Key Facts in Women's Economic Empowerment (WEE)

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1. Introduction

1.1 Background to this query

This WOW Helpdesk query has been commissioned by the Development Finance Institution (DFI) team in DFID, which supports women's economic empowerment (WEE) programming, particularly through the UK's Development Finance Institution, CDC and through the Women's Entrepreneurs Finance Initiative, We-Fi.

Given the high level of current interest in gender and WEE issues in the business and investment community, there is currently a window of opportunity to influence investors using clear facts backed-up by robust evidence. There are a number of important upcoming opportunities for UK government to articulate a clear vision which can influence thinking and action on WEE, such as: (1) the Global Gender Summit in November 2019 organised by the African Development Bank to be held in Kigali, Rwanda; (2) the UK-sponsored African Investment Summit in January 2020; and (3) the Global Gender-Smart Investing Summit in May 2020. In addition, WEE is an ongoing topic of focus in the G7 and G20 meetings where key players such as the US and French governments are supportive of initiatives to empower women economically.

This query supports DFID's ability to respond to current opportunities to influence the investment community by selecting and analysing a set of 'Key Facts' that support the case for WEE. A number of "facts" on the status of WEE and gender gaps - or on the business or development opportunities of addressing gender gaps - are frequently cited. However there is often limited understanding of the strength or breadth of evidence that lies behind them. This is a challenge for evidence-based policy making and where data that is not robust is used, this risks undermining rather than strengthening the case for WEE. This list is not comprehensive. A comprehensive review is out of scope for this query.

While the Helpdesk has also been alert to any 'negative' facts that do not support the case for WEE, this relates mainly to evidence that women's economic empowerment does not impact significantly on business performance or vice versa, which tends not to fall into the category of 'key facts'.

1.2 Overview and approach

The key questions that this query is intended to answer are:

1. What are the key facts and opportunities on women's economic empowerment that would be of most interest to developing country investors and partners involved in entrepreneurship?
2. What is the strength/breadth of that evidence base for these facts and opportunities?

The remainder of the document is organised under 4 **thematic headings**, aligned to the interests of the investment and entrepreneurship community[1]. These headings also build on DFID's focus on 'jobs'

[1] Recent syntheses that provide insight into what makes a good 'business case' for WEE or gender equality: Linda Scott (2017) "Private Sector Engagement with Women's Economic Empowerment Lessons Learned from Years of Practice, " Said Business School, Oxford University; and Oxfam International (2012) "Gender Equality: It's your Business." Oxfam Briefings for Business, Oxfam: Oxford, February.

'assets' and 'gender specific barriers' for understanding barriers to WEE and cover elements of the seven drivers framework used for the UN High Level Panel on WEE:[2]

1. Creating better jobs and building skills for business performance and growth;
2. Financial inclusion and women's entrepreneurship;
3. Expanding access to technology and infrastructure;
4. Addressing legal and property rights and workplace discrimination and social norms.

Under each of these four headings, the selection of **facts** and **opportunities** has been made based on initial information provided by DFID, supplemented by **additional searches for key facts and opportunities in credible global sources** that draw on nationally representative or large scale survey datasets, such ILO, World Bank, IMF, IFC, as well as leading think tanks and INGOs working on WEE issues[3]. We have also used business, financial sector and entrepreneurship research sources that speak more directly to the investment community[4] although their coverage of developing countries tends to be weaker.

For each of the facts or opportunities identified, where available, original sources have been examined to assess whether the evidence is **technically robust, generalisable and scientifically credible**, using a number of sub-criteria (see annex). We have also considered the **geographical relevance** of the facts and opportunities and where information is available, we have identified the number and types of countries covered by global statements. Given the generally stronger evidence base for OECD countries, some facts have been included which are primarily based on evidence from higher income countries. However, facts that are of global relevance - i.e. that include evidence from at least some developing, including lower income, countries - have been prioritized. Where facts or 'opportunities' relate to specific countries or regions, this has been noted.

Facts that did not score above a 60% rating on our assessment have not been included. Those facts which we believe are relevant to the interests of investors and which scored above this threshold have been included.

Some "key facts" included have limitations in terms of the underlying evidence base either in terms of geographical coverage, or because they rely on underlying assumptions which may limit their applicability. Qualifying comments are included in the text or accompanying footnotes where necessary to highlight such limitations. The colour coding system reflects the scoring made on the basis of the criteria listed in the annex:

High (86 - 100%)
Medium (73 - 86%)
Low (60 - 73%)

[2] UN High Level Panel on Women's Economic Empowerment (2016) Leave No-one Behind: A call to action on women's economic empowerment. UN: New York. Figure 2 p4.
[3] Such as ODI, Oxfam, Care.
[4] Such as McKinsey, Credit Suisse, World Economic Forum, Harvard Business Review etc.

2. Better jobs and skills for business performance and growth

2.1 Facts

Women worldwide have less access to work opportunities than men

Women's global labour force participation rate is 26.5 percentage points below that of men. In 2018, around 48.5 percent of women participated in paid work globally, compared to 75 percent of men. The lowest rates of women's participation and widest gender gaps are in the Arab States, Northern Africa and Southern Asia.[5]

The gap in participation rates between men and women is narrowing overall in developing countries and developed countries but widening in emerging markets. Between 2018-21, however, the rate of improvement in female labour participation rates is expected to stagnate and possibly to reverse globally.[6]

Motherhood brings a significant employment penalty: the presence of young children in the household decreases women's labour force participation by 5.9 percentage points. By contrast, in households with young children, men's labour force participation increases by 3.4 percentage points.[7]

Occupational segregation by gender is pervasive and plays a significant part in the gender pay gap

Women workers are over-represented in part-time work and in "feminized" sectors and occupations characterised by low and variable earnings, poor working conditions, and limited advancement opportunities.[8]

Across 72 countries, the proportion of women in part-time work is 14 per cent, compared to 7 per cent for men.[9]

The share of women in lower occupational categories (unskilled, low-skilled or semi-skilled) is almost everywhere much higher than the share of women in the top occupational categories (technical and managerial).[10]

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[5] ILO, World Employment and Social Outlook: Trends for Women 2018
[6] ILO, World Employment and Social Outlook: Trends for Women 2018
[7] UN Women, 2019, Progress of the World's Women Global Factsheet.
[8] Morton, M., et al. Gender at work: a companion to the world development report on jobs, 2014
[9] ILO, Global wage report , 2018-19, p 23.
[10] De Haan, 2017, The win-win case for Women's Economic Empowerment and Growth, Grow Working Paper Series, GWP-2017-03 – Concept Paper, IDRC: Ottawa, px.

The share of women in informal employment in developing countries was 4.6 percentage points higher than that of men in the latest year with available data (2018).[11]

Women in developing and especially low income countries are overrepresented in the least secure and worst remunerated forms of informal work. Contributing family work – which is unpaid – accounts for 42.3 per cent of female employment in developing countries, compared to 20.2 per cent of male employment[12].

Women continue to be under-represented at senior management and board levels, especially in small enterprises and in male dominated sectors

Women hold just 34% of managerial positions across the countries for which data is available (149 countries), and less than 7% in the four worst-performing countries (Egypt, Saudi Arabia, Yemen and Pakistan).[13]

The representation of women on the boards of publicly listed companies is low but rising. 14.7% of board members globally were women on average at year end 2015, a 16% increase since 2013 and a 54% increase since 2010. The increase is largely being driven by Europe[14]. Latin America and North America also show an upward trend while trends are flat in Asia and the Middle East. Only 14 per cent of board members in Africa are women[15].

In 2017, about 14.3 per cent of enterprises of all sizes with boards had gender balanced boards, i.e. where women total 40–60 per cent of board members.[16]

Almost everywhere, women are paid less than men for similar work[17]

Worldwide, women are still paid on average 20 percent less than men.[18]

Among high-income countries the gender pay gap is wider at the top of the wage distribution than at the bottom, while in lower income countries, the gender pay gap is wider at the bottom of the wage distribution.[19]

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[11] ILO, World Employment and Social Outlook: Trends for Women 2018.

[12] Ibid.

[13] World Economic Forum 2018 Global Gender Gap report, p vii.

[14] Credit Suisse Research Institute (2016) The CS Gender 3000: The Reward for Change, September. Based on data from 27,000 board members and senior executives in 3400 listed companies.

[15] The Boardroom Africa Research, quoted by the CDC group. Statistics available in McKinsey&Company (2016) Women Matters Africa: Making gender diversity a reality.

[16] International Labour Organization (2019) Women in Business and Management: A global survey of enterprises

[17] Depending on the method used, a handful of countries show a 'negative' gender pay gap (i.e. men on average paid less than women). Using the ILO's factor-weighted gender pay gap methodology, all 64 countries for which there is data, except for Bangladesh, have, to varying degrees, a positive gender pay gap. ILO, Global wage report 2018-19, pp36-45.

[18] ILO, Global wage report , 2018-19. Figure based on data from 73 countries worldwide (including high, middle and low income) representing approximately 80% of employees. There are a variety of estimation techniques used and compared.

[19] ILO, Global wage report , 2018-19. p49 and Figure 26, p52.Alm

Women with children are paid less than their counterparts without children, often referred to as the "motherhood penalty": 37% less in China, 42% less in 31 developing countries, and 21% in the UK.[20] The pay gap for women in South Asia living in households with children increases from 14% to 35%.[21]

For the same educational attainment, work in occupations that have higher degrees of "feminization" pays less.[22] In Europe, working in an enterprise with a predominantly female workforce can bring about a 14.7 per cent wage penalty compared to working in an enterprise with similar productivity attributes but a different gender mix. This is equivalent to a loss in salary of about €3,500 (approximately US$4,000) per year.[23]

Persistent skills gaps need to be overcome to ensure women workers are equipped with skills for better jobs in the future knowledge based economy

Women are 28.8% of those employed as researchers globally. Regional variations are wide, from 18.5 percent in South Western Asia to 45.4 and 48.1% in Latin America and the Caribbean and Central Asia respectively.[24]

In most G20 countries, the share of women who graduate in Information and Communications Technology is low – at around 25% - but in a few of these countries - India, Indonesia and Turkey - the gender balance is more favourable to women in ICT[25].

22% of artificial intelligence (AI) professionals globally are female, compared to 78% who are male, a gender gap of 72%. On current data, future trends are not positive.[26]

Men are also generally better endowed with the advanced numeracy and other skills that command an extra wage premium in digital intensive industries.[27] Given that most industries will eventually undergo digital transformation, this trend may further exacerbate gender pay gaps in future.[28]

[20] Grimshaw and Rubery, "The motherhood pay gap", 2015; Aguero, "The wage penalty for motherhood in developing countries", 2012 as cited in ODI, "Women's work: Mothers, children and the global childcare crisis", 2016
[21] Oxfam, "Underpaid and undervalued: How inequality defines women's work in Asia", 2016
[22] ILO, Global wage report , 2018-19. Figure 32, p73. Based on data from 23 European countries, as well as US, Canada and Pakistan.
[23] Ibid. p 77.
[24] UNESCO Institute for Statistics, 2018, Women in Science, Fact Sheet no 51.
[25] OECD 2018 Bridging the Gender Digital Divide, p62. There is some evidence that where wider gender inequalities are high, women are more likely to follow careers in STEM and ICT.
[26] World Economic Forum, 2018, Global Gender Gap report, pp28-32. These data are based on information from LinkedIn for 20 countries, of which the majority are high income countries.
[27] Based on data from 31 mainly OECD countries.
[28] OECD 2018 Bridging the Gender Digital Divide,

2.2 Opportunities

Closing the gender gap in labour force participation can contribute significantly to overall growth rates:

Recent IMF analysis suggests that closing the gender gap in labour force participation could lead to increased GDP of between 10 and 80 percent, depending on the initial female labour force participation rate.[29]

These are higher than earlier estimates (2012) which suggested that raising female employment to male levels could have a direct impact on GDP of 5 percent in the United States, 9 percent in Japan, 12 percent the United Arab Emirates, and 34 percent in Egypt[30].

Automation requires women to develop new skills and transition into new occupations

Job losses for women will be mainly driven by automation in clerical and support jobs[31]

Evidence for Africa shows that investing in vocational training combined with lifeskills and/or job placements for young women contributes to WEE by increasing employment and incomes

In Liberia, the Empowerment of Adolescent Girls Project (EPAG) provided six-month long skills trainings, resulting in an increase in girls' employment by 47% over a two-year period and increased incomes by 115%.[32]

The Empowerment and Livelihoods for Adolescents (ELA) programme in Uganda provided vocational skills training to adolescent girls in rural communities combined with life skills/ reproductive health training. After the four-year programme girls are 4.9 percent more likely to engage in income generating activities, corresponding to a 48% increase over baseline levels, primarily via greater engagement in self-employment[33].

The Adolescent Girls Employment Initiative (AGEI) in Nepal increased non-farm employment by 46% and increased incomes by 72% over a three-year period through vocational training and job placement services.[34]

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[29] Asli Demirguc- Kunt, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden (2015), "The Global Findex Database 2014: Measuring Financial Inclusion around the World," World Bank: Washington

[30] Strategy& "The Third Billion: Women and the World of Work" originally published by Booz and co (2012).

[31] https://www.mckinsey.com/~/media/McKinsey/Featured%20Insights/Gender%20Equality/The%20future%20of%20women%20at%20work%20Transitions%20in%20the%20age%20of%20automation/MGI-The-future-of-women-at-work-Exec-summary-July-2019.ashx

[32] The World Bank – "Can skills training increase employment for young women?: The Case of Liberia" 2015

[33] Bandiera et al, 2018, Women's Empowerment in Action: Evidence from a Randomized Control Trial in Africa

[34] The World Bank – "The role of training programs for youth employment in Nepal: impact evaluation report on the employment fund" 2016

Vocational and life skills training for vulnerable youth in Kenya improved young women's incomes by 132%.[35]

Improving gender diversity and equity at senior management levels is associated with better business or investment performance[36]

Where women made up at least 15% of senior managers, companies had more than 50% higher profitability than those where female representation was less than 10%[37]. These are global figures, aggregated from regional statistics.

Private equity and venture capital funds with gender-balanced senior investment teams generated 10-20 percent higher returns compared with funds that have a majority of male or female leaders.[38]

57.4 per cent of 12,940 enterprises surveyed globally by ILO reported improved business performance related to efforts to promote gender and diversity; 22.6 per cent were not sure and 20 per cent reported that these initiatives had not improved business outcomes.[39]

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[35] The World Bank – "The impact of private sector internship and training on urban youth in Kenya" 2015

[36] The evidence on the relationship between women's representation in boards and senior management is one of correlation rather than causality; there may be wider factors associated with gender representation that affect company performance; or that enable the performance of women on boards. See e.g. Deszo and Gaddis Ross in Strategic Management Journal (2012) which finds that women's presence in senior management only improves firm performance to the extent that firms are focused on innovation. Women's representation at board level has a less clear association with business performance than their representation in in senior management.

[37] Credit Suisse Research Institute (2016) The CS Gender 3000: The Reward for Change, September. Based on data from 27,000 board members and senior executives in 3400 listed companies.

[38]IFC, Moving Toward Gender Balance in Private Equity and Venture Capital, 2019.

[39] International Labour Organization (2019) Women in Business and Management: A global survey of enterprises reports on a findings from a survey of 12,940 enterprises between November 2017 and January 2018 in more than 70 countries, to assess how enterprises of all sizes are approaching gender diversity.

3. Promoting financial inclusion and women's entrepreneurship

3.1 Facts

Women have more limited access to financial services compared to men[40]

Globally, 72 percent of men and 65 percent of women have a bank account, a gender gap of 7 percentage points. Some of the regional variations in this figure are described below.

Gender differences in access are marginal in high income countries while the gender gap in developing economies is much larger, with 67 percent of men but only 59 percent of women having an account.

Women's access to financial services has grown in markets like India and Indonesia, but in other countries like Pakistan and Bangladesh, gender gaps have widened – from 9 to 29 percent in Bangladesh.

The share of adults with bank accounts is rising overall, but gender gaps persist particularly in Sub-Saharan Africa where 39% of women compared to 50% of men have accounts, and in Northern Africa and Western Asia, where 40% of women compared to 60% of men, have bank accounts.

Women are less likely than men to start or grow a business due to lack of capital

There are 7 women entrepreneurs for every 10 men entrepreneurs.[41]

Of 49 developing and developed economies surveyed for the Global Enterprise Monitor (GEM) in 2018, only six show equal total early stage entrepreneurial activity (TEA) rates for men women and men[42].

Women-owned businesses comprise 28 percent of business establishments and account for 32 percent of the micro- and small and medium enterprise (MSME) finance gap.[43]

[40].Global Findex, 2017.
[41] Global Enterprise Monitor (GEM) 2018-19 Report, p 11.
[42] The six countries are: Indonesia, Thailand, Panama, Qatar, Madagascar and Angola. Total Early Stage Entrepreneurial Activity includes businesses that are being established and those in start u phase, i.e. within their first 3.5 years. Global Enterprise Monitor (GEM) 2018-19 Report, p 11.
[43] IFC, 2018, MSME Finance Gap.

Typically, female-owned and -managed enterprises are smaller and report a lower volume of sales and earnings when compared to their male counterparts. Yet they employ more women and a greater percentage of women.[44]

Investment in businesses with female leaders is limited

The total MSME finance gap for women is estimated to be valued at $1.7 trillion, which is over 6 percent of total GDP.[45] The gap is widest for East Asia (both microfinance and SME finance) and Sub-Saharan Africa (SME finance) and Middle East and North Africa (microfinance).

About 20 percent (18 percent in SSA and 13% in South Asia) of portfolio companies have gender balanced senior leadership teams, while nearly 70 percent are all male.[46]

Women hold only 10 percent of all senior positions in private equity and venture capital firms globally, and women-led enterprises collected less than 3 percent of global venture capital in 2017.[47]

3.2 Opportunities

The global opportunity of banking unbanked individual women alone could be greater than US $24 billion.[48] Women owned MSMEs also remain a major opportunity

Constraints to women's increased access to MSME finance can be bridged by relaxing collateral requirements, developing products targeted to women's needs, training bank staff and employing more female staff.

An IFC initiative in partnership with BLC bank in Lebanon, where women are sole owners of 41% of enterprises, increased the number of women SME borrowers by 82% between the end of 2011 and 2015.[49]

In the same period, the women SME outstanding loans portfolio increased by 121 percent, compared with 46% increase in the total number of SME borrowers and 71% increase in the total SME outstanding loans portfolio balance. Over the same period, the deposits portfolio of women grew by 65%, compared with the 34% growth in total bank deposits.

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44 ICRW (2019. Women Entrepreneurs Need more Than Capital
45 IFC 2018 op cit.
46 IFC, Moving towards Gender Balance in Private Equity and Venture Capital, 2019
47 Preqin 2017; Zarya, 2018, cited in IFC 2019,op cit.
48 Data2X and the Global Banking Alliance for Women, "The Way Forward: How Data Can Propel Full Financial Inclusion for Women: Global Gender Data Strategy," 2018.
49 IFC, Gender Smart Business Solutions: Case Study Banking on Women pays dividends for Entrepreneurs pays Dividends at BLC Bank. IFC, Washington

Financial inclusion of women is associated with higher rates of employment, more productive or better paid work, higher incomes and improved decision rights within the household

In Kolkata, India, a microcredit programme (with a 2-month grace payback period) doubled the likelihood of women starting a business, increased profits by 41% and incomes by 20%.[50]

In Kenya, a programme to reduce opening fees for bank accounts resulted in 40-60% higher levels of investment in business and 37% increases in daily household expenditures for women-owned businesses.[51]

Women-run farms experienced higher agricultural outputs when attached to savings accounts. In Malawi, the opening of both commitment and ordinary savings accounts resulted in a 17% increase in agricultural inputs and a 20% increase in agricultural outputs.[52]

In India, after accessing mobile banking services, women were 11% more likely to work in the private sector, annual earnings increased by 24%, and the share of men stating that their spouse's primary occupation was a housewife declined by 16%.[53]

In Kenya, 185,000 women - equivalent to ~1% of the Kenyan female population - switched into business or retail as their main occupation as a result of the M-PESA programme.[54]

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[50] Field et. al. "Does classic micro-finance model discourage entrepreneurship among the poor?" (2013)
[51] Dupas and Robinson "Savings constraints and microenterprise development: evidence from a field experiment in Kenya" (2013)
[52] Brune and Goldberg "Commitment to save: a field experiment in rural Malawi" (2013)
[53] Pande et. al. "Research and impacts of digital financial services" (2016)
[54] Suri and Jack "The long-run poverty and gender impacts of mobile money" (2016)

4. Expanding access to technology and infrastructure

4.1 Facts

The gender digital divide in key developing regions is in danger of widening a range of inequalities in access to information, skills, services, markets and finance

Women in low- and middle-income countries are, on average, 10% less likely to own a mobile phone than men, which translates into 184 million fewer women owning mobile phones.[55]

Women are, on average, 26% less likely to use mobile internet than men. Even among mobile owners, women are 18% less likely than men to use mobile internet.

The gender digital divide is wider in certain parts of the world. For instance, women in South Asia are 26% less likely to own a mobile than men and 70% less likely to use mobile internet. For Sub-Saharan Africa women are 34% less likely to have a mobile.

The global digital gender divide in Internet usage remained almost unchanged between 2013 and 2017, at about 11%, but the gap between developed and developing countries increased, driven by an increase in the gender Internet usage gap of by 3 percentage points in least developed countries (LDCs) and 4 percentage points in Africa.[56]

Lack of basic physical infrastructure means that women and girls are spending long hours and physical effort in carrying out domestic care tasks

Water collection for domestic use is a particularly time-consuming task for women and girls, and to a lesser extent for men and boys, in many low-income countries. In 53 out of 73 countries worldwide where data are available, women are primarily responsible for collecting drinking water.[57]

Data from sub- Saharan Africa in 2012 show that the collection of water used for cooking, washing and drinking costs women collectively at least 15 million hours each day.[58]

[55] This estimate is based on the results of face-to-face surveys conducted by GSMA Intelligence in 23 low- and middle-income countries, representing 73% of the total adult population of all low- and middle-income countries, and subsequent modelling and analysis. In all survey countries, a nationally representative sample of c.1,000 male and female adults aged 18+ were surveyed, with the exception of India and China, where the sample was c.2,000.
[56] OECD (2018) Bridging the Gender Digital Divide.
[57] WHO (2017), Safely managed drinking water - thematic report on drinking water 2017, World Health Organization, cited in OECD (2019), Enabling Women's Economic Empowerment: New Approaches to Unpaid Care Work in Developing Countries, OECD Publishing, Paris, https://doi.org/10.1787/ec90d1b1-en.
[58] Fontana and Elson, 2014, cited in OECD, 2019

The International Energy Agency (IEA) estimates that households relying on biomass for cooking spend 1.4 hours each day collecting firewood on average, in addition to several hours cooking with inefficient stoves.

Lack of safe transport options limits women's mobility

In Karachi, 31% of students, 23% of working women, and 20% of homemakers who experienced sexual harassment reduced their use of public transportation and instead chose to use privately hired taxis or rickshaws. Women in Karachi also reduced their use of transport in the evenings as a result.[59]

4.2 Opportunities

Digital inclusion can enhance women's economic empowerment through improving their access to employment and wider markets

In 11 emerging economies, 64% of working women found that mobile phones improved access to business/employment opportunities.[60]

In India, 60% of women surveyed used the internet to search and apply for jobs.[61]

In Mexico, 38% of women surveyed used the internet to earn additional income.[62]

Business benefits of closing the digital gender gap are up to $15bn

If mobile operators in low- and middle-income countries could close the gender gap in mobile ownership and mobile internet use today, this would generate an estimated incremental revenue of $15 billion to the Mobile Network Operators over the coming year. [63]

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[59] ADB, Policy Brief: A Safe Public Transportation Environment for Women and Girls.
[60] GSMA, "Bridging the gender gap: Mobile access and usage in low and middle-income countries, (2015)
[61] Intel Women and Web (Intel 2013)
[62] Intel Women and Web, ibid
[63] The $15 billion estimate assumes that the gender gap in mobile ownership and mobile internet use would be closed during 2018, and represents the subsequent 12-month incremental revenue opportunity. See details of methodology here.

Infrastructure investments that increase access to water and clean energy, or enhance mobility or safety in travel can have disproportionate benefits for women

Clean cooking for all would save more than 100 billion hours of women collecting and hauling fuelwood over a year, which would in turn "free up the equivalent of a workforce of 80 million people, while reduced household air pollution would prevent 1.8 million premature deaths per year[64]."

In 2017, global investment in clean cooking companies totalled USD 40 million, which represents a 36% increase over the total in 2016; an estimated US$ 4 billion is required annually to achieve universal access to clean cooking facilities by 2030.[65]

A study on electrification in South Africa found that female employment rose by 13.5 percent, largely driven by freeing up women's time from collecting wood for cooking. Women previously spent the equivalent of two working days per week collecting wood.[66]

Luz para Todos, a rural electricity grid expansion programme that reached over 3.3 million households over 10 years in large parts of Brazil, is estimated to have injected around USD 2 billion into the household appliance market through beneficiaries' buying electrical appliances. Seventy-one per cent of families have bought refrigerators and whereas only 10% of beneficiary households had washing machines in 2009, 46% owned one in 2013.

In Bangladesh, a major road development project increased the female labor supply by 51% and the male labor supply by 49%.[67]

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[64] IEA (2017), IEA (2017), Energy Access Outlook 2017: From Poverty to Prosperity, International Energy Agency cited in OECD (2019).
[65] Clean Cookstoves Alliance, Global Industry Snapshot, 2019.
[66] Dinkelman, "The effects of rural electrification on employment: New evidence from South Africa", 2008
[67] Kandker, "Time Poverty Impact of Rural Roads: Evidence from Bangladesh.

5. Addressing legal and property rights, workplace discrimination and social norms

5.1 Facts

Across all societies, women and girls carry out the majority of unpaid care work

Globally, women carry out 76% of unpaid care work, 3.2 times more than men; 4 hours and 25 minutes per day, against 1 hour and 23 minutes for men.[68]

Women spend more time in unpaid care work than men in every region, ranging from 1.7 times more in the Americas to 4.7 times in the Arab States.

Unpaid care work is most intensive for girls and women living in middle-income countries, those married and of adult age, with lower educational achievement, resident in rural areas, and with children under school age.

Between 1997 and 2012, the gap between women's and men's contributions to unpaid care work narrowed by only seven minutes per day, on average. [69]

Unequal unpaid work responsibilities – which creates 'time poverty' - impact on women's labor force participation, the quality of women's work and their incomes and well being

In countries where women do twice the amount of unpaid work as men, they earn 65% of what their male counterpart earns for the same job, while in countries where women spend five times the amount of time on unpaid work as men, women earn only 40% of men's wages.[70]

Greater equality in unpaid work is associated with more equal labour force participation. A study involving more than 50 developing and developed countries revealed that for every 10% decrease in ratio of female to male time on unpaid care work there is a 12.5% increase in the share of women in the labor market relative to men.[71]

Significantly more women compared to men cite family responsibilities as a reason why they choose to work in an informal micro-enterprise: 13.1% of women compared to 0.8% of men in Bangladesh, and 31.2% vs 15.0% in Tunisia.[72]

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[68] ILO, 2018, Care work and care jobs for the future of decent work Geneva: ILO, 2018. pxxix
[69] ILO (2018), op cit: pxxx.
[70] OECD, "Unpaid care work: The missing link in the analysis of gender gaps in labour outcomes", 2015
[71] ODI, "Women's work: Mothers, children and the global childcare crisis
[72] Grimshaw and Rubery, "The motherhood pay gap", 2015; Aguero, "The wage penalty for motherhood in developing countries", 2012 cited in ODI, "Women's work: Mothers, children and the global childcare crisis", 2016

Pervasive violence against women has major economic costs to societies and business

Violence against women (VAW) costs society upwards of 2% of global GDP, and the problem is serious in low, middle and high income countries alike through increased cost of healthcare, police responses, lower productivity, absenteeism etc.[73]

Violence against women also poses specific costs to businesses, as examples show in Cambodia and in Peru. CARE International estimated the total cost of employee absenteeism, 'presenteeism' (reduced productivity while present at work) and turnover linked to sexual harassment in Cambodia at USD 88.7 million per annum, with the largest share being on productivity losses due to presenteeism[74].

In countries with fewer restrictions on women's basic rights to work - and more gender equitable laws - female labour force participation is higher

In a study of nearly 100 countries, the IMF found that in 50% of the countries where employment equity was passed, women's labour force participation increased by at least 5 percentage points over the following five years[75]

Increase in the number of legal restrictions on women's work is associated with a decrease in female labor force participation, after controlling for income per capita based on analysis of 139 countries in 2011.[76]

A recent IMF study found that in economies undertaking positive reforms towards gender equality, the labour force participation rate of women relative to men also went up by 2.05 percentage points, while for non-reforming economies it went up by 1.74 percentage points, a difference of 0.31 percentage points.

At least 10% of the narrowing of the gender employment gap in OECD countries over the past thirty years can be attributed to a reduction of the extent of discrimination, after controlling for differences in education, experience, occupation, etc.[77].

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[73] Care International (2019) Counting the Cost: The Price Society Pays for Violence Against Women

[74] CARE International (2017). 'I know I cannot quit.' The Prevalence and Productivity Cost of Sexual Harassment to the Cambodian Garment Industry. Canberra: CARE Australia

[75] IMF – "Fair Play: More Equal Laws Boost Female Labor Force Participation" 2015

[76] The World Bank - Women, Business, and the Law (2014), p. 21

[77] OECD Employment Outlook - Chapter 3 "The Price of Prejudice: Labour Market Discrimination on the Grounds of Gender and Ethnicity" 2008

Fewer women than men own land and women consistently have on average smaller holdings

The size of the gap in land ownership varies considerably across and within countries. For example, women solely own 31% percent of land in Malawi, 16% in Uganda and less than 1% in Nigeria.[78]

5.2 Opportunities

Investing in paid childcare services has the potential to create quality jobs, to support increases in women's labour market participation and to benefit companies

The total economic value of unpaid care work, for 64 countries for which time use data is available, amounts to 9 per cent of global GDP, corresponding to US$11 trillion (purchasing power parity 2011).[79]

Companies can reap benefits from provision of employer-supported childcare through improved recruitment, retention, productivity, diversity, and access to markets.[80]

Under certain conditions, extending the provision of parental leave and particularly granting paternity leave can have positive impacts on women's paid and unpaid work[81]

Unless there are strong incentives for men to take parental leave, it tends to be primarily used by women and may lead to longer amounts of time outside of work that risk reducing skills or discourage employers from hiring women for some positions.[82]

Greater equality in land and other property rights is associated with more women working, greater involvement in decision making, better household food security and nutrition and lower rates of violence against women

The gender gap in labour force participation rate in countries with equal inheritance rights is 50% of what it is in countries with unequal inheritance rights.[83.]

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78 (2015) 'Gender inequalities in ownership and control of land in Africa: myth and reality
79 ILO, 2018, Care work and care jobs for the future of decent work Geneva: ILO, 2018.
80 IFC, 2017, Tackling Childcare: the business case for employer supported childcare.
81 Extending parental leave and granting paternity leave is mainly relevant to formal sector employees in high and middle income countries.
82 IMF – "Fair Play: More Equal Laws Boost Female Labor Force Participation" 2015; The Quarterly Journal of Economics – "The Economic Consequences of Parental Leave Mandates: Lessons from Europe" 1998; Industrial and Labor Relations Review – "Time out of Work and Skill Depreciation" 2008Industrial and Labor Relations Review – "Time out of Work and Skill Depreciation" 2008
83 Gonzales et al., "Fair Play: More Equal Laws Boosts Female Labor Force Participation," 2015

Countries where there were legal changes in property and asset rights e.g. Namibia and Peru experienced 10-15% increases in women's labour force participation rates over the decade following[84.]

In Nepal, children of women who owned land were half as likely to be underweight than the children of women who did not own land[85].

A study in Kerala, India, found that owning property was one of the most important predictors of whether a woman experienced physical or psychological violence: among property-less women, 49% had experienced physical violence and 84% psychological violence, while rates among property-owning women were 7% and 16% respectively.[86]

If women had equal access to land and agricultural resources, overall yields would increase by 20 to 30% and total agricultural output in developing countries would increase by 2.5 to 4 percent[87]

Evidence from the same study suggests that the increased agricultural output could reduce the overall number of malnourished people by 12-17% globally.

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[84] Ibid.

[85] Allendorf, "Do Women's Land Rights Promote Empowerment and Child Health in Nepal?" 2007

[86] Panda and Agarwal, "Marital Violence, Human Development and Women's Property Status in India"

[87] FAO, The State of Food and Agriculture 2010-2011, Chapter 4, 2011

Annex: Assessment Criteria for Key Facts

Criteria	Technical robustness
Methodology	The research question is correctly addressed by sound methodology
Measurements	Metrics (variables) are reliable and relevant
Sampling/data collection	Implementation, logistics, and strategy correctly designed in line with methodology and analysis method
Complexity	Study accounts for all relevant control variables and complexity
Conclusiveness	Results are conclusive
	Generalisability
Applicability to other geographies	Same results/facts can be applicable to other geographies/countries
Regionally/country specific	The fact is NOT characteristic of a single country
Culturally based	Culture is NOT a mediator
Representativeness	Results can be inferred to a wider population (sample size)
Contrasted	Similar findings have been found in different studies
	Scientific Reputation
References	Grounded on academic best practices
Primary data	Primary data vs. secondary
Recency	Conducted within last 4-5 years