme, see http://ec.europa.eu/justice/gender-equality/files/opinions_advisory_committee/151125_opinion_occ_segregation_en.pdf.

used extensively in many emerging and developing countries to guarantee employment for a set period and foster commitment to the labour market for those who have been inactive or unemployed. Public employment programmes have a number of advantages since they provide income transfers to the poor through employment and are often designed to smooth income disruptions and shocks during specific periods. They also build vital community assets such as road, irrigation systems, reforestation projects, and building schools, health clinics and other public facilities. Public works schemes are most effective when they include community involvement in the planning and selection of projects to ensure that these assets are most needed by the community and helps generate a sense of community ownership.

Until recent decades, the gender dimensions of public works programmes were largely ignored and most participants were male heads of households. Little effort was made to encourage women's participation, and even if there were such measures in place, women would tend to self-select their non-participation in favour of a male family member. Furthermore, differential wage rates, inequitable labour roles, unfriendly work environments, in addition to lack of transparency or accountability to the poor, were among the many problems cited that contributed to women's weak participation rates.

As Antonopoulos (2007) has noted, programmes targeting heads of households inevitably result in poor women's participation. This has been backed up by evidence from early programmes in Burundi and Tanzania, where, in the context of job scarcity, women were pressured to forego opportunities for publicly-funded work in favour of men (Dejardin, 1996; Tanzarn and Gutierrez, 2015).

A further problem has been that piecemeal rates and work allocations may be gender-biased and based on male work norms, resulting in gender differentiated wages, even if there are formal provisions for equal wages (Antonopoulos, 2007). There is often a distinction between "heavy" versus "light" work whereby these definitions are often based on cultural norms of work rather than the actual difficulty and physical exertion required for such work (Quisumbing and Yohannes, 2004). Similarly, women's representation in decision-making structures has often been weak and women's views are not being taken into account in the selection of community assets (Dejardin, 1996; Tanzarn and Gutierrez, 2015).

Perhaps even more importantly, public works schemes that are designed without taking into account the heavy time constraints that women have as a result of their unpaid care responsibilities, result in women not being able to engage in such programmes (Dejardin, 1996). This has been further reinforced by the tendency to focus on productive assets rather than those that could alleviate women's unpaid care burdens and transform the gender-based division of labour in the home (Antonopoulos and Fontana, 2006).

Lessons have been learned from previous programmes and there is now greater effort to overcome these gender barriers to women's participation in public works programmes. Analysis of 43 programmes covering an 18-year period by Tanzarn and Gutierrez (2015) has shown that Employment-Intensive Investment Programmes (EIIPs) have broadened the boundaries of what is acceptable regarding women's engagement in the community and enabled the transfer and acquisition of skills for women who were previously excluded. Women's increasing involvement has helped to break down stereotypes and social taboos and create new conceptions of roles, responsibilities and identities of women and men. It has heightened the visibility of women in the public sphere, strengthened their social capital and enhanced their confidence.

When public works programmes achieve some gender equality success, they are contributing to the transformation of the dynamics that determine status, power and entitlements. Evidence from South Africa and Madagascar demonstrates that women benefit from public works programmes, not just as workers but also as contractors, entrepreneurs

and supervisors, which in turn has multiplier effects on women's visibility in the public sphere, their autonomy, status and independence (ibid.).

Among the notable elements needed for enabling women to engage in these programmes are the setting of wage levels, ensuring the provision of childcare and transportation, as well as targeting and quotas. It is important that infrastructure programmes be designed to maximize poor communities' access to roads, telecommunications, energy and water. Assets that help women to carry out everyday chores more efficiently, such as the supply of piped water, can free up time for educational opportunities, productive paid work and participation in community life and local governance. Improving rural roads and transportation services increase women's mobility and productivity and income by easing access to markets. These types of gender-responsive asset creation bring important dividends in the form of women's engagement in productive work, increasing their incomes and improving their access to social and health services.

There are even greater opportunities to support gender equality through innovative measures. Antonopolous (2007), for example, argues that one way in which way to increase women's engagement in these programmes is by expanding them to include social sector activities. Given that social services are by their nature highly labour-intensive, such activities would be well suited for workfare schemes. There is evidence that programmes are taking this into account, though it is still quite rare. The *Expanded Public Works Programme* in South Africa has attempted to address these challenges by creating work based on early childhood care and support for home-based carers of those affected by HIV/AIDs.

In Cameroon, the *Ngaoundere-Garoua Boulai Road Programme* engaged women actively in decision-making on the design of this comprehensive programme resulting in the creation of a range of community assets supportive of their productive work and reproductive status. These included: construction of feeder roads to reduce women's workload; creation of market facilities; recruitment of women in all phases of road development (including equal pay concepts); programmes to modernize agriculture; access facilities for agricultural products; and improvement of health care facilities (OECD, 2012).

In Ethiopia, the *Productive Safety Net Programme* has helped reduce gender inequalities in the household, in the labour market and the community and is also supporting better environmental management. Among the assets created are water collection and irrigation facilities, small reforestation projects, building rural roads leading to markets and schools, and the building of health and education facilities. A 2015 evaluation found that the programme has contributed to food security for up to 319 communities, and some of the works activities have integrated "climate-smart" principles which have mitigated climate change through carbon sequestration.¹⁰

In cases of highly restrictive gender norms which constrain women from working in the public sphere and situations of pronounced gender inequality, women-only projects should be considered. This strategy has been adopted, for example, in Bangladesh's *Rural Maintenance Program (RMP)* (Kabeer, Mahmud and Tasneem 2011).

Another effective practice is to limit the use of contractors since this reduces the likelihood of exploitation and discrimination. Experience from India's NREGA shows that direct employment, rather than through a subcontractor, can be particularly important for women workers (see case study in box 3.3).

¹⁰ For more information on the Ethiopian project, see <https://www.wfp.org/content/protective-safety-net-programme-ethiopia>.

Box 3.3
Case Study: The gender impacts of India's NREGA

One of the largest public works programmes ever undertaken is the National Rural Employment Guarantee Act (NREGA) in India. It is a crucial programme for supporting employment in poor rural households by providing a guarantee of up to 100 days of work a year. NREGA is notable for incorporating a number of gender-sensitive elements and analysis of the ongoing scheme is providing rich information on practices that work, as well as the hidden and unintended consequences of public employment schemes.

The Act explicitly establishes several gender-sensitive components, including a quota that more than one third of participants should be women (Schedule ii, 6); childcare facilities must be provided at the worksites if there are more than six children of women workers (Schedule II, 28); and men and women workers must receive equal wages (Schedule II, 34).

Establishing quotas has proven to be generally positive though the actual participation rate of women varies greatly by state. Nationally, women's participation has exceeded the quota of 33 per cent, with women accounting for almost 50 per cent of work days in 2009–2010, although variations exist by state from a mere 4 per cent to 85 per cent (Dasgupta and Sudarshan, 2011).

Some analysts have suggested that the quota is set too low resulting in little efforts to recruit more women, once the target has been reached. While South Indian states have women participation rates of up to 85.01 per cent (Kerala), North Indian states like Uttar Pradesh and Jammu/Kashmir fall far behind with 18.11 per cent and 5.76 per cent women participation respectively (Pankaj and Tankha, 2010).

More importantly, the schemes have not addressed socio-cultural barriers to women's participation such as restrictive norms about women's mobility, and employment outside the home. The allocation of time between domestic and productive activities, and its impact on participation rates, is also a neglected issue. Frettsome and Gross (2011) suggest that including a gender awareness component at village level could be effective in overcoming some of the cultural constraints on women engaging in the scheme.

Another problem is the acceptance of single women working under NREGA. The Act stipulates that work should be allotted per household (Schedule II, 1), not per individual. As the traditional Indian household is male-headed, it is sometimes interpreted that only male-headed households were being allotted work (Raja, 2007). This favours the traditional role-model of a family, potentially excluding unmarried, divorced or widowed women. According to research by Sainath (2007) experience from several states has revealed discrimination against single women in access to NREGA work.

The implementation of childcare provisions has been mixed. As Frettsome and Gross have noted, a survey showed that crèches were almost completely lacking in all four districts in the sample (2011).

The provision for equality of wages is particularly important given the huge gender wage gap in the agricultural sector. The legislated minimum wage probably makes the programme more attractive to women than men, as women's average market wage is less than the daily minimum wage for agricultural labourers in most states (Dasgupta and Sudarshan, 2011).

The explicit provisions to encourage women's engagement are further supported by indirect measures which support women's participation (e.g. work should be provided within 5 km of the applicant's village). This enables women to balance their domestic work and childcare, as well as overcome barriers relating to their restricted mobility in some states (Frettsome and Gross, 2011).

Research has identified a number of other entry points where gender can be enhanced within the scheme. Frettsome and Gross have noted that it may be important to bring more gender-sensitive women into worksite official positions and supervise the allocation of work in general. Furthermore, they suggest there be stronger linkages between the Department of Women and Child Development (DWCD) and the Department of Rural Development (DRD), and that all national and local officials implementing the scheme undergo gender sensitization (*ibid.*).

Kheera and Nayak (2009) show, in many cases women are severely under-represented in the social audit process which monitors implementation at village level. Although the design of the scheme is participatory, as Frettsome and Gross note that the NREGA and its operational guidelines do not recognize the need to strengthen the collective power of women in order to ensure that their legal entitlements are being realized. While there is provision for women's participation in monitoring committees and the social audit process, insufficient attention has been given to the need to overcome prevailing cultural norms which prevent women's participation and voice in community forums. Women also have limited access to and use of grievance procedures, including mechanisms which aim to promote community discussion on the selection and prioritization of created assets (*ibid.*).

Goulding's (2013) analysis of the gender dimensions of 24 NEPs found various measures to support women's productive and reproductive responsibilities through infrastructure. These included affordable transport and communication (Benin, Cameroon, the Comoros, Iraq, Jordan, Liberia, Macedonia, Madagascar, Moldova, Mozambique, Nepal, Seychelles, Tanzania, and Uganda) and measures to increase mobility and make transportation of goods to markets easier.

Ensuring adequate water supply and sanitation (prioritized highly in Cameroon, Madagascar, Malawi and Nigeria) is particularly important to help women decrease the time spent fetching water or managing waste disposal. Electrification projects, such as those in Nigeria and Honduras, increase opportunities for work at home and link communities to one another. Both countries have committed to developing secure shelter that further empowers women, allowing for a healthier and safer generation of children (ibid.).

A range of other good practices and lessons learned have been garnered through a study of existing public works schemes. The ILO has analysed 43 projects in 27 countries with a gender lens and has collected rich information on the diversity of practices to support women's participation and gender equality. As a result of this analysis, the ILO developed a tool in 2016 to highlight entry points within the infrastructure project cycle where gender equality can be promoted (see box 3.4).

Box 3.4
The Illustrated guidelines for gender-responsive
Employment-Intensive Investment Programmes (EIIPs)

This tool provides a range of practical examples to achieve multiple ends: engage women in the planning process; ensure disadvantaged groups can participate in planning, monitoring and implementing; and enable women to benefit from the employment offered, even where local customs and culture may be restrictive. The guide shows how measures such as equal pay for work of equal value, childcare, setting quotas, making works available close to home, flexible working hours and options for part-time work tend to enhance women's participation.

The guidelines provide a wealth of good practice examples including:

- The *Employment Public Works Programme (EPWP)* in South Africa expanded the traditional focus on infrastructure to include social, environmental and economic activities. Paid community care services within the EPWP provided these services which significantly reduced women's work burdens and facilitated the transfer of their labour to the market economy. The programme also established a 55 per cent quota for women's participation.
- The *R2000 programme* in Kenya committed to developing a gender framework for the roads sector and to identifying gender concerns and how to address them. It also set a 30 per cent quota for women.
- The *Nyanza R2000 Programme*, also in Kenya, included a gender awareness training component and established that 50 per cent of the trained contractors should be women from vulnerable groups.
- In some cases, making gender provisions explicit in contractual obligations was also established. Bills of quantity included principles of "equal pay for work of equal value" and principles of gender-equitable recruitment of labour. This was particularly effective in Cambodia where participation was equal amongst men and women as a result of such a clause for contractors.
- In the *EPWP* scheme in South Africa, contractual obligations included separate toilet facilities for women and men. The programme also used task-based rather than time-based rates of pay, giving women some flexibility in managing their household chores. In Uganda, in the *Road Sector Programme Support (RSPS)* scheme allowed flexible working time in up to 60 per cent of the contracts.
- In the same scheme, contractors with more women in their teams were awarded additional points in their evaluation briefs.
- In Madagascar the *HIMO Communal Programme* engaged women's groups in mobilizing communities to participate in public works schemes.

Note: See http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_policy/---invest/documents/publication/wcms_459976.pdf.

3.3 Entrepreneurship development for women [SDGs 5, 8, 10]

Micro-, small- and medium-sized enterprises (MSMEs) are an important source of employment growth, particularly in developing countries. While entrepreneurship can be a powerful source of women's economic independence and a way to work out of poverty, in many cases in poor communities, women are given insufficient support and access to the types of resources which can promote business growth and forge a path out of poverty and informality.

Some of the barriers women face in establishing growth-oriented prosperous enterprises are: limited access to finance; lack of access to business training and skills development in technical areas; weak literacy and numeracy; lack of access to land, property, technology and markets; cumbersome and costly business registration procedures; as well as gender discriminatory social norms.

Aside from being concentrated in market-saturated and female-dominated activities, women entrepreneurs often lack networks and contacts. They invariably also have weak bargaining power within supply chains, and have little recourse to justice through grievance mechanisms if they are cheated. Social protection mechanisms are often absent, so there is very little capacity to absorb shocks and risks. Nor is there adequate legal protection under the law for the enjoyment of their rights. As in the other areas of women's economic activities, the extent of women's household responsibilities also places severe limits on the time they can engage in remunerative work.

Experience from many countries has shown, however, that women can be dynamic entrepreneurs and are able to graduate out of survivalist activities with the right type of support tailored to their diverse economic needs and activities. Women have proven to be resilient economic actors capable of transforming their businesses and their families, and contributing to economic growth and prosperity.

The added investment in women's businesses can provide high returns as observed in examples from around the world. In Peru, for example, the *Economic Empowerment of Women Property Owners and Micro-entrepreneurs* project works with women micro-entrepreneurs, giving comprehensive support and focusing on improving the business capacity of women through skills training, marketing and quality control. In order to test the viability of its strategies, the project tested two approaches on separate groups. While both groups received business training, one of the groups also received an enhanced training package with individualized mentoring support and awareness raising on a number of issues. An evaluation demonstrated that both groups improved the business functioning of their enterprises, but those receiving the enhanced training and technical assistance reported tangible improvements to their businesses. They were given practical guidance and new skills which enabled them to plan and execute innovations, increase their association with business peers, and more effectively use informal credit.¹¹

Other countries are finding cost-effective ways to provide this additional support to female-led businesses. In Tanzania, a project is taking advantage of the fact that 80 per cent of the entrepreneurs in the country are women, though they lack essential support. *The Virtual Business Incubator for Women* project is developing an incubator without walls (without physical premises) which provides a range of tailor-made resources and services to

¹¹ For more details see <http://www19.iadb.org/intal/intalcdi/PE/2012/10685.pdf>.

linked enterprises. This approach has lowered the costs of the incubator and increased flexibility in accessing clients and markets.¹²

The dynamic potential of women producers has been enhanced through strengthening women's bargaining power through collective organization, enhancing their access to markets, and enabling women to move up value chains through integrated support, as seen in the examples below.

In India, the *Sunhara Programme* enables women to access markets through horticultural value chains. The programme uses leverage points to improve agricultural systems and build on existing market incentives and knowledge of Indian farmers. It targets women with an integrated approach addressing both social and economic constraints to market participation. The overall aim is to help private and public sector actors to build support systems in rural communities and strengthen the capacity of producers to meet market demands (Pereznieto, 2016).

In Viet Nam, a similar value-chain approach is used in the project *Green Production and Trade* to increase income and employment opportunities for the rural poor. The project focuses on silk production livelihoods by strengthening the sericulture and brocade value chain dominated by women. The programme promotes decent work practices, ensures technical skills training, enterprise development skills and awareness on gender equality. Support is also given to access markets and credit. At the meso level, relevant institutions are being strengthened to promote women's economic empowerment (ibid.).

In Ghana, the *Shea Value Chain Reinforcement Initiative* has developed the StarShea Network which is a federation of rural women's groups specializing in the shea nuts value chain. It operates in one of the poorest regions of Ghana, through opening access to wider markets in the value chain and providing financing options. Women producers have benefitted from direct access to high-volume buyers and fair market prices. A variety of complementary services are provided including business training, software solutions and mobile phone technology. (ibid.).

Market access is also a key feature of the World Bank project, *Strengthening of the Export Competitiveness of Women Bead Workers*, in Kenya. The project supports Maasai women's groups engaged in bead production and has helped them to diversify their activities into livestock trade and eco-tourism. The women attend local and international trade fairs to promote their products. As a result, women have generated substantial additional income. An evaluation found that in a three-month period the women sold over US\$3,000 of products, where prior to the project, beadwork sales accounted for an average of US\$83 in per month.¹³

Women are also participating in new opportunities provided by the greening of economies. In Algeria, the *Network of Women in the Green Economy* (AFEV) was set up in 2012. It brings together women in senior positions in the environmental sector in both state and private sector organizations, as well as female entrepreneurs who have established green enterprises. The network builds capacity of its members and encourages women and young adults to set up new green enterprises, while building partnerships with public institutions promoting start-ups and supporting incubators. Senior women act as mentors to younger

¹² More information on this project can be accessed at: http://siteresources.worldbank.org/INTGENDER/Resources/RBI_briefs.pdf.

¹³ See World Bank website for more information on this project at http://siteresources.worldbank.org/INTGENDER/Resources/RBI_briefs.pdf.

women, and the programme takes advantage of the fact that the new green economy offers new occupations and skills which have not yet been rigidly constrained by gender norms.¹⁴

A range of new jobs have been identified including eco-auditing, solar and environmental measuring technologies, advisory services on building energy, transport and mobility and more efficient waste management. Experience from the programme shows that women and youth require specific coaching and need closer links with vocational education and training centres before they can start their own businesses in the green economy. The network is a crucial part of this development and it is serving an advocacy function to promote the green private sector in general even though it is dominated by women (Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), 2016).

The crucial importance of networking for women-owned businesses is also behind the development of the Amhara Region Women's Entrepreneurs' Association in Ethiopia. It provides business training services, skills training and mentoring is run by women themselves, reaching around 11,000 women in the National Women's Business Network (OECD, 2012).

Public infrastructure programmes can also promote entrepreneurship and empowerment. Road maintenance programmes, for example in Peru and Ecuador, have seen as an increase in the creation of women's enterprises, and in the *EPWP* programme in South Africa, public works have provided opportunities for women to become entrepreneurs as contractors (Tanzarn and Gutierrez, 2015).

While informality continues to plague many female-owned enterprises around the world, experience has shown that a range of incentives including access to social protection for small enterprises can help them make the transition to formality. In Brazil, for example, MSMEs have benefited through a range of support including the *Simples Law* which enables them to link with a single, low-cost social protection. The procedures are streamlined and also take into account the diversity of enterprise levels with progressive payments. An extensive social protection, including *Bolsa Familia* are also helping to mitigate risks and stabilize household incomes in poor communities, enabling women to engage more fully in productive activities (Thakur et al., 2009).

New technologies are opening opportunities for enterprises growth. The *Trade at Hand* programme in Liberia is expanding markets through cell phones. Sellers and buyers are linked through mobile phone apps, enabling women producers to reach a wider range of buyers and gain more competitive pricing for their products. The costs of receiving information are kept lower than sending a text, making it a cheap way of gaining valuable market information (OECD, 2012).

With ILO support the *Women's Entrepreneurship Development (WED) and Gender Equality* programme has demonstrated the potential of up-scaling interventions to support women's entrepreneurship to the national and sub-regional level. Operating in Southern African countries WED has advocated for women entrepreneurs and has been active in policy development on SMEs and national development plans. It has helped to build the capacity of service providers to reach a larger proportion of women clients.¹⁵

¹⁴ The GIZ project can be accessed at <http://www.enterprise-development.org/wp-content/uploads/giz2016-womens-economic-empowerment-good-practices-in-private-sector-development.pdf>.

¹⁵ See the ILO WED website for more details. <http://www.ilo.org/empent/areas/womens-entrepreneurship-development-wed/lang--en/index.htm?ssSourceSiteId=asia>.

It is not only in developing and emerging countries that women need business development support. Women entrepreneurs in high-income countries also benefit from a wide range of interventions designed for their specific needs. In Ireland, a female entrepreneurs' mentoring network is coordinated by the Chamber of Commerce, enabling women to link with highly influential business networks at national and European levels. The Chamber of Commerce provides a range of services, targeting new start-ups which would otherwise be prone to failure. The supporting mentoring aspects involves intensified counselling for a year, with one mentor assigned to not more than two mentees.¹⁶

One of the most effective ways of supporting women's entrepreneurship is by making explicit provisions for it in NEPs. Goulding has conducted a gender analysis of NEPs covering 24 countries and found provisions for women's entrepreneurship development in several countries. In Comoros, for example, the NEP has prioritized mechanisms to create and support businesses including entrepreneurial sponsorship, facilitating access to credit and financial services. Specific goals to encourage female-led businesses and cooperatives include facilitating access to credit, promoting technical and professional training for (particularly young) women, developing cooperative networks to benefit to strengthen access to markets, support services, mentoring and funding (Goulding, 2013).

Similarly, in the NEP in Burkina Faso, the *Le Centre de Production et de Formation pour les Jeunes Filles* (The Centre for Production and Training for Young Girls) aims to reduce unemployment of young women through two-year training programmes in agro-pastoral activities and textile trades and through the provision of equipment and start-up funds upon the completion of training (ibid.).

Several countries in the Goulding research provide subsidies for start-up enterprises, with four (the Republic of Korea, Serbia, Moldova and Uganda) providing subsidies specifically for women-headed enterprises (ibid.). In Liberia, the *Economic Empowerment of Adolescent Girls and Young Women* programme is helping young women in practical demand-driven skills identification, with private sector support. It also has a "10,000 Women Certificate" programme which provides women with 150 hours of business and management training to encourage women's start-ups (ibid.).

Goulding also found measures in nine NEPs to support greater access to productive resources for women, often in the form of credit access, but also addressing issues of land access (Madagascar) and market access (Liberia). In the Republic of Korea low-interest loans, rental subsidies and collateral for female-driven start-ups are offered by the Government.

Similarly, Goulding's analysis of NEPs found examples of incentives to support the formalization of enterprises. Recognizing that high taxes may act as a disincentive for informal economy operators to register their holdings, Burkina Faso has lowered taxes and loosened fiscal restraints to encourage the integration of informal businesses into formal systems of accounts.

Honduras has worked to simplify its macroeconomic, financial and investment policies to make investment and business creation simpler and less costly. Pushing to make the export sector more competitive, standardizing fees and fines, increasing tax collection to finance social programmes and trade tariffs, have helped to build a stronger domestic market which has also led to job creation.

¹⁶ See European Institute for Gender Equality webpage http://eige.europa.eu/sites/default/files/documents/mentoring_clinics_ireland.pdf.

3.4 Equal access to finance [SDGs 5, 8, 9, 10,16]

Access to appropriate financial services is a fundamental condition for poverty reduction, job creation, income security and social protection. Evidence indicates that access to basic financial services such as savings, payments, and credit can make a substantial contribution to alleviating poverty. It has also been confirmed that lack of access to finance is often the main obstacle to growth for MSMEs which provide employment for many people.

Women tend to have much more limited access to financial services and less opportunities for savings and credit than men. However, those that do have access are much more resilient in the face of poverty, and where they are also involved in entrepreneurship and cooperatives they are much more likely to have profitability and growth.

The ILO's concept of social finance is based on sustainable finance with a social goal and aims to open up opportunities to participate in the economy. Social finance fosters solidarity and it empowers the working poor, enabling vulnerable communities to manage risks. It includes credit for income generation and for starting or expanding micro-enterprises. It also means the provision of savings options, emergency loans, remittance transfers, guarantees, payment services and insurance. All these products and services help poor communities manage risks, stabilize income and reduce vulnerabilities and is, therefore, a key aspect of decent work.

Social finance helps to overcome market failures which are rife in the financial sector. Commercial banks are wary of disbursing small loans which offer lower returns and have high administration costs. They exclude the poor – particularly women - because of their lack of collateral, their limited financial management skills, their difficulty in following strict accounting procedures, as well as their lack of experience. A World Bank report on financial inclusion recently found that while the number of unbanked individuals has fallen by 20 per cent between 2011 and 2014, there is still a gender gap, with 58 per cent of women worldwide holding a bank account compared to 65 per cent of men.¹⁷

Microfinance, however, opens up access to the financial sector for a very large proportion of people around the world who have previously been excluded. Microfinance often uses trust and group pressure to replace the lack of physical collateral. Group lending brings the poor together and gives them a collective voice. Furthermore, by inducing the poor to organize themselves, access to finance also builds a bridge out of informality (Balkenhol and Breyer, 2006).

Institutions that practice social finance have a double bottom line. Their profitability is balanced by considerations of social responsibility. Their goal is to ensure that the poor and those excluded from market transactions are provided with the diversity of products that poor communities need in order to foster financial security. Microfinance institutions (MFIs), however, also have to become and remain sustainable in order to continue operation. They need to be competitive, trimming their own and clients' transactions costs, while at the same time being able to develop innovative products and services for savings, housing finance, education loans, consumer finance, and generally respond efficiently to changing demand and market conditions. This drive for sustainability means that the poor should be made aware of the important distinctions between the operations of MFIs and grant making organizations (ibid.).

Social finance has a proven track record of supporting not just access to finance but also addressing social issues. Microfinance organizations have the potential to link access to

¹⁷ For more details see <http://www.worldbank.org/en/topic/financialinclusion/overview#1>.

finance with certain development outcomes such as retaining children in school. A number of successful outcomes are documented in box 3.5 below.

Box 3.5
Microfinance innovations

The ILO has been supporting MFIs around the world to test a range of interventions which can support social aims, including poverty reduction, reduction in child labour and women's empowerment. The microfinance suppliers choose different aspects to target such as business performance, health and safety or child labour and use a control group to evaluate their interventions. The research shows that complementary financial and non-financial services is far more effective than providing microfinance alone. Some remarkable results are:

- **Child labour:** The coverage of the entire family by a microinsurance product reduced the incidence of child labour by almost 7 per cent and lowered the risk of hazardous occupations by 5 per cent and 6 per cent for the *National Rural Support Programme (NRSP)* clients in Pakistan.
- **Business performance:** The combination of women's entrepreneurship training and a start-up loan resulted in increased self-employment and business expansion for female clients of *IMON International* in Tajikistan. *BASIX India* targets poor women in 18 states with social finance measures, including occupational safety and health (OSH) training. This decreased work-related injuries by 11 per cent and training on productivity resulted in a US\$37 increase in monthly net income.
- **Formalization:** Awareness raising on formalization and business training by *ESAF India* resulted in around 70 per cent of the clients registering their businesses. The majority of clients were marginalized women and youth.
- **Vulnerability:** Emergency savings reduced incidences of taking a loan to repay another loan by 22 per cent. Repayment difficulties also dropped by 7 per cent and there was a generally lower level of indebtedness for clients of *Negros Women of Tomorrow Foundation (NWTF)* programme, which primarily targets poor women in the Philippines.

Each microfinance institution chose different innovations to achieve the same outcome. To reduce child labour, for example, the MFIs introduced a new financial service to adapt a new product or offer a new non-financial service. To improve business performance, some MFIs provided a mixture of financial and non-financial services, while one restructured its operations. This suggests that there are multiple routes to reach the same goal. However, replicability of innovations can pose problems, because what may or may not work with one MFI is not necessarily going to have the same effect with another.

Source: ILO, 2015b.

Women form a large proportion of microfinance clients, not only because their access to formal finance from commercial banks is so limited, but also for a range of other reasons. Women are seen as “change agents” in families who spend a greater proportion of their time and income on family welfare; and because they are often more reliable borrowers.¹⁸ Microfinance groups have been used to empower women, by enabling them to engage in the public sphere even where their mobility may be restricted by cultural norms. MFIs have also been used to address social issues that affect them such as domestic violence and spousal alcohol abuse.

The group lending model, thus, has advantages beyond lowering the administrative costs of loan disbursement, since they also promote women's networking, are a useful vehicle for the delivery of non-financial services such as literacy and health programmes, and they foster linkages with the wider civil society (ILO, 2007b).

¹⁸ D'Espallier, Guerin and Mersland (2009) use a global dataset covering 350 microfinance institutions in 70 countries. Their findings showed that with regard to repayment rates, more women clients were associated with lower portfolio-at-risk, lower write-offs and lower credit-loss provisions *ceteris paribus*. These findings confirm common beliefs that women are generally a better credit risk for microfinance.

Different financial products cater to the diverse needs of the poor, whether it is loans, insurance or savings products. In Bangladesh, for example, as part of the ILO supported *Women's Empowerment through Employment and Health* project, a specific microinsurance product for health care was developed, catering to over 30,000 very poor women and their families (Otobe, 2014b).

For the “ultra poor”, access to loans may be counterproductive. In fact, the literature analysing the impact of microfinance shows that formalized schemes don't perform well for the poorest women. In some cases, it may result in indebtedness and generate no income. Reviews have shown that that savings-based groups, with technical support and training, are more sustainable.

The Consultative Group to Assist the Poor (CGAP) recommends such a sequenced pathway to lead to an eventual graduation out of poverty. Their experience from around the world shows how poor households facing very high economic insecurity are first targeted with financial literacy and a focus on savings, then over time business skills are developed with a view towards eventually accessing microcredit.¹⁹

This is borne out by a review conducted by Gaiha and Kulkarni (2013) which found that the impacts of microfinance varied greatly depending on the context and social norms in which they were received, with very poor women needing a more intensive package of support to break out of subsistence and survivalist activities. BRAC in Bangladesh, for example, provides extensive non-financial support including training, health and literacy training, legal aid, and awareness raising on women's rights.

Differences in literacy and property rights may limit the impact outside of the household, and residents of rural communities continue to have difficulty accessing microfinance. In certain contexts, measures need to be put in place to avoid negative outcomes such as male family members taking the loan or increases in workloads for women as a result of engaging the loan, even if they have greater decision-making power in the household as a result of the loan. Savings products are a key element of enabling women to manage risks, and microinsurance is particularly important to reduce various vulnerabilities.

A recent study by Aker and Schaner has shown that providing women with greater privacy and control over their funds can increase their bargaining power in the long-term. An example from Niger, which enabled women to receive cash transfers electronically and directly into their bank accounts, reported increased access to land shared with spouses, improved mobility and more involvement in key agricultural activities (as quoted in CGAP, 2014).

Additionally, recipients spent more money on clothes and a diverse diet for their families. In another example from India, where women were able to open bank accounts and were provided with financial literacy training in the NREGA scheme, they were more likely to have worked for pay in the last year, reported higher earnings and made purchases with their own money. Being able to control the final use of their earnings may have removed disincentives for these women to participate in the workforce. The impact was especially pronounced among women from castes with very restrictive gender norms (ibid.).

Adjusting collateral requirements and encouraging the registration of property in women's names are also important elements of the role social finance can play in supporting women's economic empowerment. Another comprehensive review of programme evaluations found that “joint/mixed or integrated interventions providing economic services

¹⁹ See CGAP website <http://www.cgap.org/>.

and skills alongside life skills and other training services (including gender training) appear to deliver the best results” (Taylor and Pereznieto, 2014).

Positive examples of such “microfinance plus” approaches include the *WORTH Programme* in Nepal. In Guatemala, an ILO microinsurance innovation facility supported the Aseguradora Rural project to develop microinsurance health products that integrate with savings and credit programmes (Otobe, 2014b).

Similarly, in Viet Nam a new product was piloted by the *Tao Yeu May (TYM)* fund, a microfinance institution that specifically targets women. The ILO worked with TYM on the design and implementation of client training on risk management and microinsurance and further conducted an assessment of the impact of client training on risk management strategies and on household vulnerabilities (ibid.).

A particular advantage of social finance is that it can be flexibly applied to the diverse needs of clients in different contexts, with different products, varying repayment schedules and linking with different social and economic goals. The *Women’s Microfinance Initiative*, for example, working in East Africa seeks to enable its clients (over a two-year period) to link to the formal financial sector and access independent bank loans for their businesses.²⁰

Creating financial literacy is a key element of social finance and without it the benefits cannot be realized for women. Women need to be able to make informed choices about taking a loan, find safe mechanisms to save and transfer money, and know what to look out for in the small print of insurance contracts. Moreover, finance needs to be accompanied by a range of support and services such as different types of training, mentoring, access to markets, links to other productive resources and employment services. In some contexts, measures need to be put into place that ensure women have direct control over assets and loans.

New technologies, the Internet and social media are boosting the effectiveness of microfinance. In Kenya, research by Suri and Jack (2016) has shown that access to mobile money via an M-Pesa account simplifies the ability to send and receive money, and enables thousands of households to move out of poverty – with the impact on female-headed households more than twice the average measured.

Researchers surveyed a selection of Kenyan households over six years and compared how households that saw an increase in the density of M-Pesa agents fared versus those without easy access to mobile money.²¹ The surveys were conducted between 2008 and 2014, during which time the M-Pesa agent network expanded dramatically in Kenya. In households with access to mobile money, women were more likely to move out of agriculture into businesses, suggesting a more efficient and productive allocation of labour. In female-headed households with easy access to M-Pesa, per capita consumption was higher than for comparable male-headed households. Precisely why this gender effect happened, the research does not show. But the surveys did reveal that households with easy access to M-Pesa saved 22 per cent more money than those without.

Mobile money, a service that allows monetary value to be stored on a mobile phone and sent to other users via text messages, has been adopted by the vast majority of Kenyan households. It is estimated that access to the Kenyan mobile money system M-Pesa increased per capita consumption levels and lifted 194,000 households, or 2 per cent of Kenyan households, out of poverty. The impacts, which are more pronounced for female-headed

²⁰ For more details, see Women’s Microfinance Initiative website <http://wmionline.org>.

²¹ Cited in CGAP 2017 website <http://www.cgap.org/blog/why-does-m-pesa-lift-kenyans-out-poverty>.

households, appear to be driven by changes in financial behaviour (in particular, increased financial resilience and savings) and labour market outcomes, such as occupational choice, especially for women who moved out of agriculture and into business.

Creating mobile money has, therefore, increased the efficiency of the distribution of consumption over time, while allowing a more efficient allocation of labour, resulting in a meaningful reduction of poverty in Kenya.

3.5 Skills and employability [SDGs 4, 5, 8, 9, 10, 16]

Skills training as a part of ALMPs (specifically targeted and of short duration) was discussed above. This section now looks at skills training for women's employment in general. Women are often one of the most affected groups when it comes to the mismatch between the supply of skills and labour market demand. All too often, training for women is supply-driven – usually in female-dominated sectors where market saturation and low incomes are a major problem. In this way skills training has the potential to reinforce occupational segregation.

Conversely demand-driven skills training can enable women to reach a wider range of jobs and occupations and even penetrate into traditionally male-dominated sectors where incomes and the status of the work are higher. Where cultural norms are restrictive it is essential that such training in non-traditional skills be accompanied by intensive sensitization of local communities and employers to avoid women being marginalized in their new occupations or unable to find customers and employers.

Skills training can be a key component of breaking down occupational segregation but this needs to start from the earliest levels of education, including guiding girls into science, technology, engineering and maths (STEM) curricula, and providing gender-sensitive guidance counselling in schools. New technologies and the greening of economies are also providing new opportunities for skills development which may enable women to step into new high-value work. Skills requirements for the green economy are discussed in section 3.6.

Skills training is not enough on its own to improve employment outcomes for women and needs to be a part of a comprehensive approach that opens up access to productive resources such as credit, market opportunities, land, technology and other assets. It is also most effective when accompanied by job-search support, opportunities for work experience and mentoring and guidance.

Skills training also needs to include not just technical and vocational skills but also soft skills (such as communication techniques and problem-solving) which enhance employability in general. These have been shown to be very valuable to women's employment outcomes. In the Dominican Republic, a youth employment programme *Juventud y Empleo* targeted young women with more than just technical skills, and found that the soft skills component significantly enhanced their employment prospects.²²

For any skills training programme for women to be effective, the measures must be designed to take into account women's care responsibilities and provide flexible pedagogies. It should also consider inclusion of: appropriate scheduling times for training; provision of transport or grants/subsidies; and additional basic skills where necessary (e.g. literacy and numeracy training). Setting targets and quotas for gender balance has been shown to have

²² For more details on the Dominican Republic project, see <http://www19.iadb.org/intal/intalcdi/PE/2012/10685.pdf>.

positive effects on participation, and should be accompanied by gender sensitization of training staff, management, and reviews of curricula to remove bias and stereotypes.

For women in the informal economy, in particular, it may be appropriate to build the capacity of informal skills trainers to reach vulnerable women who would be less likely to participate in formal skills training opportunities. Capacity building of informal skills trainers, supporting standardization, quality control and certification are measures which can enable women to gain relevant practical skills that can be recognized by employers and contractors. Apprenticeships, both formal and informal, can also open up opportunities for women even though the sector in question has been traditionally dominated by men or is strongly linked to occupational segregation. Setting targets, quotas and providing financial incentives to both trainers and women can help break down barriers to participation.

In rural communities where the reach of formal skills training institutions is limited, community-based training programmes, such as the ILO's *Training for Rural Economic Empowerment (TREE)* programme, have been developed. The methodology provides for demand-driven skills training through assessment of labour market demand in the local community, and it links skills training to business development services, microfinance, mentoring support and guidance. In Pakistan, for example, the TREE programme conducted value-chain analysis of products to find entry points for women to gain a foothold in higher echelons of the chain. This was accompanied by vocational training (in which transportation was provided to overcome mobility barriers) and soft skills training such as teamwork, negotiation and conflict resolution. Links were made with local employers who provided temporary job placements for participants to gain valuable work experience. The success of the project relied heavily on the participation of employers from the design stage of the project, as well as extensive awareness raising on the business case for recruiting women (ILO, 2014b).

In the same way, the ILO-supported *Technical and Vocational Training (TVET)* project in Bangladesh introduced substantial reforms to ensure stronger links with the private sector were established so that vocational training was more demand-driven. The project also worked to establish quotas and targets to increase the numbers of women participating in skills training (ibid.).

Analysis by Goulding (2013) on the gender dimensions of NEPs has shown national commitments to more equal outcomes in skills development. Burkina Faso, Liberia, Madagascar have all implemented specific measures to support women's greater access to in-demand skills. Uganda has also proposed gender-sensitive career counselling at all levels of education, and Senegal has set up women-specific employment funds to promote entrepreneurship.

A number of other countries have also prioritized education and skills development for women (Bosnia and Herzegovina, Comoros, Serbia and the Republic of Korea). The Republic of Korea, for example, introduced specialized job training for unemployed female household heads in an attempt to integrate a wider spectrum of women into the labour market. This has helped lead, in part, to higher rates of female employment. Iraq has also initiated a series of entrepreneurial trainings exclusively for women, in the hopes of promoting skill-building in targeted areas of the economy (ibid.).

3.6 Green jobs opportunities [SDGs 4, 5, 7, 8, 10, 12, 13, 16]

There is now an almost universal international consensus to undertake a significant shift to environmentally sustainable economic policies as the impacts of climate change are felt around the world. Climate change brings with it not only the destruction of natural habitats and resources, but it also has serious gender implications, with women in poor

communities around the world bearing the brunt of pollution and environmental destruction. As UNDP's 2007 Human Development Report notes, "... climate change is likely to magnify existing patterns of gender disadvantage" (2007).

Women spend much of their time in unpaid care work and because of unsustainable energy options, their burdens and time poverty are increased. Around 2.4 billion people in developing countries still depend entirely on traditional biomass fuels such as firewood, dung and agricultural residues, and many poor communities lack access to proper sanitation. The resulting time, labour and health burdens adversely impacts the health and well-being of both girls and women and places constraints on their ability to engage in education and productive work.

Natural and man-made disasters exacerbate these problems. Droughts, floods, and deforestation are intensifying the tasks women must undertake, leaving them less time to earn an income, obtain new skills or find new and better jobs. In turn, this has effects on slowing the advancement of gender equality and hampers efforts to achieve broader goals such as poverty reduction and sustainable development.

Energy inefficiency also affects poor women's incomes. They spend a disproportionate share of their household finances on energy and an even higher share on related goods and services, such as food and transport. Around the world poor communities can spend as much as 20 times the proportion of expenditure on energy than richer households. The situation is aggravated by the fact that many poor households have little access to modern energy, energy-efficient housing or transport. Environmental challenges can also add complexity to addressing other unresolved social challenges such as weak health, education and limited infrastructure in rural areas.

The costs to economies are also very high. The ILO has shown that not addressing climate change will be severely detrimental to the global economy (ILO, 2013). Modelling shows that much higher concentrations of greenhouse gases in the atmosphere will increasingly curb economic output and aggregate productivity levels. In particular, the International Institute for Labour Studies (IILS) Global Economic Linkages (GEL) model suggests that productivity levels in 2030 will be 2.4 per cent lower than today and 7.2 per cent lower by 2050 with a "Business as Usual" (BAU) scenario. Already today, extreme weather linked to climate change is affecting jobs and incomes.

Conversely, addressing climate change is likely to reap important dividends for economies. In emerging economies such as Brazil, China, Mauritius and South Africa, the World Bank has found that green investments have accelerated growth and employment creation. In Brazil for example, the adoption of a low-carbon development path, including avoiding emissions from land-use change, energy efficiency and renewable energy, GDP could grow 0.5 per cent per year above the BAU scenario between 2010 and 2030, while employment creation would be 1.13 per cent faster over the same period (ILO, 2013).

The challenge remains for policy-makers to embrace and implement green strategies that contain a targeted suite of gender-responsive objectives and mandates that can integrate both environmental and social policies with the concept of Decent Work (see box 3.6). The potential for job growth, improving job quality and progressing on gender equality is enormous with the right policy mix and the effective management of the risks inherent in structural change.

Box 3.6
Defining green jobs

For the ILO, green jobs are decent jobs that preserve or restore the environment, be it in traditional sectors such as manufacturing and construction, or in new, emerging green sectors such as renewable energy and energy efficiency. In this perspective, any job can potentially become greener. Even “brown” high carbon-footprint and polluting jobs can be transformed by improving energy and raw materials efficiency, limiting greenhouse gas emissions, minimizing pollution and waste, protecting and restoring ecosystems and supporting adaptation to the effects of climate change. There are likely to be “shades of green” in different jobs since they will run along a spectrum from small incremental changes in existing jobs to more clearly non-polluting and energy efficient jobs. The notion of “green” therefore is not absolute and will likely evolve over time.

Most international policy institutions have recognized the need for a green transformation of economies. What is unique about the ILO approach is the recognition that green jobs are not automatically “decent jobs”. For example, some waste recycling jobs can be hazardous and informal, with low pay and with poor conditions. Others in bio-fuel production can have serious occupational health hazards and may involve child labour and forced labour. The right policy support is required, therefore, to bring together the two defining challenges for the twenty first century: achieving environmental sustainability and turning decent work into a reality. Such an integrated approach towards environmental sustainability can thus foster development which improves and generates jobs, promotes social inclusion and contributes to poverty reduction.

Note: See ILO’s green job activities at http://www.ilo.org/global/topics/green-jobs/news/WCMS_220248/lang-en/index.htm.

The green growth potential

With a supportive policy mix and policy coherence, positive outcomes for green transformation are numerous: generating new jobs, opening new markets and lowering energy costs. In Germany for example, environmental technology is expected to grow four-fold to 16 per cent of industrial output by 2030, with employment in this sector is forecast to surpass that of the country’s major industries (machine tools and automotive sectors) (ILO, 2008).

Renewables now employ close to 5 million workers globally – more than double the number employed only a few years ago (ILO, 2013). The European Commission has estimated an increase of up to 2.5 million in 2020 in new energy jobs, while in the Republic of Korea, 20,000 new jobs were created in this industry between 2003 and 2010. In China, renewable industries such as hydropower, wind power and solar photovoltaic are expected to grow exponentially in the next few decades. Currently around 1 million Chinese workers are in the renewable sector (ILO, 2012a).

Renewables are not the only green sector with high job growth-waste management and recycling industries are already large employers and this is likely to increase. Based on studies of China, Europe and the United States, an estimated 4 million workers are employed in the formal sector. The numbers, however, are much more significant when informal workers are taken into account: approximately 15 to 20 million people work as informal waste pickers, many of them women in developing countries (ILO, 2013). Here the challenge remains to improve their working and living conditions and facilitate their transition towards formalization. As shall be seen from the good practices section below, such transition has already been partially achieved in some countries such as Brazil, which shows that the risks in this type of work can be overcome. Box 3.7 presents examples from a number of countries that demonstrate that organization and formalization can significantly improve working conditions and incomes.

Box 3.7

Waste management cooperatives and unions in Brazil, Sri Lanka and India

In Pune, India, the Waste Collectors' Union (KKPKP) is promoting a socially and ecologically innovative model of waste management. The initiative has secured employment for 9500 waste collectors, of whom 90 per cent are women. The union has been working with local authorities to integrate green dimensions into local waste management by promoting the separation of waste at household level, whereby families sort waste into biodegradable and non-biodegradable categories. The waste collectors collect, sell or re-use what they can and compost the bio-degradable waste.

Brazil has the world's largest national waste pickers movement. The income of its estimated 60,000 members is three to five times higher than that of unorganized waste pickers. This is the result of an effective mix of policies put in place by the Brazilian Government over the past decade. Policies include legal recognition, entrepreneurial development, municipal government contracts and facilities (sorting stations), modern recycling methods, skills development and occupational health and safety measures, as well as strategies to prevent child labour. These measures have triggered large-scale improvements in recycling efficiency, working conditions and incomes. There are plans to scale-up these interventions to formalize a further 250,000 waste pickers.

In Sri Lanka, the strategy to improve working conditions and formalize jobs amongst the most vulnerable categories of informal workers has included those in waste management. Waste handlers, truck drivers, sorters, collectors and the local communities across seven zones in the Western Province have been sensitized on OSH standards. The National Vocational Qualification certification has integrated OSH standards and national OSH legislation was expanded to workplaces and workers involved in waste management. Workers are also being trained in collective bargaining and negotiation.

Source: Green Economy Coalition website, <http://www.greeneconomycoalition.org/search/node/india%20waste>; and ILO, 2013.

Even though the evidence is mounting on the positive benefits of green transformation, the benefits are to a large extent determined by coherent and coordinated national policies, levels of investment and incentives, and overcoming the numerous challenges and dislocations that can occur in structural change. The management of these risks will be critical to ensure women can avoid marginalization and the loss of existing jobs. Shifts in employment patterns will occur as green transformation unfolds – away from highly polluting, energy inefficient activities to sectors that are cleaner and more efficient. Opportunities need to be expanded for women to engage in skills training for new jobs – there will not be an automatic transfer between “brown” jobs (polluting and energy inefficient) and green jobs. There is already evidence that women are missing out on the green economic transformation.

Active labour market policies with preferential treatment and targeted assistance for women, including short-term training opportunities, work experience, employment guarantee programmes, job-search support, and remedial education, will be important mechanisms to enable a move from declining sectors and jobs into the new emerging green jobs.

The greening of existing jobs will require re-skilling opportunities to provide workers with the new skills required. For those women engaged in MSMEs additional support will also be warranted. A major impediment to greening economies and jobs is the current status quo of unsustainable business practices – which are often more profitable. Businesses which adopt green technologies and business practices will be forced to compete with firms that are non-compliant and luring customers with lower prices. Without incentives and a proper regulatory framework, MSMEs will be prone to failure if they adopt the new technologies.

Skills shortages in the transition to a green economy

Opportunities for acquiring new skills will be particularly important for those at risk of losing their jobs in sectors linked with high emissions. While this is true for the population in general, for communities with poor women who already experience labour market discrimination, the likelihood of missing out will be increased. An emphasis only on high-

end green skills and education would also exclude many disadvantaged women. Broader training in what could be termed “green collar” jobs will be essential. For marginalized women, the ability to take advantage of such training opportunities hinges on how well prepared they are to learn new skills.

Enabling disadvantaged women to benefit from green skills training will necessarily entail training in core skills for employability, not just for specific occupations and technology. If competencies such as literacy, numeracy, problem-solving and communication are not included, there is little likelihood that poor women will benefit from such training. Providing incentives and training allowances to target women in disadvantaged communities, therefore, will be needed.

Labour market forecasting must be strengthened in order to facilitate the transition to a green economy. Underestimating the growth of certain green sectors, e.g. energy efficiency in buildings, shortages of engineers and technicians, and waste management, could severely constrain progress. Countries will need to anticipate future skills needs, as well as improve conditions in existing unattractive jobs such as waste management that are likely to expand.

Many economically vulnerable women are in informal work with poor working conditions, so it will also be necessary to ensure new and existing jobs are in compliance with a responsive regulatory framework and adjustments made where necessary for regulatory gaps. This will be particularly important in sectors with large numbers of informal women workers such as waste management, agriculture, and in some countries, construction.

Coordination and dialogue will also be required to develop incentives and prepare the regulatory framework for green economies. Fiscal training and credit opportunities, market exploration, subsidies and investment in research and technology, and enforcement of regulations will need to be brought together to catalyse and strengthen green transitions. Preferential treatment of women from poor communities in some of these areas may be warranted, in addition to targeting ALMPs and infrastructural development policies.

Employment guarantee schemes are ALMPs that can be particularly effective in supporting women to engage with the labour market. In Brazil, *Bolsa Verde* (Green Grant) and the EPWP in South Africa link together environmental, social and employment objectives. India’s *National Rural Employment Guarantee Act (NREGA)* scheme strengthens the adaptive capacities of the poor and provides opportunities to adopt sustainable practices while building community assets such as irrigation and sanitation. They can have multiplier effects on employment, income security, infrastructure creation, improve access to energy and water, and alleviate women’s unpaid work burdens (ILO, 2013).

Another project recognized the key role of women as cultural and economic custodians of water. The Millennium Development Goals Achievement Fund project on water and sanitation in Nicaragua, Panama and Paraguay applied the Integrated Rural Access Planning Tool for consultation and planning with indigenous communities, using intercultural and participatory approaches for the identification of community water needs. The projects worked extensively with women in indigenous communities and highlighted indigenous knowledge and gender empowerment to implement the project. An important result in Panama was the empowerment of Ngöbe-Buglé women leaders who learned to negotiate with national authorities to voice local requirements and subsequently create public services of quality. One of the women leaders is running for the Parliament and the coordinator of the project, a Kuna member, has helped to organize and develop an entrepreneurial organization to link indigenous economic initiatives with the market (Gutierrez, 2015).

Agriculture is the world’s largest employment sector, and one where women workers are concentrated. It is also one of the worst polluters and contributors of greenhouse gases. It is the largest user (70 per cent) and a significant polluter of water, as well as a key cause

of land degradation and loss of biodiversity. There is ample scope, however, to make agriculture more environmentally friendly with new technologies, and to improve methods of water management, including permaculture and polyculture practices (fuelled by increasing consumer demand for organic products).

Strengthening enterprise development in the green sector

Enterprise development for women in green sectors has significant potential, particularly since it may allow them entry into new areas where access previously has been limited. In general, enterprise development policies in a green economy will need to pay particular attention to MSMEs which require appropriate regulation, information and support to master the transition and seize new environmental opportunities. It may be appropriate to develop concessions and incentives targeting these smaller businesses to enable them to compete effectively with larger firms. Streamlined administrative procedures and fiscal incentives will also help the business community, in general. Entrepreneurship support for the disadvantaged will need to be considered given their current levels of exclusion and discrimination. This will require that marginalized women receive preferential access to a range of productive assets such as credit, technology, market access support, as well as training opportunities in both specific technical green skills and business skills. An enabling environment for cooperatives will also be essential since the social economy can play a major role in ensuring a just green transition and social inclusion. Further incentives could also include preferential access to public procurement contracts.

Good practices in green jobs for women

The *Grameen Shakti (GS) Micro-loans Initiative* in Bangladesh is a good example of women's participation in greening the energy sector. The programme has helped to install more than 100,000 solar home systems in rural communities and has trained over 5,000 women as solar photovoltaic technicians and maintenance workers (ILO, 2012b), empowering women to set up their own energy enterprises. They are equipped with knowledge that allows them to take care of their energy systems, have access to clean energy which provides health benefits, as well as freeing up time to engage in productive work (ILO, 2015c).

More than 650 women are operating as technicians and many more jobs are created indirectly as solar systems enable local entrepreneurs to start up new businesses such as TV shops, mobile phone centres and electronic repair shops. Grameen Shakti is aiming to create 100,000 jobs in the renewable energy sector with government support. Currently it is considered one of the largest and fastest growing rural-based renewable energy companies in the world (UNDP, 2013).

Eco-tourism is a key sub-sector where women are making in-roads. In Kenya, women in the coastal town of Gazi have established a community-based tourism venture that profits from the value of the mangrove's scenic beauty and biodiversity. Similarly, in Costa Rica, indigenous women have developed an eco-tourism programme providing employment opportunities for young and adult members of the community. In Thailand, women are involved in organizing eco-tours to northern forested regions as the basis of community development (UNEP, UNWTO, 2012). In some developing countries women are diversifying their agricultural activities into green jobs. In India for example women are managing small businesses based on forest and agricultural products that allow them to participate in the workforce both as labourers and entrepreneurs (ILO, 2015c).

Green-based cooperatives are particularly effective for supporting women's economic activities in ways that also promote formalization. In South Africa, in one of its poorest communities, Keiskammahoe, the *Working for Water* programme has been fighting the

advance of alien plant species that destroy water supplies by creating jobs and training for unemployed women and youth. The programme requires 60 per cent of workers to be women, 38 per cent youth, and 2 per cent disabled. The selection process targets the poorest segment and employment is limited to one person from each household where there is no individual working. The workers are organized in a cooperative at the start of the two-year employment period (UNDP, 2013). To date the programme has cleared more than one million hectares of invasive alien plants, providing jobs and training to approximately 30,000 people per year, of which 52 per cent are women. The programme aims to create an additional 4.5 million work opportunities for women and youth, averaging 100 days each between 2009–2014 as it expands its work to other regions in South Africa (ibid.).

In the Philippines, women have been active in protecting fishery areas, coral reefs and mangrove ecosystems in the Caraga region. In partnership with the municipal authorities an NGO, Centre of Excellence for Rural Development (CERD), has been building the capacity of communities to manage their marine resources.

The programme emphasizes women's empowerment and awareness raising on gender issues. Local women are provided with leadership and management training, and supported to participate in decision-making processes at the household level, as well as at project sites. More than 50 per cent of leaders in each community self-help group are women, which is a substantial improvement from the almost non-existent presence of women in leadership roles before the initiative began. Women have improved their income levels and gained more job opportunities. For each fisher-folk organization that is formed, a corresponding gender and health committee is created. The programme has built partnerships with local and national governments that have, in turn, passed several ordinances that were responsive to the demands and needs of local fishers, especially women.

The *Philippines Magna Carta of Women*, approved in 2009, gives equal recognition to women fishermen's rights and opportunities. Due to the involvement of local governments in the programme, the use of and access to coastal municipal waters have been more closely monitored, registration of fishers has been promoted and greater controls have been placed on illegal and destructive activities (UNDP, 2013).

Box 3.8

Women as custodians of water resource management

UN Women and the ILO are partnering to integrate women's perspectives and voices in the water supply chain and to enhance women's contribution to improving the water supply network. This involves addressing informal and unpaid work and job creation in a comprehensive way. The work is based on experiences captured in three country case studies on gender, access to water, and promotion of decent work in Panama, the Philippines and Senegal. The programme results have built up evidence that prove that greater women's involvement in water resource management can result in improved efficiency, effectiveness, sustainability and equity of the service provided, and has contributed to community resilience.

Source: UN Women website <http://www.unwomen.org/en/news/stories/2014/3/collecting-and-carrying-water-burdensome-reality-for-women#sthash.uwh8PmKJ.dpuf>.

Women have also been involved in community gardening programmes in several countries, promoting food security and increased incomes at the same time. In Senegal, the FAO and the Ministry of Agriculture introduced micro-gardening technology for community gardens in poor communities. More than 4,000 urban residents, mostly women, have started gardens that produce an average of 30 kg of vegetables per square meter per year, enough to satisfy family needs and sell surpluses.

In La Paz, Bolivia, FAO has supported micro-gardening initiatives which are used by women for household consumption and neighbourhood sales in urban areas. In Argentina, unused land is being converted in the city of Rosario into productive community-based

enterprises for food production. Training is provided, to the mostly women beneficiaries, in cultivation techniques and establishing neighbourhood markets. The re-vitalization of degraded urban plots in the city has resulted in 790 community gardens operated by 2,000 workers, of which 62 per cent are women. These initiatives have increased the level of economic activities in the area, and added an increase of between US\$40 to US\$150 to the monthly incomes of local residents according to surveys (UNDP, 2013).

3.7 Social protection and work-family balance [SDGs 1, 5, 8, 10]

Social protection measures are vital for women's economic empowerment. They can be a major means of mitigating women's vulnerabilities caused by multiple factors: labour market discrimination, high risk of income poverty; more limited access to health care; bearing of children; and their majority role in the raising of families.

All social protection programmes need to be designed in a mainstream way, and where additional gender-targeted measures are developed, these need to be carefully designed to avoid adverse effects, as will be discussed on the issue of conditional cash transfers below.

Conditional cash transfers

Conditional cash transfers (CCTs) are now being used extensively in many developing and middle-income countries to reduce poverty and improve the well-being of target beneficiaries. Although they target poor households in general, they often specifically target women in poor communities and provide additional income to support particular aims such as increased school attendance for children. CCTs often have a strong expectation as a means of women's empowerment and there is some evidence of this, though in a narrow sense. What is clearer is that they have a positive impact in supporting the welfare of children through health and nutrition benefits and increased school attendance, particularly of girl children.

An evaluation of a national CCT programme in Macedonia, for example, showed both improved school attendance for the targeted secondary school students and that mothers used the additional income to buy more nutritious food for the family (Armand and Carneiro, 2016).

However, evaluations of the gender impacts show mixed results, with some assessments suggesting that women's time poverty may actually increase as a result of CCTs. There may be a trade-off between the well-being of children and the additional care burdens on women, for example, when mothers must go to schools and health centres to verify that they are complying with the conditions of the CCT. By targeting women for CCTs the programme may be inadvertently reinforcing traditional gender roles and responsibilities regarding the care of children and household welfare. Analysis by Molyneux (2014) suggests that CCTs may have a minimizing effect on the importance of women's productive roles, by signifying the "mother-as-carer" and thereby marginalizing men from care responsibilities.

Nor is there much evidence that CCTs improve women's awareness of their own rights or provide them with greater choices to transform their lives. Evaluations of programmes in Peru, Ecuador and Bolivia found, for example, that CCTs did not directly increase knowledge about rights or tackle issues such as violence against women (Girbau, 2011). The analysis suggests that CCTs need to be more explicitly geared towards women's social and economic empowerment, if they are to be truly effective at lifting women out of poverty (ibid.).

Nevertheless, there is still strong evidence that CCTs targeted to women does increase economic autonomy, in terms of the improved status in the household and community as a result of the additional income, where women previously may not have had independent resources. There are self-esteem benefits from being specifically targeted and benefiting from public policies, and the positive impacts of relief from destitution should not be underestimated.

CCTs should be additionally backed up with opportunities for women to increase their capabilities through skills acquisition, awareness of rights and opportunities for better quality remunerative work. While they alleviate one area of gender-specific vulnerability – adequate resources to care for children – these measures need to be accompanied by access to productive work, microinsurance, microfinance, livelihood opportunities and skills development.

The Brazilian *Bolsa Familia* programme, in particular, has been shown to enhance women's engagement in employment through its comprehensive approach to poverty alleviation. Evaluations have shown that women receiving payments through *Bolsa Familia* have a 16 per cent higher labour force participation rate than women who do not receive the payments and 8 per cent lower probability of leaving jobs. This is due in part to the provision of pre-school and day care facilities and other measures that reduce the time burdens of women (Thakur, Arnold, and Johnson, 2009).

In South Africa, evidence shows that the child support grant has improved the labour market participation of women, according to the OECD. It encouraged women to engage in job search and employment by overcoming household liquidity constraints (OECD, 2012).

Analysis by Soares and Silva (2010) of CCTs in Brazil, Colombia and Chile suggests ways in which the empowerment effects of CCT can be enhanced. These involve promoting a more gender-sensitive design to the programmes, including where relevant, the inclusion of the role of men in child welfare, the development of gender equality indicators for evaluation of the programmes, and ensuring a gender-sensitive family welfare perspective in the programmes that can evaluate impacts on time poverty, autonomy and empowerment. Their analysis also points to the importance of CCTs as a public policy based on a rights framework rather than welfare or charity framework. It also highlights the importance of access to cash for women who previously may not have had a source of independent money. The researchers note that in the Chile programme *Solidario*, women have benefited in terms of access to parallel programmes granting them preferential access to microfinance. Similarly, *Bolsa Familia* in Brazil has boosted women's engagement in productive work through a comprehensive range of support for opportunities in the labour market (ibid.).

Parental leave and maternity protection

Parental leave policies enable working parents to combine work and family responsibilities by facilitating a return to employment after family-related career breaks. They also provide incentives for women to invest in education and obtain work experience at an early stage, with a view to gaining a foothold in the labour market. They can play a key role in a more equitable division of unpaid care work in the home.

The ILO has a long-standing commitment to parental leave, including the Convention on Workers with Family Responsibilities Convention, 1981 (No. 156) (see box 1.3 in Part 1). More recently, it has given impetus to the issue through the *Resolution concerning Gender Equality at the Heart of Decent Work*, adopted by the International Labour Conference in 2009. The Resolution recognizes that work–family reconciliation measures concern both women and men and calls on governments to develop adequate policies for a better balance of work and family responsibilities, including paternity and/or parental leave, with incentives for men to use them.

Nearly all countries have adopted legislation on maternity protection at work. Recent ILO data on 185 countries and territories show that 34 per cent fully meet the requirements of ILO Maternity Protection Convention, 2000 (No. 183) and Recommendation, 2000 (No. 191) on three key aspects: provision of at least 14 weeks of leave; replacement income at a rate of at least two-thirds of previous earnings while on leave; and funding by social insurance or public funds (Addati, Cassirer and Gilchrist, 2014).

Despite this progress, some 830 million women workers do not have adequate protection, with most of these women in Asia and Africa. Some countries specifically exclude women from maternity protection in sectors of the economy such as self-employed workers (own-account and contributing family workers), domestic workers, agricultural workers, those in non-standard and part-time employment, women in MSMEs and migrant workers.

ILO research has shown that maternity schemes based on employer liability work against the interests of women by placing the financial burden on employers who then become reluctant to hire, retain, or promote women. In many cases this results in a decrease in hiring women of child-bearing age. Schemes based on social security, however, are much more likely to foster positive results in the hiring of women workers (ibid.).

Parental leave is particularly important for enabling women to come back to the workforce. In the Russian Federation, the Government provides professional training for women on leave to care for a child under the age of 3 years. In Australia, paid parental leave was changed in 2013 to include *Dad and Partner Pay* for up to two weeks, paid at the rate of the national minimum wage.²³

Brazil has shown that it is not only those wage and salaried workers who can enjoy their rights to maternity protection. In 2010, the country enabled individual micro-entrepreneurs to register and access paid health care and paid maternity leave through a single social security contribution, thus formalizing an estimated 3 million workers (ibid.).

Such measures can help redistribute the gender division of unpaid care work and reduce gender inequalities in the labour market. According to *The State of the World's Fathers'* report some 47 per cent of countries have some type of paid paternity leave, (ranging from one day to 90 days) which then enables women to take care of their health, earn more money and maintain their careers. The report shows that in the UK, fathers who took time off after the birth of a child were 19 per cent more likely to help with feeding and attending the baby in the middle of the night. It also suggested that in Norway, mothers' absence from work due to stress and illness was reduced by 5 per cent to 10 per cent when fathers took paternity leave. In Sweden, the same measures resulted in women earning more income over the following four years (Hellmen et al., 2017)

As the report states, the design of paternity, maternity and parental leave reflects national priorities about raising children, the availability of childcare, women's participation in the labour market and gender norms. Depending on the type of leave, gender equality could be enhanced or hindered. Well-designed leave policies combined with affordable good quality childcare show the strongest potential in shifting and re-distributing the burdens of care (ibid.).

The study also pointed to the economic benefits from men's greater involvement in care work. If women participated in the labour market at the same rates as men, the study estimates that GDP would increase in the United States by 5 per cent, in Japan by 9 per cent,

²³ For more details see the Australian Government website, <https://www.humanservices.gov.au/customer/services/centrelink/dad-and-partner-pay>.

the United Arab Emirates by 12 per cent, and in Egypt by 34 per cent. Indeed, there is increasing evidence that family-friendly policies are good for business, since it improves employee retention, reduces staff turnover, increases productivity and morale, and reduces absenteeism and training costs (ibid.).

Paternity leave provisions are becoming more common and reflect changing views of fatherhood. The ILO research previously mentioned, shows that a statutory right to paternity leave is found in 78 of the 167 countries where information was available. As with maternity leave, paternity provisions are best paid through risk pooling social insurance and public funds to avoid fuelling discrimination and burdening employers (Addati, Cassirer and Gilchrist, 2014).

Parental leave is a period of longer-term leave available to either or both parents to enable them to look after a young child. Provisions on parental leave are contained in Recommendation No. 191 (accompanying Convention No. 183) and Recommendation No. 165 (accompanying Convention No. 156). The duration, payment and other aspects are determined at national level. While parental leave is generally longer than maternity and paternity leave, the payment is often lower or non-existent. ILO research shows that only 66 out of 169 countries studies had provisions, mainly in developed economies, Eastern Europe and Central Asia. In most cases, parental leave is offered as a shared entitlement predominately taken by women. Take-up rates among men are low, especially when leave is unpaid (ibid.).

Since parental leave is more likely to be taken up by women, this may weaken women's foothold in the labour market and reinforce gender inequalities both in the workforce and the household. Efforts to create incentives for fathers to take parental leave include adequate payments, and making it non-transferrable. Evidence suggests that workers prefer better paid leave for both men and women for shorter periods, followed by family-friendly workplace policies and affordable childcare, rather than extended leave with little compensation (Thornthwaite, 2002).

3.8 Supportive labour market institutions [SDGs 5, 8, 10, 16]

One of the key areas for promoting equality in the labour market for women and for other vulnerable groups is building strong labour market institutions. These can be broadly defined to include legislation and policies regarding collective bargaining, minimum wages, the type of employment contract, working-time regulations. Labour market institutions also include administrations that redistribute income such as pensions, provide income support for the poor, and public social services (Berg, 2015). They are essential to women's empowerment, as Rubery has noted, because women tend to fare worse when there is de-regulation of labour market institutions or when they have not been built up at all (2011).

Minimum wages are very important for low-income women since they set a floor to prevent low standards and thus reduce the incidence of low pay. Minimum wages have a vital role in promoting equality since women are often found in low-wage work in sectors that have weak collective bargaining coverage. Minimum wages not only reduce gender wage gaps but also facilitate greater labour force participation of low-income women (Berg, 2015).

While there have been recurring international debates about whether minimum wages lead to job losses, analysis by Belser and Rani shows there is substantial empirical evidence to the contrary. There are negligible effects on employment and sometimes positive effects as a result of encouraging workers to enter the labour market. Minimum wages can also stimulate consumption and thus aggregate demand. Belser and Rani caution against setting

minimum wages too high, since that will cease to help poor workers, many of whom are women and will instead promote non-compliance – nor should they be set too low since that negates its effectiveness in promoting equality (as quoted in Berg, 2015).

The recognition of the important role that the minimum wage can play in supporting greater equality for women has also been found in NEPs. As Goulding’s research has shown, for example, Malawi has pushed to legislate a minimum wage in the agricultural sector to ensure a living income for its predominately female agrarian labour force, helping to maintain jobs and combat poverty at the same time (Goulding, 2013).

Both Serbia and Uganda have included measures to reduce gender wage disparities in their NEPs. Serbia proposed concrete measures to deal with such gaps in line with Guideline 6 of the European Employment Strategy.²⁴ These measures include stimulation of social dialogue, equalizing access to training and education, standardization of wages and accommodating work and family responsibilities by offering childcare facilities (ibid.).

Collective bargaining is a vital means of promoting more equitable outcomes for those at the lower end of the income spectrum. Where collective bargaining institutions are weak there tends to be greater inequality in a society. As Gamange has proposed, collective bargaining is a vital means of improving gender and wage equality including through achieving better working conditions for women workers. Nevertheless, there must be explicit efforts within collective bargaining to promote greater equality, and build women’s union membership, as well as strengthening their voice within unions and at the bargaining table (Berg, 2015).

Provision of affordable care services is also vital, as has been discussed in various parts of this report, given that women shoulder the primary burden for care responsibilities. The provision of such services affects women’s labour market decisions on whether to participate or withdraw from the labour market and the types of jobs they pursue. Without childcare options women may choose not to work or to work in informal and part-time work, where they can have the flexibility to balance their family responsibilities, but with resulting market differences in wages, hours and access to benefits.

This is particularly relevant for low-income women since higher-income women are able to finance and externalize care responsibilities, while low-income women are forced to pay a higher proportion of their incomes on these services. They may also defer some of these responsibilities onto young women in the household, which helps to explain the high rates of NEET (not in education, employment or training) among young women in low-income families (ibid.).

Childcare support

The public provision of childcare services is a highly effective means of re-engaging women in the labour market. In Mexico, the *Programa de Estancias Infantiles para Apoyar a Madres Trabajadoras* (a federal day care programme for working mothers) provides large subsidies covering about 90 per cent of childcare costs for community and home-based day care. The programme offers both demand- and supply-side incentives: grants for individuals and civil society organisations to facilitate setting up and running childcare institutions, as well as targeted subsidies to low-income mothers who enrol their children. In addition to facilitating employment of low-income mothers targeted by the subsidies, the programme

²⁴ For more information on the European Employment Strategy, see <http://ec.europa.eu/social/main.jsp?catId=101&langId=en&furtherPubs=yes>.

has generated around 45,000 paid jobs for providers and their assistants, most of whom are also women (OECD, 2012).

In Brazil, the *Rio de Janeiro Public Day Care Programme* offers integrated social, health and educational services for children aged 0–3 living in low-income neighbourhoods. The programme features the active involvement by parents as a way of improving knowledge about good parenting practices. De Barros et al. (2011) suggest that this has increased maternal employment by more than one quarter.

Goulding's analysis of 24 NEPs has found that various gender-sensitive measures reduce the burdens of unpaid care work. Six of the countries in the survey had flex-time measures in the workplace and five provided for parental leave. Macedonia also has specific services for quality elder-care. The Republic of Korea has the most comprehensive care facilities in the evaluation, including employer-provided childcare. It also provides subsidies to employers who re-employ returning mothers, as well as 90 days of parental leave available to both women and men (Goulding, 2013).

3.9 Conclusion to Part 3

The examples and policies discussed in this section are by no means an exhaustive list, but instead highlight a selected sample of emerging good practices and strategies to support women's economic empowerment from diverse contexts. They all point to the importance of building up women's agency and capabilities. This empowers women individually and also creates better synergies between gender equality and sustainable development outcomes. Furthermore, it is not only key development goals like reducing poverty and enhancing the welfare of children and families that can be achieved through gender-sensitive employment creation. The pressing challenges of environmental degradation and climate change can be also be addressed more effectively when gender equality is mainstreamed into labour policies and institutions.

It should be noted, however, that the greening of economies and the creation of green jobs must be carefully designed to enable women to benefit from these new opportunities. Measures need to be put in place to alleviate structural change in the labour market, generate opportunities for skills development and entrepreneurship, improve working conditions, and harness new technologies and markets for women. With these strategies in place there is a considerable opportunity to powerfully reinforce green transformation with the promotion of equality.

Active labour market policies are particularly useful for enabling women to re-engage with the labour market, providing job and training opportunities which can forge stronger commitment to the workforce. The examples highlight the gender-sensitive ways in which this can be achieved in different environments and point to new ways not yet implemented that can overcome barriers.

As discussed in Part 2, women face profound constraints as a result of the gender division of labour in the home and in society. In every region women do the bulk of unpaid care work which places them at a serious disadvantage with regard to earning an income, engaging in skills training, participating in public and democratic life and simply having leisure time. Addressing care work must be a key policy priority to support women's economic empowerment. The examples in this section provide evidence that this is possible, firstly through time-use surveys which quantify the work and help to give value to it, and secondly, through policy development and resource allocation which not only can mitigate the amount of care work that women do, but assist in its more equitable distribution.

Additionally, investing in employment-intensive infrastructural development and ensuring women participate in decision-making on the creation of community assets not only alleviates their care burdens but also generates employment when specific measures are in place to encourage their participation.

Entrepreneurship is a key area of employment growth around the world. However, where women are engaged in it, particularly in developing countries, it often takes the form of micro survivalist activities, usually in the informal economy. The practices highlighted here however show that opening access to productive resources including social finance, supportive business training, mentoring and networks, as well as access to public procurement opportunities and social protection, can be a major boost to generating growth-oriented enterprises for women.

Part 4 – The way forward

The previous MDGs demonstrated what is possible when there is political will backed by resources and policy measures to enhance gender equality. The SDGs are now providing another ground-breaking opportunity to intensify efforts to support women's empowerment. The potential benefits to individual women, their families, societies and national and global economies are profound. All 17 goals acknowledge the critical role of engaging women as drivers of global progress and sustainable development.

The ILO's *Future of Work Initiative*, with its focus on women, also provides the opportunity to take stock of progress and achievements in gender equality and to identify and plan for pathways forward. While there have been important improvements in the situation of women and girls, it has been incremental and slow, and in some cases, there has been a reversal of previous gains. Addressing gender gaps in the labour market adds urgency to the need for increased equality within and between nations, and in the context of persistent poverty and environmental degradation.

This report has highlighted selected policy areas which can make a significant improvement in labour market outcomes for women. These policy areas can be encompassed under the overall framework of NEPs, which emerge as one of the most effective means of ensuring that job creation is high on the national agenda and coherently linked with other relevant policies (including macroeconomic policies). When they are designed in a consultative process with social partners, women's organizations and other stakeholders, they can make explicit commitments to gender mainstreaming and develop targeted gender-specific interventions where needed. They can therefore play a pivotal role in fostering greater women's economic empowerment.

The misconception that policy-makers should maximize GDP before addressing issues of equality, well-being and social justice has been turned on its head. Only through measures for women's empowerment can a range of social goals be achieved. The report is not intended to be prescriptive but rather to highlight possibilities and potentials for different contexts that are relevant and can be adapted to local realities. The toolkit of measures is vast, and this report has only touched on a few of them. It is evident that piecemeal measures are unlikely to make a sustained impact, and policy coherence and integrated strategies that reinforce each other are required to tackle the multiple fronts of inequality.

When women are concentrated in a range of lowly-valued and poorly remunerated work, unemployed or not engaged in the labour market at all, the costs to economies and societies are enormous – not only in actual costs but also in foregone opportunity costs. Therefore, economic growth should not be assessed only on narrow criteria such as inflation levels, but on its ability to generate jobs and redistribute benefits fairly, on reducing inequality, creating decent work and forging environmental sustainability.

Evidence that gender equality can have a catalytic effect on achieving economic, social and environmental transformation is overwhelming. The reverse does not always hold true. As discussed in Part 2, dominant models of growth can actually intensify inequalities, while also degrading the environment and having little impact on job creation and poverty alleviation. The underlying causes and consequences of unsustainability and inequality are deeply intertwined and rooted in neo-liberal economic models, resulting in growing inequality within and between many nations.

Forging any pathway to sustainable development must include an explicit commitment to gender equality and equitable outcomes, which in itself requires women's democratic participation. Evidence has accumulated that investments in gender equality can yield the highest of all development returns. The SDGs provide a renewed opportunity to ensure that

sustainable development and increased prosperity for all are based on enhancing the rights, capabilities and potential of girls and women.

Encouraging women into the labour force becomes imperative not only to reduce economic risks for women, but also fully harness a nation's supply of talent and ingenuity. Considering demographic projections of a long-term global decline in the labour force the need becomes even more pressing.²⁵

As the UN High Level Panel on Women's Economic Empowerment (2017) noted:

“The potential gains associated with women's economic empowerment are particularly dramatic in the context of the world's current slow economic growth which is largely a result of weak aggregate demand, exacerbated in some countries by austerity policies. Many countries, including almost all of the G20 countries, are currently operating below their potential level of output.”²⁶

The inclusion of more women in the labour market is essential for long-term economic resilience and for the full realization of women's universal human rights.

²⁵ While many developing countries show a youth bulge – with a high proportion of young people in the population – over time this will translate into a larger aging population. This will come with risks of high rates of female poverty amongst older women if not addressed by policy measures.

²⁶ UN: *Final Report of the UN Secretary General's High Level on Women's Economic Empowerment: Leave no-one behind – A call to action for gender equality and women's economic empowerment*. 2017 (New York).

Annex: Selected ILO tools and resources for promoting equality in employment

Resource Guide on Gender Issues in Employment and labour market policies (2014)
http://www.ilo.org/employment/Whatwedo/Instructionmaterials/WCMS_243015/lang--en/index.htm

Maternity and Paternity at Work: Law and Practice across the world: An Overview (2014)
http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_242615.pdf

The Gender Divide in Skills Development: progress, challenges and policy options for empowering women (2014) http://www.ilo.org/skills/pubs/WCMS_244380/lang--en/index.htm

Gender Equality and Green Jobs Policy Brief (2015)
http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_360572.pdf

Women at Work Trends (2016)
http://www.ilo.org/gender/Informationresources/Publications/WCMS_457317/lang--en/index.htm

Illustrated guidelines for gender-responsive employment-intensive investment programmes (2016)
http://www.ilo.ch/global/topics/employment-intensive-investment/publications/WCMS_459976/lang--en/index.htm

World Employment and Social Outlook: Trends for women 2017 (2017)
http://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_557245.pdf

Women and the future of work: Beijing +20 and beyond (undated)
http://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/briefingnote/wcms_348087.pdf

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- Women’s Microfinance Initiative – <http://wmionline.org>

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