Good Global Economic and Social Practices TO PROMOTE GENDER EQUALITY *in the Labor Market*

ILO

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Abbreviations

ADB	–	Asian Development Bank
CCT	–	conditional cash transfer
CSR	–	corporate social responsibility
CoopAFRICA	–	Cooperative Facility for Africa
CTEVT	–	Council for Technical Education and Vocational Training
DFID	–	Department for International Development of the United Kingdom
FAO	–	Food and Agriculture Organization of the United Nations
FDI	–	foreign direct investment
GAD	–	gender and development
ILO	–	International Labour Organization
MGNREGA	–	Mahatma Gandhi National Rural Employment Guarantee Act
MSEs	–	micro and small enterprises
NEP	–	National Employment Policy
NGO	–	nongovernment organization
PROJoven	–	Youth Labor Training Program (Programa de Capacitacion Laboral Juvenil)
SEWA	–	Self Employed Women's Association
SIYB	–	Start and Improve Your Business Programme
SRM	–	social risk management
TA	–	technical assistance
TREE	–	Training for Rural Economic Empowerment project
UNDP	–	United Nations Development Programme
UNICEF	–	United Nations Children's Fund
UNRISD	–	United Nations Research Institute for Social Development
WHO	–	World Health Organization
WIEGO	–	Women in Informal Employment: Globalizing and Organizing

International Labour Organization Conventions

C100	–	Equal Remuneration Convention
C111	–	Discrimination (Employment and Occupation) Convention

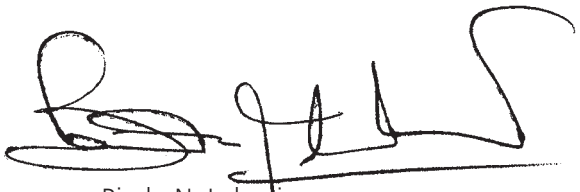
Foreword

Increasing job opportunities and decent work for women are essential for inclusive growth, and they are vital for advancing economic and social development in a country. This approach to attaining economic and social wealth is based on reliable academic and statistical evidence and is increasingly accepted by international and national financial and development organizations across the globe, including in Asia. However, attitudes toward providing decent work to men and women alike, irrespective of their ethnic origin and class, continue to be ambiguous, complex, and controversial, because the issue touches on deeply felt societal values in interpersonal relations, culture, religion, economics, and politics.

In Asia, as in other parts of the world, it is mostly women who continue to experience the greatest disadvantages resulting from gender inequalities and entrenched discrimination in work and in life. The economic and social contributions made by women in the family, the workplace, and society tend to be devalued. There are, however, many strategies which have been developed to counter gender discrimination and promote equality for working men and women through legislation and social and economic policies to reverse the unequal labor market outcomes for women.

In order to document the nature and extent of gender inequalities in the labor market, as well as to capture and share these promising initiatives, the Asian Development Bank (ADB) initiated studies in three countries—Cambodia, Kazakhstan, and the Philippines—to identify how these countries promote gender equality in their labor markets. In addition, in view of the interest in sharing good practices in developing member countries, ADB, in cooperation with the International Labour Office in Bangkok supported the production of two global good practice reports—one on legislation and legal practices and the other on economic and social policy practices —as well as updates for Cambodia and the Philippines.

The product of this combined project is five reports. The two global reports, authored by Robyn Layton and Fiona MacPhail, illustrate how the combination of good practices in law and social and economic policies working together can improve equitable employment opportunities, remuneration, and treatment for women and men at work. It is important for social justice and is also smart economics. Another report, also authored by Robyn Layton and Fiona MacPhail, analyzes and makes recommendations for gender equality in the labor market in Cambodia, Kazakhstan, and the Philippines. The series concludes with two updated reports on gender equality in the labor market, focused on the situation in Cambodia and the Philippines, to support the development of good practices for decent work and gender equality in these countries.



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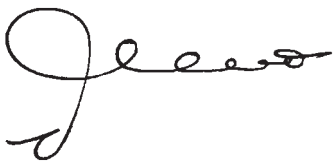

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We hope that readers will find this report to be a useful source of information and policy ideas to support the development of economic and social policy to promote decent work for women and gender equality in the labor markets in all countries.

Introduction 1

Despite women's increased participation rates in the labor force, and their increased human capital indicated by education and training, women remain disadvantaged in the labor market. Indeed, in many countries the disadvantages women experience have become even more apparent. Women experience a variety of constraints in the labor market arising from informal institutions such as gender norms and beliefs, as well as more formal institutions including regulations and laws (Kabeer 2008). Constraints that women face can impact on their ability to access a variety of resources, such as education, time, land, social contacts, and financial resources. Informal and formal institutions influence the operation of the labor market as they determine what is appropriate work for men and women and, thus, "who gets what job." In comparison to men, women receive lower wages, have less access to social protection, and are more likely to be in vulnerable employment (defined as the sum of own-account work and unpaid contributing family work) (UN 2009; ADB and ILO 2011; WEF 2012).

Despite women's increased participation rates in the labor force, and their increased human capital indicated by education and training, women remain disadvantaged in the labor market

There is a need for policies to promote gender equality in the labor market, since increased participation alone has failed to achieve gender equality. Policies are required to reduce the constraints women experience in participating in the labor market and accessing decent work, as well as to improve conditions leading to decent work. The importance of gender-equitable employment to inclusive growth is recognized by many international agencies and national governments. Gender equality in the labor market matters for equity reasons—women have the right to benefit equally with men—and for efficiency reasons. In terms of the latter argument, the World Bank (2011, xiii) states that "greater gender equality is also smart economics, enhancing productivity and improving other development outcomes;" and in a recent paper of the International Monetary Fund (2013, 52), it is similarly argued that the "misallocation of women's labor as a result of discrimination, social norms, or lack of opportunity results in economic losses."

This report provides a "review [of] policy frameworks for gender-equity and/or employment… including social protection measures related to social safety nets" (ADB 2010a, 3). It highlights good practices, drawing on examples from around the world and on Asia and the Pacific in particular.[1] The review's intended audience is policy makers who may be charged, as part of their duties, to design and implement policies to promote gender equality in the labor market for more inclusive growth or who are seeking an introduction to the issues.

In this regard, policy makers already have a variety of reports available to them on gender and employment from a variety of international agencies, including the Asian Development Bank (ADB), the International Labour Organization (ILO), the United Nations Development Programme (UNDP), the United Nations Research Institute for Social Development (UNRISD), and the World

[1] A literature search of academic journal articles and publications of key international development agencies was undertaken.

Bank (ADB and ILO 2011; World Bank 2011; FAO 2011; UNRISD 2005; ILO 2009b, 2011b). The value added of this review is that it provides a synthesis of the salient features of the existing literature from a wide range of sources, and it places this literature in the context of wider debates about development policy.

Policies and practices with potential to promote gender equality in the labor market recognize and address constraints or barriers that women experience in accessing the labor market and decent work. [They] use an explicitly gendered design... placed within a broad macroeconomic development strategy that is employment-intensive

This latter point is especially important as any example of "good practices" must be sensitive to the different objectives that a policy may have, even when the same concepts and terminology are being used. What is understood by the term "social protection," for example, differs between international agencies and, as a result, what constitutes "good practice" will also vary. Policy objectives therefore need to be clearly understood before "good practice" policy for achieving them can be identified.

If a clear understanding of policy objectives is one essential component of establishing "good practices," then another is the evaluation of existing policies to determine whether they can effectively meet these objectives. Unfortunately, policy evaluation is less well documented than policy implementation; we know a good deal about what policies have been implemented but much less about whether they have been effective in meeting their objectives. The examples of "good practice" provided in this review should therefore be read in conjunction with any accompanying caveats concerning the extent of their evaluation (Kantor 2001, 12).[2]

Policies and practices with potential to promote gender equality in the labor market are those with the following characteristics. First, policies and practices should recognize and address constraints or barriers that women experience in accessing the labor market and decent work. Second, the good practice should use an explicitly gendered design in order to enhance women's access to, or benefits from, the practice. Third, good practices need to be placed within a broad macroeconomic development strategy that is employment-intensive, i.e., one that creates productive employment and decent work.

After reviewing the meanings of the key concepts, good practices for promoting women's employment and decent work for inclusive growth are critically reviewed in five main areas. These areas are macroeconomic policy, employment strategies, entrepreneurship and the informal economy, transition from school to work, and social protection.

[2] In the context of highlighting good practice for women's entrepreneurship development, for example, Kantor (2001) identifies five criteria for good practice: outreach/scale, effectiveness, cost efficiency, impact, and sustainability.

II

Concepts Relating to, and Connections between, Gender Equality, Decent Work, and Inclusive Growth

Gender Equality

Gender equality is recognized as a human right. The Department for International Development of the United Kingdom (2007) notes that "gender equality is not a complicated idea. It's simple: women must have the same rights as men and discrimination has to stop." The World Bank (2011, 3), in its flagship publication, the *World Development Report 2012*, has recognized that "gender equality matters in its own right."[3] Thus, gender equality is viewed as an independent development objective, as well as, for instrumental reasons, something that contributes toward efficiency and growth. There is an understanding of gender equality being "smart economics" (World Bank 2011). That is, gender equality is a pragmatic policy goal that enhances growth and development.

Gender equality being "smart economics" contributes toward efficiency and growth

ILO Convention 100 (C100) and Convention 111 (C111) lay out some important principles for understanding gender equality in the labor market and achieving equality in labor market outcomes. They cover both equality of opportunity, in terms of access to labor markets and labor market-related enhancements such as training and social protection, and equality of treatment, in terms of nondiscriminatory remuneration and conditions of work.

The ILO enumerates three principles that must be included in the concept of gender equality in the labor market: The first principle is "equal remuneration between men and women for work of equal value." This accords with ILO's fundamental C100 on equal remuneration and requires not only that men and women are equally rewarded when they do the same jobs but also that they are rewarded equally when they do different jobs but which may be of equal value. C100 calls for "equal value" to be assessed by objective appraisal of jobs on a nondiscriminatory basis. Conceptually, the equal remuneration principle applies to all work in both the formal and informal sectors, although, in practice, this may be difficult to monitor.

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[3] The report states that "gender equality matters intrinsically, because the ability to live the life of one's own choosing and be spared from absolute deprivation is a basic human right and should be equal for everyone, independent of whether one is male or female."

The second and third principles are laid down in ILO's fundamental C111 on eliminating discrimination in employment and occupation by promoting equality of opportunity and treatment in the labor markets. The second principle, which is that of equality of opportunity, "means having an equal chance to apply for a job, to attend education or training, to be eligible to attain certain qualifications and to be considered as a worker or for a promotion in all occupations or positions, including those dominated by one sex or the other" (ILO 2008d, 20). The third principle is that of equality of treatment, which "refers to equal entitlements in pay, working conditions, security of employment, reconciliation between work and family life, and social protection" (ILO 2008d, 20).

Despite the recognition of gender equality in law, there has been a lack of progress toward gender equality in outcomes in the labor market. The term gender equity is now used to emphasize the specific strategies that are needed to ensure gender equality and fair and just outcomes for women as well as men. Such strategies are referred to as "special measures of protection and assistance" in C111 and as "temporary special measures" in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).[4]

Despite the recognition of gender equality in law, there has been a lack of progress toward gender equality in outcomes in the labor market.

The importance of attaining these equalities derives not only from their intrinsic moral value but also, as noted above, from their economic and social benefits. Given the positions of disadvantage that many women experience around the world, a movement toward gender equality in the labor market would bring with it significant economic and social benefits. There is, as the UNDP (2008b, 2) puts it, a "business case" for gender equality or as the World Bank (2011, 3) states, "[g]ender equality matters for development—It is smart economics." There are clear economic benefits in terms of productivity increases that accrue from offering better education and training to a segment of society that would otherwise miss out. Increasing women's human capital and employment opportunities improves resource allocation and contributes to economic growth. However, increasing women's income through labor force participation does much more than this. Studies have shown that women who earn a cash income attain greater autonomy within the household, and this changes the distribution of resources within the household.[5] This reallocation typically favors children, and female children in particular. The increase in women's autonomy (a snapshot) also contributes to an increase in women's empowerment (a process), defined as the "processes by which those who have been denied the ability to make choices acquire such ability" (Kabeer 1999 cited in Braunstein 2008, 6). This then links with the wider findings that demonstrate that increases in women's educational levels and income are associated with lower fertility, lower infant mortality rates and decreased incidence of malnutrition (UNDP 2008b, 1).

Decent Work

According to the ILO, decent work "involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men."[6] Decent work requires consideration not only of levels of remuneration but also rights at work; security in work; conditions of work; organization, representation, and voice; and patterns of equality and inclusion (Rodgers 2008, 66).

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4 G.A. res. 34/180, 34 U.N. GAOR Supp. (No. 46) at 193, U.N. Doc. A/34/46, entered into force on 3 September 1981. The author is appreciative of communication with Nelien Haspels on this point.

5 For a review of the intrahousehold mechanisms through which such allocations occurs, see Braunstein (2006).

6 See ILO website "Decent Work." The ILO is engaged in selecting indicators of decent work and measuring decent work in selected countries.

Gender equality in the labor market requires going beyond the counting of wage employment to an analysis of decent work for men and women.[7] Women are often subject to vulnerabilities by working in jobs that have "decent work deficits." As Otobe (2011, 9) notes, women are likely to be engaged in vulnerable employment (defined as own-account work and unpaid contributing family work) that is characterized by "low productivity (return for labor), drudgery (in terms of working hours and working conditions), lack of access to social protection and basic workers' rights." Gender inequality in the labor market is indicated not only by the higher share of women in vulnerable employment but also in the gender wage gaps, and occupational and industrial segregation by sex.[8] Despite increases in women's labor force participation rates and human capital, gender gaps persist and special measures to close the gaps are needed.

Promoting gender equality in the labor market, as set out in C100 and C111, goes beyond wage employment and encompasses the whole decent work spectrum. In other words, equality of treatment, as set out in C111, requires incorporation.

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Inclusive Growth

If gender equality in the labor market, in these terms, is pursued, then it serves as a foundation for realizing inclusive growth. It contributes directly to growth through microeconomic efficiency channels and indirectly through the improved physical and intellectual capabilities of the labor force present and future. Gender equality not only contributes to growth, it also ensures that its benefits are more equitably distributed.

The term "inclusive growth" has been interpreted in several ways. As Rauniyar and Kanbur (2009, abstract) have noted, "while there is no agreed and common definition of inclusive growth or inclusive development, the term is understood to refer to 'growth coupled with equal opportunities,' and has economic, social, and institutional dimensions." This speaks to the equality of opportunity principle discussed earlier. In an earlier ADB report, inclusive growth is defined as "growth that not only creates new economic opportunities, but also one that ensures equal access to the opportunities created for all segments of society. Growth is inclusive when it allows all members of a society to participate in, and contribute to, the growth process on an equal basis regardless of their individual circumstances" (Ali and Son 2007, 1–2).

The UNDP argues that "inclusive growth is both an *outcome* and a *process*. On the one hand, it ensures that everyone can participate in the growth process, both in terms of decision making for organising the growth progression as well as in participating in the growth itself. On the other hand, it makes sure that everyone shares equitably in the benefits of growth. Inclusive growth implies *participation* and *benefit-sharing.*"[9] (emphasis in original). The proviso that "everyone shares equitably" in the benefits of growth presumably would mean that growth that raised the incomes of the poor by less than the incomes of other groups would not qualify as "inclusive growth."

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7 As Floro and Meurs (2009, 4) note, "[w]omen's participation paid labour and access to decent work is particularly affected by the burden of combining reproductive and paid work. This adds stress not accounted for in traditional conceptions of decent work, which focus on paid work and do not examine related changes in reproductive labour."

8 For country-specific examples, see ADB and ILO (2011) and ADB (2013).

9 UNDP International Policy Centre for Inclusive Growth (IPC-IG) available at http://www.ipc-undp.org/pages/newsite/menu/inclusive/whatisinclusivegrowth.jsp?active=1(accessed 23 August 2011).

Gender Equality and Inclusive Growth

Given these differences in definitions of inclusive growth, which is most appropriate for the goal of promoting gender equality in the labor market? The narrow definition of inclusive growth focuses on equality of opportunity and is framed in terms of the excluded (typically the poor) and improving their abilities to participate in growth. This is certainly relevant and important for women. However, gender equality means more than this and also includes equality of outcomes in terms of remuneration and treatment. If women's incomes increase but by less than those of men so that the difference between men's and women's incomes increases, then we cannot say that there has been an improvement in gender equality. Inclusive growth in this context, therefore, must also require that the broader definition, in which equality of treatment is explicitly recognized, is the one relevant for our purposes. Inclusive growth aimed at improving the condition of the poor may adopt either a narrow or broad definition, but inclusive growth aimed at improving gender equality can only adopt the broader definition.

In making this point, however, we should not lose sight of the fact that there is a two-way relationship here. That is, inclusive growth will lead to greater gender equality. At the same time, however, greater gender equality will permit inclusive growth. It will contribute directly and indirectly to economic growth and enable the greater participation of women in it.

Gender-Responsive Macroeconomic Policies

III

Introduction

Having reviewed and defined the appropriate policy objectives, it is now useful to discuss policy measures. Development agencies beyond the ILO[10] recognize that employment and good quality jobs are necessary to reduce poverty and inequality, and foster pro-poor and inclusive growth. The flagship report of UNRISD (2010, 29) states that "[a] fundamental precondition for poverty reduction is a pattern of growth and structural change that generates productive employment, improves earnings and contributes to the welfare of the population. Employment policies must figure centrally in development strategies if such a pattern of growth is to occur."

A gender-responsive macroeconomic framework shifts attention away from a focus on the macroeconomic goal of growth to broader goals of well-being. Further, emphasis is being given to employment and equality, and not just price stability. Here, employment is viewed as both a goal and a strategy for promoting well-being. Gender equality in education, access to credit, land, other resources, and the labor market can promote the employment and gender equality macroeconomic goals.[11]

Gender-aware macroeconomic theory takes account of norms and institutional structures that constrain the participation of women in the economy, giving rise to gender differences in consumption, investment, savings, and labor market behaviors

Gender-aware macroeconomic theory pays attention to the non-monetized sector (and its interactions with the monetized sector) that contributes to well-being, and where much of the goods and services, including care services, are provided by the unpaid labor of women. Furthermore, gender-aware macroeconomic theory takes account of norms and institutional structures that constrain the participation of women in the economy, giving rise to gender differences in consumption, investment, savings, and labor market behaviors (Berik 2009, 154–187). Gender-responsive macroeconomic policies are summarized below.

Gender-Responsive Fiscal Policy

Fiscal policy is a key macroeconomic policy for facilitating gender-equitable employment. Fiscal policy relates to expenditure and taxation across all sectors of the economy (agriculture, industry, services), as well as expenditure relating to human capital development, labor market supports, and social protection. Expansion of fiscal policy is limited in many countries by high debt-to-gross-domestic-product (GDP) ratios or low government revenues.

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[10] For ILO, see ILO website "Global Employment Agenda" and ILO (2007a). See also World Bank (2012), which focuses on jobs.

[11] A gendered analysis of taxation systems and of tax reforms warrants more in-depth study.

A gendered analysis of government policies in different sectors and of supportive labor market policies related to human capital and social protection is provided in subsequent sections of this report. Therefore, only several general points are made here regarding the gendered impacts of government expenditure.[12]

Most government expenditure will have gendered employment impacts, either direct or indirect. For example, the investment in physical infrastructure is likely to increase men's employment to a greater extent than women's employment, given the strong occupational and industrial segregation by sex in employment. Expenditure on education and health may positively impact women's employment to a greater extent.

Good practices related to fiscal expenditure are to set targets for women's direct employment, and ensure a gender-responsive design, so that women will benefit equally with men from the stream of benefits that arise from the investment. Ensuring women are employed directly by the projects funded through government expenditure not only provides employment but can also serve to break down gender stereotypes, potentially making it easier for women to be hired in nontraditional areas in the future.

Ensuring women are employed directly by the projects funded through government expenditure not only provides employment but can also serve to break down gender stereotypes

Gender-responsive fiscal policy is required to reduce women's domestic and care work burdens and improve the distribution of unpaid work between men and women, in order to facilitate women's participation in paid employment. Specifically, with regard to child care, Barrientos and Kabeer (2004, 154) state: "[t]he single most important factor which acts as a barrier to women's ability to participate as full economic actors in the global economy is their domestic responsibilities, and for a large subgroup, their childcare responsibilities. The child care constraint appears to operate across contexts that are otherwise very different from each other. In some parts of the world, it is one of the determinants of the gender gap in earnings and promotion prospects; in others, it also differentiates their life-cycle pattern of labor force participation while in yet others, it determines where they are located in the labor market." The provision of care services should also provide opportunities for decent work.

Apart from publicly subsidized child care and early childhood education, relevant gender-responsive expenditure includes investment in infrastructure such as water, sanitation, roads, and communication systems, as well as expenditure on health, social, and education services (Berik, Rodgers, and Zammit 2009). In addition to reducing women's unpaid work burden, such fiscal expenditure has a potentially positive impact on health and educational outcomes of the young and can reduce business costs, leading to increased aggregate supply of goods and services.

Gender-equitable and good-quality public sector employment is critical. In many countries, public sector jobs are associated with greater stability, higher wages, and improved benefits compared to the private sector.

Apart from government expenditure to directly reduce women's unpaid domestic and care burdens, all government projects should be designed in a gender-sensitive manner and evaluated for gender-equitable results. For example, in an ADB-supported mass transit project in Viet Nam, the design includes the following gender-aware features: "targets of 20% construction and 30% station jobs for women; dedicated waiting spaces for women on platforms; shop spaces for businesses owned by females; women-only carriages with additional child seating and storage space for prams/shopping; secure street lighting around stations; and easy access drop off and pick up points; ticketing systems and train schedules to suit multiple trips and intermodal transport usage; marketing to women as metro users; gender capacity development for project staff; and special attention to households headed by females in livelihood restoration support after resettlement" (ADB 2011c).

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[12] A gendered analysis of taxation systems and of tax reforms warrants more in-depth study.

Good Practices Example 1: New Employment Opportunities for Women in Infrastructure Building and Maintenance, Bangladesh

Another example of combining gender mainstreaming and gender-specific policies is provided by the Third Rural Infrastructure Project (RDP 21) carried out by Bangladesh's Local Government Engineering Department. In this project, gender mainstreaming ensured that women were included in infrastructure projects and were given training to enable them to take advantage of employment which arose. For example, women were employed by contractors during the construction phase and received equal pay for work of equal value. Women were also involved in maintenance projects, such as roadside tree planting and care. As well as gender mainstreaming by including women in infrastructure projects in this way, some parts of the project also included gender-specific policies. For example, in urban market development undertaken by the Local Government Engineering Department, some stalls in the market were designated for women vendors only. These vendors received some business training, enabling them to set up their own vending businesses. Some of the success indicators for the project as a whole are that 1,860 women participated in the routine maintenance and tree plantation program and that 768 women have been allocated shops (of whom 733 took part in training in shop management and trading skills development).

Source: International Labour Organization. 2004. *Gender Equality and Decent Work: Good Practices at the Workplace*. Geneva: pp. 31–35.

The Rural Infrastructure Project in Bangladesh exhibits several good gender-aware features. For example, not only were women involved in developing the design but the project also included the following: training, mechanisms to support entrepreneurial activities such as vendor stalls designated specifically for women, employment of women in construction with specified targets, equal pay for work of equal value, and gender-specific monitoring indicators (see Good Practices Example 1).

Gender budgets and analysis can be a useful tool for raising awareness of the importance of gender equality

Gender budgets and analysis can be a useful tool for raising awareness of the importance of gender equality, and shaping policy and budgets to improve gender equality. The project, Gender-Responsive Budgeting in the Asia-Pacific Region, provides a comprehensive resource on gender budgets and analysis of selected countries in the region.[13] In some countries, government gender-budgeting exercises are complemented by social budgeting (UNICEF 2010a). Social budgeting refers to the "process by which society's goals and priorities as well as the rights of all of the population-including those who could be facing social exclusion and discrimination-are better reflected in public policymaking, notably in the government budget" (UNICEF 2010a, 2). In Kazakhstan, UNICEF has worked with nongovernment organizations (NGOs) and staff from the Ministry of Economic Affairs and Budget Planning to discuss budgeting (2010a, 48). In the Philippines, a partnership between 48 civil society organizations and legislators work together on an Alternative Budget (2010a, 49; see Good Practices Example 2).

Gender-Responsive Monetary Policy

Central banks in many industrialized and developing countries are reviewing the main objective of monetary policy, namely, price stability, and debating the inclusion of (and return to) growth and employment objectives (Epstein 2007; Cobham 2012). As Berik, Rodgers, and Seguino (2009, 21) note, Sweden successfully "combines inflation targeting with labor market policies and has achieved very low unemployment rates." The argument for giving consideration to the expansion

[13] University of South Australia (UniSA): Gender-Responsive Budgeting in the Asia-Pacific Region. Introduction. Available at http://www.unisa.edu.au/genderbudgets. See also UN Women on gender-responsive budgeting (www.gender-budgets.org).

of monetary policy objectives to include employment is supported by empirical evidence that deflationary periods are associated with employment declines, especially for women in developing countries.[14] Further, since the global financial crisis, central banks in many industrialized countries have introduced so-called "unconventional policies," designed to place more emphasis on employment and output conditions (Epstein 2007; Cobham 2012). Such a strategy is consistent with announcing a band on the inflation target. Therefore, incorporating explicit employment targets (rather than leaving employment implicit) could contribute to promoting gender-responsive employment growth given women's greater employment vulnerability in economic downturns.

Given that central banks are to strengthen the finance sector, not simply in terms of prudential regulation but also in terms of the capacity of the finance sector to meet the needs of the real economy, there is an opportunity to do so in a gender-responsive manner, thereby enhancing efficiency and gender equality. Restrictive monetary policy to curb inflation dampens employment,

Good Practices Example 2: Gender Budgets, Philippines

Gender-responsive budgeting or the Gender and Development (GAD) Budget, introduced in the Philippines in 1995, requires that a minimum of 5% of the national government budget be allocated for gender and development initiatives. Since 1998, local governments are also required to allocate a minimum of 5% of their budgets to women's empowerment. Gender-responsive budgeting, as Illo (2010) notes, is part of a wider change toward gender-responsive governance requiring "accountability, transparency and participation." It is a mechanism to mainstream gender issues, initially using 5% of the budget, but eventually to mainstream gender across the entire budget.

Experience from the Philippines suggests that a GAD Budget can galvanize women's organizations, link civil society and government officials, and support key women-oriented activities. Based on the Illo case study of the Department of Labor and Employment, the GAD Budget was used to enhance gender-responsive planning capacity through increased competencies and planning, and maintaining sex-disaggregated data on labor and employment. The GAD Budget was also used to support projects of direct assistance to women including the pilot microfinance program for informal sector workers (many of whom are women) to open bank accounts and to make contributions through these to the Social Security System; and legal support to improve safety in the workplace and access to jobs, such as those in the business process outsourcing sector that required an exemption for the prohibition on nighttime work for women.

Enabling factors include selecting key issues, having committed and professional staff, collecting sex-disaggregated data, and conducting special surveys.

The allocation of a specified percentage of the budget for gender initiatives enables selected gender programs to be implemented and, equally importantly, raises awareness of gender issues with the possibility that this may then spill over into other budgetary areas.

To improve compliance, Illo recommends attention to clarity of guidelines, the link between the GAD Budget and gender mainstreaming, and accountability of the budget.

Sources: J. F. Illo (ed). 2010. *Accounting for Gender Results. A Review of the Philippine GAD Budget Policy*. Miriam College. Manila: 117; R. Sharp, D. Elson, M. Costa, and S. Vas Dev. 2011. *Gender-Responsive Budgeting in the Asia Pacific Region: Republic of the Philippines* (http://w3.unisa.edu.au/hawkeinstitute/research/gender-budgets/documents/philippines.pdf).

[14] Based on evidence from 17 developing countries, Braunstein and Heintz (2006, 13) report that "countries that respond to inflationary pressures by raising real interest rates above the long run trend are more likely to experience a slowdown in the growth of employment relative to those countries that keep interest rates in line with or below the long run trend, with concomitantly higher losses for relative female employment." See also Epstein and Yeldan (2008).

and particularly so for women (Braunstein and Heintz 2008; Razavi et al. 2012). The tighter credit situation reduces women's access to credit to a greater extent than for men, given that women have less access to traditional forms of collateral; furthermore, given that women are disproportionately entrepreneurs in the micro and small enterprise sector which is less profitable compared to the large enterprise sector, women are less able to afford the higher interest rates.

Therefore, making monetary policy sensitive to gendered employment, particularly in economic downturns, could support women's employment. Such monetary policy, combined with strengthening the finance sector to make it responsive to women's financial constraints, could contribute to promoting women's employment and inclusive growth.

Gender-responsive monetary policy requires that policies prevent negative consequences for women and low-income groups. Moreover, women should have access to credit and financial services and this may require programs to be designed with gender in mind. For example, and as discussed further in Section V, since women disproportionately work in the informal economy and are owners of micro and small enterprises, it is important to ensure that financial services and products do not exclude women's businesses because of their small size.

Gender-Responsive Trade and Foreign Direct Investment Policies

Increased export orientation pursued through trade liberalization policy has been associated with expanded employment for women in the labor-intensive, export-oriented manufacturing industries in some countries. Despite employment opportunities, the limitations of this strategy are noted in the literature and are outlined below.

Since women disproportionately work in the informal economy and are owners of micro and small enterprises, [I]t is important to ensure that financial services and products do not exclude women's businesses because of their small size

First, expansion of employment in the labor-intensive manufacturing sector cannot be pursued by all countries, and women's wage employment in manufacturing is already declining in some countries, as firms introduce more technologically sophisticated equipment, replace women with men in production, and/or move production to countries where wage costs are lower. Defeminization of manufacturing has been observed in Mexico and some Asian and Latin American countries (Razavi et al. 2012, 25).

Second, while wage employment in the export manufacturing sector may offer higher wages than alternatives, the jobs are increasingly insecure and working conditions are deteriorating (Berik and Rodgers 2009).

Third, expanded wage employment for women does not automatically contribute to a decline in the gender wage gap, as the gender wage gap persists in many areas (see, for example, the Republic of Korea, Mexico, and Taipei,China) (Berik, Rodgers, and Zammit 2009).

Fourth, increased amounts and mobility of foreign direct investment (FDI) may make it harder for governments to support and enforce labor standards, and capital mobility may dampen labor productivity growth (Seguino 2011).

Fifth, women may not be able to benefit from the trade in high-value agricultural products because of lack of access to land (Razavi et al. 2012).

There is some evidence that service sector work in the information technology-enabled services for export is a growing area in countries such as India and the Philippines, and in Latin America. This sector has offered employment for fairly well-educated women, although the sector is relatively small and there is considerable gender segmentation with men more likely to be in the software area and women in the call centers (Messenger and Ghosheh 2010).

To expand and stabilize employment in the export sector, governments should consider incentives to increase investment in technology and worker training for goods and services for which demand is not very sensitive to price (i.e., price-inelastic goods). Increases in labor productivity would contribute to increases in wages and job security, and decreases in capital mobility.

Women who enter into global trade and production networks often find themselves confined to the lowest rungs on the job ladder. In agro-processing, for example, women are not typically found in positions related to computer-controlled irrigation or tractor driving and maintenance. This speaks to the issue of gender biases in education and training. Some employers are now experiencing the benefits of multi-task teams of men and women. An NGO in Samoa, Women in Business Development Incorporated, has helped set up 13 cooperatives enabling women to export organic coconut oil and sell products of higher value (Randriamaro 2005, 47). The importance of education and training in enabling women to benefit from global production is also highlighted by the fact that, as Braunstein (2006, 34) notes, "[w]hile there has been a positive relationship between women's employment and foreign direct investment (FDI) in semi-industrialized countries, there is mounting evidence that women either lose these jobs to more qualified men as industries upgrade or get pushed down the production chain into subcontracted work, as competition forces firms to continually lower costs."

One common element in policies designed to address women's participation in global trade and production networks is the need for the involvement of multiple stakeholders

To improve decent work, gender-responsive policies should consider appropriate implementation of reinforcement initiatives. As was mentioned earlier, some economists have argued that stronger enforcement of labor standards will simply push employment from the formal to the informal sector, or will even push it to other countries. They argue that "noncoercive" mechanisms to promote labor standards are required (Singh and Zammit 2004). Tripartite commissions (of employees, employers, and the government) to work on the intersecting issues have been advocated, such as the commission related to horticulture production in Chile (Barrientos and Kabeer 2004, 165).[15] Other economists[16] advocate that good performance on labor standards should be complemented by additional access to export markets given that some improvements in working conditions have been achieved through the Better Factories Cambodia program (Dasgupta and Sudarshan 2011).

Gender mainstreaming at both the trade policy formation and evaluation stages can be undertaken within trade ministries in order to facilitate gender-responsive trade policy. It can also be addressed in other institutional ways; for example, in South Africa, the Women's Budget Initiative undertook a gender analysis of trade policies and their implications for the government budget (Randriamaro 2005, 37). Kenya and Uganda have had multi-stakeholder meetings to develop trade policy positions that include gender analysis (2005, 38). In these ways, the broad impacts of trade liberalization on relative prices changes, production structures, and employment can be subject to gender analysis. Trade liberalization measures can also have effects on issues such as food security and health provision that are also likely to have gendered impacts. Razavi et al. (2012, 59) advocate "selective strategic liberalization of trade and more emphasis on production for the domestic market to reach a better balance between export orientation and domestic consumption."

It should be noted that one common element in policies designed to address women's participation in global trade and production networks is the need for the involvement of multiple stakeholders including government, corporations, organizations such as trade unions, NGOs, and donors. Examples from Bangladesh and India show how women workers engaged in trade can be supported through programs that offer child care. In Bangladesh, women garment workers were provided with child care as a result of cooperation between an NGO, employees, and employers

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[15] The ILO and IFC have partnered to "improve both compliance with labour standards and competitiveness in global supply chains." Their website (www.betterwork.org) provides examples of good practices.

[16] See Berik and Rodgers (2010).

with funding coming from the latter two and an international donor. When making the case to employers, the NGO pointed out that offering child care to the workers would reduce absenteeism and enable the company to comply with national laws. In India, child care facilities have been offered to construction workers in the urban informal economy. Again, funding came from a variety of sources including NGOs, government, corporations, and private donors (Barrientos and Kabeer 2004, 155) (see Good Practices Example 3).

One corporate social responsibility (CSR) project initiated by a major multinational corporation illustrates some of the possibilities and problems associated with global economic integration. The Shakti Amma (Empowered Mothers) program set up by Hindustan Unilever and NGOs in India seeks to enable poor women to become entrepreneurs by selling Hindustan Unilever products in their local communities. Results from this project indicate that some women can increase their incomes, grow in confidence ,and, as a result, participate more actively in household and community affairs. However, results also show that some women have withdrawn from the program due to long working hours for small returns and due to the fact that they have been able to participate in the scheme only with the support of other family members. The same project can have varied outcomes, therefore, depending on the initial conditions of households, and this highlights the need to be cognizant of variations in program design (Thekkudan and Tandon 2009).

Offering child care to the workers would reduce absenteeism and enable the company to comply with national laws

Part of this problem may be solved by more integrated approaches to women's incorporation into global trade and production networks. An example of this is provided by the Government of Chile's approach to assist temporary workers in the horticulture industry. Four tripartite commissions were set up consisting of representatives from employees, employers, and government to consider interrelated work issues, namely, health and safety at work, pesticide

Good Practices Example 3: Women's Producer Collectives, Trade, and Empowerment

Women in Informal Employment: Globalizing and Organizing (WIEGO) reports how poor women can increase their bargaining power, diversify their production and markets and move up the value chain, and increase their empowerment domestically and socially through collective organization and action with the Fair Trade movement. WIEGO's study, based on findings from India, Kenya, Mexico, Nepal, Nicaragua, Tanzania, and Uganda, gathered between 2009 and 2011, shows how economic and social benefits can be realized by women working collectively when they are accompanied by supporting policies.

The studies document how producer collectives enable women to improve their incomes. This is achieved through

- increased market bargaining power giving the women confidence to diversify (e.g., a coffee exporting cooperative in Nicaragua now produces honey and offers ecotourism);
- sharing knowledge and improving products (e.g., harvesters in Uganda began to use postharvest solar dryers to decrease fruit losses);
- expanded marketing (e.g., women in Mexico supplying an international Fair Trade company received more than three times the price for their product than they received in local markets); and
- gaining access to financial resources, and government programs and services, to increase their status within the household. Many women reported an increase in self-esteem which they perceived as a result of being a member of an organized group.

Source: E. Jones, S. Smith, and C. Wills. 2012. Women Producers and the Benefits of Collective Forms of Enterprise. *Gender & Development* 20(1): 13–32.

use, child care, and training. This partnership has the potential to design coordinated policies that address women's multiple employment needs, improve working conditions, and support social dialogue (Barrientos and Kabeer 2004, 165).

National Employment Policies

The process of developing a National Employment Plan is participatory, and [M]echanisms will be needed to ensure that women are included in the planning and implementation and that the NEP meets the needs of women

There is growing awareness of the importance of employment and decent work for inclusive growth at the national level. In Cambodia, for example, the government, in conjunction with the ILO, is developing a national employment policy (NEP) and the first tripartite workshop on the NEP was held in August 2012. The NEP will provide a mechanism for coordinating employment strategies across sectors. The process of developing an NEP is participatory, and mechanisms will be needed to ensure that women are included in the planning and implementation and that the NEP meets the needs of women.

Implementing a gender-aware national employment strategy may assist in integrating conventional macroeconomic policy objectives relating to price stability and growth with employment. The National Employment Policy and Strategy of Ethiopia illustrates an innovative gender-aware employment strategy as it recognizes and addresses the domestic and care constraints on women's paid labor time. The strategy has the following components (Government of Ethiopia 2009, 45):

- [e]nforcing affirmative actions in such a way that a specified proportion of beneficiaries of mainstream programs and projects are women;
- [c]oordinating efforts to encourage institutions to target women as beneficiaries of skill and business development programs as well as schemes aimed at improving access to resources;
- [e]ncouraging gender-friendly appropriate technology to reduce the drudgery of women's domestic and economic activity and enhance their productivity and incomes and as a result their income earning capacities; and
- [f]acilitating the establishment of child care centers for young working mothers.

IV

General Employment Strategies: Gender Mainstreaming and Gender-Responsive Strategies

Gender Mainstreaming

Some countries have explicit employment plans, while others do not, preferring instead to set general macroeconomic and institutional frameworks within which the market is expected to produce desirable employment outcomes. Increasingly, employment is being given greater priority in overall development plans; the People's Republic of China (PRC), India, and Indonesia are examples of countries that have made employment levels central. Regardless of the approach taken, explicit attention to gendered employment outcomes that incorporate gender concerns into policy making is warranted. Two main considerations are important here: the first is gender mainstreaming, the second is gender-specific policies.

Gender mainstreaming means implementing current policies so that they enhance rather than hinder gender equality. Gender-specific policies, in contrast, are designed to address and reverse existing disadvantages directly by the introduction of policies targeted for women

Gender mainstreaming requires that gender analysis be incorporated into all existing policy making and decision making in both the public and private sectors to ensure that policies and decisions enhance gender equality at best or, as a minimum, that they are gender-neutral. Gender mainstreaming means implementing current policies so that they enhance rather than hinder gender equality. Gender-specific policies, in contrast, are designed to address and reverse existing disadvantages directly by the introduction of policies targeted for women.[17]

Gender mainstreaming pays particular attention to institutional decision making and evaluation. In Rubery's (2005, 1) words, it requires policy makers to acquire a "gender reflex," that is, to ask what effect any policy will have on men and women.

To include gender analysis and effects in policy formation requires that gender disaggregated statistics, including the components of Decent Work, be collected to inform policy formation. This is one of the first tasks of gender mainstreaming. Other institutional measures can also be taken. Fagan et al. (2005) provide examples of how this has been achieved by European Union

[17] Key documents that highlight good practices on gender and employment are ILO (2004a, 2008d); Chen, Vanek, and Carr (2004); European Commission (2000); and UNDP (2008a). For further resources, see ILO (2007c, 2011c, 2012).

member states in the public sector, a sector that is often expected to take the lead in this regard and to provide an example for the private sector. Their examples include

- gender mainstreaming in developing national strategies;
- interministerial committees and steering groups tasked with gender mainstreaming;
- departmental task forces for specific monitoring and evaluation of programs;
- gender parity/equality advisors on key committees;
- gender analysis of budgets;
- guidelines for gender mainstreaming of government employment policies;
- gender assessment of all new legislation; and
- funding for NGOs promoting gender equality.

With respect to the last point, sometimes a government itself sets up bodies whose objective is to advocate for gender equality. For example, after consultation with women entrepreneurs, the Philippine Department of Trade and Industry set up the Women's Business Council Philippines in 1997. The council has since advocated for changes in specific legislation to advance gender equality, produced primers on how to address gender equality issues in trade missions, and introduced a Lending Window into credit programs that are specifically aimed at women entrepreneurs (ILO 2004a, 87–89).

Minimum wages have the potential to improve salaries for women to a greater extent than men, given that women comprise a larger percentage of low-wage workers

Minimum wages have the potential to improve salaries for women to a greater extent than men, given that women comprise a larger percentage of low-wage workers. Options to improve low wages beyond national minimum wage regulations include support for regionwide wage floors (see the Asia Floor Wage Alliance) and CSR initiatives (Asia Wage Floor website). For example, Thailand's Labour Standard Initiative is a partnership of employers' associations, workers' organizations, and NGOs. This initiative contains requirements relating to national minimum wages and antidiscrimination measures, as well as safe and decent work requirements (ILO 2008d).

Gender-Specific Policies

Gender mainstreaming and gender-specific policies are complementary and part of a "twin track approach" (Rubery 2005. 22). As the ILO (2009b, 23) points out, this is not an either/or approach and both approaches are necessary to advance gender equality goals. Gender-specific policies designed to reverse existing disadvantages can take many forms. Pay equity is one obvious example. In the Philippines and the Republic of Korea, pilot projects have been launched to develop gender-neutral job evaluation mechanisms that will permit pay equity to be established (ILO 2008d, 63). In Thailand, research has been undertaken to examine the extent to which CSR

Good Practices Example 4: New Opportunities for Women in the Security Industry, Germany

Employment for women in nontraditional areas can provide higher wages and better working conditions. Germany provides an example from the security industry. Security has typically been a male occupation associated with the attributes of physical strength and authority. However, these attributes have become less important as the security industry has undergone technological change. As a result, computer skills and judgment have become more important than strength. Security has opened up the industry to female workers. To facilitate this, women only and 50:50 male/female training programs have been developed that allow women to gain accreditation in a more women-appropriate environment.

Source: European Commission. 2000. *Gender Equality in the European Union: Examples of Good Practices (1996–2000).* Luxembourg. p. 41.

mandates include explicit pay equity promotion measures (2008d, 67). Even though few were found, the task of undertaking the research itself may lead to greater awareness of the issue.

Another example of an effective gender-specific policy is addressing gender-based occupational segregation. In Scotland, for example, there is a pilot program involving transport firms and trade unions in the logistics industry, to assist women enter the long-haul trucking business (International Transport Workers' Federation 2006 cited in ILO 2008c). There has traditionally been a shortage of women in this sector. Germany has implemented a similar scheme in the security industry (see Good Practices Example 4).

Gender Mainstreaming and Gender-Specific Policies

Some projects combine both gender mainstreaming and gender-specific elements. The ILO (2009b, 23–24) notes that "[i]t is also important to note that adopting a mainstreaming approach does not remove the need for gender-specific interventions and to address direct and indirect discrimination through targeted policies and programs. Both mainstreaming and gender-specific strategies may be required and the two can support each other."

A good example of this is provided by the Republic of Liberia's Employment Policy, 2009 that adopts a comprehensive approach to strategies to promote gender equality including recognition of structural inequalities (Government of the Republic of Liberia 2009). The plan introduced gender-specific requirements, such as improving the employability of girls and women through changes in the vocational training system and suggested specific support should be given for women's work and businesses, in the form of skills, training, credit, and technical assistance. The policy also introduced gender mainstreaming initiatives, such as improvements in government monitoring systems and reporting on gender and employment using sex-disaggregated data and gender assessments. Finally, the policy committed to conducting research on barriers leading to occupational segregation, gender pay gaps, and constraints on women's advancement into decision-making positions. It also committed to implement specific measures to address these constraints.

The incorporation of structural inequalities is consistent with the ILO guidelines (2009b, 24) which argue that "[d]eveloping gender-responsive policy requires more than ensuring women are included in the text of policy documents or that disaggregated data is used, though these are important elements. … It requires a rigorous analysis of existing structural inequalities such as women's reproductive roles and time burdens, limited access to productive resources and employment opportunities and other forms of direct and indirect discrimination. A key issue that touches every policy area is the interrelationship between women's paid and unpaid work."

Gender mainstreaming has been slow to be implemented in many countries. To address this, it is argued by the ILO that one change that may help increase the incidence of gender mainstreaming is that governments should identify priorities and entry points, rather than trying to do everything everywhere. Even though successful gender mainstreaming requires that all institutions and sectors adopt gender mainstreaming policies and develop a "gender reflex," some sequencing may make the task more manageable (ILO 2011c, 8).

It still crucial, however, that gender mainstreaming initiatives have sufficient staff to ensure substantive change.[18]

"Developing gender-responsive policy.... requires a rigorous analysis of existing structural inequalities such as women's reproductive roles and time burdens, limited access to productive resources and employment opportunities and other forms of direct and indirect discrimination"

[18] ILO (2010b) provides useful strategies and examples of gender mainstreaming for local economic development.

V Entrepreneurship and Informal Employment

Micro and Small Enterprises

There has been a rapid rise in the number and proportion of female entrepreneurs in developing countries, according to Minniti and Naude (2010). It is estimated that over 60% of all micro and small enterprises (MSEs) in Africa and Latin America are female-owned (Minniti and Naude 2010, 283). This alone would be sufficient to warrant attention from policy makers concerned with employment. However, the implications are wider, given that "[w]omen entrepreneurs and heads of household tend to spend more on household health, nutrition and education than men, and tend to employ proportionately more females than male-headed firms" (2010, 280; referring to Nichter and Goldmark 2009). Supporting female-led MSEs, therefore, increases women's employment opportunities and the employment opportunities for other women, and contributes to wider development goals.

Supporting female-led micro and small enterprises increases women's employment opportunities and the employment opportunities for other women

To analyze where policy interventions can effectively support female-led MSEs, it is necessary to understand the different phases that such enterprises go through.[19] The first is the conception phase "when the would-be entrepreneur perceives an opportunity," the gestation phase "when the opportunity is evaluated," the infancy stage "when the firm is created," and, finally, the adolescence phase when the firm reaches maturity (Minniti and Naude 2010, 280).

Research has shown that the poor, of whom women form a disproportionately large number (70%), are less likely to conceive of market opportunities and become entrepreneurs. Part of the reason for this is the high opportunity cost associated with diverting attention away from meeting immediate needs, especially when the returns from entrepreneurship may be uncertain (Minniti and Naude 2010, 281). Policy measures that extend social protection measures can assist in this respect by lowering these opportunity costs, particularly for women on whom the task of meeting daily needs typically falls.

Women do, nevertheless, form MSEs in part because it provides them with greater flexibility of time and location that enables them to better balance work and family responsibilities (Minniti and Naude 2010, 282). In the infancy or start-up phase of a firm, research has shown that two critical determinants of success are levels of formal education and access to financial resources. In both areas, women are typically disadvantaged. The lower levels of formal education often mean that women do not possess some of the basic literacy and numeracy skills needed to become entrepreneurs and they may also lack the confidence to do so. Their lack of collateral and experience typically counts against them in access to loan finance.

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[19] In general, the barriers women face as entrepreneurs include discriminatory laws and norms, lack of access to education and training, limited access to financial and business services, limited mobility, and limited access to information and networks (ILO 2008a; ADB 2011b)

In the mature or adolescence phase, MSEs typically remain small, employing less than five workers. Surveys of women entrepreneurs in Viet Nam confirmed that women were more likely to be "livelihood oriented" than "growth oriented," as women sought to manage their time constraints (ILO 2007e). They were also more constrained in their ability to generate the social networks necessary to expand. This was partially overcome by the formation of a Women's Business Association, which allowed greater social networking opportunities and provided a vehicle for advocating for specialized business development services valued by women.

Policy interventions are often needed to prevent women's businesses from becoming trapped in the informal sector with low returns and inability to provide decent work opportunities for either the female owner or the firm's workers. Measures to support and facilitate upgrading are therefore beneficial. Categories of policy interventions are "build an enabling environment," "strengthen networking and advocacy," "improve rural women's entrepreneurial skills and develop gender-sensitive financial business services," and "encourage a progressive integration of rural women's businesses into the formal economy" (ILO 2010e).

The following are some examples of good practices pertaining to these categories (see also Good Practices Example 5).

(i) Associations and networks: The Nronga Women Dairy Cooperative Society in Tanzania, with assistance from the ILO (2010d), the Swedish International Development Cooperation Agency (Sida), and the Cooperative Facility for Africa (CoopAFRICA), implemented the Start and Improve Your Business Programme (SIYB). After the training, the volume of milk collected by the cooperative increased, there was greater business knowledge of markets and how to respond to market demand, and some women created new business ventures (2010d, 3).

Studies in developed countries have also indicated the importance of sector-specific training for women to enable them to move up the value chain

(ii) Training: Studies in developed countries have also indicated the importance of sector-specific training for women to enable them to move up the value chain. Programs for women aimed at multiple points in the value chain (such as design, production, marketing, and distribution) were also beneficial, because they provided women with social networks at each stage of the chain which could be used as a resource by women entrepreneurs located at any particular point in it (Kantor 2001). Education and business training programs, therefore, are important policy interventions for women entrepreneurs at both the start-up and mature phases as they face challenges at both the formation and subsequent potential upgrading stages of their businesses. At the latter stage, training and knowledge of information and communication technology (ICT) are often needed.

Successful training programs in developing countries face additional obstacles, but these can be overcome. For example, the ILO (2007d, 12) describes one of its training projects as follows: "In traditional societies, the involvement of relatives can pave the way for the participation of women, as for example in the Training for Rural Economic Empowerment project (TREE) in Pakistan where the project staff first met with the men in the local communities, explained the project to them, invited them to the training, and received their permission for the women to follow the training. Moreover, the women's relatives agreed to take over the household tasks and take care of the family during the training" (see Good Practices Example 5).

(iii) Important gender-aware design features of training programs should include specific incentives for both households and training institutes to encourage them to support the training of girls. This is particularly important if the training is to occur in nontraditional female areas. For example, the ADB-supported project, Strengthening Technical and Vocational Education and Training in the Lao People's Democratic Republic, has a number of important gender-aware design features (ADB 2010a, 2011c). The project incorporates quotas for girls to be trained in nontraditional areas—20% of spaces have been set aside for girls in the areas of construction, furniture making, and automotive and mechanical repair. It also includes incentives for training

Good Practices Example 5: Women's Entrepreneurship Development, Pakistan

Successful training programs in developing countries face additional obstacles, but these can be overcome. For example, the International Labour Organization (ILO) describes one of its training projects as follows: "In traditional societies, the involvement of relatives can pave the way for the participation of women, as for example in the Training for Rural Economic Empowerment (TREE) project in Pakistan. The ILO TREE project is a training program that integrates a variety of ILO tools, including Start and Improve Your Business (SIYB), Women's Entrepreneurship Development and Gender Equality (WEDGE), and Grassroots Management Training. In order to enable women to attend the training courses, project staff first met with the men in the local communities, explained the project to them, invited them to the training, and received their permission for the women to follow the training. Moreover, the women's relatives agreed to take over the household tasks and take care of the family during the training."

Source: International Labour Organization. 2007. *Women's Entrepreneurship and the Promotion of Decent Work: A Thematic Evaluation*. Committee on Technical Cooperation. Geneva.

providers to enroll girls in these nontraditional areas, and sets a target of 40% overall for girl trainees and a goal of 20% for women teachers. It also specifies that 50% of dormitory spaces should be reserved for girls and suggests a 6-month wage subsidy for female graduates to support their employment after the training is finished. It also proposes campaigns to promote awareness of nontraditional skills among girls (see Good Practices Example 6).

In addition to training, property registration is also identified as a constraint for women entrepreneurs even where formal laws allow for female ownership of assets

(iv) Property laws: In addition to training, property registration is also identified as a constraint for women entrepreneurs even where formal laws allow for female ownership of assets (Hampel-Milagrosa 2010). In practice, it is reported that these laws are less readily enforced for women. In this case, attitudinal change by government registration employees and family members, as well as the education of women to inform them of their rights are needed. In this respect, "[t]he Kenyan Government, for instance, asked the Federation of Women Entrepreneurs Associations (FEWA) to review the national Small and Medium Enterprise Code to ensure that the needs of urban and rural women entrepreneurs were reflected." This included the area of recognition of property rights (ILO 2010e).

(v) Regulations: Moving beyond women entrepreneurs to women, and indeed all employees in MSEs more generally, there is preponderance of poor quality jobs, informality, and an absence of decent work**.** In some cases, this is sanctioned by state policies that exclude MSEs from labor regulation. For example, Tanzania and Pakistan exempt enterprises with less than 10 employees from national labor laws (Fenwick et al. 2007, 32). As Fenwick et al. point out, there is often a perceived conflict between protecting employees' rights and imposing an unnecessary regulatory burden on MSEs which may prove too costly for them.

Microcredit and Microfinance

Microcredit lending and broader microfinance programs, where the latter is broader and encompasses savings and insurance programs, have been seen as important vehicles for enabling female entrepreneurship. Considerable variation in microfinance programs exists, ranging from an emphasis on financial sustainability to social goals, strategies, and design features (Kabeer 2008).

While microfinance programs, aimed at reaching people—and predominantly women—outside of the formal finance sector, have become increasingly popular, evidence on their success is mixed. Some evaluations of microfinance programs indicate that participation is associated with increased

Good Practices Example 6: The Strengthening Technical and Vocational Education and Training Project, Lao People's Democratic Republic

The Strengthening Technical and Vocational Education and Training Project in the Lao People's Democratic Republic, supported by the Asian Development Bank, provides another good practice example of challenging gender stereotypes and, through training, reducing the barriers to women seeking decent work in nontraditional sectors. The focus is on improving girls' access to training in automotive and mechanical repair, carpentry, furniture making, electronics, plumbing, and metal work.

A variety of design features are incorporated to promote girls, access to the training and then related employment. To reduce constraints to girls' participation in the training, the project will build student dormitories and hold 50% of the spaces for girls. To enhance the gendered learning environment, there is a target of 20% women teachers. A target for girl trainees has been set at 40%. Financial stipends are available for girls participating in training in the nontraditional skill areas. In addition, financial incentives are available to training providers to enroll girls. To support girls' access to employment after training, enterprises employing girls are eligible for a 6-month wage subsidy. A social marketing campaign is included in the project design to promote awareness and acceptability of skills for girls and women in nontraditional areas. Monitoring and evaluation indicators are to be developed to track implementation and enhance accountability.

Source: Asian Development Bank. 2010. *Proposed Grant to the Lao People's Democratic Republic: Strengthening Technical and Vocational Education and Training Project*. Manila.

debt, stress, tension within the household, and vulnerability.[20] Other evaluations, however, point to positive impacts of participation in some microfinance programs on greater diversification of livelihoods, increased resilience to shocks, and prevention of sudden drops in consumption, as well as positive impacts on children's school attendance.[21] With respect to women's empowerment, there is some evidence that microfinance programs improve women's control over decision making, reduce domestic violence, and raise women's bargaining power and status in household, although the impacts vary by location and depend on features of the program (Kabeer 2008). Despite these positive indications, in some cases, women participating in microfinance programs have reported that men in their household reduce their financial contributions toward household expenditure for food, clothing, and children's education.[22] In general, Kabeer notes that "the impact of microfinance is mixed and appears to be far more robust on its protective role than its effectiveness as a tool for long-term poverty reduction" (2008, 243).

Participation (in microfinance programs) is associated with increased debt, stress, tension within the household, and vulnerability. Other evaluations, however, point to positive impacts of participation in some microfinance programs on greater diversification of livelihoods, increased resilience to shocks, and prevention of sudden drops in consumption, as well as positive impacts on children's school attendance

In analyzing microcredit programs and the reasons for their increasing popularity, it is noteworthy that these programs are appealing for a variety of reasons. They are seen as tools for poverty alleviation, for supporting the private sector and as mechanisms for women's equality (Mayoux 2006). The last objective is typically the more demanding one and, as a mechanism for social transformation and gender equality, the good practice requirements are likewise more demanding. They should be participatory, enabling women to be involved with decision making, such as having input into the terms of loan repayments that may differ between occupations. For example, in Bangladesh, Mayoux (2006) found that women involved in the fishing industry preferred to repay loans with declining balance repayments so that they could pay off loans with larger payments when their income was highest, thus preventing the money being diverted to other uses by their husbands. In Cameroon, however, she found that women preferred the certainty

[20] For the impact on debt in sub-Saharan Africa, see Stewart et al. (2010). For concerns about programs in the South Asian context, see Hulme and Arun (2011).

[21] For a review of evidence, see Kabeer (2008, 236).

[22] For an example from Cameroon, see Mayoux (2001) cited in Kabeer (2008).

of fixed repayments. Good practice requirements also specify that a sectoral approach be taken so that women can address multiple obstacles in the sector in which they work. It requires complementary policies being adopted in other areas, often as the result of advocacy.

There are several good practices on the design of microfinance programs to support women. First, microfinance programs that offer microcredit and various complementary services, such as literacy, health education, savings, and even insurance are important (Kabeer 2008, 204). Thus, good microfinance programs exhibit some of the same characteristics as successful social protection initiatives discussed in the next section.

Good practices on the design of microfinance programs [include] microcredit and various complementary services, ... explicit targeting of poor women ... [and] address[ing] women's specific constraints

Second, there needs to be explicit targeting of poor women to ensure their inclusion. Evaluations demonstrate that very poor women are less likely to participate in microfinance programs due to design features and institutional biases. Very poor women are also less likely to participate because loans are too risky, given low skill and asset levels (Kabeer 2008, 214). Therefore, especially for very poor women, it is necessary to ensure that a range of complementary services is provided and that the length of time for support is longer than usual (2008, 220).

Third, it is necessary to address women's specific constraints (Kabeer 2008, 244). Gender segmentation exists in products produced and sold, interactions with other people in the parts of the value chain, and access to public spaces. Therefore, special measures are needed to improve women's access and participation. Further, women entrepreneurs face constraints related to their assigned domestic responsibilities, particularly, child care. Collective efforts to reduce the child care burden are needed.

Microfinance institutions, seen as a mechanism for promoting gender equality, are much more than financial institutions, and view microfinance as one part of a coordinated strategy to advance women's interests. This is the basis for the Self Employed Women's Association (SEWA) in India that now has over 3 million members and provides a variety of loans, training programs, and savings accounts to its members, and engages in advocacy on their behalf.

The Informal Economy

The concept of the "informal economy" provides a better understanding and policy guide than that of the "informal sector." The ILO defines the informal economy as "all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements" (Tokman 2008, 73).

The importance of this definition is that it includes workers employed in the informal sector who typically work without contracts and with little legal protection and those precariously employed in the formal sector who may not have the full range of contractual entitlements and who may not be subject to legal protection either because laws do not exist or are not enforced. That is, workers may experience a range of informality and there is an "informal–formal continuum" along which work in the economy as a whole is distributed (Chant and Pedwell 2008, 3).

The definition is also important in its references to "workers" rather than to "employees." The focus on workers is important because it points to the need for protection for all those who engage in work regardless of their formal employment status. Many firms now subcontract work to "independent" contractors, even though these contractors may only work for one company and, in many other respects, resemble employees. However, since employees typically have some rights, including contractual rights, many firms prefer not to engage individuals as employees but to regard as them contractors. This means that the legal protection of employees does not apply even though there is an implicit employee relationship. Adopting the language of "worker" rather than "employee" overcomes the limitations of considering only standard employment relationships.

Policies designed to support women workers in the informal economy can be analyzed using the four pillars of the ILO's Decent Work Agenda: opportunities, rights, protection, and voice. Chen, Vanek, and Carr (2004, chapter 4) provide examples that demonstrate good practice in each of these four areas. The following examples come from Bolivia, Kenya, India, Niger, South Africa, Thailand, Jamaica, and Peru and are taken from chapter 4 of their book *Mainstreaming Informal Employment and Gender in Poverty Reduction*.[23] In terms of opportunities, the Comite Enclave in Bolivia, set up in 1999, is an association of microenterprise workers that aims to influence policy to support their interests, for example, for the right to tender for local government contracts that expand their opportunities.

Women entrepreneurs at all levels of the spectrum from micro- to large-scale enterprises tend to have more tenuous legal status and security. Women entrepreneurs find it more difficult to network and are often excluded from male-dominated networks. There are several good practice examples of women's associations that have been created to enhance the legal status, security, and participation of women entrepreneurs (see Good Practices Example 7). The Government of Kenya's 2002/2008 Development Plan includes provision to implement a Single Business Permit system enabling single-window business registration.

In South Africa, local governments simplified registration for vendors and home-based workers, with incentives provided for registration. Existing municipal assets were used to provide support (such as meeting places and legal advice) to trade organizations.

Women entrepreneurs at all levels of the spectrum from micro- to large-scale enterprises tend to have more tenuous legal status and security

SEWA negotiated with the state authorities in the Indian state of Gujarat to obtain a license for their members to collect gum from local forests and sell it to private traders rather than the state, thereby getting a higher price for their product.

The ILO reports that Niger has created an apprenticeship scheme targeting women in the informal economy (ILO 2010c, 35). Furthermore, the ILO has implemented two European Union-funded pilot projects in Niger that combine on-the-job training with the development of functional literacy for apprentices with a low level of education. These training programs facilitate entry into, and raise productivity in, the informal sector.

All of these policies increased the opportunities available to women workers in the informal economy, increased their incomes and/or working conditions, and by their interactions with the

Good Practices Example 7: Informal Street Vendors, Cambodia

Women street vendors can face a number of problems including unsafe working environments, harassment from officials, and arbitrary charges by market owners and governments. These latter charges can reduce already low incomes. The Urban Sector Group, a nongovernment organization in Cambodia, has organized 160 street vendors in Phnom Penh. By providing training, capacity building in advocacy and negotiation, and business management skills, women street vendors have been able to increase their incomes and bargain with market authorities over a range of issues. By targeting their services only to women, the organization has been able to better address their needs. Efforts are now under way to establish the street vendors association on a legal basis, thereby further increasing their ability to represent their interests.

Source: International Labour Organization. 2006. *Decent Work for Women and Men in the Informal Economy: Profile and Good Practices in Cambodia.* Bangkok and Phnom Penh. p. 56–57.

[23] A comprehensive resource on women and the informal economy is Women in Informal Employment: Globalizing and Organizing (WIEGO, www.wiego.org).

various government authorities, led them into more formalized working relationships. Good Practices Example 8 provides a good example of the effects of these policies in South Africa.

There are examples of the rights of workers in the informal economy being improved or secured.[24] One mechanism for this is through promotion of codes of conduct. This approach has been applied to the deciduous fruit sector in South Africa. The application of the Ethical Trading Initiative Base Code of Conduct, to which most supermarkets in the United Kingdom belong, has led to improved conditions for some women in this industry. The task, however, is to ensure that this progress is not undermined by pushing work down the value chain where it becomes more informal or by reclassifying workers as contractors, thereby avoiding benefit payments.

In South Africa, paid domestic workers were incorporated into the Unemployment Insurance Act in 2003.[25] This act required employers to register their domestic workers and pay a monthly fee into the Unemployment Insurance Fund that workers could subsequently access.

In India, a sectoral approach has been taken in some instances. Thus, it is not employers but the sector's output that is taxed in order to generate the revenues to pay for benefits to its workers. For example, the hand-rolled cigarette industry is estimated to employ over 4 million workers, 90% of whom are women and most of whom work under subcontract from their homes for low piece-rates and without access to health insurance or social security. By taxing the industry's output, revenue has been raised to provide a welfare fund for industry workers who can access benefits by showing an employer-issued identification card.

Thailand's Social Security Office has also been extending its coverage to include informal economy workers. In the early 2000s, only 15% of workers were covered, mostly in the formal sector. The program includes sickness, maternity, disability, old age pensions, and child allowance benefits. In April 2002, compulsory participation was extended to establishments with one or more workers, thereby greatly increasing its scope.

Voice and representation for informal workers is also an important issue, and creating the policy space for this to occur is necessary

Voice and representation for informal workers is also an important issue, and creating the policy space for this to occur is necessary. The largest trade union of informal workers is SEWA with over 700,000 members. There are numerous other examples. In Jamaica, itinerant food vendors formed an association and worked with the local chamber of commerce to establish a vendors' plaza that provided a hygienic and safe environment in which to operate.

Good Practices Example 8: Buy-Back Centers for Waste Collectors, South Africa

The Self-Employed Women's Union (SEWU) organized cardboard collectors in Durban, South Africa in the mid-1990s. A public–private–community partnership was established: The City Council provided a small plot of land; a private sector recycling company provided scales, storage containers, and trolleys; and SEWU worked with city officials to train and support the women in their waste-collecting efforts.

Through this initiative, women were able to sell the cardboard directly to the recycling company, and this improved their incomes. The project has been replicated in other parts of the city.

Source: M. A. Chen, J. Vanek, and M. Carr. 2004. *Mainstreaming Informal Employment and Gender in Poverty Reduction*. London: Commonwealth Secretariat, Ottawa: International Development Research Centre (IDRC) and Women in Informal Employment: Globalizing and Organizing. p. 129.

[24] The examples that follow are taken from Chen, Vanek, and Carr (2004, chapter 4).

[25] Republic of South Africa. Act No. 32 of 2003.

The Federación Nacional de Trabajadoras del Hogar in Peru is a union of women domestic workers with over 10,000 members. In 2003, it was successful in securing a new law regulating working conditions for domestic workers, including social security provision, breastfeeding time, health coverage, vacation time, and working-day restrictions.

All of these examples illustrate the types of policies that can extend formal sector opportunities, benefits, rights, protection, and working conditions to workers in the informal economy where many women, especially poor women, are working. All policies face problems of implementation, adequacy of payments, and enforcement, and those designed for the informal economy are no exception. However, as the examples above demonstrate, some progress is possible in advancing decent work for informal economy workers, even if much still remains to be done.

VI Transitions from School to Decent Work

Human capital (education and training) is theoretically and empirically associated with economic growth (Hawkes and Ugur 2012). For gender equality in the labor market and inclusive growth, however, girls and women must have access to education and training opportunities and make the transition from school to decent work. Education and training increases the opportunity to find employment not in the agriculture sector with better potential for decent work. However, the transition from school to work tends to be longer for young women than young men and in low-income countries is particularly lengthy. In the Philippines, for example, the youth (15–24 years) unemployment rate in 2011 for women was 18.3%, compared to 15.2% for men (Government of the Philippines statistics), and the employment rate for young women 1 year after leaving school is lower than for young men (ADB 2012b, Table 3b).

The inclusion of women in the labor market requires the navigation of a complex set of barriers. It is necessary to ensure that girls receive sufficient schooling to build the human capital necessary to enter decent work

The inclusion of women in the labor market requires the navigation of a complex set of barriers. It is necessary to ensure that girls receive sufficient schooling to build the human capital necessary to enter decent work, the training that girls receive prepares them for a range of decent work opportunities, and such opportunities are made available to them. Each of these factors is discussed here, and global good practices or policies designed to lessen these barriers are highlighted.

The first point to note here is that the school to work "transition" should not be seen (only) as a simple process where individuals leave school and then become employed. In practice, this transition has typically been a long one lasting many months (or even years) during which time individuals are both "in school" and "at work" (ILO 2010a). In addition, it is increasingly necessary to view education as a lifelong process and work as having multiple entry and re-entry points. The transition is typically different for women and men, for individuals of different ages, for individuals from different social classes, and for those in rural and urban areas. Young women from poor households and rural areas face the greatest barriers in transitioning to decent work.

Schooling for Girls

Ensuring that girls stay in school long enough to acquire the human capital necessary to enable a successful transition to decent work is the first barrier that must be overcome. While universal primary school enrollment is close to being achieved, girls' enrollment at the secondary and tertiary levels is still low in many countries. Teenage girls may not be in school for a variety of reasons including being needed to work in agriculture, to earn income for the family, or to take care of younger siblings and undertake domestic tasks. Low levels of educational attainment thereby affect their ability to enter decent work, and the impact of this remains with them over their lifetime. An initial disadvantage translates into a lifelong cumulative disadvantage. Policies to retain girls in secondary school are therefore important to provide the basis for a successful transition to decent work.

There are many examples of good practices to keep girls in school. Conditional cash transfers (CCTs) have been used extensively for this purpose in many countries, as also discussed under the following section on social protection in this report. Good practices should create a gender-

responsive learning environment including girl-friendly transport to school, appropriate and safe locations for schools, school times that complement and do not compete with peak agricultural labor periods, gender awareness training for teachers—reflected in the school rules—that prohibit sexual harassment, elimination of gender stereotypes in the curriculum, provision of information for parents, and financial incentives for parents to send and keep their daughters in school (FAO, IFAD, and ILO 2010). In Burkina Faso, for example, where almost three-quarters of girls do not complete primary school, Plan International sponsored a program based on supportive learning environments and child-friendly schools. In addition to providing free meals and take-home food rations, some schools also provided child care for children under 6 years of age, so that mothers would be able to permit their older daughters to attend school rather than look after their younger siblings (FAO, IFAD, and ILO 2010).

In Cambodia, the Ministry of Education, Youth and Sports, with support from UNICEF, implemented a Child Friendly Schools Initiative. Based on community research to determine the barriers to girls' education, it focused on girls at risk of dropping out of school at grade 5 and 6 levels. The main strategy was to provide counseling for parents and girls related to the benefits of attending school. Although counseling reduced the dropout rate for children at this stage of schooling, the strategy, on its own, is insufficient to maintain gender parity in school enrollment at the secondary school level (FAO, IFAD, and ILO 2010).

Sex segregation in the labor market and the "sticky floor" for women gives rise to substantial gender wage gap discrimination against women. [S]upporting women's transition into occupations and industries traditionally perceived to be male-oriented is a pathway for increasing women's wages and decreasing the gender wage gap

Training for Girls and Women with Pathways to Decent Work

The gender wage gap is often the highest in industries and occupations requiring relatively low levels of education and training and arises from the strong sex segregation in the labor market. Sex segregation in the labor market and the "sticky floor" for women gives rise to substantial gender wage gap discrimination against women. Thus, supporting women's transition into occupations and industries traditionally perceived to be male-oriented is a pathway for increasing women's wages and decreasing the gender wage gap. This strategy requires not only that women have the skills to undertake the jobs, but also that employer, male employee, and even customer resistance to hiring women are lowered. There must also be a reduction of harassment of women in the workplace.

In addition to the good practices for creating a gender-friendly learning environment discussed earlier, other good practices include the use of gender-equal teaching materials that do not stereotype women's work; learning environments that enhance women's self-confidence and leadership abilities; and education that links school with employment and, importantly, enables young women to access "nontraditional" vocational programs. Programs that can link education and employment include transition to work and career planning courses, volunteer programs that link youths with employers, and employer visits to schools including job fairs. Apprenticeship programs can also play an important role. An ILO program in Tanzania aimed at facilitating the transition to decent work in the informal sector provides a good practice example.

In Tanzania, the United Nations supports the upgrading of an informal training and apprenticeship system. It is recognized that girls and women face greater barriers to obtaining apprenticeship training and hence are excluded from higher-paying craft-related jobs. One of the objectives is to increase girls' access to informal apprenticeships in trades, particularly the male-dominated trades and those requiring advanced technologies. One of the gender-aware design features of the program is to provide child care for women trainees (UN 2011).

The Youth Labor Training Program (Programa de Capacitacion Laboral Juvenil – PROJoven) in Peru has had positive impacts on women's hours of work and earnings (Nopo, Robles, and Saavedra 2007). PROJoven is a training program that provides 3 months of training and a 3-month internship for young adults with low educational levels and from low-income households. PROJoven covers the cost of the training and provides a stipend to participants; women with

young children receive a double stipend. The impacts of the program on total earnings are greater for women than men. Women who participated in the program had 93% higher earnings than the control group and increased women's participation in male-dominated occupations (Nopo, Robles, and Saavedra 2007).

Nepal's Council for Technical Education and Vocational Training (CTEVT) Skills for Employment Project, supported by a loan from ADB, provides training and skills for low-income and socially marginalized women. It opens the way for women to gain employment in "nontraditional" areas such as plumbing and truck driving, which are higher-paying than traditional jobs for women (ADB 2012a). An example is provided by a plumber who earns five times as much as she did as a weaver. In so doing, the program also plays a wider role in breaking down gender stereotypes. As the plumber explains: "Some clients ask me, 'Can a woman do this kind of work? Can you handle this?' I tell them, 'Just watch me work. Talk to my former clients. If you see how I work, you won't be worried.'" The program has a target that 50% of people trained should be women (ADB 2012a).

The use of wage subsidies in the Strengthening Technical and Vocational Education and Training Project discussed in Good Practices Example 6 is also one component of a strategy to facilitate women's transition to decent work since it provides an incentive for employers to hire women. Wage subsidies can provide an incentive for employers, and they have been widely used, especially for youths entering the labor market from school, in industrialized and developing countries (IEG 2012).

The success of wage subsidies as a general policy aimed at employment creation remains controversial, but carefully formulated and targeted use can assist disadvantaged groups, such as women, to gain access to employment that they might otherwise find blocked

Wage subsidy programs in general rely on a number of factors to be successful. They must address whether the elasticity of employment is high enough to justify a subsidy, and implementation requires careful structuring to ensure that the subsidies do not simply result in lost jobs for nonsubsidized workers, or in so-called churning, that is, the continual replacement of workers once their subsidy period ends. Good practice links work subsidies with genuine training in an effort to develop skills that enable workers to remain with the firm or increase their chances of finding work after the subsidy period has ended. These programs have met with some success in Latin America (Burns, Edwards, and Pau 2010). This approach has also been used in programs in Bangladesh and the PRC, sponsored by ADB, where women have been employed in road building and maintenance programs, with the aid of a wage subsidy. In the PRC, the wage subsidy was paid to women in road maintenance, but the training component prepared women for other higher-income employment activities once the road program ended.

The success of wage subsidies as a general policy aimed at employment creation remains controversial, but carefully formulated and targeted use can assist disadvantaged groups, such as women, to gain access to employment that they might otherwise find blocked. Other components of a strategy for ensuring equal access to decent work for women as they transition from school include legal measures designed to eliminate gender discrimination in hiring, as well as advocacy and educational measures aimed at employers' groups.

Social Protection VII

Introduction

Social protection refers to a set of strategies designed to improve well-being by reducing and mitigating the consequences of risk and vulnerability (Kabeer 2008). Risk refers to uncertain events that reduce well-being, such as ill health, unemployment, and natural disasters (i.e., drought or flooding), as well as events that are certain, such as old age (World Bank 2000/01; Lutterell and Moser 2004; Kabeer 2008). Vulnerability refers to "a state of high exposure to certain risks, combined with a reduced ability to protect oneself against those risks and to cope with their negative consequences" (Garcia and Gruat 2003, 5–6). While the emphasis is on the risk and vulnerability of poor people, it is generally recognized that (i) certain population groups are more likely to be poor and vulnerable, such as children, the elderly, people with disabilities, and women; and (ii) risk varies over the life cycle. Social protection can encompass actions taken by a range of groups, such as informal community groups, private and voluntary organizations, and the public as well as by government.

Social protection refers to a set of strategies designed to improve well-being by reducing and mitigating the consequences of risk and vulnerability

The meaning, objectives, and instruments of protection have changed over time, in part as a response to changes in economic conditions and employment. As stated by the UN Secretary-General, "progress must be protected in an era of increased economic insecurity arising from global economic instability, volatile food prices, natural disasters and health epidemics. This requires universal social protection and measures to support the most vulnerable communities" (UNICEF 2010b, 1). Given that only a small percentage of the population in the developing world have access to social protection, the need to expand social protection programs is critical.[26] The broadening of the objectives of social protection is accompanied by an expansion of instruments, from social safety nets (commonly renamed social assistance) to social security and social insurance, and further to social services.[27]

Social assistance refers to "all forms of public action (governmental or nongovernmental), which are designed to transfer resources to groups deemed eligible due to deprivation, or in exceptional cases some form of entitlement with a moral justification such a war veterans" (Sabates-Wheeler and Kabeer 2003, 29; following Norton, Conway, and Foster 2000). Earlier social protection strategies focused on promoting minimum levels of well-being through social safety nets for people experiencing adverse shocks.[28]

Social insurance or "security instruments" are more proactive than social assistance instruments as they try to reduce vulnerability to specified risks. Social insurance or social security programs are designed to protect against the specific risks of unemployment, ill health, maternity, disability, work-related injury, death of the breadwinner, and old age, often by off-setting the income

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[26] For example, Garcia and Gruat (2003) report that "80% of the world's population is excluded from any form of social protection." The populations in many countries of Southeast Asia have even lower coverage (Jones and Holmes 2009).

[27] For example, the World Bank moved from social safety nets in 1990 to social insurance in 2000 (World Bank 1990, 2000/01); in 2000, social protection became part of the UN Millennium Development Goals and part of the ILO's Decent Work Agenda (ILO 2000).

[28] For example, World Bank (1990).

losses arising from these risks. Social protection instruments have expanded to include "essential services." Specifically, the ILO (2011b, xxii) defines social protection to include, in addition to social assistance and security, "universal access to essential affordable social services in the areas of health, water and sanitation, education, food security, housing, and others defined according to national priorities."[29]

The ILO (2011a, 102) is promoting the concept of the social protection floor in many developing countries. In Cambodia for example, the ILO is working with the government to develop a "social security staircase" of social services, social assistance, and social insurance (2011a, 103). Both Brazil and Mexico are expanding social insurance and assistance programs, integrating these with other social policies and thereby building a social protection floor (UNDP, Global South–South Development Academy, and ILO 2011). Since social protection has been broadened to include social services, it can be difficult to draw the line between social protection and other development policies related to public works, education, and health care. Although developing countries have implemented some form of social protection for decades, social protection now receives considerable attention from international development agencies in large part because of its perceived contribution to inclusive growth. Social protection, by promoting human capital investments among the poor, can directly reduce poverty and enhance growth (Garcia and Gruat 2003, 110), and can indirectly promote social cohesion and economic equity. According to the ILO, recent empirical evidence (Garcia and Gruat 2003, 1 and 15) demonstrates that "economic performance and social protection are mutually reinforcing."[30] Further, there is growing evidence that basic social protection is affordable (Cichon, Behrendt, and Wodsak 2011).

Since social protection instruments are designed to address risk, the gendered nature of risk is examined before moving to a discussion of good practices.

Gendered Analysis of Risk and Vulnerabilities

Social protection [...] can directly reduce poverty and enhance growth, and can indirectly promote social cohesion and economic equity

The gender and structure of the constraint framework of Kabeer and Subrahmanian (1996) provides the foundation for several gendered risk analyses (Sabates-Wheeler and Kabeer 2003; Luttrell and Moser 2004; Kabeer 2008). As Kabeer (2008, chapter 3) outlines, "gender-specific constraints" refer to social norms and practices associated with being a woman or a man. For example, women are constrained from participating equally with men in the labor market due to their biological roles in childbearing, social roles in child rearing, and/or norms and customs around appropriate work roles for and mobility of women. The needs and constraints of mothers, relating to pregnancy and child care, will influence the opportunities for girls since their labor time can be substituted for their mothers. Gender-specific constraints on paid employment vary regionally and by socioeconomic status.

"Gender-intensified constraints" refer to gender-specific beliefs and customs that give rise to fewer opportunities for women and that give them less control over resources, including inheritance, property, education, and health care. In this case, gender accentuates the inequalities in access to resources arising from poverty, ethnicity, and location (Kabeer 2008).

"Imposed gender constraints" refer to women's more limited access to opportunities and resources outside of the household compared to men, arising from attitudes and behaviors

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[29] The Social Protection Floor Initiative (ILO and WHO 2009) is one of nine initiatives committed to by the High Level Committee on Programs of the Chief Executive Board for Coordination in response to the financial and economic crises of 2008.

[30] As stated by the ILO (Garcia and Gruat 2003, 11), "social protection also contributes to greater social cohesion and stability, necessary for sustainable development. …social protection facilitates the acceptance of reforms because men and women are shielded from potential risks. At the same time, social protection enables individuals to undertake riskier activities with greater returns, which induces economic growth."

informed by "bias, preconceptions, misinformation" of key agents external to the household and community. Examples of imposed gender constraints are employers who refuse to hire women or train them, trade unions that fail to encourage women to become union members or leaders, labor legislation that promotes the interests of formal workers and employers, and banks that refuse to lend to women entrepreneurs due to preconceptions about the bankability of women (Kabeer 2008, chapters 3 and 8).

Using these three concepts relating to gender and the structure of constraints, Luttrell and Moser (2004) offer a gendered adaptation of the World Bank's Social Risk Management (SRM) framework. The SRM framework is used to analyze the type of social protection mechanism by level and objective. Social protection objectives include reducing and mitigating risk and coping with shocks. At the household level, women face specific health issues such as maternal mortality, and they are biologically more susceptible to some illnesses than men. They also face a higher prevalence of domestic violence. In addition, women have more limited access to household resources (such as land, finance, education, skills development, health care), and social norms restrict their mobility. At the community level, social norms restrict women's access to employment and livelihood means. While high rates of informal employment make social protection mechanisms difficult to implement, women's disproportionate engagement with informal employment and as unpaid family workers means that they are less likely than men to be covered by social protection measures. At the national/international level, factors such as structural change, transition from a planned to market economic system, and economic recessions have gendered impacts on employment and migration. Women also face additional risks from trafficking and sex work.

The design of social protection programs should recognize that some need to address risks that are experienced only by women (such as childbearing). Even where women and men face the same risks, however, their experiences of that risk may differ, further altering the way in which each group can access and benefit from social protection programs. Key practices to improve the gender equality of social protection measures are reviewed hereafter.[31]

The design of social protection programs should recognize that some need to address risks that are experienced only by women

Targeting

Most social protection programs are targeted at those individuals (or households) most at risk, rather than being universal, and, thus, it is necessary to ensure that the targeting method is not gender-biased, thereby excluding women (Sabates-Wheeler and Kabeer 2003). Many social protection programs use "group targeting" and identify groups using indicators such as female-headed households, pregnant women, disadvantaged women, and women in the informal sector. SEWA, for example, targets women who are self-employed or working in home-based production. The Income Generation for Vulnerable Group Development (IGVGD) program organized by the Bangladesh Rural Advancement Committee targets very poor women who are excluded from NGO activities (Sabates-Wheeler and Kabeer 2003).

While most social assistance programs target the poorest households, using indicators for poverty such as amount of land owned, quality of shelter, or income, the transfer payments are frequently given to a woman within the household. For example, Pakistan's Benazir Income Support Program provides monthly payments to poor families, and the payment is given to the female household

[31] Useful overviews of social protection policies, design features and impacts are provided in ILO (2011a, 2011c; UNDP, Global South–South Development Academy, and ILO 2011). These documents, however, do not take a systematic gender analysis. Key documents providing a gender analysis of social protection policies and practices include Sabates-Wheeler and Kabeer (2003); Kabeer (2008); Jones and Holmes (2009); Thakur, Arnold, and Johnson (2009); and ILO and UNDP (2009). Impacts of specific types of instruments have been analyzed in some countries from a gender perspective. For CCTs, see Molyneux (2006, 2008); Molyneux and Thomson (2011); and Arif et al. (2011). For an analysis of pensions, see James, Edwards, and Wong (2008); and Arza (2012).

member (ILO 2011b, 80). Giving the payment to women is justified on the grounds of empirical studies of the intra-household allocation of resources that find that increased earnings of women are associated with greater expenditure on children. While targeting women can help improve the distribution of benefits from social transfer programs between girls and boys and between men and women, it is necessary to assess and eliminate the potential negative consequences.[32]

Some social protection programs are designed so that people will self-select into the program. For example, programs that offer services related to reproductive and child health, such as the Grameen Kalyan Health Program in Bangladesh, will only be serving women. Other programs use self-targeting in which case it is typically an in-kind payment such as food- or payment-for-work program, so that only the poor are likely to self-select. Further discussion of such programs follows.

Finally, good practice requires that women have access to social protection initiatives in their own right and not through the head of the household or male breadwinner.

Type of Transfer: Cash, In-Kind, Assets, Public Employment, and Social Funds

Since social assistance transfers can take various forms [...], it is important to assess whether the value of these benefits has a gender dimension

Since social assistance transfers can take various forms (cash, in-kind, assets, or public employment), it is important to assess whether the value of these benefits has a gender dimension. Cash transfer programs are increasingly being implemented in developing countries. The evaluations are generally positive, although coverage remains limited.[33] The ILO and WHO's 2009 publication, *The Gender Impact of Social Security Reform*, for example, states "a distributional analysis of essential social transfers shows that the combination of a modest cash benefit for children and a modest pension…could reduce the poverty head count by about 40%" (ILO and WHO 2009, 5).

Transfer programs designed to increase school enrollment and the health of children vary in terms of the type of payment provided. Cash payments are used in South Africa's Child Support Grant, whereas food rations and education stipends are used in other countries. Regardless of whether the payment is cash, food, or scholarships, the amount of the payment in several countries is greater for girls than boys. For example, higher value cash transfers for girls have been made in Mexico and girls receive additional take-home rations in Pakistan.[34] School feeding programs are intended to reduce child labor and increase children's education by providing a nutritional incentive to attend school and reduce societal resistance to education of girls (Kabeer 2008, 118). The National Programme of Nutritional Support to Primary Education in India, for example, provides a midday meal. The program also employs women to prepare the food, thus providing employment and reducing time constraints of women who would otherwise be preparing a midday meal for children. The Food for Education program in Bangladesh provides a monthly ration of food grains to some households (Kabeer 2008).

There is a debate about the merits of different types of transfers from a gender perspective. While cash is versatile, even if it transferred directly to women, there is some evidence that in some circumstances women prefer transfers of food or assets, rather than cash. A study in Malawi has shown that in-kind transfers, such as food, may lead to more gender-equitable results because women have greater control over the allocation of food, compared to income or assets. Making the payment at least partially in food was shown to attract more women than men in transfer programs in Lesotho and Zambia (Thakur, Arnold, and Johnson 2009).[35] However, a study of

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[32] See section on Conditionality.

[33] For positive coverage, see Fiszbein and Schady et al. (2009). For more on the limited nature of the coverage, see Jones and Holmes (2009).

[34] For Mexico, see Molyneux (2008). For Pakistan, see Kabeer (2008).

[35] For the study in Malawi, they referred to the findings in Harvey (2009).

transfers in Malawi concluded that preferences for payments in-kind or cash vary geographically, seasonally, and by gender (Devereux 2001, referred to in Sabates-Wheeler and Kabeer 2008). Transfer of assets, often livestock, has been undertaken with some positive effects, particularly if it is integrated with "life skills training components that raise awareness about women's rights, dowry practices and early marriage" (Jones and Holmes 2009, with reference to Conroy 2009). These results caution against drawing general implications about the type of transfer most likely to generate gender-equitable outcomes.

Public employment creation programs_are increasingly viewed as a critical part of social protection, although, like cash transfers, they are still only a small part of a much larger and more comprehensive social protection strategy. The most cited public works program is India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) that is described in Good Practices Example 9.

Public employment creation programs are [increasingly viewed as a critical part of social protection, although, like cash transfers, they are] still only a small part of a much larger and more comprehensive social protection strategy

Good Practices Example 9: The Mahatma Gandhi National Rural Employment Guarantee Act, India, 2005

The National Rural Employment Guarantee Program in India, renamed the Mahatma Gandhi National Rural Employment Guarantee Program (MGNREGA), has been running for over 4 years. The objectives are to "enhance livelihood security whilst producing durable assets, empowering women, reducing distress migration and promoting social equity" (Dasgupta and Sudarshan 2011, 1). The program is a labor-intensive employment creation program (defined as a wage–material cost ratio of 60:40) that provides 100 days of employment per household per year at the agricultural minimum wage. People self-select into the program, there are no eligibility requirements, and contractors or machinery are not permitted (UNDP, Global South–South Development Academy, and ILO 2011).

Gender-aware features include equal wages for women and men, quotas for women of 33%, crèche facilities if there are more than five children under 6 years of age, and access to the work for single and widowed women.

In terms of impacts, the program has reduced short-term poverty and reduced hunger, as well as enabling some households to pay back loans and avoid "distress" migration.

Nationally, women's participation has exceed the quota of 33%, with women accounting for almost 50% of work days in 2009–2010, although variations exist by state from only 4% to 85% (Dasgupta and Sudarshan 2011). The legislated minimum wage probably makes the program more attractive to women than men, given that women's average market wage is less than the daily minimum wage for agricultural laborers in most states (Dasgupta and Sudarshan 2011). In the Jalore District of Rajasthan, about 1,000 women have been hired as work-site supervisors (known as mates) to improve transparency in the implementation of the program (UNDP, Global South–South Development Academy, and ILO 2011, 282).

To strengthen the gender-responsiveness of the program, improvements in child care are required. Further recommendations include moving from a household entitlement of 100 days to women's entitlement to 100 days;[a] and social service delivery, as in the South African Expanded Public Works Program.

[a] R. Khera and N. Nayak. 2009. Women Workers and Perceptions of the National Rural Employment Guarantee Act in India. A paper presented at the FAO–IFAD–ILO Workshop on Gaps, Trends and Current Research in Gender Dimensions of Agriculture and Rural Employment: Differentiated Pathways out of Poverty. Rome 31 March—2 April 2009. Referred to by Dasgupta and Sudarshan (2011).

Sources: S. Dasgupta, and R. M. Sudarshan. 2011. Issues in Labour Market Inequality and Women's Participation in India's National Rural Employment Guarantee Program. *Working Paper* No. 98. Policy Integration Department. Geneva: International Labour Organization (ILO); United Nations Development Programme, Global South–South Development Academy, and ILO. 2011. *Sharing Innovative Experiences: Successful Social Protection Floor Experiences*. Volume 18. New York.

Many countries have introduced some form of public works, including Cambodia, Indonesia, Nepal, Pakistan, the Philippines, and Timor-Leste (ILO 2011a, 110). In the PRC, for example, as part of a pilot project (funded by ADB and the Dehong Prefecture Communications Bureau in the PRC), women's rural roads maintenance groups were formed. Women were selected from poor households and ethnic minority groups. They reported benefits from taking part in the scheme that went beyond income generation to include increased status in the household and access to training. There is some evidence that the project will be sustainable after the pilot project ends (ADB 2011a).

The design of the employment creation schemes, as in other social protection programs, determines who participates and who benefits. Key features of a gender-responsive public employment program are outlined as follows:

(i) The type of work offered should be appropriate for women, as defined by country context without, however, limiting women's job opportunities to the narrowly defined occupations considered "suitable" for them.

(ii) Work should be provided close to where women live to increase the social acceptability and feasibility of participating.

[I]t is also necessary to design features to reduce women's overall unpaid work burdens. Thus, projects should build social infrastructure related to water, sanitation, and fuel provision, as well as create small paths and roads, regenerate common lands, and build common cooking facilities

(iii) Programs should offer wage parity with men, as well as regular and predictable working hours (UNDP, Global South–South Development Academy, and ILO 2011, 277).

(iv) The use of contractors should not be permitted, as evidence from studies of the MGNREGA indicate that direct employment (rather than through a subcontractor) reduces the likelihood of exploitation and discrimination and improves dignity and self-esteem.

(v) Women-only projects should be considered in order to overcome restrictions on women's mobility, and in situations of pronounced gender inequality, where women are constrained from working in the public sphere. This strategy has been adopted in Bangladesh's Rural Maintenance Program (RMP) (Kabeer 2008).

(vi) Child care should be provided, as in the MGNREGA. In Argentina, women participating in the employment creation plan Jefes y Jefas de Hogar negotiated a shorter working week and organized communal kitchens for meal preparation and on-site child care (UNDP 2010).

(vii) Quotas should be introduced to increase women's access to the program. For example, in India's MGNREGA, there is a target of 33% participation for women and for South Africa's Expanded Public Works Programme, the participation target for women is 55% (UNDP 2010).

(viii) Skills training can be integrated into the employment creation program. In Mexico, women indicated an interest in acquiring new skills in nontraditional female areas such as plumbing, carpentry, and truck driving (UNDP 2010).

While these design features will assist women to gain access to employment on equal terms with men, it is also necessary to design features to reduce women's overall unpaid work burdens. Thus, projects should build social infrastructure related to water, sanitation, and fuel provision, as well as create small paths and roads, regenerate common lands, and build common cooking facilities.

Social funds refer to public funds allocated to communities so that they can undertake social and economic infrastructure projects. Social funds create employment in a manner similar to public employment creation programs, but the projects are determined by the community, rather than at a higher level (Kabeer 2008). Initially, social funds were used to support infrastructure projects such as roads, schools, clinics, and irrigation canals but have been broadened to include "community-owned farm equipment or food storage facilities and microfinancing operations" (Sabates-Wheeler and Kabeer 2003).

Like the public employment guarantees, these social funds may be biased against women if women do not have equal access to, and participation in, the employment component. Evaluations of social funds in Bolivia, Chile, Zimbabwe, and Botswana, for example, indicate that women did not share in the benefits with men (Sabates-Wheeler and Kabeer 2003).

Conditionality

Conditional cash transfer (CCT) programs are being introduced in many low-income countries, with the primary aim of promoting human capital of the young and reducing intergenerational transmission of poverty (Fiszbein and Schady et al. 2009). These more recent programs draw upon the experiences of CCT programs introduced in Brazil (Bolsa Escola and Bolsa Familia) and in Mexico (Progresa and Oportunidades) in the 1990s.[36]

In general, the programs involve a cash payment, typically to the woman of the household, if certain conditions are met. For example, the Bolsa Familia provides an unconditional transfer to the poorest families and then a second transfer with conditions that include school attendance of children, immunization of children, and prenatal care for women (Britto 2008). The Bolsa Familia has been extended and now includes "financial/banking inclusion and actions aimed at income generation, professional qualification and insertion into the labor market," along with broader social protection measures such as literacy courses, low-income housing, and subsidized energy (UNDP, Global South–South Development Academy, and ILO 2011, 79). For Oportunidades, the benefits include a cash transfer for food, nutritional supplements for young children and pregnant and lactating women, primary health services, education grants, cash transfers for attending high school, and cash transfers for the elderly. A gender-responsive feature of the Oportunidades program is that stipends are 10% higher for girls than for boys at the secondary school level. The conditions are to take children to health clinics and attend health education sessions at clinics and school, and for children to attend school (Yaschine and Davila 2008).

While the impact of conditional cash transfers on poverty and children's education are quite well studied, research on their impact on women's well-being, gender relations, and women's empowerment is more limited

The empirical evidence generally indicates that these programs are successful in reducing poverty (Fiszbein and Schady et al. 2009), although the impacts vary by program and country indicating that design and context matter (Molyneux 2008). For example, the Oportunidades program has increased school enrollment of girls and boys, although girls still leave school before boys (2008, 29). There is also evidence that the program is linked to reductions in forced child labor and the likelihood of children being removed from school due to household crises. The program in Bangladesh has had some impact on reducing child labor, but the Bolsa Familia has not (Molyneux 2008). Fiszbein and Schady et al. (2009, 3) also conclude that the evidence of the impacts on health and education of children is mixed, as the programs do not automatically result in better nutritional status and learning outcomes.

While the impact of CCTs on poverty and children's education are quite well studied, research on their impact on women's well-being, gender relations, and women's empowerment is more limited. The Oportunidades program provides some evidence that women view the program as positively affecting their own well-being in terms of increased food consumption, access to health services, self-esteem, intrahousehold decision making, and their ability to make longer-term financial calculations (Molyneux 2008). A study of the Indonesian CCT program, however, found no evidence that women receiving transfer payments, compared to women who did not, experienced any positive effects in terms of decision making. Further evidence that design and context matters is the finding that Oportunidades, in contrast with the Bolsa Familia, is associated with greater decision making in the community and supporting solidarity among women.

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[36] For example, a CCT program in India aims to reduce the gender-specific risks of being a girl child, such as female infanticide, child marriage, and dowry (Thakur, Arnold, and Johnson 2009). To receive the transfer, households are required to register the birth, have girls immunized, and delay marriage to at least age 18.

CCTs have also been positively linked to women's employment in some circumstances. Specifically, women receiving payments through the Bolsa Familia program have a 16% greater labor force participation rate than women who do not receive payments, and 8% lower probability of leaving jobs (Veras et al. 2007, referred to in Thakur, Arnold, and Johnson 2009). It is argued that the greater labor force participation rate of Bolsa Familia beneficiaries is due to preschool and day care services, as well as other services that lessen the time burden of women. Oportunidades is associated with a positive impact on the probability of engaging in microenterprise work, although the impacts on men and women are not presented separately energy (UNDP, Global South–South Development Academy, and ILO 2011, 308). In addition, there is some evidence that the Social Cash Transfer Scheme, in Malawi, has led to a decline in female-headed households resorting to risky livelihood strategies such as sex work (Schubert and Huijbregts 2006, referred to in Thakur, Arnold, and Johnson 2009).

The link between conditional cash transfers and women's empowerment... is not automatic

The link between CCTs and women's empowerment, which is broader than increased control over resources, is not automatic. Even in the case of Oportunidades, which has the explicit objectives of improving women's personal development, roles in decision making, and reinforcing gender equality, Molyneux (2008) argues that women's empowerment has not been achieved. Specifically, she argues that CCTs can have adverse consequences for women in terms of the time commitment involved in meeting the conditions, perpetuating stereotypical roles, reinforcing time conflicts between unpaid care work and paid work, and regulating motherhood.

Gender-responsive design features for CCTs, drawing upon Molyneux (2008) include the following: make the social and economic empowerment of women an explicit goal with definable impacts; allocate training and resources to enhance women's capabilities; involve men and boys to help secure the above objectives; ensure women have a voice in the "aims, design, evaluation and management;" ensure participants are provided with "citizenship" skills; and include CCTs as "part of an integrated social policy package that improved quality and service delivery in health and education."[37]

The ADB technical assistance (TA) grant to help strengthen the Philippines CCT, Pantawid Pamilyang Pilipino Program, exhibits some of the positive gender-responsive design features to support women's livelihoods and empowerment. For example, the technical assistance is "to ensure that all activities are rooted in the specific local contexts of women; mobilize mothers' and women's groups to address the needs in their daily practical lives and ease their work burdens; increase social interactions and greater participation of women in communal life; and engender increased confidence and self-esteem among women" (ADB 2011d).

Contributions versus Noncontributions

Social protection programs differ in terms of whether they require contributions by workers (and employers) or are noncontributory and are funded completely through public funds.

Kabeer (2008) offers lessons for reducing gender biases in contributory insurance schemes. They should ensure benefits are tied to contributions, rather than years of service; improve access across occupations and size of establishment; include scope for voluntary contributions to state-regulated schemes; guarantee a minimum pension to people falling below a specified minimum; and ensure benefits are predictable and do not support patronage and corruption.

Some countries have introduced noncontributory programs to reduce the risks associated with old age and disability and because of gender equality considerations. Pensions which are noncontributory can have positive impacts on women. For example, the Pensión Básica Solidaria

[37] See also the European Commission (2008).

de Vejez and Aporte Previsional Solidario de Vejez schemes in Chile and the Renta Universal de Vejez (Renta Dignidad) scheme in Bolivia make pension payments to low-income households. South Africa has introduced noncontributory, means-tested pensions for women.

Apart from pensions, some countries have introduced noncontributory health and maternity programs, for example, India, Indonesia, Thailand, and Viet Nam (ILO 2011a). India's Rashtriya Swasthya Bima Yojana national health insurance scheme is means-tested and portable, does not require cash payments, and does not require documentation (UNDP, Global South–South Development Academy, and ILO 2011, 261).

The program enables people below the poverty line—estimated to be about 300 million people in 2012—to access health care and hospital provision. Evidence indicates that women are accessing the health program and in some states participating at greater rates compared to men (UNDP, Global South–South Development Academy, and ILO 2011, 267). Chile's Crece Contigo program provides maternity protection to protect the work of women, and a subsidy for pregnant women and for children. There are also free nurseries to assist women who work outside of the household. The scheme covers about 40% of vulnerable households (UNDP, Global South–South Development Academy, and ILO 2011).

Mexico's Vivir Mejor Strategy is an example of how social insurance, CCTs, and broader social policy can be integrated to improve the well-being of the poor. It is important to note that one of the four components of the Vivir Mejor strategy is the "socioeconomic bridge" that provides child care, production options, and handicrafts promotion (UNDP, Global South–South Development Academy, and ILO 2011, 305).

Women comprise a larger proportion of informal workers who tend not to have access to social security. There are several schemes that have incorporated innovative practices to fund social security. The Beedi Workers Welfare Fund in India taxes producers directly in order to pay for their social security payments (ILO and Karnataka Department of Labour 2001). In Chile, employers of domestic workers are taxed directly in order to pay for social security of hired domestic workers. The problem in both cases is getting beedi producers and employers to accurately report the number of paid workers (see Good Practices Example 10).

Good Practices Example 10: Women's Empowerment through Employment and Health, Bangladesh

This International Labour Organization-sponsored project, which operated from 2001 to 2005, sought to increase women's empowerment through decent work and by the provision of micro-health insurance for poor rural women. The former included training programs on decent work for women entrepreneurs and for workers, unions, and employers in the tea plantation sector. Other project components included training for women entrepreneurs in marketing, entrepreneurship, and business management.

The results of the project were that

- 40% of the women entrepreneurs who received decent work training were applying the concept in their workplaces;
- the concept of "decent work" was also disseminated and applied in the tea sector where positive gender discrimination had also gained ground; and
- there was increased awareness of labor standards and increased participation in women's organizations, and some women entrepreneurs were able, with the support of nongovernment organizations, to move from income-generating activities to enterprise operations.

Source: D. P. Shrestha. 2005. *Women's Empowerment through Employment and Health (WEEH)* Project, Dhaka, Bangladesh, Final Evaluation, 13–21 July. International Labour Organization.

Conclusion

Gender equality in the labor market is important in its own right, and progress toward greater equality contributes to inclusive growth. Gender equality in the labor market requires that men and women have equal opportunity, remuneration, and treatment in their working lives.

Although many international development agencies and national governments have recognized the need for gender equality in the labor market, there has been limited progress, and, in some situations, gender inequality has been accentuated. This report highlights good policies and practices to promote gender equality in the labor market and, specifically, to increase women's productive and decent work.

Gender equality in the labor market requires that men and women have equal opportunity, remuneration, and treatment in their working lives

Gender-equity strategies need to recognize and reduce the constraints women face in the labor market. The constraints arise from women's domestic and care roles and limited access to resources (including time, education, training, finance, and land). These constraints, along with stereotypes and norms, as well as some rules and regulations, limit women's opportunities and productivity. Therefore, women's domestic and care burdens need to be reduced and unpaid labor time shared more equally between women and men. At the same time, it is necessary to enhance women's access to, and control over, resources.

Good practices adopt specific gender-aware design features to ensure that women access and benefit from programs and policies. Specific gender-aware features include gender mainstreaming and gender-specific strategies, and tools such as quotas for women, gender budgets, gender audits, and monitoring and accountability mechanisms.

To attain gender equality in the labor market and promote inclusive growth, it is necessary to reorient macroeconomic development strategies, making them employment-intensive and gender-inclusive. Macroeconomic policies can be designed to promote gender-equal employment. Fiscal policy, particularly through expenditure, provides a clear opportunity to promote gender equality in the labor market, through direct and indirect employment, and, importantly, by reducing the domestic and care burden which primarily falls on women. Gender biases in taxation need to be removed, and trade and investment policies need to be designed and implemented in gender equal and employment-intensive ways. National employment policies and plans provide a mechanism to address structural inequalities and constraints to women's employment. They can also link the initiatives of different government departments and connect with the private sector.

Rebalancing the labor market for gender equality requires a variety of interventions related to entrepreneurship, transitions from school to decent work, and social protection, as reviewed in this report.

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Good Global Economic and Social Practices to Promote Gender Equality in the Labor Market

Increasing job opportunities and decent work for women are essential for advancing economic and social development in countries, because many women continue to experience gender inequalities at work. An analysis of strategies to counter gender discrimination and promote equality between men and women shows how a combination of good practices in law and in social and economic policy can improve equitable employment opportunities, remuneration, and treatment for women and men at work. This report provides some examples of good global economic and social practices to reverse unequal labor market outcomes for women and realize their economic potential to the full. It is part of a series consisting of:

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The International Labour Organization (ILO) is the United Nations agency specialized in work and workplace issues, and related rights and labor standards. Founded in 1919, the ILO brings governments, employers and workers together to achieve decent work for all men and women in conditions of freedom, equality, security and human dignity. The main aims of the ILO are to promote rights at work, encourage decent employment opportunities, enhance social protection and strengthen dialogue on work-related issues. The ILO has 185 member countries. The ILO Regional Office for Asia and the Pacific supports work in 34 countries in the region towards equitable and sustainable social and economic progress.

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