

Tackling discriminatory social institutions to pave the way towards women's full inclusion and gender equality in G20 countries

2020 update of the previously published report
"From promises to action: Addressing discriminatory social institutions to accelerate gender equality in G20 countries"

Report prepared by the OECD Development Centre
for the W20 Saudi Arabian presidency



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About this report

The OECD Development Centre at the request of W20 Saudi Arabian Presidency prepared the update of the report “From promises to action: Addressing discriminatory social institutions to accelerate gender equality in G20 countries”, published in January 2020 (OECD, 2019^[1]). It analyses progress made and remaining challenges across the ambitious W20 gender equality objectives, by adopting a “Social Institutions and Gender Index (SIGI) lens” which takes discriminatory social institutions (laws, norms and practices) into account. The report also features the gendered impacts of the Coronavirus (COVID-19) crisis and provides policy responses and recommendations to G20 countries.

Building on the SIGI approach and data, the first part of the report provides a brief assessment of progress while identifying the main barriers for three of the four W20 pillars (labour inclusion, financial inclusion and inclusive decision-making) to monitor countries’ paths towards the achievement of W20 targets across all G20 countries. The second part of the report provides country profiles for G20 members, which highlight the main legal and social norms challenges for each country and offer examples of good practices and measures taken amidst and in the aftermath of the Coronavirus (COVID-19) crisis, as well as tailored policy recommendations. For each country, data and information are based on the SIGI country profiles, the Gender, Institutions and Development Database (GID-DB), as well as most recent OECD and external sources found for the three pillars.

Where do we stand?

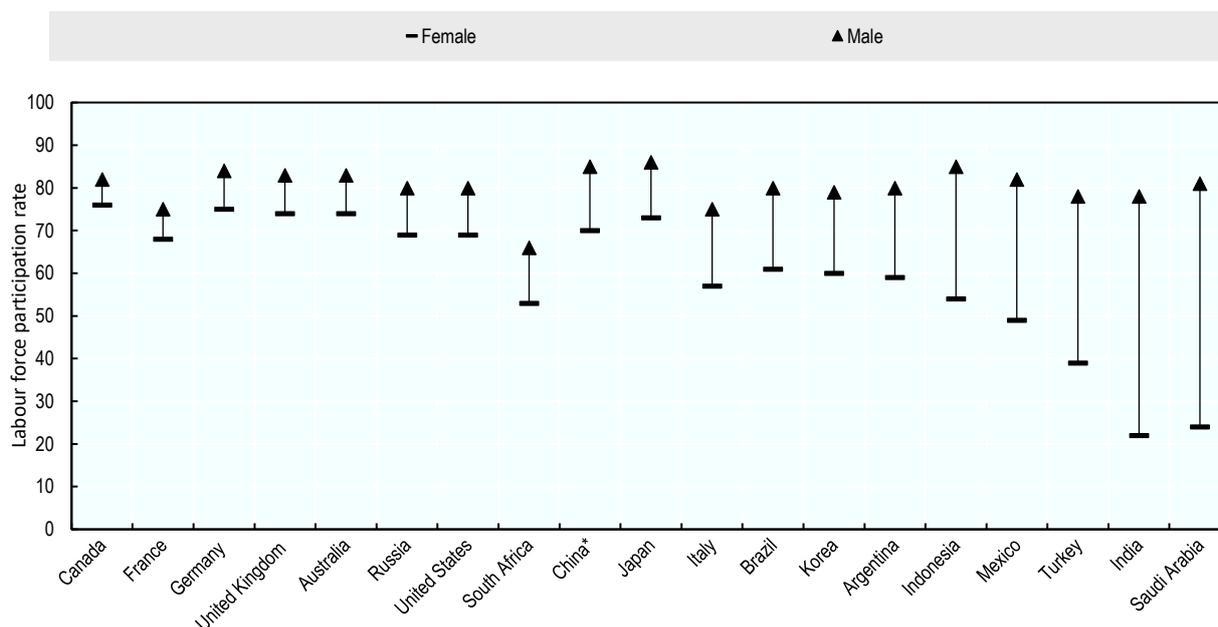
This assessment provides an overview of the progress made since last year and remaining challenges in all G20 countries across three pillars: labour inclusion, financial inclusion and inclusive decision-making. The following sections take stock of where we are, using various indicators and providing a narrative explanation for the underlying dynamics of the highlighted inequalities. Each section concludes with a description of the main persisting barriers to gender equality, when it comes to legal frameworks, social norms and practices in all of the G20 countries. A list of recommended actions and good practices for the W20 is included in the last part of the assessment.

Labour inclusion

G20 countries have committed to make progress towards the achievement of the Brisbane target to reduce the gender gap in labour force participation by 25% by 2025 (G20, 2014^[1]). Between 2012 and 2019, all G20 countries, with the exception of India and Indonesia, increased their female labour force participation rates, with the most progress taking place in Japan where women's participation in the labour market increased 10 percentage-points, from 63% in 2012 to 73% in 2019, followed by the 7 percentage-point increase in Turkey from 32% to 39% (OECD, 2020^[2]).

Despite progress made, women are still less likely than men to participate in the labour market in all G20 countries (see Figure 1). In 2019, the average labour force participation rate of women in G20 countries stood at 59%, representing a gap of 21 percentage-points compared to that of men (80%). At the country-level, the gender gaps in labour force participation vary greatly and range from approximately seven percentage-points in Canada and France to 40 percentage-points in Turkey and approximately 57 percentage-points in Saudi Arabia (OECD, 2020^[2]).

Figure 1. Women are still less likely than men to be active in the labour market in G20 countries



Note: The figure presents the share of the population aged 15-64 participating in the labour force in G20 countries. The figure includes the most recent data available (2019 and 2018) for all of the G20 countries with the exception of China for which data are dated 2012 (*).

Source: (OECD, ILO, 2019^[3]), Women at Work in the G20 countries: progress and policy actions since 2018, https://www.ilo.org/wcmsp5/groups/public/---dgreports/---cabinet/documents/publication/wcms_713373.pdf and (OECD, 2020^[2]), OECD Labour Force Statistics Database <https://stats.oecd.org/>

Furthermore, the gender pay gap has been reduced in some G20 countries while in others there has been little progress. Among the six countries¹ with comparable data in 2019, Japan, Korea and the United Kingdom narrowed the gender pay gap between 2017 and 2019. Despite having the largest gender pay gap of all G20 countries measured, Korea made the most progress reducing its gender pay gap from 35% in 2017 to 32% in 2019. However, the gender pay gap widened in Mexico from 11% in 2017 to 19% in 2019 (OECD, 2020^[2]).

Women are unemployed at a higher rate than men across G20 countries. Among the G20 countries with available data in 2019, the unemployment rate for women stood at 7%, representing a gap of one percentage-point from the male unemployment rate of 8%. Across the G20 countries, South Africa has the highest unemployment rate for women (31%) followed by Turkey (17%), whereas Japan (2%) and Germany (3%) reported the lowest rates in 2019. There are no significant differences between women and men in terms of unemployment in nine G20 countries² (OECD, 2020^[2]). Since last year, no change has been reported in the unemployment rates for men or women in half of the 14 countries³ with available data for both 2018 and 2019 (OECD, 2020^[2]). Canada and France were the only countries in which the gender gap in this indicator changed, with both countries seeing a one percentage point-decline in women's unemployment rates in 2019 and no change in the rate for men (OECD, 2020^[2]).

¹ Canada, Japan, Korea, Mexico, United Kingdom and the United States

² Australia, Canada, Indonesia, Korea, Mexico, United Kingdom and the United States.

³ Germany, Indonesia, Japan, Korea, Russia, United Kingdom and the United States.

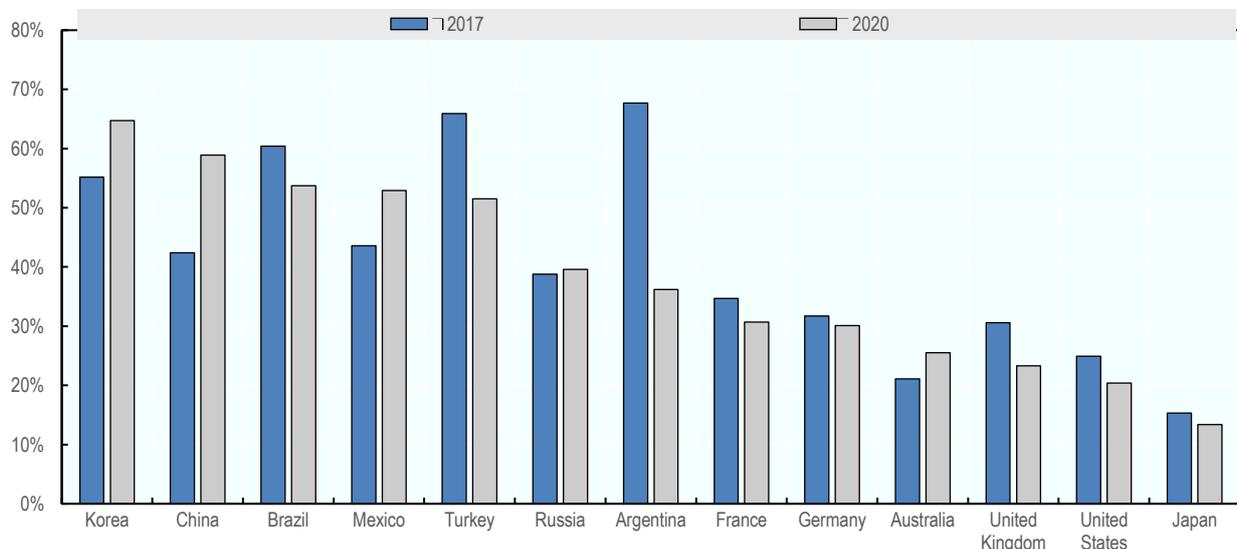
Main barriers to women's labour inclusion

Discriminatory legislation continue to hold back women's employment opportunities in G20 countries. To date, women are prohibited from entering certain professions in eight countries.⁴ In addition, Indonesia, Japan and Russia do not have laws which clearly define sexual harassment in the workplace, and perpetrators of sexual harassment do not face criminal charges in six of the G20 countries.⁵ Only six of the G20 countries⁶ have ratified ILO Convention No. 156 concerning equal opportunities and equal treatment of men and women workers.

Furthermore, negative attitudes continue to hamper women's labour inclusion. Social attitudes alongside legal frameworks and social practices constitute the rules of the game. If a large proportion of the population believes that it is unacceptable for women to work, these norms can take on a prescriptive character and work to prevent women from doing so regardless of their ambitions and abilities. In particular, negative views towards working mothers remain widespread in some G20 countries. In 2020, the percentage of respondents who agreed that "when a mother works her children suffer" ranged from 11% in Indonesia to 65% in Korea (see Figure 2). While some countries have seen tremendous progress in shifting these social norms in recent years, such as Argentina where the percentage of respondents agreeing with the above statement declined by nearly 32 percentage-points, in other countries these views have become more prevalent. In five of the 13 countries with available data, the percentage of people who report believing that children suffer when their mothers work actually increased between 2017 and 2020 (OECD, 2019^[4]); (Haerpfer et al., 2020^[5]).

Figure 2. Negative attitudes towards working women have gained wider acceptance in some G20 countries

Statement: "When a mother works for pay, the children suffer"



Note: The figure presents the percentage of the population aged over 18 years that agrees or strongly agrees with the statement "When a mother works for pay, the children suffer". Data are missing for Canada, India, Indonesia, Italy, Saudi Arabia, and South Africa.

Source: (OECD, 2019^[6]), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>; and (Haerpfer et al., 2020^[5]), World Values Survey 2020, <http://www.worldvaluessurvey.org/WVSDocumentationWV7.jsp>

⁴ Argentina, China, India, Japan, Korea, Russia, Saudi Arabia and Turkey.

⁵ Argentina, Australia, Italy, South Africa, United Kingdom and the United States.

⁶ Argentina, Australia, France, Japan, Korea and Russia.

The Coronavirus (COVID-19) pandemic has adversely impacted women's economic empowerment and created additional barriers to the social inclusion of women. First, the crisis has revealed how deeply entrenched social practices around unpaid care and domestic work remain. Indeed, the crisis has brought on significantly increased demand for unpaid care and domestic work (OECD, 2020^[7]). Prior to the outbreak, women spent more time doing domestic and care-related tasks than men in G20 countries. This ranges from one and a half times more in Canada, Germany and the United States, to nine times more in India (OECD, 2019^[6]). Emerging evidence from G20 countries reveals that this growing burden of unpaid care work has fallen disproportionately on women's shoulders (OECD, 2020^[7]). For instance, in Australia new research shows that the pandemic led families to discontinue or limit their use of childcare service providers. However, the "division of care between mothers and fathers did not see a significant change during the pandemic, with more survey participants responding that the mother 'always or usually' cared for the children" (Workplace Gender Equality Agency, 2020^[8]). In Turkey, the Coronavirus (COVID-19) pandemic has had an adverse impact not just on the burden of unpaid care work, but on the labour inclusion of women in general. In the wake of the pandemic, women were more likely to lose their jobs than men. Specifically, 19% of women reported losing their jobs compared to 14% of men (Kalaylıoğlu, 2020^[9]). Furthermore, women's sectoral concentration in critical professions has put them at higher risk for contracting the virus when they do work outside the home. For instance, in Korea, the Coronavirus (COVID-19) pandemic has highlighted that women, accounting for 94% of paid care workers, 96% of assistance nurses, 96% of registered nurses and 25% of doctors, are at higher risk of contracting the virus. Moreover, Korean care workers, who are mostly women typically in their 50s and 60s, have also a higher risk of experiencing life-threatening complications because of their age (Kim et al., 2020^[11]). Similarly in the UK, women are concentrated in "critical sectors" with heightened risk of contracting the virus, such as healthcare, food production and protective services, in which 46% of employed women and 39% of employed men work (Hupkau and Petrongolo, 2020^[12]).

Box 1. Numerous G20 countries have enacted COVID-19 policy responses to address women's unpaid care and domestic work

Across G20 countries, women carry the bulk of unpaid work including child and elderly care. Closure of care facilities and schools to contain the pandemic have generated an additional burden of care work that is most likely to fall disproportionately on women's shoulders. Many countries have enacted policies to address the burden of unpaid childcare using and combining different approaches:

Measures to recognise and compensate unpaid care

- Some governments grant parents compensation payments if they cannot work as they care for a child below a certain age. The number of weeks and the amount compensated vary across countries. In Canada, for instance, employees and self-employed that have to look after a child under the age of 12, are eligible to \$500 per week for up to 26 weeks per household (Government of Canada, 2020^[13]). In Germany, both mothers and fathers of children age 12 years and younger receive compensation payments that cover 67% of their salary (maximum 2016 euros) for up to 10 weeks each. Single parents can claim up to 20 weeks of continued wage payment (Government of Germany, 2020^[14]). In Italy, parents can choose to take 15 days of paid leave with 50% of wages covered, or alternatively receive a childcare voucher to purchase external services (Council of Europe, 2020^[15]). Other measures to acknowledge the burden of childcare, without reimbursing lost income are flexible working arrangements (e.g. UK) or unpaid leave (e.g. 2 days per week in Australia) (UNDP, 2020^[17]).

Measures that encourage parents to distribute care work more equally

- Governments can set economic incentives for both parents to engage in childcare and offer compensation payments to each individual parent over a certain period rather than the household as a whole. Furthermore, governments can raise awareness about the unequal burden of unpaid work through information campaigns. In Argentina, for instance, the Ministry of Women launched a campaign called *#CuarentenaConDerechos* ("Quarantine with rights") to raise awareness on the importance of co-responsibility of parents for childcare (Government of Argentina, 2020^[16]).

Measures to reduce the overall amount of unpaid care work

- Alternatively, state funded or subsidised childcare can reduce the overall burden of unpaid care. In response to the pandemic, Australia has financially supported the childcare industry to ensure continued and affordable childcare services once some parents choose to withdraw their children from care facilities (Government of Australia, 2020^[17]). Italy who enacted strict lockdown measures has provided workers who choose not take paid leave with a childcare vouchers to purchase childcare services for children under the age of 12 (Council of Europe, 2020^[15]).

Policy recommendations to accelerate women's labour inclusion

- **Highlight the importance of addressing social norms that confine women to care and reproductive roles.** Promote acceptance of all of the roles women and men may choose to play in the household and society. Ensure that fathers are encouraged and have equal opportunities to provide childcare and engage in other unpaid work at home.
- **Promote increased enforcement of anti-discrimination laws in the workplace.** This includes addressing sexual harassment, pay discrimination, and gender-based discrimination related to marital or family status, as well as physical appearance and attributes. This also entails removing discriminatory legal provisions that prohibit women from entering certain professions.
- **Facilitate women's participation in the labour market.** This includes providing paid parental leave, maternity leave and paternity leave (including paid fathers-only parental leave, that the father can take at a later stage following the birth of the child); promoting shared responsibility in childcare; encouraging employers to allow employees more agency in their work arrangements, including flexible hours where the production process allows and, where appropriate, the possibility to work remotely, regardless of parental status (to lessen statistical discrimination against parents); providing a statutory right to request flexible working for all employees, which employers can reject only on serious business grounds; and providing parents with access to affordable, good quality childcare and out-of-school-hours services. The OECD Gender Recommendation on Education, Employment and Entrepreneurship (OECD, 2017_[18]) provides guidance on how best to achieve these measures, as do follow-up progress reports (OECD, 2017_[18]).
- **While implementing these policy measures, continue to monitor progress made on the 25x25 target,** which aims to reduce the gender gap in labour force participation by 25% by 2025.
- **Promote further recognition of the importance of tracking unpaid care and domestic work.** Run regular, dedicated time-use surveys over time, and if not possible at least ensure time-use components are added to national surveys as this data enables a better understanding of how men and women use their time and monitor changes in the division of unpaid care work. This is essential information to develop policies that reduce and redistribute the unpaid care work more equally between women and men.
- **Call for more investments in data and a better use of available data.** A key challenge is to have more regular and better data collection in all G20 countries, in particular in areas where data is scarce such as on social norms and practices, as well as time use, violence against women, caregiving patterns, or the use of social services. To address current gaps in gender statistics, Paris21 and UN Women are collaborating on an initiative to increase the production and wider use of gender statistics. It is recommended to engage with this initiative, to strengthen countries' statistical systems to produce gender statistics that are consistent, high quality, timely and relevant to policy makers, academics, civil society organisations and citizens.⁷
- **Close gender pay gaps by increasing pay transparency.** Passing laws and creating codes of conduct which encourage, or better, mandate employers to be open about how they pay men and women employees by sharing pay analysis with employees, government auditors and/or employees.

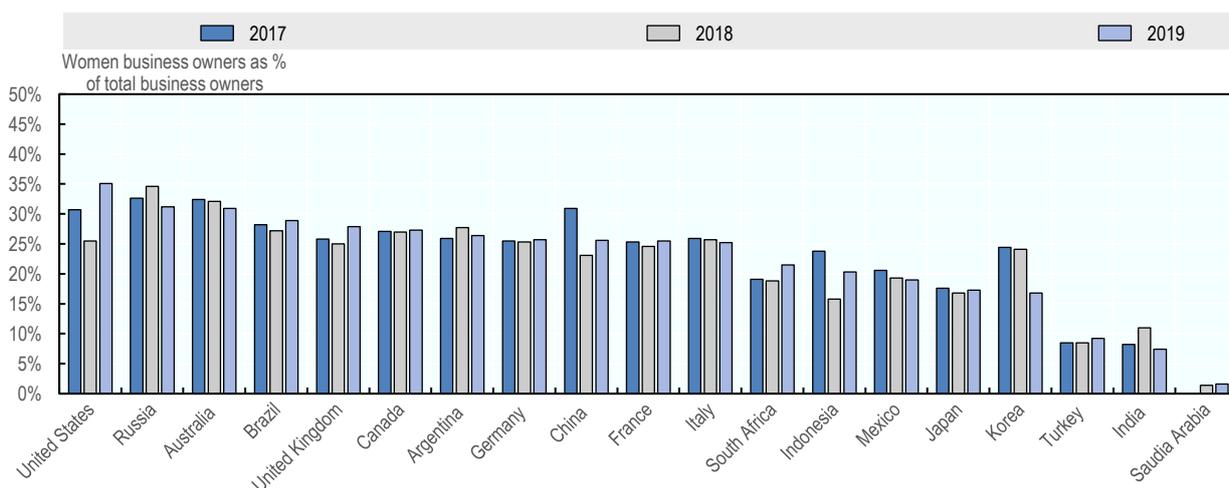
- **Eliminating the gender pay gap also requires better data.** Better data includes harmonising statistical definitions and calculations for the gender pay gap, as well as improving the number of countries covered with this data. In particular an important recommendation would be to also harmonise the earnings and income surveys, so that consistent calculations can be made, for example for the gender pay gap or income inequality.

Financial inclusion

Financial inclusion and facilitating women's access to entrepreneurial opportunities has been a priority for G20 countries; however gaps remain. Since 2017, no new cross-nationally comparable data has become available on access to accounts. Nevertheless, new indicators on entrepreneurship reveal that women are still not fully included in the financial sphere.

In no country are women and men equally represented among business-owners. In 2019, in only four G20 countries⁸ did women account for more than 30% of all business-owners (Mastercard, 2019_[19]). Moreover progress in this indicator has been uneven in recent years. Between 2018 and 2019, 12 of the G20 countries⁹ saw an increasing share of women among entrepreneurs (Mastercard, 2018_[20]); (Mastercard, 2019_[19])(see Figure 3). When it comes to the male-to-female ratio of new entrepreneurial activity progress has been similarly mixed. This ratio captures the gender gaps in new entrepreneurial activity by computing the percentage of the male and female population that was engaged in emerging entrepreneurial activity within at least the last three months, but not more than 42 months (Elam et al., 2019_[21]). Among the 11 G20 countries¹⁰ with available data for 2018 and 2019, nine countries¹¹ saw this ratio moving closer to the equality value of one. In Saudi Arabia the ratio actually surpassed one, meaning that more women than men were engaged in entrepreneurial activity in 2019 (Elam et al., 2019_[21]).

Figure 3. Women remain underrepresented among business owners



⁷ See: <https://paris21.org/supporting-gender-statistics>.

⁸ Australia, China, Russia and United States.

⁹ Brazil, Canada, China, France, Germany, Indonesia, Japan, Saudi Arabia, South Africa, Turkey, United Kingdom and the United States.

¹⁰ Brazil, Canada, China, Germany, India, Italy, Japan, Russia, Saudi Arabia, United Kingdom and United States.

¹¹ Brazil, China, Germany, India, Italy, Russia, Saudi Arabia, United Kingdom and United States.

Note: This figure presents data on women business owners as % of total of business owners. No data available for 2017 for Saudi Arabia. Data for China refers to Mainland China.

Sources: (Mastercard, 2019^[19]); (Mastercard, 2018^[20]); (Mastercard, 2017^[22]). Mastercard Index of Women Entrepreneurs reports.

Main barriers to women's financial inclusion

Access to capital is a key barrier to women's ability to start, grow and run resilient businesses. Without enough capital women struggle to start and grow their businesses and women-led businesses can take on a survivalist character. Access to capital may partially explain why men are between two and six times more likely to be employers than women in 13 of the G20 countries¹² with data available (OECD, n.d.^[23]). Not only is access to finances essential for starting and growing a business, but it is especially important in times of crisis and hardship; without it, businesses shut down. The coronavirus (COVID-19) pandemic has revealed that women-led businesses are indeed less resilient than those led by men. For example, in Turkey women employers were more than twice as likely to lose their businesses as their male counterparts (Kalaylıoğlu, 2020^[9]).

Women's access to finance is mediated by banks and lenders which may not understand the barriers women face, such as limited access to collateral, and thus fail to meet their needs. Accessing the capital necessary to start or grow a business often means taking a loan from a formal financial institution, family or friends, or investors. However the realities women face, including their domestic role and discriminatory social attitudes about their capabilities, often interfere with their ability to access the necessary finance for their entrepreneurial ambitions. For example, in South Africa, evidence reveals that banks often fail to take a gender-sensitive approach and can deny credits based on a higher risk perception given by women's multiple roles in the society (Government of South Africa, 2019^[24]). Gender differences also exist when it comes to investors. In the United States for example, women receive only 3% of venture capital investments (Agostoni, 2019^[25]).

Small networks, a lack of role models and unpaid care responsibilities are also important barriers to women-led entrepreneurship. Compared to men, women tend to have smaller networks and may be less likely to know someone who started a business. These factors alongside a lack of role models may prevent women from seeing entrepreneurship as something they are capable of engaging in. Moreover, the burden of unpaid care and domestic work that disproportionately falls on women constrains their time—a critical resource to pursue an entrepreneurial project. The realisation that the COVID-19 crisis has amplified some of these barriers, especially access to emergency capital reserves, has led some governments have created gender-responsive initiatives (see Box 2).

Box 2. Some G20 countries are responding to the needs of women-led businesses in the wake of the Coronavirus (COVID-19) pandemic

While there are many example of COVID-19 recovery policies that are gender-sensitive when it comes to social protection and unpaid care work, there are relatively few countries that have taken action to support women-led businesses. Among those countries that have enacted policies to help women entrepreneurs, most focus on financial assistance:

In South Africa, the government has introduced several support services for small- and medium-sized enterprises that give priority to female owned enterprises including a Business Growth and Resilience Facility as well as a Debt Relief Finance Scheme intended to help businesses build resiliency during

¹² Australia, Brazil, Canada, Germany, India, Italy, Japan, Korea, Mexico, South Africa, Turkey, United Kingdom, and United States.

the crisis (Government of South Africa, 2020^[25]). Similarly, Canada has allocated \$15 million in additional funding to its Women Entrepreneurship Strategy (WES) to promote organizations that provide tailored support to female entrepreneurs (Government of Canada, 2020^[26]). Finally, Italy allocated an additional five million euros to the Special Section of the Fund for SMEs devoted to women's entrepreneurship (Council of Europe, 2020^[15]).

Policy recommendations to strengthen women's financial inclusion and entrepreneurship

- **Advocate for the elimination of discriminatory laws** that do not guarantee women's equal rights to economic resources and access to ownership and control over land and other forms of property, financial assets, and natural resources.
- **Recommend developing action plans to strengthen entrepreneurship.** This includes preventing and addressing gender-based discrimination in entrepreneurship as well as ensuring that the conditions are favourable for starting and building a business and strengthening the financial and digital capacity of women's and men's enterprises, including e-commerce.
- **Encourage the promotion of women's entrepreneurship and positive social attitudes towards women entrepreneurs.** Profile successful women entrepreneurs in awareness campaigns and introduce gender neutral entrepreneurship education to shift mind-sets about associating entrepreneurship with men.
- **Promote measures to facilitate women's access to credit and entrepreneurship.** The financial sector should provide special subsidies/loans to support women entrepreneurs; invest in technology such as mobile banking, and ensure both men and women have access to the technological infrastructure necessary to benefit from this innovation; and reduce administrative burdens for men and women.
- **Remove barriers to access to finance for women.** This includes incentivising financial institutions to take into account the specificities and needs of women and men for the financial products they offer as well as their level of knowledge so that they are the most relevant, but also to be mindful of discriminatory social norms and practices when designing and implementing initiatives aimed at increasing women's financial inclusion, so that women-specific support does not reinforce existing barriers. Women's access to finance can be improved through loan guarantees, as well as other approaches such as improving access to public procurement markets, access to risk capital and the use of tax credits.
- **Encourage investment in the financial education of women.** This includes putting in place educational programmes, training and general support to boost women's financial literacy and confidence, including support networks; increasing awareness of finance sources and tools among women entrepreneurs; and developing coaching and mentoring services that equip women with the necessary skills to manage their businesses successfully, including professional advice on legal and fiscal matters. This can also include providing more advanced skills through business incubators.
- **Call for the development of better indicators to track progress in the area.** While the percentage of women who have accounts may be a passable proxy for financial inclusion, better

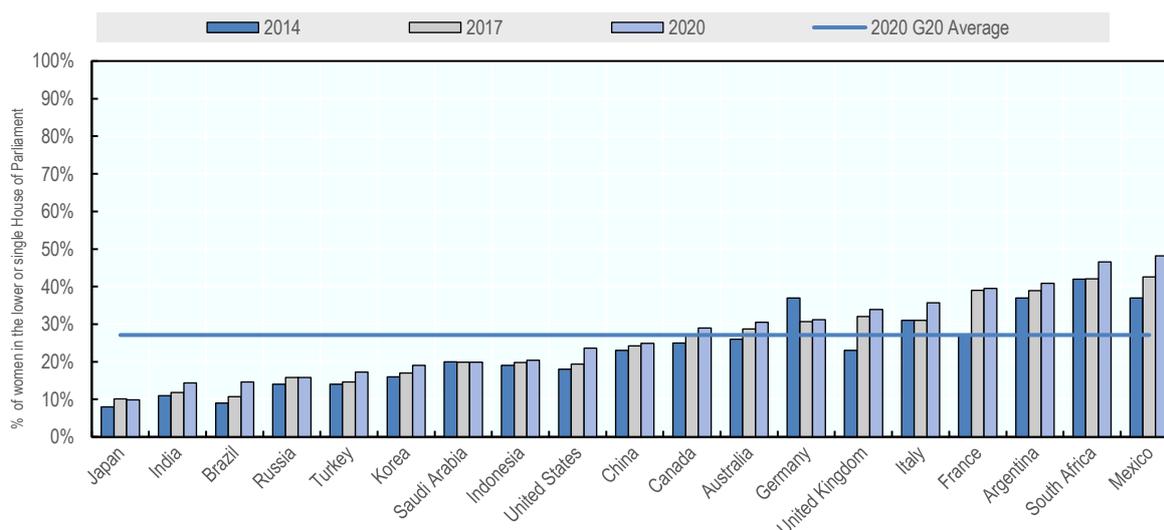
indicators are needed to see if women are able to access the credit they need to achieve their life goals.

- **Consider forward-looking measures to support and strengthen the resilience of women-led businesses**, This may include providing further opportunities for training or mentorship programmes to help women entrepreneurs navigate the financial impact of the crisis, go digital or reach new markets.

Inclusive decision-making

Across most of the G20 countries¹³ women's political representation increased between 2017 and 2020 (IPU Parline, 2020^[26]) (see Figure 4). Despite this progress, in only three countries¹⁴ are more than 40% of representatives women in the single or lower houses of national legislatures. In this regard Mexico leads the way with nearly gender equal representation in 2020 and steady increases of more than five percentage-points between 2014 and 2017 and again between 2017 and 2020 (OECD, 2019^[6]); (IPU Parline, 2020^[26]).

Figure 4. Women's political voice has been growing across the G20, though unevenly



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

Sources: (OECD, 2019^[6]), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>; (IPU Parline, 2020^[26]), Parline Data, <https://data.ipu.org/women-ranking?month=7&year=2020>.

When it comes to women's representation in managerial positions progress in the G20 has stalled. Between 2018 and 2019 women's representation increased in only three of the ten countries¹⁵ with

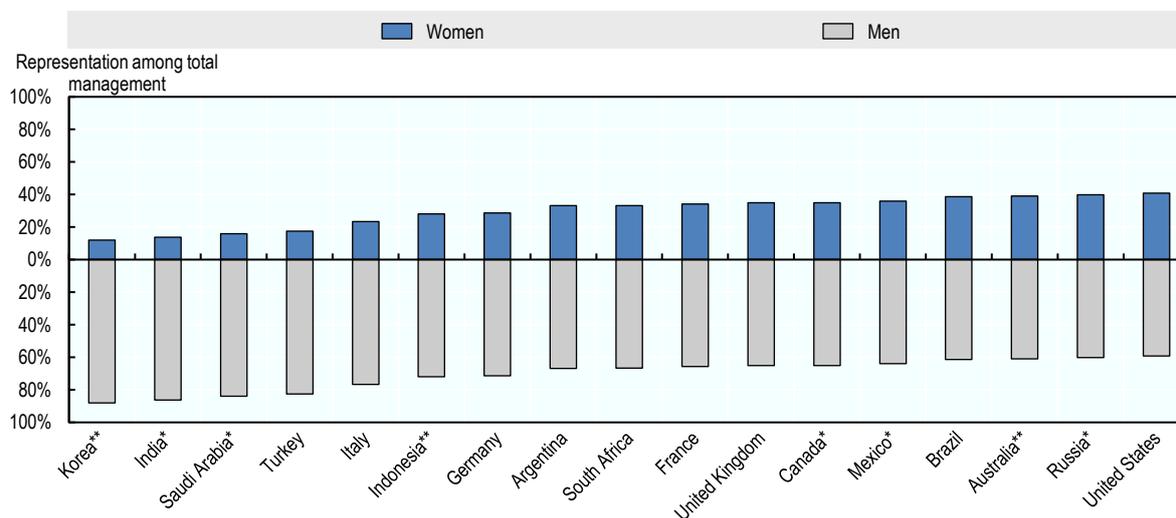
¹³ In this period Russia and Saudi Arabia did not have elections, and in Japan women's representation declined.

¹⁴ Mexico, South Africa and Argentina.

¹⁵ Increased in: South Africa, Turkey and United States; Data also available for: Argentina, Brazil, France, Germany, Italy, Mexico and United Kingdom.

available data (ILO, 2019^[28]). Furthermore, three countries¹⁶ saw a decline in the percentage of women managers in this same period. In only three countries¹⁷ do women account for 40% or more of all managers (see Figure 5).

Figure 5. Women remain underrepresented in management in G20 countries



Note: The proportion of females and males in total management. The figure includes the most recent data available (2019) with data from 2018 (*) and 2017 (**) marked. Due to a lack of comparability, China is not represented.

Source: (OECD, 2019^[6]), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>; (ILO, 2019^[28]), SDG Indicator 5.2.2 - Female share of employment in managerial positions (%) - Annual, https://www.ilo.org/shinyapps/bulkexplorer24/?lang=en&segment=indicator&id=SDG_0552_OCU_RT_A.

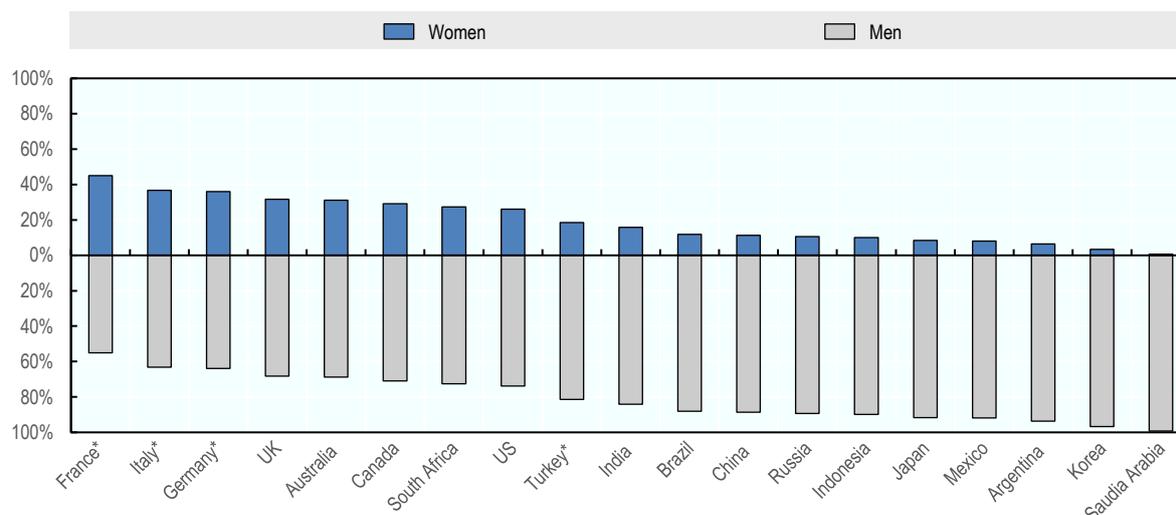
In the boardrooms of the G20's largest companies, between 2018 and 2019 women's representation increased in 11 out of the 14 G20 countries¹⁸ with data available for these years (Emelianova and Milhomem, 2019^[29]). While this progress is notable and widespread, only one G20 country, France, has more than 40% of the seats on the boards of its largest companies occupied by women (EIGE, 2020^[30]) (see Figure 6). Legal quotas are clearly a factor as the top three countries in terms of women's representation at this level have such legislation (Deloitte, 2019^[31]).

¹⁶ France, Italy and United Kingdom.

¹⁷ Australia, Russia and the United States.

¹⁸ Increased in: Brazil, Canada, India, Indonesia, Japan, Korea, Mexico, Russia, South Africa, United Kingdom and United States; Data also available for: Argentina, Australia, and China.

Figure 6. Gender equality has yet to be achieved on the board of the G20's largest companies



Note: This figure presents data on the share of seats on boards of the largest publicly-listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database and the proportion of seats held by women on boards for companies covered by the MSCI ACWI index – an index of around 2,400 large- and mid-cap firms from developed and emerging countries. Data marked with * is from EIGE in the year 2020. All other data is from MSCI in the year 2019.

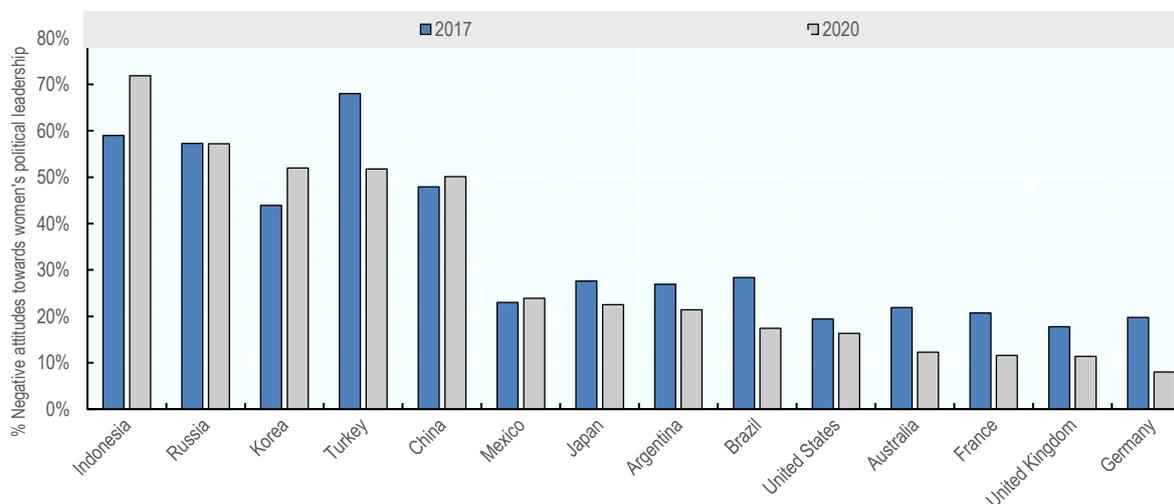
Source: (EIGE, 2020^[30]), European Institute for Gender Equality (EIGE) Gender Statistics Database https://eige.europa.eu/gender-statistics/dqs/indicator/wmidm_bus_bus_wmid_comp_compbm; (Emelianova and Milhomem, 2019^[29]), MSCI Women on boards 2019 Progress Report, <https://www.msci.com/documents/10199/29f5bf79-cf87-71a5-ac26-b435d3b6fc08>

Main barriers to women's inclusion in decision-making

Negative attitudes remain widespread and pose a serious challenge for continued progress. In 2020, the acceptance of negative attitudes towards women's political leadership varied significantly among the G20 countries with available data. For example, the percentage of respondents who agreed that “on the whole men make better political leaders than women” ranged from 72% in Indonesia to 8% in Germany (Haerper et al., 2020^[5]). Looking at how these views have changed in recent years reveals a mixed picture. Between 2017 and 2020, negative attitudes towards women's political leadership were on the rise in four of the 14 G20 countries¹⁹ with data available (OECD, 2019^[4]); (Haerper et al., 2020^[5])(see Figure 7). Without wider acceptance of women in leadership roles within society, individual women may be discouraged from asserting themselves, and governments will lack the critical support for gender-sensitive actions.

¹⁹ China, Indonesia, Korea and Mexico.

Figure 7. The percentage of people who believe “on the while men make better political leaders than women” is decreasing in most G20 countries with some exceptions



Note: Negative attitudes towards women’s political leadership are defined by the percentage of the population that agrees with the statement: “On the whole, men make better political leaders than women do”. Data is unavailable for Canada, India, Saudi Arabia, and South Africa. Source: (OECD, 2019^[6]), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>; (Haerper et al., 2020^[5]), World Values Survey 2020, <http://www.worldvaluessurvey.org/WVSDocumentationWV7.jsp>

Opportunities for women to take on leadership roles at the managerial level are key for continued progress at higher levels. Work experience in managerial positions is often viewed as an important experience or prerequisite for promotions to upper level positions be these at the executive level, on boards or otherwise (McKinsey & Company, 2019^[32]). As such, women’s underrepresentation as well as the stalled progress at this level raises critical questions about the future of progress in increasing women’s inclusion in corporate governance. Furthermore, the argument that “there are not enough qualified women” will continue to be used to defend gender inequality in positions of leadership and influence.

Part of women’s underrepresentation stems from a lack of implementation of measures designed to facilitate inclusive decision-making. Indeed, only seven of the G20 countries²⁰ have legal quotas in place to ensure women’s representation in national-level politics, and only two countries²¹ have special measures other than quotas designed to promote women’s political participation at the national level. Moreover, only five countries²² have legal quotas for corporate boards (Deloitte, 2019^[31]). These legal frameworks create an unequal playing field in terms of opportunities to become leaders. And yet, data on social perceptions also shows that the majority of people believe that “when it comes being leaders on their community” that men and women have about the same opportunities in 12²³ out of the 18 G20 countries²⁴ with data available (Pew Research Center, 2020^[33]). Notably, in no country did more than 9% of respondents report that women have more opportunities than men.

²⁰ Argentina, Brazil, France, Indonesia, Korea, Mexico, China, and Saudi Arabia.

²¹ Brazil and the United Kingdom.

²² Canada, France, Germany, India and Italy.

²³ Argentina, Australia,, Brazil, Canada, Germany, India, Indonesia, Mexico, Russia, South Africa, United Kingdom, and United States.

²⁴ All G20 countries except China.

Box 3. Women must be included in Coronavirus (COVID-19) responses and recovery planning at all stages and at all levels.

While women across the G20 countries are at the forefront of the battle against the Coronavirus (COVID-19) pandemic they remain underrepresented at the decision-making table when it comes to responding to and planning the recovery from the Coronavirus (COVID-19). For example, in the health care sector, while women make up nearly 70% of the health care workforce, and face exposure as a result, they remain underrepresented in the sector's leadership positions (OECD, 2020^[7]). This is also the case in government's COVID-19 response committees. Among the countries with available data,²⁵ Canada is the only country with a national-level COVID-19 response committee that has more than 50% women among its members (CARE, 2020^[35]). In order for responses and recovery measures to be gender-responsive and avoid exacerbating gender inequality, including women in decision-making is a crucial first step (OECD, 2020^[35]).

²⁵ Australia, Brazil, Canada, Ecuador, Ethiopia, Finland, France, Germany, Guinea, Kenya, Sri Lanka, Malawi, Mali, Myanmar, New Zealand, Pakistan, Turkey, United Kingdom and United States.

Policy recommendations to improve women's inclusion in decision-making

- **Consider transitional or corrective measures to promote gender diversity in governance bodies.** These can include disclosure requirements, legal or voluntary quotas, parity laws, alternating the sexes on party lists as well as financial incentives for political parties. Furthermore penalties for non-compliance may be important to ensuring these measures are effective. Measures to promote gender-balanced representation at the highest level should apply to all women, including indigenous women or women from rural areas, among other groups (OECD, 2019^[38]). Recommendation is also made that the OECD's "Toolkit for Mainstreaming and Implementing Gender Equality" is used in this regard. The toolkit was developed to support implementation of the 2015 OECD Recommendation, assisting policy makers to design gender-sensitive public policies and services and enable women's equal access to public decision-making (OECD, 2019^[39]).²⁶
- **Consider measures to enhance gender diversity on boards and in senior management.** This could include voluntary targets, disclosure requirements, boardroom quotas, as well as private initiatives.
- **Highlight the importance of changing mind-sets about women's political and managerial leadership** by running awareness campaigns to promote a positive image of women leaders.
- **Recommend that gender stereotypes and sexist language directed at women politicians is addressed.** This includes working with social media platforms to ensure they are upholding their standards for content and usage to address online harassment; raising awareness about the responsible use of online platforms, and the effect hateful speech can have especially when directed towards women politicians; facilitate dialogue between police and politicians about preventing political violence.
- **Promote data collection to track progress about whether companies have gender equality policies in place** (such as board succession, voluntary quotas, bias-reduction procedures for hiring, promotions and evaluations, flexible work arrangements, childcare arrangements, etc.); and about whether there are hiring and promotional practices that favour men.
- **Suggest that incentives are put in place for companies to commit to gender equality.** This includes encouraging companies to take on voluntary commitments to increase diversity in boardrooms, and create a gender certification for companies which have demonstrated a real commitment to gender equality.

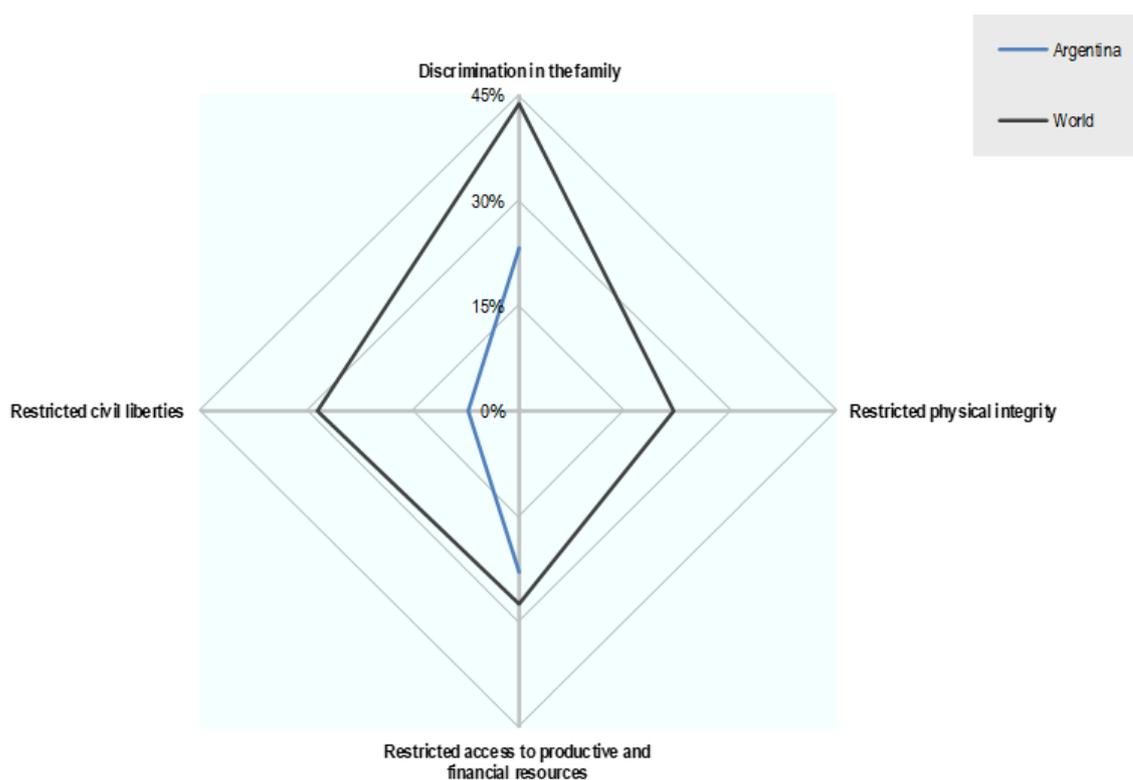
²⁶ The toolkit includes a self-assessment tool, which enables policy makers in different areas to analyse their specific country and work contexts and identify gaps, weaknesses and strengths in the four main pillars of the toolkit: Institutional and governance frameworks for gender equality and mainstreaming; Gender-sensitive practices in parliaments; Gender-sensitive public employment systems; and Gender-sensitive practices in the judiciary.

1 Argentina

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Argentina presents a very low level of discrimination in restricted civil liberties sub-index, and low levels of discrimination in the family and restricted access to productive and financial resources. It is not ranked in the 2019 SIGI due to lack of data on restricted physical integrity (see Figure 1.1)

Figure 1.1. Levels of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 1.1. QUICK OVERVIEW

Progress

- In 2014, the Law 26.994 recognised the economic value of household work;
- The gender gap in labour force participation has closed by nearly 4 percentage-points since 2012;
- The government's work to create a national time-use survey to better understand the gendered dynamics of unpaid care work.

Challenges

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

Outcomes

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

In terms of participation, men are much more likely than women to participate in the labour market (see Table 1.1). In 2018, the female labour force participation rate stood at 59%, compared to 80% for men (OECD, ILO, 2019^[3]). Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was more than twice as that of men, and the same pattern was observed in 2012 (OECD, ILO, 2019^[3]).

Progress towards 25x25:

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

Gap in 2012: 25%

Gap in 2018: 21%

Table 1.1. Indicators for labour inclusion

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

Note: Recent data for unemployment rates are unavailable.

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

When it comes to earnings, women on average, earn less than men in Argentina. The gender pay gap in 2017 remains at the same level observed in 2006 and was estimated to be 13%, meaning that on average, for every peso men earn, women only earn 87 cents (OECD, ILO, 2019^[3]).

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

Legal framework

Table 1.2. Key gender equality laws and international instruments

CEDAW	Argentina has ratified the Convention on the Elimination of All Forms of Discrimination against women in 1958 and its Optional Protocol in 2007.
ILO conventions	Argentina is a signatory of the ILO Conventions: C100 – on equal remuneration, C11– against discrimination, C-156 – on workers with family responsibilities, and C-189 – on decent work for domestic workers.
Legal reform	<ul style="list-style-type: none"> • In 2014, the law 26.844 (in Spanish, Ley 26.844 de Régimen Especial de Contrato de Trabajo para el Personal de Casas Particulares) recognised the economic value of household work. • In 2016, the Argentinian government adopted the National Early Childhood Programme aimed at establishing childcare facilities for girls and boys aged 0-5 years in order to guarantee their full development and contribute to the elimination of barriers to mothers returning to work (IADB, 2017^[34]). • To respond to the Coronavirus (COVID-19) crisis, Decree 31/2020 allocates a special stimulus to healthcare workers. Among the beneficiaries, 70% are women (UNDP, 2020^[35]). In addition, the Ministry of Women launched a campaign called <i>#CuarentenaConDerechos</i> ("Quarantine with rights") to raise awareness on the importance of co-responsibility of parents for childcare (Government of Argentina, 2020^[16]).

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

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

In 2014, Law 26.844 recognised the economic value of household work. Since then less than half of domestic workers are registered as household workers and less than 2% of them participate in trade unions. In Argentina, the Ministry of Women, Gender and Diversity has set as a priority working towards a fairer redistribution of care work. The recently created Directorate of Care Policy aims to provide more visibility to the importance of care work in the socioeconomic system and put it at the centre of public life,

through the formulation of comprehensive policies that integrate all actors involved in the social organisation of care in Argentina (OECD, 2020_[36]).

Furthermore, the Centre for Women's Economic Development (CEDEM) has been established within the Ministry of Production. The Centre aims to design and implement projects that provide women with opportunities to achieve their economic empowerment. In addition, within the Ministry of Employment, the Directorate for Equal Opportunities between Women and Men has gained attention, working with unions, companies, business associations and other State bodies within the Tripartite State Commission for Equal Opportunities (OECD, 2020_[36]).

Social norms and practices

In Argentina, women spend nearly twice as much time as men on unpaid care and domestic work (OECD, 2019_[6]). Social perceptions data reflects this fact with people associating tasks such as cleaning, taking care of children, cooking and doing laundry as being performed by women (IPSOS, 2020_[37]), and social norms seem to condone this unequal division of reproductive labour. In 2020, 36% reported agreeing or strongly agreeing that “when a mother works for pay, the children suffer”; however this figure has improved significantly since 2017 when nearly 68% of respondents agreed with this statement (Haerpfer et al., 2020_[5]);(OECD, 2019_[6]). Furthermore, a high percentage (53%) agree that “being a housewife is just as fulfilling as working for pay”—a slightly smaller percentage than in 2017 (54%) (Haerpfer et al., 2020_[5]).

The demands of unpaid care and domestic work are one of the main contributors to women's lower labour force participation rates and uptake of part-time work (OECD, 2017_[38]). In an effort to change these social norms, the UN in Argentina launched the *#CompartamosElCuidado* (“sharing the care”) campaign to encourage men to participate actively in unpaid care and domestic work (Government of Argentina, 2019_[39]). Furthermore, in order to better understand the dynamics associated with unpaid care work, Argentina is working to implement a time use survey (*“Encuesta Nacional de Uso del Tiempo”*) (Government of Argentina, 2019_[39]).

The norms that lead women to undertake the majority of unpaid care and domestic work are related to those that encourage women to participate in some jobs and sectors of the labour force rather than others. This labour force segregation remains an issue in Argentina fuelling gender pay gaps to the disadvantage of women (Díaz Langou et al., 2019_[40]). One of the sectors in which women are concentrated in the Argentine workforce is in domestic work. It is estimated that women account for 80% of all domestic workers in Argentina, 400 000 of whom are registered; however, there are an estimated 1 150 000 more who are not (Government of Argentina, 2019_[39]). In recent years the Government of Argentina has made various efforts to recognise domestic workers, formalise their employment and ensure they have access to labour protections and social security (Government of Argentina, 2019_[39]).

When it comes to valuing women's work, social norms seem to be progressing. In 2020, only 18% agreed that “if a woman earns more money than her husband, it's almost certain to cause problems” compared to 20% in 2017 (Haerpfer et al., 2020_[5]);(OECD, 2019_[6]). An even smaller percentage (14%) agreed that “when jobs are scarce, men should have more right to a job than women” (Haerpfer et al., 2020_[5]). Despite attitudes that seem to support women's paid work, nearly half of respondents (45%) believe that “when it comes to getting high-paying jobs” men have more opportunities, while 46% believe men and women have about the same opportunities (Pew Research Center, 2020_[33]).

Key policy recommendations for labour inclusion

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

Financial inclusion

Box 1.2. QUICK OVERVIEW

Progress

- Initiatives are in place to support women entrepreneurs with training and financing;
- Social perceptions data reveals that women are influential actors in household financial decisions.

Challenges

- Between 2018 and 2019 the percentage of women among business owners declined by 2 percentage-points;
- The gender gap in new entrepreneurship expanded between 2017 and 2018;
- Only 7% of women saved money to start or expand a business in 2017, compared to 15% of men.

Outcomes

The outcomes data for financial inclusion in Argentina reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 1.3. Indicators for financial inclusion).

In 2017, 51% of women compared to 46% of men in Argentina reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018^[18]). Yet, despite the fact that a higher percentage of women had accounts, a smaller percentage of them were saving compared to men. In 2017, the percentage of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 25% and 36%. In addition, when it comes to the reason for saving, a greater proportion of men (15%) reported saving to start, operate or expand a farm or business, compared to only 7% of women.

In terms of entrepreneurship, women and men are not facing the same obstacles. In 2018, the female-to-male opportunity ratio was 0.78, meaning that for every 100 men involved in opportunity-driven entrepreneurial activities, there were only 78 women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). In the same year, the female-to-male new entrepreneurial activity ratio was 0.81 meaning that for every 100 men who were nascent entrepreneurs or owner-managers of new businesses, there were 81 women in the same situation, compared to 83 women in the year before (Elam et al., 2019^[21]).

A new indicator also shows the percentage of women business owners in decline. While in 2018 women accounted for 28% of business owners in 2019 this figure dropped to 26% (Mastercard, 2019_[19]).

Table 1.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	51%	49%	50%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	51%	46%	49%
Saved any money in the past year:	2014	21%	25%	23%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	25%	36%	30%
Saved to start, operate, or expand a farm or business:	2014	4%	6%	5%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	7%	15%	11%
Female-to-male opportunity ratio:	2015	0.80		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.94		
	2018	0.78		
Female-to-male ratio of new entrepreneurial activity:	2015	0.80		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.83		
	2018	0.81		
New Indicators for 2020				
Women business owners:	2017	26%		
Women business owners as % of total business owners	2018	28%		
	2019	26%		

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity and new entrepreneurial activity ratios have not been updated since 2018. No data available for share of employed who are employers or share of employed who are own-account workers.

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

Achieving financial inclusion in Argentina remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure greater financial inclusion.

Legal framework

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

Social norms and practices

An essential part of financial inclusion in general, is inclusion at the household level. In this regard, many women seem to be engaged in household financial decisions according to social perceptions data. In 2020, 65% of respondents said that men and women have about the same influence “when it comes to making important decisions about household finances”, while 14% said men have more influence and 19% said women have more (Pew Research Center, 2020^[33]). Yet, when it comes to gendered task associations, paying bills and managing finances is a task generally viewed to be one completed by men with 24% reporting this task is almost exclusively performed by men (IPSOS, 2020^[37]).

In terms of entrepreneurship, initiatives are in place in Argentina to support women-led businesses. For example, the *Banco Inversión y Comercio Exterior* (BICE), created “*Mujeres que Lideran*” (“Women who Lead”) in 2018 to facilitate access to credit for small and medium sized enterprises led mostly by women (Government of Argentina, 2019^[39]). Moreover, the programme includes additional services such as trainings and networking opportunities (BICE, n.d.^[42]).

Key policy recommendations for financial inclusion

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

Inclusive decision-making

Box 1.3. QUICK OVERVIEW

Progress

- Since 2014, women's representation in the lower house of parliament has been steadily increasing to its current level of 41%.

Challenges

- Progress has stalled in increasing women's representation in managerial positions;
- Between 2018 and 2019 the percentage of seats on boards held by women was halved;
- Violence and harassment against female political leaders continue to hold women back from engaging in political and public life.

Outcomes

The outcomes data for women's inclusion in decision-making in Argentina reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 1.4).

In politics, women's level of representation in Argentina's lower house of parliament (*Cámara de Diputados*) has increased steadily since 2014 to its current level in 2020 of 41% (IPU Parline, 2020^[26]).

Between 2018 and 2019, there was no change in women's representation in managerial positions, resting at 33% (ILO, 2019^[28]). When it comes to corporate boardrooms, women's representation declined significantly between 2018 and 2019 from 11% to 6% (Emelianova and Milhomem, 2019^[29]). Furthermore, a new indicator assessing women's representation as CEOs shows women held none of these positions in the 16 companies surveyed in 2018 (Deloitte, 2019^[31]).

Table 1.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2012	31%	69%
The proportion of females and males in total employment in management.	2017	32%	68%
	2018	33%	67%
	2019	33%	67%
	Political Representation:	2014	37%
Percentage of women in the total number of representatives of the	2017	39%	

lower or single House of Parliament	2020	41%	
Share of seats on boards of the largest publicly listed companies:	2017	11%	89%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2 400 large- and mid-cap firms from developed and emerging countries.	2018	11%	89%
	2019	6%	94%
New Indicators for 2020			
Women CEOs:	2018	0%	
Percentage of Chief Executive Officers (CEOs) that are women.			

Note: No earlier data available for Women CEOs – based on data from 16 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Argentina reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

Argentina was the first country in Latin America to introduce an electoral quota in 1991 (Piscopo, 2015^[43]). Law 24.012/1991, and Decree 1246/2000 make mandatory a quota of at least 30% of women on electoral lists both at the national and local levels. Failure to comply leads to the invalidation of the list by an electoral judge. Argentina passed the Law on Gender Parity in Political Representation in November 2017. Pursuant to the Law, 50% of candidates for national legislative and political party positions in 2019 must be women with their names placed on the lists in a way that ensures parity (CEDAW, 2018^[44]).

Social norms and practices

Social norms are an important driver behind women’s underrepresentation in leadership in both the public and private sectors as well as in politics. Beliefs about the inherent capabilities of men and women impact the opportunities they are afforded to be decision-makers in society. Confidence and leadership—two characteristics sought after in decision-makers—are, according to social norms data, associated more so with men than women (IPSOS, 2020^[37]). In fact, 27% said that they associated leadership almost exclusively with men (IPSOS, 2020^[37]).

These beliefs are part of women’s underrepresentation in corporate leadership and inform views such as “on the whole, men make better business executives than women do”. Nevertheless, the percentage of people agreeing with this statement in Argentina remains relatively low, at 18% in 2020” (Haerpfer et al., 2020^[5]).

Similarly, in politics a smaller percentage of people reported agreeing that “on the whole, men make better political leaders than women do” in 2020 than in 2017. In 2020 this figure was 21% compared to 27% in 2017 (Haerpfer et al., 2020^[5]);(OECD, 2019^[6]). Yet, when it comes to people’s perceptions of opportunities, 29% reported that men have more opportunities “when it comes to being leaders in their community”, while 64% said that it was about the same for men and women (Pew Research Center, 2020^[33]).

While social norms are becoming more supportive of women’s political leadership, data shows that women in politics face violence in the political sphere at alarming rates. In fact, a 2019 survey found that 90% of women had faced some kind of violence in the political sphere. This violence ranged from having ideas projects and opinions ignored or made invisible—7 out of 10 women experienced this—to having personal information made public in an attempt to damage their reputation—faced by 9 out of 10 women.

Furthermore, 90% of women said that the hours and workstyle of politics did not take into account household and family responsibilities (Lanteri and Stiftung, 2019^[45]).

Key policy recommendations for inclusive decision-making

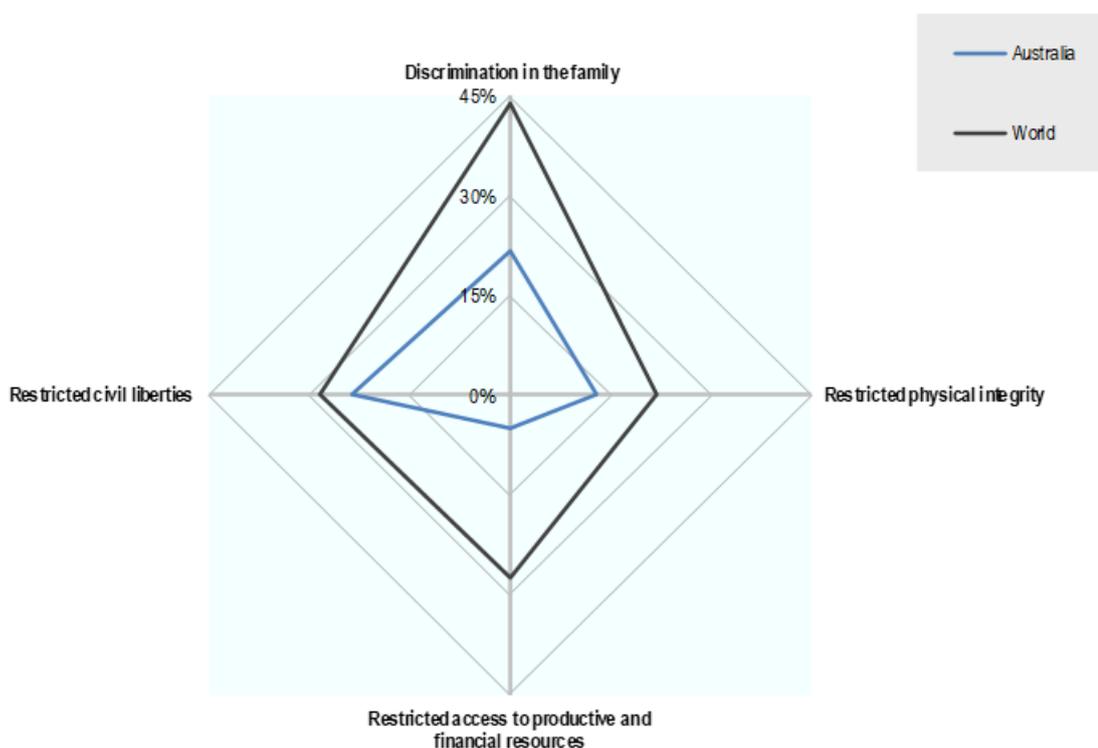
- Consider measures such as voluntary targets, disclosure requirements, boardroom quotas, and private initiatives to enhance gender diversity on boards and in senior management;
- Address discriminatory social norms for women in politics, including political violence against women, through awareness-raising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

2 Australia

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Australia achieves a score of 0.16 and ranks 17th among 120 countries (OECD, 2019_[46]). It presents very low to low levels of discrimination across all four sub-indices of the SIGI with the lowest discrimination in the restricted access to productive and financial resources sub-index, and highest discrimination in the restricted civil liberties sub-index (see Figure 2.1).

Figure 2.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 2.1. QUICK OVERVIEW

Progress

- The Workplace Gender Equality Agency (WGEA) collects consistent and thorough data about gender equity in the labour force;
- The creation of the Women's Safety Council;
- The gender pay gap decreased from 17% in 2006 to 12% in 2018.

Challenges

- Social practices, specifically those related to unequal participation in child care and domestic work appear to be exacerbated by COVID-19;
- Some discriminatory social norms such as “when a mother works for pay, the children suffer” seem to be gaining acceptance.

Outcomes

In Australia, women and men do not participate equally in employment. Despite progress since 2012, women continue to be less likely than men to participate in the labour market (see Table 2.1). The female labour force participation rate was 74% in 2019 (70% in 2012) compared to men's participation rate of 83% in the same year (as well as in 2012). Furthermore, women are still overrepresented in part-time jobs relative to men. In 2018, the proportion of women in part-time employment was more than twice as that of men, and the same pattern was observed in 2012 (OECD, 2020^[2]);(OECD, ILO, 2019^[3]).

There is no gender difference in terms of the unemployment rate, which stood at 5% for both women and men in 2018 (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 13%

Gap in 2019: 9%

Table 2.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation rate: Share of the population aged 15-64 participating in the labour force.	2012	70%	83%
	2017	72%	83%
	2018	73%	83%
	2019	74%	83%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	47%	17%
	2017	49%	19%
	2018	38%	15%

Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	6%	6%
	2017	6%	6%
	2018	6%	6%
	2019	5%	5%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	17%	
	2017	12%	
	2018	12%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

When it comes to earnings, women, on average, earn less than men in Australia. The gender pay gap in has narrowed since 2012, nevertheless, in 2018 it was estimated to be 12%, meaning that on average, for each Australian dollar earned by men, women earned only 88 cents.

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

Legal framework

Table 2.2. Key international gender equality laws and international instruments

CEDAW	Australia ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1983 and its Optional Protocol in 2008
ILO conventions	Australia has ratified several International Labour Organisation conventions, including the Equal Remuneration Convention (No. 100), the Discrimination (Employment and Occupation) Convention (No. 111) and the Workers with Family Responsibilities Convention (No. 156).
Legal reform	<ul style="list-style-type: none"> • In March 2020, the Council of Australian Governments (COAG) instituted the Women's Safety Council (the Council), enhancing the legal status of the existing Women's Safety Ministers forum. The Council's work will cover the following three priority areas: <ul style="list-style-type: none"> ○ Implementation of actions and projects under the Fourth Action Plan of the National Plan to Reduce Violence against Women and their Children 2010-2022; ○ Development and implementation of the next National Plan, following the expiration of the present National Plan in 2022; ○ Consideration of other actions aim at reducing violence against women and their children. (Government of Australia, 2020^[47]).

The law mandates non-discrimination on the basis of sex in employment and specifically covers job advertisements, selection criteria, recruitment, hiring, terms and conditions, promotions, training, assignments and termination (Sex Discrimination Act 1984, sect. 14 & Fair Work Act 2009, sect. 772). The

law mandates equal remuneration for work of equal value (Fair Work Act 2009, sect. 302). Since 2018, Australia is also a member of the Equal Pay International Coalition (EPIC).²⁷

The law offers a single paid parental leave system during 18 weeks (Paid Parental Leave Act 2010, sect. 11 & 54). The mother is the first beneficiary of the leave, who can then choose to transfer some of the leave to the father or another individual (Australian Department of Human Services, 2018). This transfer of leave can only be done with the mother's consent and if she and the other person meet a range of criteria (Australian Government, 2018). The amount paid during parental leave is equal to minimum national wage (Paid Parental Leave Act 2010, sect. 65). Besides, working fathers are entitled for two weeks of paternity leave, also being paid at the national minimum wage (Paid Parental Leave and Other Legislation Amendment 2012, art. 115EC). Furthermore, employees are entitled to 12 months of unpaid parental leave (Fair Work Act 2009, sect. 70). In addition, the law protects women's employment security when they are on parental leave (Fair Work Act 2009, sect. 772) and prohibits employers asking about a woman's pregnancy or her intention to have children during the recruitment or promotion process (Sex Discrimination Act 1984, sect. 27). There are no legal restrictions related to women's rights to choose a profession/occupation, work or to register a business.

Moreover, the Workplace Gender Equality Act 2012 aims to:

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

In its 2019-2020 budget, Australia has allocated an additional 9.2 million AUD to enhance educational, investigative and enforcement capacities over the next four years to promote compliance with labour laws (OECD, ILO, 2019_[3]).

Sexual harassment is addressed in the legal framework, under the Sex Discrimination Act 1987 (Section 28A). The definition of sexual harassment covers the workplace. In 2014, the Australian Human Rights Commission, the Australian Council of Trade Unions and the Australian Chamber of Commerce and Industry elaborated a national strategy on sexual harassment in the workplace, entitled 'Know Where the Line Is' (Australian Human Rights Commission, 2017_[48]).

In 2018, the Australian Capital Territory Government introduced the "Women in Trades Grants Programme" to increase women's participation in traditionally male-dominated occupations in the trade sector (Government of Australia, 2019_[49]). In addition, the Australian government is taking steps to improve women's economic inclusion and recovery amidst and after the Coronavirus (COVID-19) pandemic. In June 2020, the government announced to provide additional funding to support women's economic empowerment and security through projects and initiatives under the Women's Leadership and Development Programme (WLDP). The projects will aim to strengthen women's financial literacy skills, increase professional networks as well as mentoring opportunities and encourage flexible work arrangements (Government of Australia, 2020_[17]).

²⁷ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

Social norms and practices

The “most significant component contributing to the gender pay gap in Australia continues to be gender discrimination, accounting for 39% of the gender pay gap” (KPMG, 2019^[50]). Gender-based discrimination not only takes place in recruitment, but also in promotions and other key employment processes that determine women’s opportunities at work. People in Australia seem to understand that the playing field is not level for men and women with 69% reporting in 2020 that “when it comes to getting high-paying jobs” while only 29% say men and women have the same opportunities (Pew Research Center, 2020^[33]). In order to understand gender based discrimination it is key to understand social norms such as attitudes emphasizing women’s reproductive roles and beliefs that women are not as well suited as men for certain jobs.

In Australia, women spend nearly twice as much time as men on unpaid care and domestic work (OECD, 2019^[6]). Social perceptions data reflects this fact with people associating tasks such as cleaning, taking care of children, cooking and doing laundry as being performed by women (IPSOS, 2020^[37]). Social norms seem to condone this unequal division of reproductive labour with, 25.5% reported agreeing or strongly agreeing in 2020 that “when a mother works for pay, the children suffer”—a higher percentage than in 2017 (21.1%) (Haerpfer et al., 2020^[5]; (OECD, 2019^[6]). Furthermore, a high percentage (64%) agrees that “being a housewife is just as fulfilling as working for pay” (Haerpfer et al., 2020^[5]). The demands of unpaid care and domestic work are one of the main contributors to women’s lower labour force participation rates and uptake of part time work, which in turn contribute to gender pay gaps (KPMG, 2019^[50]).

The Workplace Gender Equality Agency (WGEA) has been monitoring the gendered impacts of the Coronavirus (COVID-19) pandemic, including its impact on unpaid care and domestic work. New research shows that the pandemic led families to discontinue or limit their use of childcare service providers both formal and informal meaning that parents themselves were taking on more care work for children than before the pandemic. And yet the “division of care between mothers and fathers did not see a significant change during the pandemic, with more survey participants responding that the mother ‘always or usually’ cared for the children” (Workplace Gender Equality Agency, 2020^[8]). To respond to increased needs for childcare facilities during this time, the Government of Australia has created the Early Childhood Education and Care Relief Package. The package is a payment to support childcare services that gives priority to the children of essential workers and otherwise vulnerable children (OECD, 2020^[51]).

Sectoral segregation is also an issue in the Australian labour market that drives gender pay gaps. In fact, 17% of the gender pay gap is due to occupational and industrial segregation (KPMG, 2019^[50]). Beliefs about some professions being suitable for men while others are suitable for women impacts the career aspirations of both, thus reproducing segregation in the labour force. Data on social perceptions shows that overall, being a teacher is a job most view as being done by women, while being an IT worker, scientist, construction worker and doctor are all viewed as jobs being mostly performed by men (IPSOS, 2020^[37]). Furthermore, men’s paid labour also seems to be valued more than that of women by some, with 7% agreeing that “when jobs are scarce, men should have more right to a job than women” (Haerpfer et al., 2020^[5]).

Key policy recommendations for labour inclusion

- Amend the Sex Discrimination Act 1986 to include indirect discrimination which stems from the demands of unpaid care work and household responsibilities;
- Run advocacy campaigns to address traditional gender stereotypes and promote a more gender-equal distribution of roles in the household;

- Research and provide best practices to employers for harassment complaint procedures, which can protect individuals who experienced and reported harassment from negative consequences and retaliation.

Financial inclusion

Box 2.2. QUICK OVERVIEW

Progress

- Women are closing the gap between them and men in terms of new entrepreneurial activity.

Challenges

- The percentage of women business owners has stagnated.

Outcomes

The financial inclusion pillar in Australia reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 2.3. Indicators for financial inclusion).

In 2017, almost all the population reported having an account at a bank or other financial institution. The magnitude of the gender gap in access to bank account in 2017 was not more than one percentage-point, with almost 100% of men and 99% of women having a bank account. Between 2014 and 2017 the number of Australians who reported having saved money fell by two percentage-points. This decline was larger for women (from 80% to 77%) than for men (from 83% to 82%) and expanded the gender gap in this indicator. When it came to the reasons for saving, especially for business needs, there are twice as many men (12%) as women (6%) who reported saving to start, operate, or expand a business or a farm in 2017. The same pattern was observed in 2014 (Demirgüç-Kunt et al., 2018^[18]).

In terms of entrepreneurship, women and men are not facing the same obstacles. In 2017, the female-to-male opportunity ratio was 0.92, meaning that for every 100 men involved in opportunity-driven entrepreneurial activities, there were 92 women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). In terms of new entrepreneurial activity, women were closing the gap in 2019. The female-to-male new entrepreneurial activity ratio was 0.60 in 2017 and grew to 0.72 in 2019 meaning that for every 100 men who were nascent entrepreneurs or owner-managers of new businesses, there were 72 women in the same situation, compared to just 60 women a year ago (Elam et al., 2019^[21]). Nevertheless, a new indicator shows that the percentage of women business owners has declined slightly since 2018 to 31% (Mastercard, 2019^[19]).

Additional new indicators on share of own account workers and employers show that men in Australia are more likely to be employers and own-account workers. In 2017, 8% of employed women and 13% of employed men were own-account workers, and 4% of women compared to 8% of men were employers. There does not appear to have been any change in these indicators between 2012 and 2017 (OECD, n.d.^[23]).

Table 2.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	99%	99%	99%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	99%	100%	100%
Saved any money in the past year:	2014	80%	83%	81%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	77%	83%	79%
Saved to start, operate, or expand a farm or business:	2014	6%	14%	10%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	6%	12%	9%
Female-to-male opportunity ratio:	2015	0.90		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.92		
Female-to-male ratio of new entrepreneurial activity:	2015	0.70		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.60		
	2019	0.72		
New Indicators for 2020				
Women business owners:	2017	32%		
Women business owners as % of total business owners	2018	32%		
	2019	31%		
Share of employed who are employers:	2012	4%	8%	
Share of self-employed aged 15 years or more who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	4%	8%	
Share of employed who are own-account workers:	2012	8%	13%	
Share of employed aged 15 years or more who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	8%	13%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

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

Social norms and practices

Critical to financial inclusion is the ability and opportunity to manage one's finances, and in Australia women lag behind men in this regard. Women are less likely than men in Australia to be financially literate with data showing that while 63% of men are financially literate, only 48% of women are as well (Preston, 2020^[52]). Moreover, migrant women of non-English speaking backgrounds are worse off than Australian women as 40.5% of these women are financial literate compared to 49.1% of Australian born women (Preston, 2020^[52]). Financial literacy is key, not just for financial inclusion, but for accumulating wealth, saving for retirement, as well as economic empowerment more generally.

While women may lag behind in this regard, it seems that at the household level, many women are engaged in household financial decisions. In 2020, 62% of respondents said that men and women have about the same influence "when it comes to making important decisions about household finances", while 22% said men have more influence and 15% said women have more (Pew Research Center, 2020^[33]). Furthermore, when it comes to gendered task associations, it seems that paying bills and managing finances is a task more generally viewed to be one completed by men (IPSOS, 2020^[37]).

In terms of entrepreneurship, data reveals that women entrepreneurs in Australia are driven more by opportunities than necessity (Mastercard, 2019^[19]). Yet women face higher barriers than men when it comes to starting and running a successful business. Some of these barriers include, women's smaller personal and professional networks, fear of failure as well as the low visibility of women entrepreneurs (Wade Institute, 2019^[53]). Furthermore, women tend to start businesses with less capital than their male counterparts meaning that they have less funds on hand to scale up (Wade Institute, 2019^[53]). In an effort to confront these issues, the 2018 Women's Economic Security Statement (WESS), will, over the course of four years, allocate "\$18 million in grants through a women's start-up fund, Boosting Female Founders, to increase entrepreneurship opportunities for women" as well as "\$3.6 million for the Future Female Entrepreneurs program for around 55,000 girls and young women, to encourage entrepreneurialism and self-employment" (Government of Australia, 2019^[49]). States and territories have also adopted measures to improve women's economic status. For instance, Tasmania established the "Financial Security for Women Action Plan 2018-2021" to support women-led businesses and increasing women's participation in STEM occupations. Similarly, the South Australia's "Investing in Women's Futures" aims to strengthen women's economic wellbeing over their lifespan (Government of Australia, 2019^[54]).

Key policy recommendations for financial inclusion

- Highlight women role models and create more visibility for successful women entrepreneurs;
- Expand the National Financial Literacy Strategy and ensure it addresses women’s specific needs – especially those of migrant women.

Inclusive decision-making

Box 2.3. QUICK OVERVIEW

Progress

- Women’s share of seats on boards has increased steadily over recent years;
- Women’s political representation has increased in recent years;
- The percentage of people believing men make better political leaders than women dropped from nearly 22% to 12% from 2017 to 2020.

Challenges

- Absence of special measures to reduce gender disparities in the Australian corporate boards.

Outcomes

The outcomes data for women’s participation in decision-making in Australia reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 2.4)

Between 2017 and 2018, women’s representation in managerial positions increased slightly from 38% in 2017 to 39% in 2018 (ILO, 2019^[28]). And, in politics, women’s level of representation in parliament has increased steadily since 2014 to its current level in 2020 of 31% (IPU Parline, 2020^[26]). When it comes to the inclusion of women in boardrooms, Australia has continued making steady—though slow—progress. In 2019, women held 31% of the seats on the boards of Australia’s largest companies, small, one percentage-point decrease since 2018, but a five percentage-point increase over the share in 2015 (Emelianova and Milhomem, 2019^[29]).

A new indicator assessing women’s representation as CEOs shows that there is much room for improvement in terms of women’s inclusion in private sector decision-making. In Australia women accounted for 5% of CEOs, a slightly smaller percentage than in 2016 (Deloitte, 2019^[31]).

Table 2.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	38%	62%
The proportion of females and males in total employment in management.	2018	39%	61%
Political Representation:	2014	26%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	29%	
	2020	31%	

Share of seats on boards of the largest publicly listed companies: Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2015	26%	74%
	2017	29%	71%
	2018	32%	69%
	2019	31%	69%
	New Indicators for 2020		
Women CEOs: Percentage of Chief Executive Officers (CEOs) that are women.	2016	6%	
	2018	5%	

Note: No earlier data available for Women CEOs – based on data from 223 companies.

No new data available for percentage of members in managerial positions.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Australia reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

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

Currently, there are no quotas in place to achieve gender balance on corporate boards. However, organisations with more than 100 employees are obliged to report on gender equality indicators to the Workplace Gender Equality Agency (WGEA) (Deloitte, 2019_[31]).

Social norms and practices

In recent years efforts to ensure that women are included in decision-making in the private sector have made a clear impact. Initiatives like the 30% Club, Women on Boards Australia, and WGEA’s Employer of Choice have played an important role in encouraging gender diversity in Australia’s boardrooms (Deloitte, 2019_[31]). In the public sector progress has been made as well with the Australian Government setting a target of women holding half of all Government board positions and at least 40% of the positions on individual boards (Government of Australia, 2019_[49]). Moreover, to facilitate this the government has set up a BoardLinks program to connect qualified women with opportunities to serve on boards (Government of Australia, 2019_[49]). Aiding these efforts, social also seem to be largely supportive of women’s leadership with only 11% reporting in 2020 that “on the whole, men make better business executives than women do” (Haerpfer et al., 2020_[5]).

An important issue remains facilitating the representation and inclusion of minority women, especially Aboriginal and Torres Strait Islander women. Established in 2013, The Indigenous Advisory Council (IAC) advises the government on issues that will impact the lives of Aboriginal and Torres Strait Islander peoples, and serves as a critical step in including their voices in decision-making (Government of Australia, 2019_[49]).

Despite this progress, challenges remain. In 2020, “when it comes to being leaders in their community” 57% of Australians reported that men and women have the same opportunities, while 38% said that men have more opportunities (Pew Research Center, 2020_[33]). Moreover, it seems that important, sought-after traits in decision-makers such as confidence and leadership are also associated more with men than women (IPSOS, 2020_[37]). Beliefs about the inherent characteristics of men and women are at the heart of

gendered beliefs about their capabilities as well as the respective roles deemed appropriate and suitable for them.

When it comes to political leadership, commitments are being made to improve the voice of women. Two political parties have committed to gender parity in parliament by 2025 (CEDAW, 2018^[55]), and a significantly smaller percentage of people agree that “on the whole, men make better political leaders than women do” in 2020 than did so in 2017. The percentage dropped from nearly 22% in 2017 to 12% in 2020 (OECD, 2019^[6]); (Haerpfer et al., 2020^[5]). The job of politicians is however one which most people associate with men (IPSOS, 2020^[37]).

Key policy recommendations for inclusive decision-making

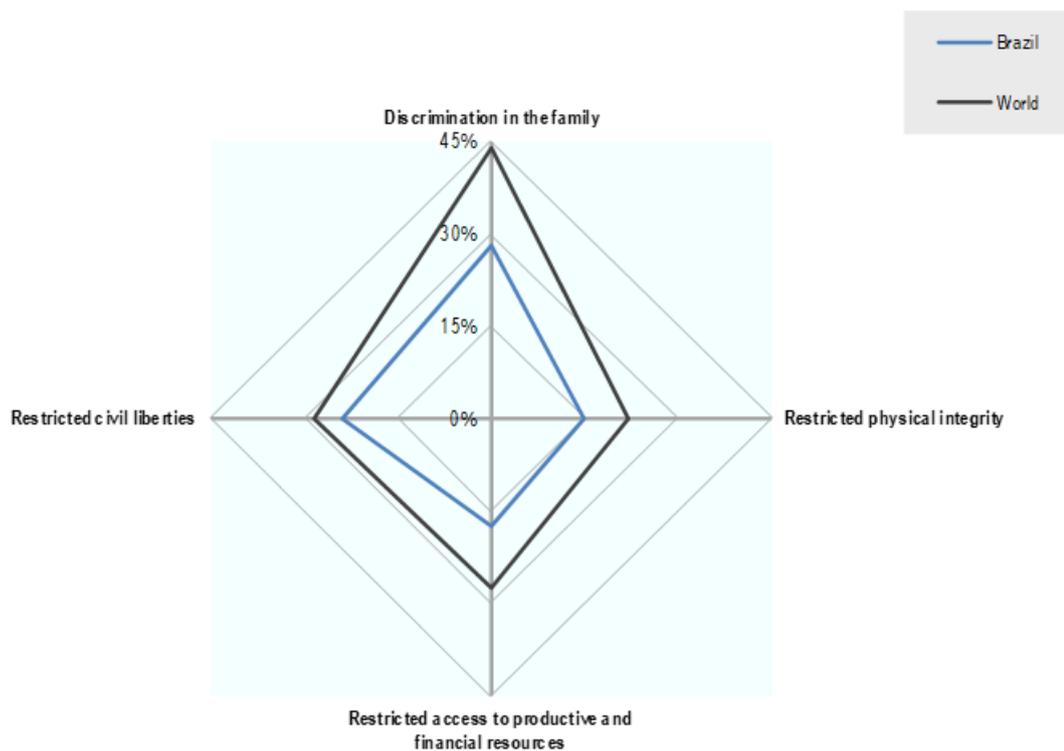
- Consider transitional or corrective measures such as disclosure requirements, legal or voluntary quotas, gender parity laws, alternating the sexes on the party lists as well as financial incentives for political parties to promote women’s political participation at the national and local level;
- Enhance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

3 Brazil

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Brazil achieves a score of 0.21 and ranks 37th among 120 countries (OECD, 2019^[46]). It presents very low to low levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in the family (see Figure 3.1).

Figure 3.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 3.1. QUICK OVERVIEW

Progress

- Extension of the duration of paid paternity leave;
- Enforcement of laws and regulations for the protection of domestic workers.

Challenges

- Wage discrimination is an issue, in particular for afro-descendent women;
- Women continue to bear the disproportionate burden of unpaid care work.

Outcomes

In Brazil, women and men do not participate equally in the workforce (see Table 3.1). Indeed women are less likely than men to participate in the labour force market. The female labour force participation rate was 61% in 2018 (a slight improvement since 2012) compared to men's participation rate of 80% in the same year.

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2018, the proportion of women in part-time employment was more than twice as that of men, and the same pattern was observed in 2012 (OECD, ILO, 2019^[3]).

In 2018, there was slightly more unemployed women (14%) than men (11%) (OECD, n.d.^[56]).

Progress towards 25x25:

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

Gap in 2012: 23.0%

Gap in 2018: 19.0%

Table 3.1. Indicators for labour inclusion.

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	58%	81%
	2017	61%	80%
	2018	61%	80%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	34%	15%
	2017	36%	17%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	13%	11%
	2017	15%	11%
	2018	14%	11%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	20%	
	2015	16%	

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

When it comes to earnings, women, on average, earn less than men in Brazil. The gender pay gap in 2015 was estimated to be 16%, meaning that on average, for each Real earned by men, women earned only 84 centavos (OECD, ILO, 2019^[3]).

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

Legal framework

Table 3.2. Key gender equality laws and international instruments

CEDAW	Brazil ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1984 and its Optional Protocol in 2002.
ILO conventions	Brazil has ratified ILO conventions No° 100, 111 and 189, but not 156 nor 183.
Legal reform	<ul style="list-style-type: none"> • In 2016, the Law 12.257/2016 extended the paternity leave from five days to 20 days for companies involved in the programme “Citizen Companies”. • In 2017, the Brazilian government ratified ILO Convention 189 on Domestic Workers and came into force in 2019. • The Law 13982/2020 allows single-parent women with no formal work contract to receive two instalments from the cash emergency assistance programme “<i>benefício de prestação continuada</i>” (BPC). This social benefit was previously granted to elderly and people with disabilities.

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

The law mandates paid maternity and paternity leave (Federal Constitution, Article 6). While maternity leave in article 6 is set at 120 days, paid paternity leave is available for five days. The Law 12.257/2016 extended the paternity leave from five days to 20 days for companies involved in the programme “Citizen Companies” (Government of Brazil, 2019^[57]). Federal Law 11.770 and Presidential Decree 6.690 allow for an extension of maternity leave in the private and public sectors to 180 days. For paternity leave, the extension enacted by Federal Law 8.112 and Presidential Decree 8.737 is 20 days maximum. Adoptive parents also have a right to maternity and paternity leave schemes. Women's jobs are protected during maternity leave (Federal Constitution, Article 6) and Law 9.799 prohibits employers of demanding pregnancy tests when hiring or promoting women.

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

Social norms and practices

The government of Brazil has made women's economic autonomy a key priority. The government offers labour market oriented training for women. In response to the Coronavirus (COVID-19) pandemic, 647 such courses are being offered online in partnership with the Government of the Brazil (Govorno do Brasil, 2020^[58]). In response to demand from women, many of these trainings were focused on 'masculine fields'. Social norms data echoes this existence of 'masculine fields' with respondents in Brazil saying that the jobs of doctor, scientist, teacher, IT worker and construction worker were all jobs they believed to be typically performed by men (IPSOS, 2020^[37]).

Attention to the issue of labour force segregation is critical as it is one of the factors underlying gender pay gaps that disadvantage women financially (OECD, 2017^[38]). In regards to remuneration, social perceptions data attests to women's diminished opportunities. In 2020, 52% of respondents said that "when it comes to getting high-paying jobs" that men have more opportunities in Brazil, while just 38% said that men and women have about the same opportunities (Pew Research Center, 2020^[33]). Furthermore, 36% reported that "if a woman earns more money than her husband, it's almost certain to cause problems", a higher proportion than in 2017 (34%) (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]).

Women's inclusion in the labour market has been uneven with inclusion being slower for black women facing intersecting racial and gender-based discrimination. In particular the rates of change for black women have been slow. For example while 19% of black women worked in "commerce, manufacturing, housing, food, health, education and social services" in 2004, this figure grew to 25% in 2014 (Government of Brazil, 2019^[57]). Meanwhile black women remain overrepresented in domestic employment (Government of Brazil, 2019^[57]).

Whether women participate in the labour force or not, the burden of unpaid care work remains squarely on their shoulders. In Brazil, women spend nearly four and a half times as much time on household responsibilities as men (OECD, 2019^[46]) which is one of the major factors behind their lower labour force participation rates and higher uptake levels of part-time work (OECD, 2017^[38]). Social norms data attests to the strength of the belief that women's first priority should be taking care of the household. In 2020, 54% of respondents said that "when a mother works for pay, the children suffer", which although a smaller proportion than did so in 2017 (60%) remains critically high (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]). Furthermore, a higher percentage of people in 2020 (46%) reported that "being a housewife is just as fulfilling as working for pay" than did so in 2017 (44%) (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]).

Key policy recommendations for labour inclusion

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

Financial inclusion

Box 3.2. QUICK OVERVIEW

Progress

- Among business owners, there are more women in 2019 than in 2018;
- During the Coronavirus (COVID-19) pandemic the government has remained attentive to women's financial needs and inclusion.

Challenges

- Women are closing the gender gap in new entrepreneurial activity since 2018.

Outcomes

The financial inclusion pillar in Brazil reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 3.3).

In 2017, 68% of women compared to 73% of men in Brazil reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018^[18]). There are further discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the percentage of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 26% and 40%. In addition, when it comes to the reason of saving, a greater proportion of men (16%) reported saving to start, operate or expand a farm or business, compared to only 10% of women. This difference has persisted since 2014.

In terms of entrepreneurship, women and men are not facing the same obstacles. In 2018, the female-to-male opportunity ratio was 0.82, meaning that for every 100 men involved in opportunity-driven entrepreneurial activities, there were 82 women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). In terms of new entrepreneurial activity, women were closing the gap in 2019. The female-to-male new entrepreneurial activity ratio was 0.93 in 2018 and grew to 0.98 in 2019 meaning that for every 100 men who were nascent entrepreneurs or owner-managers of new businesses, there were 0.98 women in the same situation, compared to just 60 women a year ago (Elam et al., 2019^[21]). While in 2018 women accounted for 27% of business owners, in 2019 this figure reached 29% (Mastercard, 2019^[19]).

Additional new indicators on share of own account workers and employers show that men in Brazil are more likely to be employers and own-account workers. In 2017, 16% of employed women and 21% of employed men were own-account workers, and 3% of women compared to 5% of men were employers. There does not appear to have been any change in these indicators between 2012 and 2017 (OECD, n.d.^[23]).

Table 3.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts: The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2014	65%	72%	68%
	2017	68%	73%	70%
Saved any money in the past year:	2014	25%	32%	28%

The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	26%	40%	32%
Saved to start, operate, or expand a farm or business:	2014	5%	9%	7%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	10%	16%	13%
Female-to-male opportunity ratio:	2015	0.70		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.81		
	2018	0.82		
Female-to-male ratio of new entrepreneurial activity:	2015	0.90		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	1.04		
	2018	0.93		
	2019	0.98		
New Indicators for 2020				
Women business owners:	2017	28%		
Women business owners as % of total business owners	2018	27%		
	2019	29%		
Share of employed who are employers:	2012	3%	6%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2015	3%	5%	
Share of employed who are own-account workers:	2012	15%	19%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2015	16%	21%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

Achieving financial inclusion in Brazil remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure greater financial inclusion.

Legal framework

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

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

In 2018, the Brazilian government launched the national strategy “Future in the hand: Fixing the Financial Life” on education and social inclusion for the beneficiaries of the programme “*Bolsa Família*” aim at providing social technologies to increase women’s financial literacy. The programme reached over 20 000 women (Government of Brazil, 2019^[57])

Social norms and practices

Women’s financial inclusion starts in the household. In Brazil, social perceptions data shows that women are viewed as influential partners in these decisions. In 2020, 56% reported that men and women have about the same influence “when it comes to making important decisions about household finances” while 24% said men have more influence, and 19% said that women have more (Pew Research Center, 2020^[33]). Nevertheless, the day-to-day financial task of paying bills and managing finances are associated with men, with 22% reporting this task is almost exclusively performed by men (IPSOS, 2020^[37]).

In light of impact of the Coronavirus (COVID-19) pandemic on women’s economic empowerment, the government has added R\$ 3 billion to the “*Bolsa Família*” programme so it can increase its reach to 1 million more families (UNDP, 2020^[35]). Another Coronavirus (COVID-19) related initiative that aims to help the most vulnerable women in Brazil is running with support from the Government of Sao Paulo, BEI Institute and the *Rede Mulher Empreendedora* Institute. The initiative aims to produce 1 million face masks, by training and employing low-income women to produce the masks (Governo do Sao Paulo, 2020^[59]).

Key policy recommendations for financial inclusion

- Promote images in the media of successful female entrepreneurs;
- Strengthen the collaboration with business associations, female entrepreneurs, NGOs and organisations to design effective programmes.

Inclusive decision-making

Box 3.3. QUICK OVERVIEW

Progress

- Women’s representation in parliament has reached its highest level after a 4 percentage-point increase in the most recent elections;
- Between 2018 and 2019, women’s representation on corporate boards increased from 8% to 12%.

Challenges

- Progress has stagnated in closing the gender gap in managerial positions.

Outcomes

The outcomes data for women's participation in decision-making in Brazil reveals some notable progress in the last year (see Table 3.4).

Progress has been slow in terms of increasing women's representation in management and among CEOs. In 2019, women accounted for 39% of managers, just a percentage point higher than in 2015 (ILO, 2019^[28]). In 2018, women accounted for just 1% of CEOs (Deloitte, 2019^[31]).

Within boardrooms and the halls of parliament, progress has moved somewhat faster. When it comes to representation on corporate boards 2019 saw a four percentage-point increase in women's representation reaching 12% (Emelianova and Milhomem, 2019^[29]). In politics, between 2017 and 2020, women's representation in Brazil's lower house (*Câmara dos Deputados*) increased from 11% to 15%, its highest level yet (IPU Parline, 2020^[26]).

Table 3.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	38%	62%
The proportion of females and males in total employment in management.	2017	38%	62%
	2018	39%	61%
	2019	39%	61%
	Political Representation:		
Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	9%	
	2017	11%	
	2020	15%	
Share of seats on boards of the largest publicly listed companies:			
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2016	6%	94%
	2017	8%	92%
	2018	8%	92%
	2019	12%	88%
New Indicators for 2020			
Women CEOs:			
Percentage of Chief Executive Officers (CEOs) that are women.	2016	0%	
	2018	1%	

Note: No earlier data available for Women CEOs – based on data from 131 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

Legal framework

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

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

Social norms and practices

In Brazil, social attitudes are shifting to see women as capable political leaders. In 2020, the percentage of people agreeing or strongly agreeing that “on the whole, men make better political leaders than women do” was 11 percentage-points lower than in 2017, with the percentage dropping from 28.4% to 17.4% (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]). Nevertheless other indicators of social norms show there is more work to do in this area. When it comes to opportunities to be “leaders in their communities” in Brazil 39% said men have more opportunities, while 50% said men and women have about the same opportunities (Pew Research Center, 2020^[33]). Furthermore, less than half (43%) of respondents reported that they “would feel very comfortable having a woman as head of government” (Kantar, 2019^[60]). Informing these beliefs are ideas about the inherent characteristics of men and women that correspond to the roles society accepts them to fill. In this regard, sought-after traits in decision-makers such as confidence and leadership are also associated more with men than women (IPSOS, 2020^[37]).

In order to promote women's equal participation and decision-making in politics and public life, the National Secretariat for Policies for Women created the “*Rede Brasil Mulher*” (Brazilian's Women Network) in 2017. The Network aims to strengthen women's role in power and decision-making. Two workshops were conducted in 2017 in partnership with the National School of Public Administration on power and decision-making (Government of Brazil, 2019^[57]).

In terms of inclusive decision-making in the workplace, Brazil's *Pró-Equidade de Gênero e Raça* (Gender and Race ProEquality) programme aims to combat discrimination and inequalities between men and women and to promote equal access to formal work as well as opportunities to serve in management and leadership positions. The programme enters its sixth edition and benefits approximately one million workers (UNDP, 2017^[61]). Yet, beliefs about women's leadership in this area of public life could be more supportive. In 2020, less than half (41%) of respondents reported that they “would feel very comfortable having a woman as CEO of a major company” in Brazil (Kantar, 2019^[60]).

Key policy recommendations for inclusive decision-making

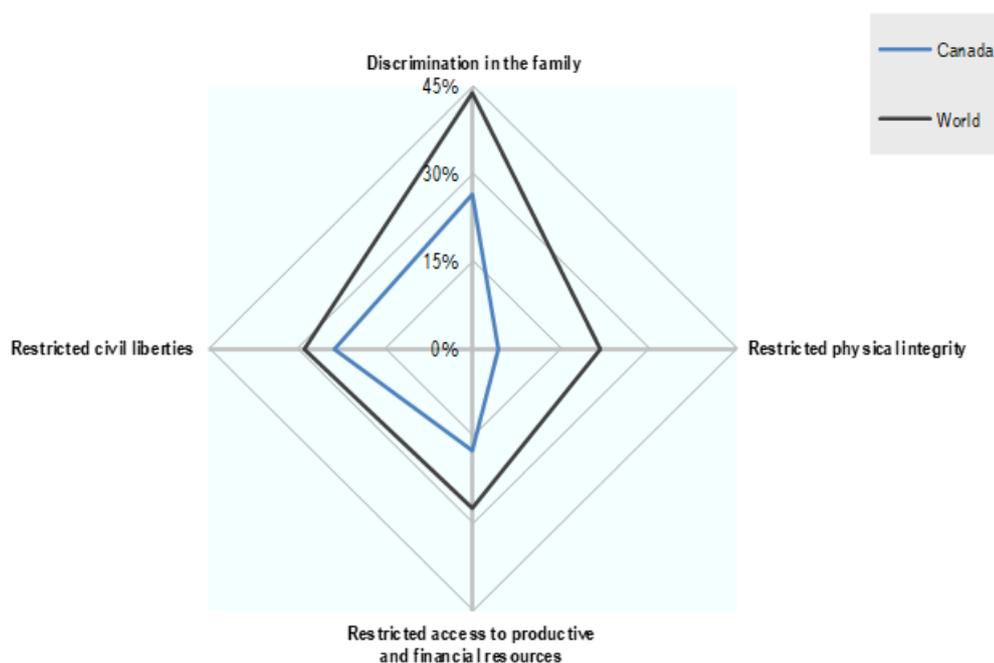
- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

4 Canada

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Canada achieves a score of 0.18 and ranks 29th among 120 countries (OECD, 2019^[46]). It presents very low to low levels of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted physical integrity, and the highest discrimination in the family (see Figure 4.1. Level of discrimination in the SIGI dimensions).

Figure 4.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 4.1. QUICK OVERVIEW

Progress

- Promotion of equal sharing of parenting roles and family responsibilities;
- Creation of the Department for Women and Gender Equality.

Challenges

- The gender pay gap is an area of concern;
- Men's uptake of parental leave benefits remains low.

Outcomes

In Canada, women's labour force participation has been gradually increasing. In 2019, 76% of women participated in the labour market compared to 74% in 2012 (OECD, 2020^[2]);(OECD, ILO, 2019^[3]). At 6%, men's unemployment rate is currently slightly above the rate for women in 2019 (OECD, 2020^[2])(see Table 4.1).

However, women are still overrepresented in part-time jobs relative to men. In 2019, the proportion of women in part-time employment was more than twice as that of men, and the same pattern has been observed since 2012 (OECD, ILO, 2019^[3]).

Progress towards 25x25:

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

Gap in 2012: 7.0%

Gap in 2019: 6.0%

Table 4.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	74%	81%
	2017	75%	82%
	2018	75%	82%
	2019	76%	82%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	37%	17%
	2017	37%	18%
Part-time employment The proportion of all employed persons working less than 30 hours per week.	2018	26%	12%
	2019	26%	12%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	6%	8%
	2017	6%	7%
	2018	6%	6%
	2019	5%	6%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	21%	
	2017	18%	
	2018	18%	

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

In addition to unequal labour participation, women tend to earn less money than men on average, despite the fact that the gender pay gap has narrowed to some extent. In 2017, the gender pay gap stood at 18%, meaning that on average, for each CAD earned by men, women earned only 82 cents (OECD, ILO, 2019^[3]).

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

Legal framework

Table 4.2. Key gender equality laws and international instruments

CEDAW	Canada ratified the Convention on the Elimination of All forms of Discrimination against Women in 1981 and its Optional Protocol in 2002.
ILO conventions	Canada has ratified ILO Convention 100 and 111, but not 156, 183, 189.
Legal reform	<ul style="list-style-type: none"> • In 2018, the federal Canadian government passed an Act to Establish a Proactive Pay Equity Regime within the Federal Public and Private Sectors. • In 2018, the parliament passed the Canadian Gender Budgeting Act to allocate and distribute government resources and expenditures in terms of gender and diversity (CEDAW, 2019^[62]). • In 2018, the government enhanced the status of the national gender machinery by creating the Department for Women and Gender Equality aimed at advancing equality in various dimensions and with regards to sex, sexual orientation, and gender identity (CEDAW, 2019^[62]). • In 2020, the federal Canadian government is using its Gender-Based Analysis Plus (GBA+) to examine the differential impact of government spending and recovery measures on women and men (OECD, 2020^[63]).

The law mandates non-discrimination on the basis of sex in employment, covering job advertisements, selection criteria, recruitment, hiring, terms and conditions, promotions, training, assignments and termination (Canadian Human Rights Act, sect. 7 & 8). Additionally, the law mandates equal remuneration for work of equal value (Canadian Human Rights Act, sect. 11). Since 2017, Canada is also a member of the Equal Pay International Coalition (EPIC)²⁸.

Maternity leave is in place, lasting for a total amount of 17 weeks, including 15 paid weeks for approximately 55% of wages by the Government with a ceiling of \$547 per week as of January 2018 (Labour Code, sect. 206). There is no provision regarding paternity leave. Paid parental leave of 35 weeks is available to both parents, with approximately 55% of wages paid by the Government. Furthermore, the Canadian government is making strides to promote an equal distribution of responsibilities between women and men at home and in the workplace. In 2019, the government launched the "EI Parental Sharing Benefit" which will provide five additional weeks of "EI Parental Benefits" when both parents agree to share benefits (Government of Canada, 2019^[64]). In addition, the law protects women's employment security when they

²⁸ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

are on maternity leave (Labour Standards Regulations, sect. 29). The Canadian government has also made efforts to provide affordable childcare to support women's employment opportunities. The Multilateral Early Learning and Child Care Framework aims to create 40 000 additional child care facilities across the country by 2020 (Government of Canada, 2019_[65]).

In addition, the law does not require women to have permission from their husband or legal guardian to choose a profession/occupation or work or to register a business. The legal framework also provides protection from sexual harassment in the workplace (Labour Code, sect. 247).

Social norms and practices

In Canada and across the globe, women's economic empowerment and labour inclusion is hampered by unpaid care and domestic work. In Canada, women spend more than 50% more time on household responsibilities than men (OECD, 2019_[6]). This time burden is one of the key drivers behind women's lower labour force participation rates and higher uptake of part-time work (OECD, 2017_[38]). Social norms play an important role behind the unequal division of household labour. Social perceptions data shows that the tasks associated with unpaid care work are overwhelmingly associated with women (IPSOS, 2020_[37]). In fact, in 2020, 24% of Canadian respondents said that cleaning is a task almost exclusively done by women (IPSOS, 2020_[37]).

Even when women do work for pay, they tend to be overrepresented in low paying jobs (Government of Canada, 2019_[64]). This and related labour force segregation are important contributors to gender pay gaps to the detriment of women. Social norms data reveals that some jobs are deeply gendered in Canada which has implications for women's participation in such fields. For example, doctor, scientist, IT worker and construction worker were all jobs that Canadian respondents said are performed more so by men than women, while teacher was a job more said women performed. Furthermore, some of these associations are stronger than others; for example 51% said that construction worker is a job almost exclusively performed by men and 21% said the same about IT worker (IPSOS, 2020_[37]).

While labour force segregation plays a role in the gender pay gap, gender-based discrimination is also a factor. In fact, 10% to 15% of the gender pay gap in Canada is estimated to be the result of discrimination (Rodas, 2019_[66]). Moreover most Canadian's see women's disadvantage with 66% reporting that "when it comes to getting high-paying jobs" men have more opportunities than women, while 31% say they have the same opportunities and only 2% say women have more (Pew Research Center, 2020_[33]).

Indigenous women in Canada face some of the most challenging barriers to labour inclusion. Indigenous women face larger gender pay gaps than non-Indigenous women, and are more likely to be sexually harassed at work (Government of Canada, 2019_[64]). In fact, Indigenous women were three times as likely as non-Indigenous women to be sexually harassed in the workplace (Government of Canada, 2019_[64]). Sexual harassment has serious implications for career development and job tenure, not to mention the psychological and physical strain it puts on those who face it.

Key policy recommendations for labour inclusion

- Implement measures to close the gender wage gap and promote greater transparency in pay, promotion and reward processes in the public and private sectors. Measures to close the gender wage gap include mentoring programmes, where women can learn how to negotiate their salary and working conditions.
- Encourage men to take paternity and parental leave entitlements and promote awareness-raising campaigns about healthy masculinities and the importance of equal sharing responsibilities

Financial inclusion

Box 4.2. QUICK OVERVIEW

Progress

- Adoption of a national strategy to boost women's entrepreneurship opportunities;
- Women are more engaged in opportunity-driven entrepreneurship than their male counterparts.

Challenges

- Between 2018 and 2019, the gender gap in new entrepreneurial activity widened;
- Women have not seen an increase in their representation among business owners since before 2017.

Outcomes

The financial inclusion pillar in Canada reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 4.3. Indicators for financial inclusion).

In 2017, all of the population reported having an account at a bank or other financial institution. Between 2014 and 2017 percentage of Canadians who reported having saved money fell by two percentage-points. Yet, the decline was smaller for women (from 80% to 79%) than for men (from 85% to 82%) and closed the gender gap in this indicator. When it came to the reasons for saving, especially for business needs, there were more than twice as many men (16%) as women (7%) who reported saving to start, operate, or expand a business or a farm in 2017. The same pattern was observed in 2014 (Demirgüç-Kunt et al., 2018^[18]).

Canada is one of just a few countries where women are more frequently entering opportunity-driven entrepreneurial activities than men. The female-to-male ratio of opportunity stands at 1.10 in 2017, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there are eleven women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). However, when it comes to starting businesses, are more men who are nascent entrepreneurs than women resulting in a female-to-male ratio of entrepreneurial activity under the equality value of one. Moreover, this figure has recently moved further from equality from 0.82 in 2018 to 0.71 in 2019 (Elam et al., 2019^[21]). Moreover, a new indicator shows that the percentage of women business owners has not changed since 2017 from 27% (Mastercard, 2019^[19]).

Additional new indicators on share of own account workers and employers show that men in Canada are more likely to be employers and own-account workers. In 2019, 9% of employed women and 12% of employed men were own-account workers, and 3% of women compared to 6% of men were employers. There has not been notable change in these indicators between 2012 and 2017 (OECD, n.d.^[23]).

Table 4.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts: The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial	2014	99%	99%	99%
	2017	100%	100%	100%

institution or report personally using a mobile money service in the past 12 months.				
Saved any money in the past year:	2014	80%	85%	82%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	79%	82%	80%
Saved to start, operate, or expand a farm or business:	2014	5%	10%	7%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	7%	16%	11%
Female-to-male opportunity ratio:	2015	1.10		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	1.01		
	2018	1.10		
Female-to-male ratio of new entrepreneurial activity:	2015	0.80		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.66		
	2018	0.83		
	2019	0.71		
New Indicators for 2020				
Women business owners:	2017	27%		
Women business owners as % of total business owners	2018	27%		
	2019	27%		
Share of employed who are employers:	2012	3%	7%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	3%	6%	
	2018	3%	6%	
	2019	3%	6%	
Share of employed who are own-account workers:	2012	9%	12%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	9%	12%	
	2018	9%	12%	
	2019	9%	12%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

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

When it comes to entrepreneurship Canada has made supporting women-led businesses a priority area. Recognising that women business owners face particular challenges including access to capital, the Government of Canada launched the Women Entrepreneurship Strategy (WES) in 2018 (Government of Canada, 2019^[64]). WES aims to use its \$2 billion in funding to double the number of women-owned businesses by 2025 by working across four areas: increasing access to capital, helping women grow funds through investments, improving federal programmes and enhancing knowledge and data (Government of Canada, 2019^[64]). Furthermore, the federal government allocated \$15 million in additional funding to its WES to promote organisations that provide tailored support to female entrepreneurs during the Coronavirus (COVID-19) crisis (Government of Canada, 2020^[67]).

Social norms and practices

Women's financial inclusion starts in the household. In Canada, social perceptions data shows that women are viewed as influential partners in these decisions. In 2020, 64% reported that men and women have about the same influence “when it comes to making important decisions about household finances” while 22% said men have more influence, and 11% said that women have more (Pew Research Center, 2020^[33]). Nevertheless, the day-to-day financial task of paying bills and managing finances is generally associated with men, with 14% reporting this task is almost exclusively performed by men while 9% said it was almost exclusively performed by women (IPSOS, 2020^[37]).

Key policy recommendations for financial inclusion

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

Inclusive decision-making

Box 4.3. QUICK OVERVIEW

Progress

- Steady progress in increasing women's representation on corporate boards and in parliament;
- Some political parties have voluntarily set gender quotas;
- A higher percentage report having supportive views of women in politics and corporate leadership.

Challenges

- Between 2014 and 2018 women's representation in managerial positions declined by one percentage-point.

Outcomes

The outcomes data for women's participation in decision-making in Canada reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 4.4).

Between 2014 and 2018, women's representation in managerial positions decreased slightly from 36% in 2014 to 35% in 2018 (ILO, 2019^[28]).

In politics and boardrooms women have made steady, but slow, progress in recent years. In Canada's lower house of parliament, women's representation reached 29% in 2020, a level two percentage-points higher than that in 2017 and four percentage-points higher than that in 2014 (IPU Parline, 2020^[26]); (OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 29% of the seats on the boards of Canada's largest companies, a small improvement over the value in 2018 of 27% (Emelianova and Milhomem, 2019^[29]).

A new indicator assessing women's representation as CEOs shows that there is much room for improvement in terms of women's inclusion in private sector decision-making. In Canada, women accounted for 3% of CEOs in 2016 and 2018 (Deloitte, 2019^[31]).

Table 4.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2014	36%	65%
The proportion of females and males in total employment in management.	2018	35%	65%
Political Representation:	2014	25%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	27%	
	2020	29%	
Share of seats on boards of the largest publicly listed companies:	2015	19%	81%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	26%	74%
	2018	27%	73%
	2019	29%	71%
New Indicators for 2020			
Women CEOs:	2016	3%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	3%	

Note: No earlier data available for Women CEOs – based on data from 325 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Canada reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

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

Nevertheless, Canada has not implemented temporary special measures such as quotas and affirmative actions at the federal level regarding women’s political participation (CEDAW, 2016^[68]). Voluntary quotas are accepted within political parties (Quota Project, n.d.^[69]). The New Democratic Party and the Liberal Party of Canada respectively set a 50% and 25% quota of women candidates at federal elections (Quota Project, n.d.^[69]). At the federal level, Status of Women Canada implements projects, in partnership with civil society, to address the issues women face in politics (CEDAW, 2016^[70]). Provincial and territorial jurisdictions also implement measures to promote women’s participation in politics. For instance, the province of Québec has funded a project to train and support women from the North-Coast who wish to engage in politics for municipal elections (Portail Québec, 2017^[71]).

At the corporate level, there are currently no national gender quotas in place to increase boardroom diversity in Canada. However, there is a 50% quota for boards of government-owned companies in Quebec (Deloitte, 2019^[31]). In 2018, the federal government of Canada passed Bill C-25 which amended the Canada Business Corporations Act, the Canada Cooperatives Act, the Canada Not-for-profit Corporations Act and the Competition Act. The new legislation aims to improve corporate transparency and accountability on their efforts to increase gender balance and diversity among senior management positions. For instance, public-listed companies are required to disclose information on their recruitment processes (Deloitte, 2019^[31]).

Social norms and practices

Attitudes regarding women’s and men’s inherent qualities impact societal views about their relative capabilities. When it comes to traits, especially those associated with being a good decision-maker such as leadership and confidence in Canada these are associated more so with men than women (IPSOS, 2020^[37]). This is especially the case with leadership which 20% reported being a trait almost exclusively associated with men (IPSOS, 2020^[37]). These ideas impact the opportunities of men and women in society. When it comes to social perceptions of men’s and women’s opportunities 43% reported in 2020 that men have more “when it comes to being leaders in their community”, while 53% said men and women have about the same opportunities (Pew Research Center, 2020^[33]).

In politics attitudes towards women’s leadership are slowly improving. In 2018, 57% reported that they “would feel very comfortable having a woman as head of government”, and this figure grew to 59% in 2019 (Kantar, 2019^[60]). Nevertheless, women in politics in Canada face challenges their male colleagues do not. Recent research reveals that parliamentary schedules with sessions Monday-Friday from 10am to 7pm can make the participation of women with small children bearing the burden of childcare responsibilities more challenging (Galandy and Tavcer, 2019^[72]). Moreover, there are reports of female parliamentarians being asked questions regarding their children and childcare which highlight the extent to which gender

roles remain deeply engrained (Galandy and Tavcer, 2019^[72]). These issues, from workstyles oriented to men who typically have not had the burden of care work on their shoulders as well as discourses highlighting discriminatory social norms are just some of the issues that prevent women from participating in political decision-making bodies. Furthermore, Indigenous women facing both discrimination due to their Indigenous status as well as gender-based discrimination remain critically underrepresented in decision-making bodies in Canada (FAFIA-AFAI, 2019^[73]).

When it comes to women's inclusion in private sector decision-making, social attitudes seem to support women's inclusion in this area. In 2019 62% said that they "would feel very comfortable having a woman as CEO of a major company in Canada" compared to 59% in 2018 (Kantar, 2019^[60]). In addition to changing attitudes, various actors have taken direct actions to support women's corporate leadership. For example, in addition to setting the target of 40% of women appointments to provincial boards, since 2014 the Province of Ontario has required TSX listed companies to disclose, on a "comply-or-explain" basis the number of women on their boards (Deloitte, 2019^[31]). Furthermore, various CSOs are working to increase the diversity of decision-making bodies in Canada's private sector including Catalyst, Canada's Top 100, Women's Executive Network, #GoSponsorHer and the Canadian Coalition for Good Governance (Deloitte, 2019^[31]).

Key policy recommendations for inclusive decision-making

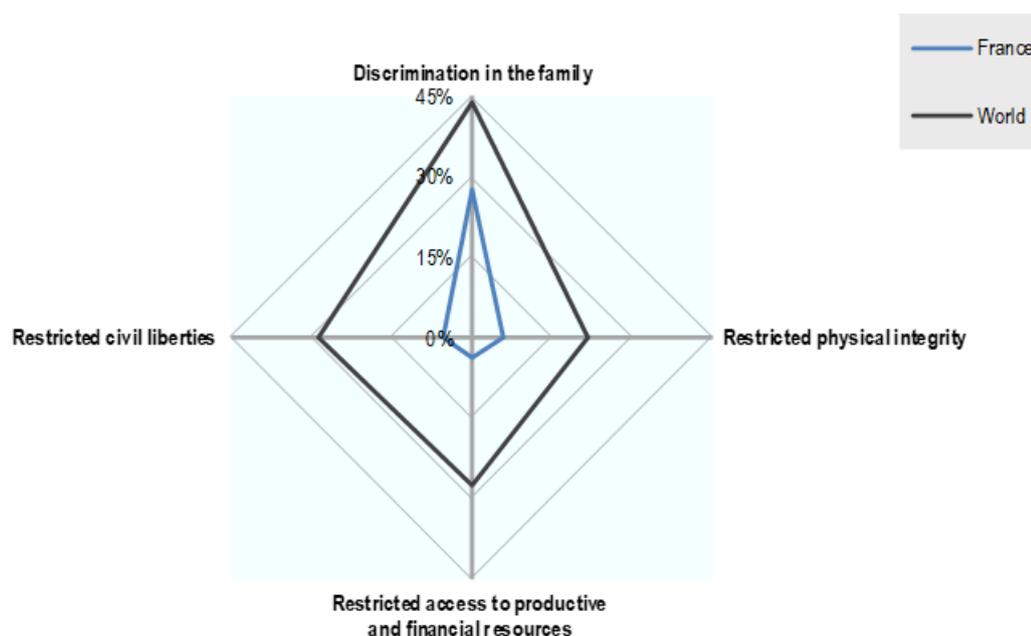
- Consider adopting regulatory or voluntary measures to promote gender balance and diversity in parliamentary or executive bodies. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties. Sanctions for non-compliance can be also important for the effectiveness of these measures;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements and boardroom quotas at the national level.

5 France

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, France achieves a score of 0.11 and ranks 4th among 120 countries (OECD, 2019_[46]). It presents very low to low level of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted access to productive and financial resources and highest discrimination in the family (see Figure 5.1).

Figure 5.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 5.1. QUICK OVERVIEW

Progress

- Enhancement of the status of women's national machineries;
- Adoption of national action plans aimed at improving women's situation at work;
- The government regularly implements surveys to better understand the status of women in the labour force.

Challenges

- Women remain overrepresented in unskilled and low-paying jobs.

Outcomes

In France, there remain gender inequalities in terms of participation in the workforce. In 2019, women were less likely than men to participate in the labour market with 68% of women doing so compared to 75% of men (see Table 5.1. Indicators for labour inclusion). The same pattern was observed in 2012, as the gender gap in labour force participation has narrowed slightly (OECD, ILO, 2019^[3]).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was more than three times higher than that of men, and the same pattern has been observed since 2012 (OECD, ILO, 2019^[3]).

Progress towards 25x25:

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

Gap in 2012: 9%

Gap in 2019: 7%

Table 5.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	66%	75%
	2017	68%	76%
	2018	69%	76%
	2019	68%	75%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	32%	8%
	2017	30%	9%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	10%	10%
	2017	9%	9%
	2018	9%	9%
	2019	9%	8%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	9%	
	2014	10%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

Unemployment rates for women were lower than for men in 2019 (OECD, 2020^[2]). When it comes to earnings, women on average earn less than men in France, and the gender gap widened between 2006 and 2014. The gender pay gap in 2014 was estimated to be 10%, meaning that on average for each Euro earned by men, women earned only 90 cents (OECD, ILO, 2019^[3]). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD, ILO, 2019^[3]).

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

Legal framework

Table 5.2. Key gender equality and international instruments

CEDAW	France ratified the Convention on the Elimination of All Forms of Discrimination Against Women in 1983 and its Optional Protocol in 2000
ILO conventions	France has ratified ILO Conventions 100, 111, 156, but not 183 or 189.
Legal reform	<ul style="list-style-type: none"> • In 2017, the French government established the State Secretariat for Gender Equality which is under the supervision of the Prime Minister. In the same year, the Act on Equality and Citizenship outlines the objectives and the scope of action of the High Council for Gender Equality. The High Council is mandated to regularly analyse and conduct an assessment of policy actions and future government initiatives (CEDAW, 2018^[74]). • In 2018, the Law for Freedom to Choose One's Professional Future enabled many advances at the workplace, in particular on the issue of gender equality. In order to narrow the gender pay gap, this law established a common measuring instrument: the gender equality index (Government of France, 2018^[75]). This index consists of five indicators and scored on 100 points: <ul style="list-style-type: none"> – The pay gap between women and men (40 points) – Equal opportunity of having a pay rise between women and men (20 points) – Differences in the distribution of promotions (15 points) – The percentage of female employees given a pay rise, on returning from maternity leave (15 points) – At least four women in the top then highest paid employees (10 points). • In 2020, the French government approved to extend the duration of paid paternity leave.

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

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

Sexual harassment in the workplace is covered under the Labour Code (Article L. 1153-1). Moreover, companies with more than 250 employees are required to appoint a human resources focal point for issues related to sexism and sexual harassment in the workplace (OECD, ILO, 2019^[3]).

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

The benefit paid during parental leave varies upon the parents' situations. A parent who stops his/her professional activity completely during the parental leave receives 396,01 euros monthly, while those who work 50% part-time receive 256,01 euros and those who work 50%-80% part-time receive 147,67 euros monthly. In 2020, the French government announced the extension of the duration of paid paternity leave from 11 days to 28 days and mandates fathers to take a week off to balance the childcare responsibilities. These new regulations will enter into force in July 2021.

In 2016, the Inter-Ministerial Plan for gender equality at work 2016-2020 sets 75 measures centred on three key objectives:

1. Creation of new jobs
2. Reduction of the unemployment rate among women, in particular among the most vulnerable and
3. Improvement of the economic performance of companies

This Inter-Ministerial plan requires each Ministry to develop a roadmap concerning the actions taken to enhance women's situation at work, on which they report each year at the "Equality Conference" organised by the State Secretariat for Gender Equality (Government of France, 2019^[76]).

Social norms and practices

In France, women spend 60% more time unpaid care and domestic work than men; this work includes child and adult care, household chores and volunteering (OECD, 2019^[6]). This time-burden disproportionately born by women impacts female labour force participation rates as well as women's ability to pursue education, employment and entrepreneurship (OECD, 2017^[38]). Social norms are a key driver behind unequal divisions of labour at home (OECD, 2019^[4]). Task associations data shows that not only do women perform this work, but it has deeply gendered associations as activities such as cleaning, cooking, taking care of children and doing laundry are associated more so with women than men (IPSOS, 2020^[37]). Nevertheless, when it comes to attitudes towards women's place in the labour force, a minority (12%) agreed that "when jobs are scarce, men should have more right to a job than women" in 2020 (Haerfer et al., 2020^[5]).

Even when women do participate in the labour force, they remain disadvantaged by gender pay gaps. The gender pay gap in France has closed marginally since 1995, from 27% to 24% in all occupations, across ages and qualifications (Government of France, 2019^[76]). Gender pay gaps are driven by various factors including occupational segregation and gender based discrimination. In terms of segregation, women hold twice as many unskilled jobs as men in France (Government of France, 2019^[76]). For example, women account for 97% of secretaries and 99% of maternal assistant (Government of France, 2019^[76]). When it comes to social perceptions, it seems that these findings are already understood. In 2020, 77% said that men have more opportunities than women in France, "when it comes to getting high-paying jobs" while only 21% said men and women have about the same opportunities (Pew Research Center, 2020^[33]).

Regarding discrimination based on gender and other factors, the Government of France has made progress in uncovering the impact of this discrimination in the labour force through regular surveys and reporting, the most recent of which shows that women continue to face harassment in the workforce more than men. In 2019, women were more likely to report having experienced discrimination on the basis of origin/race, physical appearance, disability, age, health, pregnancy/leave, religion, sexual orientation and economic insecurity (Defenseur des Droits, 2019^[77]).

Finally, sexual harassment continues to hamper women's advancement and full inclusion in the workforce. In France, 1 in 5 women confront sexual harassment at work in the course of their professional lives (Government of France, 2018^[75]). Moreover, in times of economic precariousness, such as that brought on by the Coronavirus (COVID-19) pandemic, workers may be less likely to file complaints and seek redress for mistreatment such as sexual harassment out of increased fear of losing their jobs (Varia, 2020^[78]).

Key policy recommendations for labour inclusion

- Address social norms that confine women in care and reproductive roles;
- Spread awareness of the multiple forms of sexual harassment.

Financial inclusion

Box 5.2. QUICK OVERVIEW

Progress

- Perceptions data shows that women are influential partners in household financial decisions.

Challenges

- Women face greater barriers than men when it comes to starting and growing a business.

Outcomes

The financial inclusion pillar in France reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 5.3. Indicators for financial inclusion).

Between 2014 and 2017, the percentage of people that reported having an account at a bank or another type of financial institution in France declined from 97% to 94%. This decline was steeper for women (from 95% to 92%) than it was for men (98% to 97%) thus widening the gender gap in this indicator. Moreover, men and women differ in their savings behaviours. In 2017, slightly more men (64%) than women (63%) were saving money, and men were twice as likely to be saving to start, operate or expand a farm or business in 2017 (Demirgüç-Kunt et al., 2018^[18]).

In terms of entrepreneurship, women and men are not facing the same obstacles. In 2018, the female-to-male opportunity ratio was 0.86, meaning that for every 100 men involved in opportunity-driven entrepreneurial activities, there were only 86 women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). In the same year, the female-to-male new entrepreneurial activity ratio was 0.75 meaning that for every 100 men who were nascent entrepreneurs or owner-managers of new businesses, there

were 75 women in the same situation. This figure represents an improvement compared to the year before when there were only 44 (Elam et al., 2019^[21]). A new indicator also shows that the percentage of women business owners increased slightly between 2018 and 2019 to 26% (Mastercard, 2019^[19]).

Additional new indicators on share of own account workers and employers show that men in France are more likely to be employers and own-account workers. In 2018, while the gender gap in terms of being an own account worker was relatively small with 6% of employed women having this status compared to 8% of men, the gender gap in regards to being an employer was much wider. In fact, in 2018 men were three times as likely to be employers as women (OECD, n.d.^[23]).

Table 5.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	95%	98%	97%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	91%	97%	94%
Saved any money in the past year:	2014	64%	70%	67%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	63%	64%	63%
Saved to start, operate, or expand a farm or business:	2014	4%	10%	7%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	5%	10%	7%
Female-to-male opportunity ratio:	2017	0.69		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2018	0.86		
Female-to-male ratio of new entrepreneurial activity:	2017	0.44		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2018	0.75		
New Indicators for 2020				
Women business owners:	2017	25%		
Women business owners as % of total business owners	2018	25%		
	2019	26%		
Share of employed who are employers:	2012	2%	6%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	2%	6%	
	2018	2%	6%	
Share of employed who are own-account workers:	2012	5%	8%	
Share of employed aged 15-64 years who are own-account	2017	6%	8%	

workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2018	6%	8%	
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Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio and the female-to-male ratio of new entrepreneurial activity have not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

Achieving full financial inclusion in France remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure greater financial inclusion.

Legal framework

Women and men have equal rights to open a bank account and obtain credit at a formal institution (Civil Code, Article 221).

The promotion of female entrepreneurship is one of the objectives of the Inter-Ministerial Plan for gender equality at work 2016-2020. This plan sets measures aimed enhancing women’s professional and economic integration broken down into 12 axes. All of them aim to combat the gender gaps in terms of labour force participation and wages by 2020. In order to achieve these objectives, specific measures have been implemented for to improve women’s and girls’ access to STEM education, return to quality work programmes and business creation and development (Government of France, 2019^[76]).

Social norms and practices

Women’s financial inclusion starts in the household. In France, social perceptions data shows that women are viewed as influential partners in these decisions. In 2020, 61% reported that men and women have about the same influence “when it comes to making important decisions about household finances” while 19% said men have more influence, and 18% said that women have more (Pew Research Center, 2020^[33]). Moreover, the day-to-day financial task of paying bills and managing finances is viewed as gender-neutral and equally likely to be completed by men as women (IPSOS, 2020^[37]).

When it comes to entrepreneurship, to help women access the finances necessary to start a business, the Women’s Initiative Guarantee Fund (“*Fonds de garantie à l’initiative des femmes*” (FGIF)) was created and subsequently replaced by the Women’s Equality Guarantee (“*Garantie Egalité Femmes*”) (Government of France, 2019^[76]). The Guarantee offers bank loans to women who want to start and operate a business covering 80% of the loan which can reach up to 50 0000 euros (BPI France, 2020^[79]).

Key policy recommendations for financial inclusion

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

Inclusive decision-making

Box 5.3. QUICK OVERVIEW

Progress

- Between 2014 and 2019 women's representation in the *Assemblée nationale* increased by 13 percentage-points;
- Women now hold 45% of the seats in boardrooms of France's largest companies;
- An increase in the number of female CEOs between 2016 and 2018.

Challenges

- Women's access to the media remains restricted compared to men's access.

Outcomes

The outcomes data for women's participation in decision-making in France reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 5.4).

Between 2018 and 2019, women's representation in managerial positions saw no change, remaining at 35% (ILO, 2019^[28]). In politics and boardrooms women have made steady, but slow, progress in recent years. In France's lower house of parliament (*Assemblée nationale*), women's representation reached 40% in 2020, a level one percentage-point higher than that in 2017 and 13 percentage-points higher than that in 2014 (IPU Parline, 2020^[26]); (OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 45% of the seats on the boards of France's largest companies, a small improvement over the value in 2018 of 44% (EIGE, 2020^[30]).

A new indicator assessing women's representation as CEOs shows that in recent years more women have reached this level of the corporate ladder. While women represented 1% of CEOs in 2016, in 2018, they accounted for 6% (Deloitte, 2019^[31]).

Table 5.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	32%	68%
The proportion of females and males in total employment in management.	2017	33%	67%
	2018	35%	66%
	2019	35%	66%
	Political Representation:	2014	27%
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	39%	
	2020	40%	

Percent of total board memberships of the largest listed companies:	2016	33%	67%
Proportion of seats held by women on the highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2017	43%	58%
	2018	44%	56%
	2019	45%	55%
	New Indicators for 2020		
Women CEOs:	2016	1%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	6%	

Note: No earlier data available for Women CEOs – based on data from 175 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly-listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database. Data on women CEOs from Deloitte.

The analysis of outcomes for women's decision-making in France reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

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

Since 2000, the law (Law no. 2000-493) states that all political parties should include equal numbers of men and women on party lists for those elections conducted via proportional representation (European Parliament, municipal and regional elections). For elections to the National Assembly, political parties must also present the same number of candidates for each sex and noncompliance with this rule results in a financial penalty (International IDEA, n.d.^[80]) (Law No. 88-227, Article 9 (1)). This system, however, does not impede political parties from providing women with unwinnable seats. In 2012, a new law was also introduced imposing a 40% gender quota to be reached by 2018 for nominations to executive functions in the public service (Law no. 2012-347). This quota applies to administrative and supervisory boards of public institutions, high councils, juries and selection committees in public service procedures.

In 2013, the electoral law (Law no. 2013-403) changed the way departmental, municipal and community councillors were elected. The Law introduces a 'mixed ticket' comprised of one man and one woman in cities with over 1 000 inhabitants. The same female-male alternation is used in cities with over 3 500 inhabitants (a proportional list system allowing strict parity to be applied to candidate lists, a reform asked for by parity activists as early as 1999). Parity now applies to all elections through a zipper system which alternates candidates' positions on the list by gender. Since 2014, in departmental elections, voters must choose a team of councillors comprised of one woman and one man. This binomial system is in place not only to ensure gender parity at the departmental level, but to create a system where decision-making processes and responsibilities can be shared among the candidates in the hopes of making work-life balance better for politicians (European Union, 2018^[81]).

The 2014 Act for Real Equality between Women and Men has extended quotas to civil society organisations such as sport federations and provides for more effective application of penalties for infringement of gender quotas. In addition, the CEDAW committee has noted with concern that some political parties appear to prefer to be fined rather than nominate women candidates for elections (CEDAW, 2016^[82]).

The Act No. 2015-994 of 17 August 2015 on social dialogue and employment also contains some provisions regarding parity in the elections of workers' representatives. The lists of candidates being proposed for these representative positions should reflect the gender balance of the employees represented. Thus the list should represent the same proportion of men and women as the proportion of the electorate (CEDAW, 2016^[82]).

Social norms and practices

Social norms must recognise women's potential to be leaders and encourage them to pursue positions of influence if inclusive decision-making is to be achieved. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, the traits of leadership and confidence—key traits of good decision-making—are associated more so with men than women (IPSOS, 2020^[37]). This is also the case in France where, for example, 12 % reported that confidence is a trait they associate almost exclusively with men (IPSOS, 2020^[37]). Ideas about the inherent traits of men and women inform the roles societies accept for them to take in the public and private spheres.

Between 2018 and 2019, social attitudes grew more favourable towards women's leadership in politics and business. In 2018, 40% reported that they “would feel very comfortable having a woman as head of government” while 44% did so in 2019 (Kantar, 2019^[60]). While the change was smaller, more people in 2019 (45%) reported that they “would feel very comfortable having a woman as CEO of a major company” in France, than did so in 2018 (44%) (Kantar, 2019^[60]). While these attitudes are progressing, they continue to impact women's opportunities. The majority of respondents (55%) in France said that “when it comes to being leaders in their community” men have more opportunities, while 41% said men and women have about the same opportunities (Pew Research Center, 2020^[33]).

Changing attitudes may be related to the increased presence of women in political decision-making in France in recent years. This increase has unfolded both at the national and local levels where in 2019, women accounted for 40% of local councillors (CCRE, 2019^[83]). Moreover, the gender gap in candidacy rates has been shrinking, however, among six of the 15 parties that which submitted candidates for races in Metropolitan France the gender gap in candidacies was above 2% (Government of France, 2019^[76]). Aside from gaps in candidacies, access to the media remains a significant barrier to women's ascendance to positions of political leadership. In 2018, France's audio-visual council (Conseil Supérieur de l'Audiovisuel - CSA) noted a decline in women politician's presence in the media. For example, women accounted for only 27% of political guests (CCRE, 2019^[83]).

Key policy recommendations for inclusive decision-making

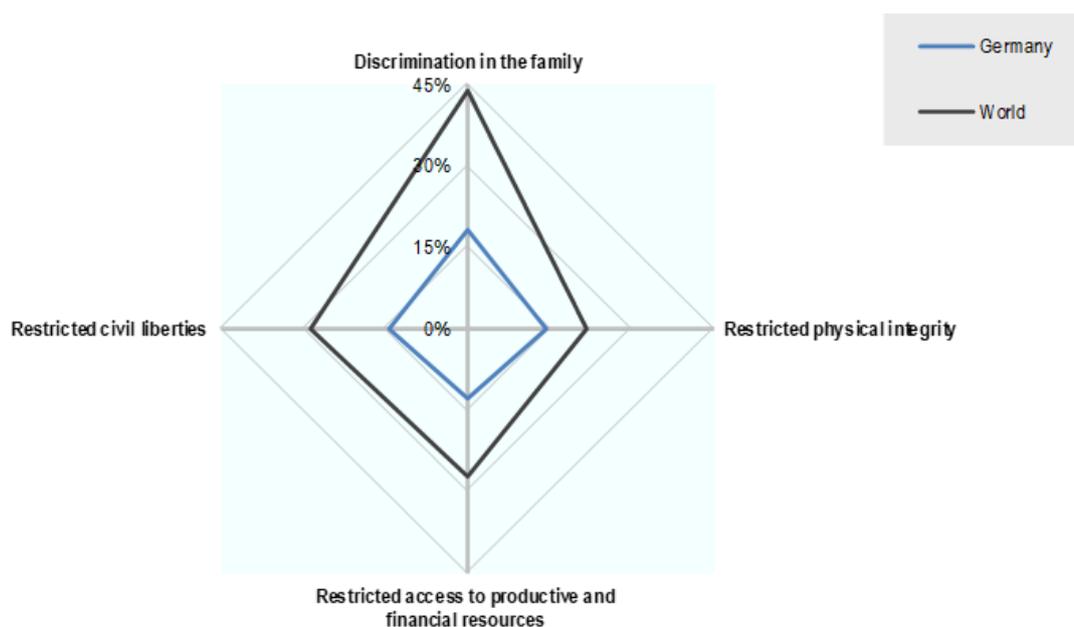
- Promote positive images of women political leaders, including through the media;
- Collect gender-disaggregated data about the harassment of politicians within political institutions as well as online and develop a strategy to address the problem;
- Consider undertaking a self-assessment of gender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

6 Germany

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Germany achieves a score of 0.15 and ranks 14th among 120 countries (OECD, 2019_[46]). It presents very low levels of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted access to productive and financial resources, and the highest discrimination in the family (see Figure 6.1).

Figure 6.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 6.1. QUICK OVERVIEW

Progress

- New legislation addressing the gender pay gap;
- The gender pay gap has narrowed by over 3 percentage-points between 2006 and 2018.

Challenges

- Women continue to bear the disproportionate burden of unpaid care and domestic work;
- Sexual harassment affects more women at work than men.

Outcome

In Germany, there remain gender inequalities in terms of participation in the labour market. In 2019, women were less likely than men to participate in the labour market with 75% doing so compared to 84% of men (see Table 6.1). The same pattern was observed in 2012 (OECD, ILO, 2019^[3]).

Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, the proportion of women in part-time employment was approximately four times more than that of that of men, and the same pattern has been observed since 2012 (OECD, ILO, 2019^[3]).

In 2019, the proportion of unemployed women was 3%, compared to 4% for men (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 10.7%

Gap in 2019: 8.6%

Table 6.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	72%	83%
	2017	74%	83%
	2018	74%	83%
	2019	75%	84%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	48%	11%
	2017	48%	12%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	4%	5%
	2017	3%	4%
	2018	3%	4%
	2019	3%	4%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	18%	
	2016	16%	
	2018	15%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

When it comes to earnings, women on average earn less than men in Germany, though the gap has narrowed since 2006. In 2018, the gender pay gap was estimated to be 15%, meaning that on average for each Euro earned by men, women earned only 85 cents (OECD, 2020^[2]). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD, ILO, 2019^[3]). Furthermore, women in Germany are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings.

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

Legal framework

Table 6.2. Key gender equality laws and international instruments

CEDAW	Germany ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1985 and its Optional Protocol in 2002
ILO conventions	Germany has ratified following ILO Conventions - C100, C111 and C189, whereas it is not a party of Conventions - C156 and C183.
Legal reform	<ul style="list-style-type: none"> In 2017, the Transparency of Remuneration Act entered into force and aims to ensure and enforce the principle of equal pay between women and men performing the same work (Government of Germany, 2019^[84]). The German government has enacted policies to address the burden of unpaid childcare amidst the Coronavirus (COVID-19) crisis. The government grants parents compensation payments if they cannot work as they care for a child below a certain age. For instance, both mother and father receive compensation payments that cover 67% of their salary (maximum 2016 euros) for up to 10 weeks each. Single parents can claim up to 20 weeks of continued wage payment (Government of Germany, 2020^[14]).

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

In addition, the law mandates for equal remuneration for work of equal value (Transparency of Remuneration Act, Sec. 7). Since 2018, Germany is also a member of the Equal Pay International Coalition (EPIC)²⁹. Furthermore, in Germany there are sector-specific minimum wages which are typically higher than the national minimum wage: for example, this is the case in industrial cleaning and long-term care sectors in which the majority of employees are women (OECD, ILO, 2019^[3]).

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

²⁹ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

German law mandates paid maternity leave of 14 weeks and women must not be employed in the six weeks prior to and the eight weeks following delivery (Maternity Protection Act, Sec. 3, 6). The prohibition of employment for women who have recently given birth may be extended up to 12 weeks in case of premature and multiple births (Maternity Protection Act, Sec. 6). Maternity allowance is covered by health insurance (Maternity Protection Act, Sec. 13). If a woman is not a member of the health insurance, maternity leave benefits are paid by the Federal Government; a supplementary allowance may be also paid by the employer (Maternity Protection Act, Sec. 14). Dismissal of women during pregnancy, four months after delivery and four months following the miscarriage of a baby after the 12 weeks of pregnancy is prohibited (Maternity Protection Act, Sec. 9).

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

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

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

Social norms and practices

In Germany women spend more than 50% more time on unpaid care work than their male counterparts (OECD, 2019_[6]). Furthermore, women in couples with children spend 83.3% more time on care work (BMFSFJ, 2020_[87]). The burden of unpaid care and domestic work is one factor driving women's lower rates of labour force participation and higher uptake of part-time work, both of which have long lasting impacts on their economic empowerment (OECD, 2017_[38]); (BMFSFJ, 2020_[85]). Social norms are a key driver behind unequal divisions of care and domestic labour. Attitudes such as "when a mother works for pay, the children suffer" of which more than 30% German respondents agreed to within 2020 position childcare as women's duty (Haerpfer et al., 2020_[5]). Nevertheless, in this indicator there has been notable progress as in 2017, nearly 32% agreed with this statement (OECD, 2019_[6]). On the other hand, in 2020, the percentage agreeing that "being a housewife is just as fulfilling as working for pay" increased by three percentage-points between 2017 and 2020 to 55% (OECD, 2019_[6]); (Haerpfer et al., 2020_[5]). Furthermore the way the tax system is structured, women face high tax-burdens when re-entering the labour force after having children (BMFSFJ, 2020_[85]).

Even when women do participate in the labour force they remain concentrated in some sectors and jobs. Moreover, women are overrepresented in precarious employment. In 2019, 2.85 million women in Germany worked in marginal employment compared to 1.80 million men (BMFSFJ, 2020_[85]). Women's concentration in marginal employment has an impact on the gender pay gap and their overall economic empowerment (OECD, 2017_[38]). Promisingly, social attitudes that view gender pay gaps as justified are on the decline. In 2020, 15% agreed or strongly agreed that "if a woman earns more money than her husband, it's almost certain to cause problems", compared to 19% who did so in 2017 (Haerpfer et al., 2020_[5]);(OECD, 2019_[6]).

Sexual harassment is another barrier to women's full inclusion in the Germany's workforce. Survey results reveal that harassment in its various forms remains relatively common in the workplace in Germany, with

more women (57%) than men (40%) reporting they have experienced it (European Network of Equality Bodies, 2019^[86]). Furthermore female executive staff, academics and women in typically male professions were at increased risk for sexual harassment (European Network of Equality Bodies, 2019^[86]). In order to better understand the problem of harassment in the workplace, the Government of Germany commissioned surveys in 2014 and 2019 concerning sexual harassment at work (Government of Germany, 2019^[84]). Moreover, the Federal Anti-Discrimination Agency (ADS) produces materials to inform employees of their rights and had initiated a social media campaign “#darüberreden” (“talk about”), to raise awareness and spark a societal conversation on these issues (Government of Germany, 2019^[84]).

Key policy recommendations for labour inclusion

- Promote gender-equal sharing of unpaid care work through awareness-raising campaigns, in order to reduce bias against male caregiving and highlight women’s contribution to family income and to the economy
- Emphasise employers’ responsibilities to prevent sexual harassment in the workplace and provide best practices for reporting procedures that protect victims from potential repercussions
- Encourage equitable divisions of care responsibilities in couples by establishing a paid paternity leave entitlement of at least two week in connection with childbirth;
- Ensure the ability of women to make independent livelihoods by valuing ‘traditionally feminine’ professions by ensuring fair pay and decent working conditions;
- Improve flexible work arrangements, and promote phase-oriented working hours.

Financial inclusion

Box 6.2. QUICK OVERVIEW

Progress

- Various initiatives are in place to facilitate women’s entrepreneurship, specifically for rural and refugee women.

Challenges

- Women are more likely than men to close their business out of fear of failure, and are less likely to see business opportunities.

Outcomes

The financial inclusion pillar in Germany reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 6.3).

In 2017, nearly 99% of women—the same percentage as men—reported having an account at a bank or another type of financial institution in Germany. However, men and women do differ in their savings behaviours as in 2017, more men were saving money than women. Specifically, 74% of women compared to 78% men reported personally saving money in the past 12 months. Fewer men and women were saving money in 2017 than in 2014, but the decline was stronger for women thus widening the gender-gap in this

indicator. In addition, when it comes to the reason for saving, men were three times as likely to be saving to start, operate or expand a farm or business in 2017. These differences have remained over time (Demirgüç-Kunt et al., 2018^[18]).

When it comes to entrepreneurship, in 2018, gender parity was achieved in terms of women's and men's participation in opportunity-driven entrepreneurship (Global Entrepreneurship Monitor (GEM), 2018^[41]). Nevertheless, the female-to-male ratio of nascent entrepreneurs is still far from the parity value of one. The 0.60 value in 2019 means that for every ten men in the population involved in early stage entrepreneurial activities, there are six women doing the same, compared to 5 in 2018 (Elam et al., 2019^[21]). Moreover, a new indicator shows that the percentage of women business owners in 2019 rests at 26% (Mastercard, 2019^[19]).

Additional new indicators on share of own account workers and employers show that men in Germany are more likely to be employers and own-account workers. In 2018, 4% of employed women and 5% of employed men were own-account workers, and men were three times more likely to be employers than women (OECD, n.d.^[23]).

Table 6.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	99%	99%	99%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	99%	99%	99%
Saved any money in the past year:	2014	79%	80%	80%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	74%	78%	76%
Saved to start, operate, or expand a farm or business:	2014	5%	17%	11%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	4%	12%	8%
Female-to-male opportunity ratio:	2015	0.90		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.96		
	2018	1.00		
Female-to-male ratio of new entrepreneurial activity:	2015	0.50		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.59		
	2018	0.50		
	2019	0.60		
New Indicators for 2020				
Women business owners:	2017	26%		
Women business owners as % of total business owners	2018	25%		

	2019	26%		
Share of employed who are employers:	2012	2%	6%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	2%	6%	
	2018	2%	6%	
Share of employed who are own-account workers:	2012	5%	7%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	4%	6%	
	2018	4%	5%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

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

Social norms and practices

Women's financial inclusion starts in the household. In Germany, social perceptions data shows that women are viewed as influential partners in these decisions. In 2020, 64% reported that men and women have about the same influence "when it comes to making important decisions about household finances" while 21% said men have more influence, and 14% said that women have more (Pew Research Center, 2020^[33]). Nevertheless, the day-to-day financial task of paying bills and managing finances is generally associated with men, with 18% reporting this task is almost exclusively performed by men while 9% said it was almost exclusively performed by women (IPSOS, 2020^[37]).

When it comes to the reasons for entrepreneurial activity, women seem to be mostly motivated by a desire to continue the family traditions with 4 out of 5 of female founders citing this as a reason; however necessity drive entrepreneurship is also common, with 48.5% of women founders citing this as a driving factor in their business creation, compared to 39.2% of men (Sternberg et al., 2020^[87]). Furthermore fear of failure is a more common reason for stopping business activities among women than men and the same is true when it comes to opportunities perceptions—men see more opportunity than women (Sternberg et al., 2020^[87]).

In recognition of the special challenges women face in starting a business, the German government has created a number of programs. For example, the German Association of Rural Women's (dlv) "*Selbst ist die Frau – Existenzgründung von Frauen im ländlichen Raum*" (Self-Reliant Women – Women-led Startups in Rural Areas) aims to help rural women to start businesses by assisting them with networking, mentoring and training (Government of Germany, 2019^[84]). Moreover in recognising the particular challenges faced by Refugee women in Germany, the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth

(BMFSFJ) initiated the project “Female Refugees: Start your own business!” in 2017. The program helps refugee women to develop business-oriented ideas, plan and promote their projects (Government of Germany, 2019^[84]).

Key policy recommendations for financial inclusion

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

Inclusive decision-making

Box 6.3. QUICK OVERVIEW

Progress

- Between 2014 and 2020, women’s representation in the Deutscher Bundestag increased by six percentage-points;
- In 2019, women held 36% of the seats in the boardrooms of Germany’s largest companies;
- Between 2017 and 2020 positive towards women’s political leadership have gained substantial ground.

Challenges

- Women held only 1 in 4 of managerial positions—seeing no change since 2015.

Outcomes

The outcomes data for women’s participation in decision-making in Germany reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 6.4. Indicators for inclusive decision-making).

Between 2015 and 2019, women’s representation in managerial positions saw no change, remaining at 29% (ILO, 2019^[28]).

In politics and boardrooms women have made steady, but slow, progress in recent years. In Germany’s lower house of parliament (*Deutscher Bundestag*), women’s representation reached 31% in 2020, a level six percentage-points higher than that in 2014 (IPU Parline, 2020^[26]); (OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 36% of the seats on the boards of Germany’s largest companies, an improvement over the value in 2018 of 33% (EIGE, 2020^[30]).

A new indicator assessing women’s representation as CEOs shows that in recent years more women have reached this level of the corporate ladder. While women represented 4% of CEOs in 2018—two percentage-points more than in 2016 (Deloitte, 2019^[31]).

Table 6.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	29%	71%
The proportion of females and males in total employment in management.	2017	29%	71%
	2018	29%	71%
	2019	29%	71%
Political Representation:	2014	37%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	31%	
	2020	31%	
Percent of total board memberships of the largest listed companies:	2015	25%	75%
Proportion of seats held by women on thig highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2017	30%	70%
	2018	33%	67%
	2019	36%	64%
New Indicators for 2020			
Women CEOs:	2014	4%	
Percentage of Chief Executive Officers (CEOs) that are women.	2016	2%	
	2018	4%	

Note: No earlier data available for Women CEOs – based on data from 191 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly-listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Germany reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

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

Germany has not adopted legal quotas in order to promote and enhance political participation of women with the exception of the Brandenburg and Thuringia State. The quota system is exclusively based on voluntary quotas introduced by the political parties in their internal regulations. The majority of political parties in Germany have introduced measures with regard to gender equality and improving the gender balance in politics. The Social Democratic Party (SPD) in its statute and Electoral Code is committed to a minimum 40% quota for representatives of one sex at all organisational levels (e.g. the board of the party, electoral lists). The Christian Democratic Union (CDU) has set a female participation rate for women of one third in all decision-making bodies of the party as well as on its electoral lists. The Green party has opted for fixed parity on parity lists. Additionally, *Die Linke* reserves the first two places on its electoral lists for women (International IDEA, n.d.^[80]).

In 2019, Brandenburg became the first German state to introduce a mandatory gender quota by adopting the Act on Inclusive Parity. The Act was to come into force in 2024 and ensure a balanced representation of women and men in the Parliament. In order to guarantee equal representation, female and male candidates were supposed to be alternated on the candidates lists (Government of Germany, 2019^[84]). However, both parity laws—in Brandenburg and Thuringia—were declared unconstitutional by the respective state constitutional courts in 2020. The Federal Constitutional Court will now decide how parity

laws have to be designed in order to be consistent with the Constitution. The legal discussion in Germany is far from over.

In the private sector, the 2015 Act on equal participation of women and men in executive positions in the private and public sector establishes a 30% gender diversity quota for supervisory boards, and requires listed and co-determined companies to establish gender-quality targets at the top two levels of management (Government of Germany, 2019^[84]). The scope of the law is to be expanded in 2021. Among other things, the women's quota for supervisory boards is to be expanded and a minimum occupation for board members introduced. The ministerial draft of the law is currently being coordinated by the government.

Social norms and practices

In Germany, social attitudes have shifted tremendously in regards to women's abilities to be capable political leaders. In 2020, the percentage of people agreeing or strongly agreeing that "on the whole, men make better political leaders than women do" was 11.6 percentage-points lower than in 2017, dropping specifically from nearly 20% to 8% (Haerpfer et al., 2020^[5]);(OECD, 2019^[6]). Moreover, an increasing percentage report that they "would feel very comfortable having a woman as head of government" with this indicator growing from 26% in 2018 to 31% in 2019 (Kantar, 2019^[60]). Nevertheless social perceptions data shows that men and women may not be afforded the same opportunities. In 2020, 59% said that "when it comes to being leaders in their communities" women and men have about the same opportunities, while 36% said that men have more (Pew Research Center, 2020^[33]). Furthermore job associations data shows that being a politician is still a job most associate with men (IPSOS, 2020^[37]).

Gender divisions also exist within the halls of parliament. For example, in Germany, men tend to be assigned to "high-profile profiles such as foreign and internal affairs, defence and justice" while women are assigned "socio-cultural portfolios" such as health, education and cultural affairs (Shreeves, Prpic and Claros, 2019^[88]). Moreover, these gendered assignments did not change once more women entered parliament (Shreeves, Prpic and Claros, 2019^[88]).

Furthermore a 2018 survey shows that among 95 young women lawmakers in Germany, 1 in 3 had experience sexual harassment (CCRE, 2019^[83]). Furthermore, 70% reported thinking that male colleagues were taken more seriously than they were (CCRE, 2019^[83]). This manifest in the women's experiences as being interrupted, ignored, or not given a chance to speak (CCRE, 2019^[83]). This goes to show that even when women do make it into political leadership positions, the work environments may not be conducive to their full inclusion.

When it comes to leadership in the business world, attitudes have in recent years grown more favourable of women's capabilities. In 2019 33% said that they "would feel very comfortable having a woman as CEO of a major company in Germany" compared to 29% in 2018. While these figures remain rather low, other indicators reveal more promise. For example, only 9% agrees that "on the whole, men make better business executives than women do" in 2020 (Haerpfer et al., 2020^[5]).

Key policy recommendations for inclusive decision-making

- Consider regulatory measures to promote gender balance in parliamentary and executive bodies. These can include quotas, parity laws, alternation between women and men on the list of candidates, as well as financial incentives for political parties;
- Address gender stereotypes with regards to women in politics and promote positive images of women leaders;

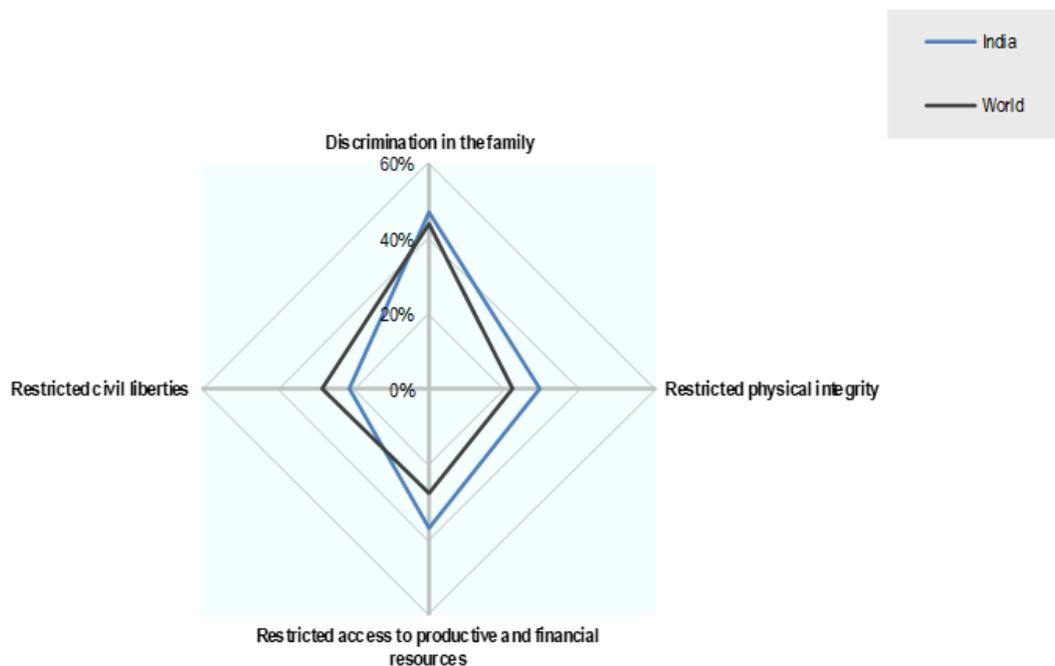
- Address gender-based discrimination and harassment towards women engaged in politics;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

7 India

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, India achieves a score of 0.34 and ranks 80th among 120 countries (OECD, 2019^[46]). It presents low to high levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted civil liberties, and highest discrimination in the family (see Figure 7.1. Level of discrimination in the SIGI dimensions).

Figure 7.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 7.1. QUICK OVERVIEW

Progress

- Government actions to provide childcare, alleviating some of the burden of unpaid care work that falls on women;
- New government initiative will help facilitate the filing of complaints and tracking of sexual harassment in workplaces.

Challenges

- Female labour force participation dropped from 30% in 2012 to 22% in 2018;
- Discriminatory attitudes such as that “when jobs are scarce, men should have more right to a job than women” are widely accepted;
- Labour force segregation along gendered lines remains an issue.

Outcomes

In India, there remain large gender disparities in terms of participation in the workforce.

In 2018, women were less likely than men to participate in the labour force market with 22% of women doing so compared to nearly 79% of men (see Table 7.1. Indicators for labour inclusion). The female labour force participation rate is lower than the rate in 2012 (OECD, ILO, 2019^[3]) There is no gender difference in terms of the unemployment rate, which stood at 9% for both women and men in 2018 (OECD, n.d.^[56]).

Progress towards 25x25:

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

Gap in 2012: 49%

Gap in 2018: 57%

Table 7.1. Indicators for labour inclusion

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

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

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

When it comes to earnings, women on average, earn less than men in India. The gender pay gap in 2012 was estimated to be 33%, meaning that on average, for each Rupee earned by men, women earned only 67 Paise; however this gap is much smaller than that recorded for 2006, which was estimated to be 50% (OECD, ILO, 2019^[3]). Furthermore, women in India are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD, ILO, 2019^[3]).

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

Legal framework

Table 7.2. Key equality laws and international instruments

CEDAW	India ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1993.
ILO conventions	India has ratified ILO Conventions 100 and 111, but not 156, 186 or 189.
Legal reform	<ul style="list-style-type: none"> The 1961 Maternity Benefits Act has recently been amended. The Maternity Benefit (Amendment) Act 2017 now grants 26 weeks paid maternity leave, mandates the provision of child care facilities in organisations having 50 or more employees and allows breaks for an employee to express breast milk for her nursing child. In addition, the Act establishes flexible work arrangements for women under certain conditions (Government of India, 2019^[89]).

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

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

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

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

Social norms and practices

Women in India spend 10 times more time on unpaid care work than their male counterparts (OECD, 2019^[6]). Nevertheless, social perceptions data shows that people associate tasks such as cleaning, taking care of children, cooking and doing laundry as being performed by men more so than women (IPSOS, 2020^[37]). Social perceptions aside, unpaid care and domestic work remains one of the contributors to women's lower labour force participation rates and uptake of part-time work, which in turn contribute to

gender pay gaps (OECD, 2017^[38]). In recognition of the care responsibilities that predominately fall on women, the Government of India implemented a National Crèche Scheme in 2017, to provide care facilities for the children of working women. The facilities include “sleeping facilities, supplementary nutrition, health care inputs like immunization and basic health monitoring” as well as activities and education among others (Government of India, 2019^[89]).

When women do participate in the labour force, they tend to be concentrated in certain jobs and sectors (Mondal et al., 2018^[90]). Social norms are both a product and driver of these divisions. New attitudinal data shows that in India, the jobs of doctor, teacher, scientist, IT worker and construction worker were all associated more so with men than women. Most striking was the fact that 29% of respondents report that the job of scientist is one almost exclusively done by men (IPSOS, 2020^[37]). Attention to labour force segregation is key as it is a contributor to gender pay gaps and also means that policies and crises such as the Coronavirus (COVID-19) pandemic that differentially impact some sectors will have might have gendered impacts. One example of this are the women Accredited Social Health Activists (ASHA) who have been on the frontlines of the Coronavirus (COVID-19) crisis in India but the majority of whom are working without sufficient safety equipment (Mercado, Naciri and Mishra, 2020^[91]).

In addition to the issues of unpaid care work and sectoral segregation, sexual harassment remains an issue hampering women’s inclusion in the workforce. Globally, sexual harassment is underreported, and evidence suggests that this is also the case in India. The reasons women give for not reporting range from lack of confidence in the complaint process, low awareness of legal framework, and fear of reprisal, ridicule, and stigma (Sarpotdar, 2020^[92]). In recognition of this issue the government is taking action, establishing an online platform to monitor workplace harassment and allow for easier registration of complaints (Government of India, 2019^[89]).

Finally discriminatory attitudes regarding women’s participation in the workforce appear to be have significant acceptance. For example, in 2020, 79% of respondents in India agreed that “when jobs are scarce, men should have more right to a job than women” (Pew Research Center, 2020^[33]). And yet, a majority (62%) believe that “when it comes to getting high-paying jobs” men and women have about the same opportunities; while 28% say men have more opportunities in this regard, only 7% think women have more (Pew Research Center, 2020^[33]).

Key policy recommendations for labour inclusion

- Take action to address sectoral and occupational segregation in the labour force;
- Promote positive social norms which may aid in redistributing unpaid care and domestic work;
- Collect data about the various forms of harassment that can take place in the workplace and provide employers with good practices for designing redress procedures which protect victims form retaliation and re-victimisation.

Financial inclusion

Box 7.2. QUICK OVERVIEW

Progress

- Women are closing the gap with men in terms of new entrepreneurship.

Challenges

- The proportion of women among business owners declined between 2018 and 2019.

Outcomes

The financial inclusion pillar in India reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 7.3. Indicators for financial inclusion).

In 2017, 77% of women compared to 83% of men in India reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018^[18]). There are further discrepancies in the savings behaviours of men and women. Indeed, more men are saving money than women: in 2017, the percentage of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 30% and 37%. In addition, when it comes to the reason of saving, a greater proportion of men (12%) reported saving to start, operate or expand a farm or business, compared to only 7% of women. This difference has persisted since 2014.

When it comes to entrepreneurship, there are further discrepancies between the activities of women and men. In 2018, the female-to-male opportunity ratio stood at 0.89 indicating that on average, for every 100 men in the population involved in opportunity-driven entrepreneurial activities, there are 89 women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). Since 2018, new data on new entrepreneurship shows that women are closing the gap with men. In 2019, for every 100 men in the population who are nascent entrepreneurs or owner-managers of new businesses, there are 75 women in the same situation, compared to 62 in 2018 (Elam et al., 2019^[21]).

A new indicator added this year shows that women account for 7% of all business owners, a slightly smaller percentage than in 2018 when they accounted for 11% (Mastercard, 2019^[19]).

Table 7.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	43%	63%	53%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	77%	83%	80%
Saved any money in the past year:	2014	34%	42%	38%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	30%	37%	34%
Saved to start, operate, or expand a farm or business:	2014	4%	10%	7%
The percentage of respondents aged 15 and above who	2017	7%	12%	10%

report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.				
Female-to-male opportunity ratio:	2015	1.1		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2018	0.89		
Female-to-male ratio of new entrepreneurial activity:	2015	0.60		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2018	0.62		
	2019	0.75		
	New Indicators for 2020			
Women business owners:	2017	8%		
Women business owners as % of total business owners	2018	11%		
	2019	7%		

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. No data available for share of employed who are employers or share of employed who are own-account workers.

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

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

Legal framework

There are no legal restrictions regarding women's access to financial services, including credit. The right for all citizens to choose any profession, or carry on any occupation, trade or business is guaranteed in the Indian Constitution. Women are allowed to open a bank account at a formal bank institution in the same way as men. The government has established various financial empowerment projects including cash transfer schemes and microcredit initiatives to increase women's access to credit (Government of India, 2019^[89]).

Social norms and practices

The financial inclusion of women, in terms of their access to banking services, has been a major priority of the Indian government in recent years, with data showing that majority of beneficiaries of programs in this area, especially self-help groups, are women (Shetty and Hans, 2019^[93]). Nevertheless, women continue to face barriers in accessing formal financial services. These include restrictions on their mobility, which are a particularly salient issue for women in rural areas who may have to travel further to reach a bank or financial outlet as well as a lack of knowledge and motivation to take up financial services (MSC, 2019^[94]).

When it comes to women's inclusion in household finances, social norms data seems to suggest that women are involved in key decisions. In 2020, 52% said that "when it comes to making important decisions

about household finances” women and men have about the same influence, while 38% said that men have more (Pew Research Center, 2020^[33]). This aside, when it comes to task association, it seems that most respondents in India associate paying bills and managing finances as a task performed by men, with 32% reporting that this is almost exclusively a task performed by men (IPSOS, 2020^[37]).

In terms of women-led business, access to credit remains an issue, with less than 5% of micro, small and medium sized enterprises in India having access to “formal credit” (Mastercard, 2019^[19]). This issue has gained wider recognition in recent years with various initiatives and funds being set up not only to facilitate access to capital but also to encourage entrepreneurship especially among women. For example, “Stand Up India” facilitates bank loans and has targets for reaching women and otherwise marginalised individuals, and the initiative’s Credit Guarantee Fund extends collateral free loan coverage. As of July 2019, 74 885 Scheduled Caste (SC) and Scheduled Tribe (ST) and women entrepreneurs have taken loans under this scheme, 82% of which were women (Government of India, 2019^[89]).

Key policy recommendations for financial inclusion

- Undertake a study to better understand the drivers behind women’s lower uptake of financial services.

Inclusive decision-making

Box 7.3. QUICK OVERVIEW

Progress

- A record number of women in India’s lower house of parliament (*Lok Sabha*);
- Increasing representation of women on corporate boards—up to 16% in 2019;
- An increasing percentage of CEOs that are women.

Challenges

- Political parties remain significantly less likely to nominate women than men.

Outcomes

The outcomes data for women’s participation in decision-making in India reveals some notable progress in the last year (see Table 7.4).

Progress has been slow in terms of increasing women’s representation in management and corporate boards. In 2018, women accounted for 14% of managers, a small increase over 2012 when they held 13% (ILO, 2019^[28]). When it comes to representation on corporate boards, in 2019, women help 16% of the seats on the board of India’s largest companies, a 2 percentage-point increase since 2018 (Emelianova and Milhomem, 2019^[29]).

In politics, although women remain critically underrepresented, they have been making steady gains in recent years. Between 2017 and 2020, women’s representation in India’s lower house of parliament (*Lok Sabha*) increased from 12% to 14%, its highest level yet (OECD, 2019^[6]); (IPU Parline, 2020^[26]).

New data became available this year regarding the percentage of women CEOs. This indicator reveals that while women have been increasingly reaching this level holding 7% of these positions in 2018 compared to just 3% just two years prior (Deloitte, 2019^[31]).

Table 7.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2012	13%	87%
The proportion of females and males in total employment in management.	2018	14%	86%
Political Representation:	2014	11%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	12%	
	2020	14%	
Share of seats on boards of the largest publicly listed companies:	2015	11%	89%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	14%	86%
	2018	14%	86%
	2019	16%	84%
New Indicators for 2020			
Women CEOs:	2016	3%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	7%	

Note: No earlier data available for Women CEOs – based on data from 245 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

While India has made recent progress, room for improvement remains. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key in order to ensure that decision-makers in India is truly inclusive.

Legal framework

The Constitution, under Article 325, guarantees men and women in India the same rights to hold public and political office. As per the 73rd and 74th Amendments to the Constitution, 33% of seats for panchayats in rural areas and urban local bodies are reserved for women. Across India, 20 states provide for 50% of seats reserved for women (Ministry of Panchayati Raj, 2019^[95]). The Women's Reservation Bill, which proposed to reserve 33% of seats in the lower house of parliament, the Lok Sabha and all state legislative assemblies for women, was never voted on and lapsed in 2014 (PRS, 2016^[96]). In its Twelfth Five Year Plan, the government assigns responsibility to the Ministry of Women and Child Development and the Ministry of Panchayati Raj to implement initiatives that build the capacity of women candidates and train women representatives (Government of India, 2013^[97]). The Ministry of Urban Development also organises a number of training programmes, workshops and seminars to build the capacities of women elected representatives at the local level (CEDAW, 2014^[98]).

In the private sector, the Listing Regulations require that the board of directors of each top 500 listed entity have at least one independent women director by April 2019, and that the boards of the top 1000 listed entities have at least one by April 2020. Furthermore there is a requirement to disclose the gender composition of the board on a quarterly basis (Deloitte, 2019^[31]).

Social norms and practices

In 2019, a record number of women candidates were sworn into India's *Lok Sabha*. Nevertheless, for every 10 men that ran elections, there was only one woman doing the same (Varshney, 2019^[99]). Moreover it seems that parties nominate women to reserved seats for Schedule Caste and Schedule Tribe Individuals, which although allowing for the representation of women who face intersectional discrimination, may also be a practice intended to leave the remaining seats for higher-caste men (Varshney, 2019^[99]).

Even when parties do nominate women, it is up to voters to elect them. This is another important point at which social norms play a role. In India, job associations' data shows that more people associate the job of politician with men than women. In fact, 31% reported that this is a job almost exclusively performed by men (IPSOS, 2020^[37]). A similar percentage (39%) in 2020 said that they "would feel very comfortable having a woman as head of government".

Traits associations data shows that three key traits likely associated with good decision-makers—confidence and leadership—are all associated more so with men than women. Most striking was the fact that 32% associated confidence tremendously more so with men. Beliefs about the inherent qualities of men and women impact their respective opportunities. Attitudinal data on the opportunities of men and women shows that while 51% say that men and women have about the same opportunities "when it comes to being leaders in their community", while 39% say men have more opportunities than women (Pew Research Center, 2020^[33]).

Social attitudes regarding women's leadership are also important when it comes to inclusive decision-making in the private sector. In 2020, 34% reported that they "would feel very comfortable having a woman as CEO of a major company in India" (Kantar, 2019^[60]). These attitudes are important as they contribute to advancement opportunities. Data from India shows that 78% of women believe that "traditional gender stereotypes" prevent companies from appointment more women, while most men (77%) saw a lack of diversity policies, plans and targets as the biggest issue (KPMG, 2017^[100]).

Key policy recommendations for inclusive decision-making

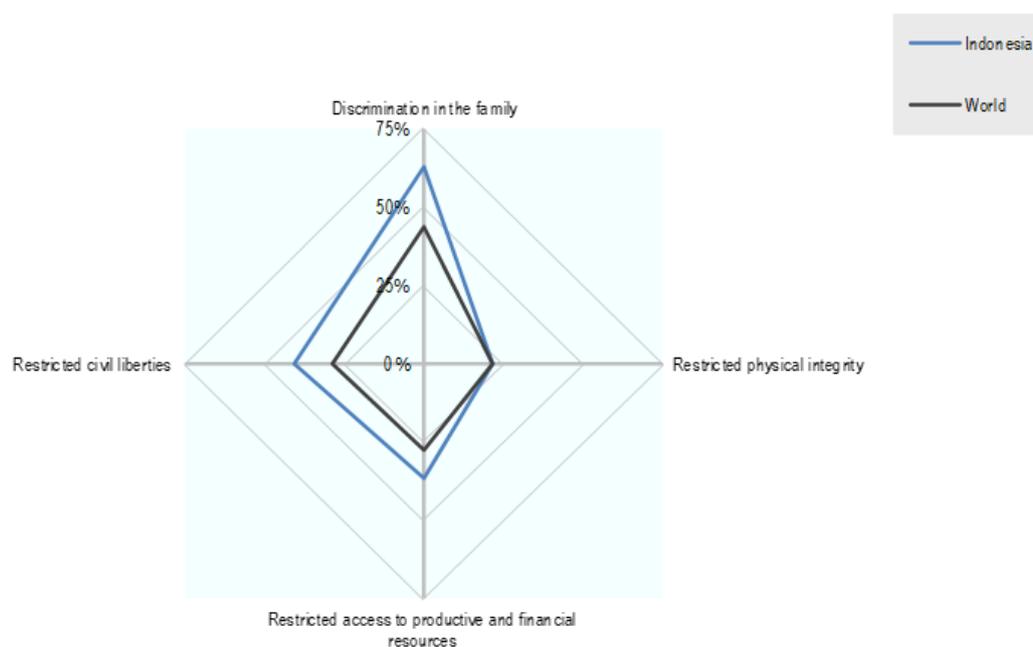
- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Promote positive images of women political leaders;
- Collect gender-disaggregated data about harassment of politicians, and create a plan to eradicate it;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

8 Indonesia

Introduction

In the Social Institutions and Gender Index 2019, Indonesia achieves a score of 0.42 and ranks 94th among 120 countries (OECD, 2019^[46]). It presents low to very high levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in the family (see Figure 8.1).

Figure 8.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 8.1. Quick overview

Progress

- Evidence of shifting practices when it comes to unpaid care work at home;
- Supportive attitudes regarding women's paid work.

Challenges

- The rate of female labour force participation decreased by two percentage-points between 2018 and 2019;
- High rates of informality among women, especially in agriculture.

Outcomes

In Indonesia, there remain large inequalities between women and men in terms of participation in the workforce. In 2019, women were less likely than men to participate in the labour market with nearly 54% of women doing so compared to nearly 85% of men (see Table 8.1). Furthermore, women are still overrepresented in part-time jobs relative to men. In 2017, nearly 40% of working women occupied part-time positions compared to only 23% of working men (OECD, ILO, 2019^[3]).

There is no gender difference in terms of the unemployment rate, which stood at 6% for both women and men in 2019 (OECD, n.d.^[56]).

Progress towards 25x25:

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

Gap in 2012: 33%

Gap in 2019: 31%

Table 8.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	55%	87%
	2017	55%	85%
	2018	56%	85%
	2019	54%	85%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2017	40%	23%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	6%	6%
	2017	6%	6%
	2018	6%	6%
	2019	6%	6%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	25%	
	2017	18%	

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

When it comes to earnings, women on average, earn less than men in Indonesia. The gender pay gap in 2017 was estimated to be 18%, meaning that on average, for each Rupiah earned by men, women earned between 82 Sen. This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation. Furthermore, women in Indonesia are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD, ILO, 2019^[31]).

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

Legal framework

Table 8.2. Key gender equality laws and international instruments

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

Legislation on non-discrimination on the basis of sex in employment is limited in Indonesia. Law 13/2003 on labour states that every individual shall have the same opportunity to get a job without suffering discrimination (Article 5) and that every worker has the right to receive equal treatment without discrimination from their employer (Article 6). In 2015, the Government of Indonesia promulgated the Regulation No. 78 of 2015 which mandates that every worker is entitled to receive the same remuneration for work of the same value. Furthermore, the government created “the Equal Employment Opportunity Task Force” at the provincial level aimed at disseminating information concerning workers' and employers' awareness on the application of non-discrimination and equality in the workplace (Government of Indonesia, 2020^[106]). Furthermore, women can work the same night hours as men and the legal framework does not prohibit women from entering certain professions.

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

Nevertheless, the law does not mandate paid or unpaid parental leave. In addition, there is no legislation on sexual harassment in employment and there are no legal provisions guaranteeing mothers an equivalent position after maternity leave. Moreover, domestic workers, a high proportion of whom are women, are excluded from the protections afforded to other workers by the Labour Law of 2003, including minimum wage, overtime pay, the number of hours worked per day, a weekly day of rest and social security (CEDAW, 2011^[102]).

Social norms and practices

The primacy of women's reproductive role remains deeply engrained in Indonesia, driving women's lower rates of labour force participation and uptake of part-time work. Related to this, men's paid labour seems to be more highly valued than women's. Attitudinal data shows that a majority (76%) agree that “when jobs are scarce, men should have more right to a job than women” (Haerpfer et al., 2020^[5]). However, at the same time, it seems attitudes may be shifting to support women's career ambitions. In 2020, 73% Indonesian respondents agreed or strongly agree that “being a housewife is just as fulfilling as working for pay” compared to 84% who reported this in 2017 (Haerpfer et al., 2020^[5]);(OECD, 2019^[6]). Moreover, this

year, only 11% of respondents agreed that “when a mother works for pay, the children suffer” (Haerpfer et al., 2020^[5]).

The Coronavirus (COVID-19) pandemic has shed light on the responsibilities women take on at home—including domestic duties and caring for children—in addition to paid work. A recent survey of Indonesian workers shows women were more likely than men to report that the pandemic had increased their domestic responsibilities, with 60.4% of reporting this was the case for them (Hill, Baird and Seetahul, 2020^[103]). However, detailed analysis across four tasks: cleaning, preparing food, shopping and childcare, reveals tremendous change in the routines and time devoted to these activities by both men and women (Hill, Baird and Seetahul, 2020^[103]). While men’s engagement in these activities before the pandemic was significantly lower than women’s this data suggests that the pandemic may be changing norms within the household when it comes to unpaid care work.

When women do work, they tend to be concentrated in the same fields and sectors, particularly services and agriculture. Data shows that as many as 31.8% of women work in trading and hospitality and 21.1% in community and social services (Government of Indonesia, 2020^[104]). This horizontal labour force segregation, is one contributing factor to gender pay gaps that disadvantage women in Indonesia; however concentration, specifically in the agricultural sector has another implication for women in the labour force—informality (OECD, 2017^[38]); (Government of Indonesia, 2020^[104]). Data shows that about 28% of women work in agriculture in Indonesia, a sector in which 9 of every 10 jobs is informal (Government of Indonesia, 2020^[104]). High levels of informality, especially among women, contribute to wider labour force participation gender gaps but also put women at risk of low pay, guarantee fewer labour protections and decrease the likelihood that they will benefit from formal financial services (OECD, 2019^[4]).

Key policy recommendations for labour inclusion

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

Financial inclusion

Box 8.2. QUICK OVERVIEW

Progress

- An increase in women business owners since 2018;
- Data shows that a majority (62%) in Indonesia believe men and women have equal influence over financial decisions within the household;
- Various initiatives and funds have been created to support women's entrepreneurship.

Challenges

- Inconsistent enforcement of legal equality in terms of co-signing requirements;
- The absence of laws prohibiting creditors from discriminating based on gender.

Outcomes

The financial inclusion pillar in Indonesia reveals few differences between women and men in terms of their access to financial accounts and services (see Table 8.3).

In 2017, 92% of women compared to 96% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018^[18]). There were also some observable discrepancies in the data on the savings behaviours of men and women. Indeed, more men reported saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 57% and 68%. Overall, this represented a five percentage-point increase for both genders compared to 2014. In addition to this pattern, when it comes to the reason for saving, a greater proportion of men (8%) reported saving to start, operate or expand a farm or business, compared to only 1% of women. This difference has persisted since 2014.

Table 8.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts: The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2014	83%	92%	87%
	2017	92%	96%	94%
Saved any money in the past year: The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	49%	65%	57%
	2017	57%	68%	62%
Saved to start, operate, or expand a farm or business: The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	2%	3%	2%
	2017	1%	8%	4%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other	2015	0.90		
	2017	0.79		
	2018	0.94		

option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.				
Female-to-male ratio of new entrepreneurial activity: The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2015	1.00		
	2017	0.69		
	2018	1.01		
New Indicators for 2020				
Women business owners: Women business owners as % of total business owners	2017	24%		
	2018	16%		
	2019	20%		

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. No data available for share of employed who are employers or share of employed who are own-account workers.

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

Data on entrepreneurship indicated that women and men were not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male ratio of opportunity stood at 0.94 in 2018 (Elam et al., 2019^[21]), indicating that on average, for every ten men in the population involved in opportunity-driven entrepreneurial activities, there were only nine women doing the same. Conversely, women were more likely than men to launch businesses, resulting in a female-to-male ratio of entrepreneurial activity (1.01) above the equality value 1 (Elam et al., 2019^[21]). In other words, for every hundred men in the population who were nascent entrepreneurs or owner-managers of new businesses, there were one hundred and one women in the same situation. This growth in women's entrepreneurship has likely contributed to the higher proportions of female entrepreneur observable in a new indicators added for this year. In Indonesia, in 2020 women accounted for 20% of all business owners, a 4 percentage-point increase over the previous year.

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

Legal framework

No legal restrictions on women's rights to open a bank account at formal financial institution could be identified; however, Article 108 of the Civil Code creates a barrier to the acquisition of assets, as it prevents married women from executing a deed or agreement on their own behalf and from receiving any payment from the latter without consent of the husband. Although recent amendments to the law have extended the same co-signing requirement to husbands (CEDAW, 2011^[102]), the equality guaranteed by the law is not always enforced consistently (CEDAW, 2012^[105]). Moreover, there is no law prohibiting discrimination by creditors on the basis of gender in access to credit (World Bank Group, 2020^[106]).

Social norms and practices

Social perceptions data reveals that a majority of people in Indonesia believe that when it comes to financial decision-making within the household men and women have the same level of influence. In 2020, 62% say that, in a family, men and women have the same influence when it comes to making important decisions about household finances (Pew Research Center, 2020_[33]). This is a promising sign as being involved in household finances is key for women's empowerment and ability to ensure the well-being of themselves and their households.

Various initiatives have been set up to support women's entrepreneurship in Indonesia. In collaboration with the Ministry of Cooperatives and SMEs, *Perhimpunan Perempuan Lintas Profesi Indonesia* (PPLIPI) supports women micro-entrepreneurs through various programs (Government of Indonesia, 2020_[104]). PPLIPI's *Peduli UMKM* (PPLIPI Care for SMEs) also has provided an increasing number of micro-entrepreneurs with critical funding between 2017 and 2018 (Government of Indonesia, 2020_[104]). Private initiatives have also been created to support women in business. For example, Indonesia Women Empowerment Fund (IWEF) is a USD 10 million fund created to help women with the finances necessary to start and build a business (Investing in Women, 2020_[107]). The fund will be divided across 20-30 ventures, which over the course of the next five years will have training and technical assistance (Investing in Women, 2020_[107]). A study from East Java shows just how important training is for businesswomen. Women entrepreneurs who received training were more knowledgeable about banking, reported better business practices, were more likely to save money and earned more capital to invest than women who did not receive training (Buvinic et al., 2019_[108]).

Key policy recommendations for financial inclusion

- Provide financial education to women so that they have opportunities to be engaged in financial decisions beyond the household level;
- Increase the availability of microcredit programmes and training for rural women;
- Provide opportunities for women who are already entrepreneurs to improve their knowledge and skills through further training.

Inclusive decision-making

Box 8.3. QUICK OVERVIEW

Progress

- Steady increase in women's share of managerial positions and seats on boards;
- Direct action on behalf of the Ministry of Women Empowerment and Child Protection to support female candidacies.

Challenges

- Slow progress in increasing women's political voice;
- Few companies have policies to improve gender balance in their leadership;
- Increasing acceptance of negative views regarding women's political leadership.

Outcomes

The outcomes data for women's participation in decision-making in Indonesia reveals some progress in the last year (see Table 8.4. Indicators for inclusive decision-making).

Between 2018 and 2019, women's representation in managerial positions and on corporate boards increased. Women's share of managerial positions grew by 2 percentage-points while women's share of board seats increased by 7 percentage-points (ILO, 2019^[28]); (Emelianova and Milhomem, 2019^[29]).

In politics, however, women have not made any gains in Indonesia's House of Representatives (*Dewan Perwakilan Rakyat*) since 2014 (IPU Parline, 2020^[26]); (OECD, 2019^[6]).

New data became available this year regarding the percentage of women CEOs. This indicator reveals that women are seriously underrepresented at this level in Indonesia, holding just 3% of these positions in the 77 surveyed companies (Deloitte, 2019^[31]).

Table 8.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	22%	78%
The proportion of females and males in total employment in management.	2018	28%	72%
	2019	30%	70%
Political Representation:	2014	19%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	20%	
	2020	20%	
Share of seats on boards of the largest publicly listed companies:	2015	6%	94%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	3%	97%
	2018	3%	97%
	2019	10%	90%
New Indicators for 2020			
Women CEOs:	2018	3%	
Percentage of Chief Executive Officers (CEOs) that are women.			

Note: No earlier data available for Women CEOs – based on data from 77 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

While Indonesia has made recent progress, room for improvement remains. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key in order to ensure that decision-makers in Indonesia is truly inclusive.

Legal framework

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

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

The Government has established the Women's Parliamentary Caucuses (KPP) and the Women's Political Caucus of Indonesia (KPPI) to promote and encourage women's representation in strategic positions in the Parliament. The caucus has been also created at the regional and provincial levels (Government of Indonesia, 2019^[109]). Nevertheless, the Indonesian regulatory bodies have not fixed any measures related to boardroom gender diversity at the corporate level (Deloitte, 2019^[31]).

Social norms and practices

Progress in increasing women's political voice has been slow in Indonesia at multiple levels. Outcomes data shows that within the lower house there has been no progress in recent years, and there has been little progress among Regional Heads and Deputy Regional Heads (IPU Parline, 2020^[26]); (Government of Indonesia, 2020^[104]). The government has made women's political participation a priority through projects aimed to increase the opportunities for women to be decision-makers in politics. For example, in preparation for the 2019 elections, Indonesia's Ministry of Women Empowerment and Child Protection launched a module for candidates to aid them in their campaigning (Government of Indonesia, 2020^[104]).

Yet, without social norms that support women politicians and view women as equally capable political leaders as their male counterparts, little progress will be made. New data reveals that negative attitudes towards women's political leadership have in fact gained ground in Indonesia. While in 2014 59% reported agreeing that "on the whole, men make better political leaders than women do", in 2020, this figure grew to 72% (OECD, 2019^[6]); (Haerpfer et al., 2020^[5]). And yet, other indicators seem to suggest that many believe that the playing field is level. In 2020, 54% of respondents said that "when it comes to being leaders in their community" men and women have "about the same" opportunities (Pew Research Center, 2020^[33]). Among those who believed there was an advantage for one of the genders, the majority agreed that men had more opportunities (Pew Research Center, 2020^[33]).

Negative attitudes towards women's leadership are not confined to politics. In 2020, 63% of respondents in Indonesia agreed or strongly agreed that "on the whole, men make better business executives than women do" (Haerpfer et al., 2020^[5]). But it is not just negative attitudes that keep women from advancing in the workplace, it can also be the absence of policies to ensure equal opportunities in promotions and cultivate the talent of female employees. A 2018 study revealed that among the top 50 companies in Indonesia, only 30% have "policies to promote equal opportunities for career advancement" and 28% have

programmes “to increase the number of women in leadership” (UN Women, 2018^[110]). While companies may not yet have policies in place to encourage gender equality in leadership, it seems that among Indonesian companies there is recognition that gender diversity is good for business, with 68% reporting that it has helped “enhance their business outcomes” (ILO, 2020^[111]).

Key policy recommendations for inclusive decision-making

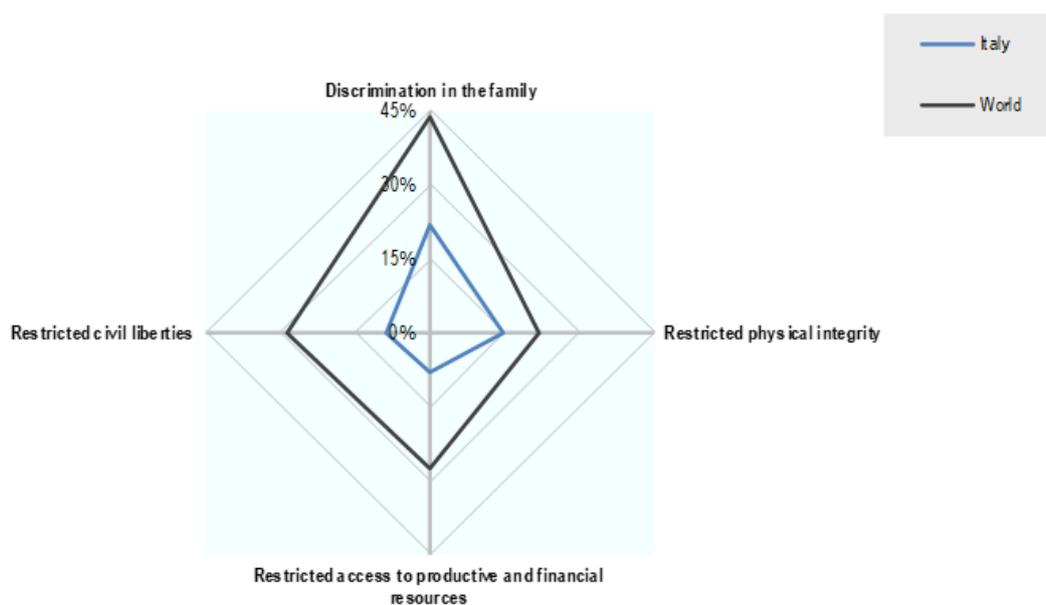
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality";
- Run awareness campaigns showing that women can be as competent political and business leaders as men;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, and boardroom quotas.

9 Italy

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Italy achieves a score of 0.14 and ranks 9th among 120 countries (OECD, 2019^[46]). It presents very low to low levels of discrimination across all the sub-indices of the SIGI, with the lowest levels of discrimination in restricted access to productive and financial resources and restricted civil liberties, and highest discrimination in the family (see Figure 9.1).

Figure 9.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 9.1. QUICK OVERVIEW

Progress

- Enforcement of legislation on equal remuneration for work of equal value;
- Extension of the duration of paid paternity leave benefits;
- Implementation of awareness-raising campaigns to tackle the unequal distribution of care and domestic work.

Challenges

- Women continue to bear the disproportionate burden of unpaid care and domestic work.

Outcomes

In Italy, gender gaps in labour force participation remain wide. In 2019, women were less likely than men to participate in the labour market, with 57% of women doing so compared to 75% of men (see Table 9.1). The same pattern was observed in 2012, despite a slight narrowing in the gender gap in labour force participation (OECD, ILO, 2019^[3]).

Furthermore, women are still overrepresented in part-time jobs relative to men. Nearly more than 42% of working women occupied part-time positions in 2017, compared to almost 12% of working men

In 2018, the proportion of unemployed women was slightly higher than that of men, at 11% for women compared to 9% for men (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 20%

Gap in 2019: 19%

Table 9.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	53%	74%
	2017	56%	75%
	2018	56%	75%
	2019	57%	75%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	41%	11%
	2017	42%	12%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	13%	11%
	2017	13%	11%
	2018	12%	10%
	2019	11%	9%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	8%	
	2016	6%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

When it comes to earnings, women on average earn less than men in Italy despite the fact that the gender pay gap has closed by two percentage-points in the decade between 2006 and 2016. The gender pay gap in 2016 was estimated to be 6%, meaning that on average, for each Euro earned by men, women earned only 94 cents. This may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation. However, it is worth noting that Italy has the lowest gender pay gap in the European Union (OECD, ILO, 2019^[3]).

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

Legal framework

Table 9.2. Key gender equality laws and international instruments

CEDAW	Italy ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1985 and its Optional Protocol in 2000
ILO conventions	Italy has ratified ILO Conventions 100, 111, 183, and 189, but not 156.
Legal reform	<ul style="list-style-type: none"> • In 2017, the Law No. 205/2017 considered harassment and sexual harassment as a form of discrimination. Therefore, employees who encounter this type of discrimination can make a claim to the local Equality Councillor (Government of Italy, 2019^[112]). • In 2017, the Italian government started to adopt gender responsive budgeting in the State budget in order to achieve greater transparency in the allocation of resources and expenditures and identify their differential impacts on women and men (Government of Italy, 2019^[112]). • In 2018, the Ministerial Decree of 3 May 2018 of the Minister of Labour and Social Policies enforced existing legislation on equal remuneration in Italy. The Decree establishes a digital platform to improve and harmonise the data collection process of the salaries of women and men in companies with more than 100 employees (Government of Italy, 2019^[112]). • In 2019, the Budget Law (Art. 1, para. 486) requires employers to prioritise employment opportunities for mothers in the three-year period after maternity leave and for caregiving parents in terms of encouraging smart working (Government of Italy, 2019^[112]). • In order to address the unequal distribution of unpaid care and domestic work during the Coronavirus (COVID-19) pandemic, the Italian government allowed parents to take 15 days of paid leave with 50% of wages covered, or alternatively receive a childcare voucher to purchase external services (Council of Europe, 2020^[15]). Furthermore, the government provided workers who choose not take paid leave with childcare vouchers to purchase childcare services for children under the age of 12 (Council of Europe, 2020^[15]).

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

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

Legislative decree 151 of 2001 (Articles 2, 16, and 22) establishes a mandatory minimum length of maternity leave at 150 calendar days, during which time the government is responsible for financing 80% of the woman’s wages and/or a partially paid parental leave of up to 26 weeks at 30% of wages (Legislative decree 92/2012, Article 4.24; Legislative decree 151/2001, Articles 28, 29, 32, and 34). In 2019, the Budget Law granted pregnant women with the right to take the mandatory maternity leave after the childbirth (Government of Italy, 2019^[112]). Furthermore, the mandatory leave for employed fathers has been confirmed by Act 232/2016, envisaging a two-day-parental leave for 2017 and a four-day leave for 2018 – to be used also in a non-continuous manner - to which an additional day can be added, upon prior agreement with the mother and only in her replacement, with regard to her mandatory leave period. In 2019, the Budget Law extended the mandatory paternity leave while raising the length of the leave from four to five days (Government of Italy, 2019^[112]).

Law 198 (also known as the ‘Code of equal opportunities for men and women’), enacted in 2006, specifically addresses sexual harassment, defined as “any unwanted conduct, physical, verbal or not-verbal, having sexual character and the purpose or effect of violating the dignity of a worker and creating an intimidating, hostile, degrading, humiliating or offensive environment” (Law 198/2006, Article 26).

Social norms and practices

In Italy, women spend nearly three times as many hours on household responsibilities as men do (OECD, 2019^[6]). Unpaid care work negatively impacts women’s ability to participate in the labour force and explains, at least in part, the fact that women are more likely to work part-time than men (OECD, 2017^[38]). The unequal and gendered divisions of domestic responsibilities are driven by gender norms. Attitudinal data shows that tasks such as cleaning, cooking, taking care of children and doing laundry are all associated more so with women than men in Italy. In fact, in 2020, 35% reported that cleaning is a task almost exclusively done by women (IPSOS, 2020^[37]).

Engaging men to take on more of this unpaid care and domestic work is one way of alleviating this burden on women. In an effort to encourage the redistribution of unpaid care work, a campaign created by the Department for Family Policies informs fathers of their right to take leave and encourages them to do so (Government of Italy, 2019^[112]). Nevertheless, the primacy of men’s role as providers and breadwinners remains strong in Italy. In 2020, 40% of respondents agreed that “when jobs are scarce, men should have more right to a job than women” (Pew Research Center, 2020^[33]).

The Coronavirus (COVID-19) pandemic has further shed light on how deeply entrenched the social norms surrounding household responsibilities remain. As the Coronavirus (COVID-19) pandemic brought on an increase in the time demands of unpaid care, emerging evidence shows that women took on the greater share of this work (Del Boca et al., 2020^[113]). Specifically, 46% of women reported a 1-2 hour increase in their time spent on unpaid care and domestic work while their partners reported a 0-1 hour increase (Del Boca et al., 2020^[113]). While the pandemic has certainly changed routines, the unequal and gendered divisions of labour at home have changed very little in Italy.

When it comes to opportunities for career advancement, most believe that men have better chances than women do in Italy. In 2020, 63% reported that “when it comes to getting high-paying jobs” men have more opportunities than women, while 34% reported that men and women have about the same opportunities (Pew Research Center, 2020^[33]). Gendered differences in opportunities are driven by numerous factors including unequal family responsibilities, social beliefs in men’s superior capabilities and structures in the workplace that leave room for discrimination. In fact, a recent study shows that gender wage gaps in Italy’s public sector were smaller than those in the private sector, as least partially owing to the more standardised career paths in the public sector (Castagnetta and Giorgettib, 2019^[114]).

Key policy recommendations for labour inclusion

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

Financial inclusion

Box 9.2. QUICK OVERVIEW

Progress

- Initiatives are in place to facilitate women’s access to finance;
- The government is stepping up efforts to better support the business activities of migrant women;
- Women were closing the gender gap in new entrepreneurial activity between 2018 and 2019.

Challenges

- Women face more challenges in growing their businesses than men.

Outcomes

The financial inclusion pillar in Italy reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 9.3. Indicators for financial inclusion).

In 2017, 92% of women compared to 96% of men in Italy reported having an account at a bank or another type of financial institution in the past 12 months. Furthermore, there were some discrepancies in the savings behaviours of men and women. Indeed, more men were saving money than women: in 2017, the percentage of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 57% and 68%. When it comes to the reason of saving, men were eight times more likely to reported saving to start, operate or expand a farm or business than women (Demirgüç-Kunt et al., 2018^[18]).

When it comes to entrepreneurship, in 2018, gender parity was almost achieved in terms of women's and men's participation in opportunity-driven entrepreneurship (Global Entrepreneurship Monitor (GEM), 2018^[41]). Nevertheless, the female-to-male ratio of nascent entrepreneurs is still far from parity. The 0.60 value in 2019 means that for every ten men in the population involved in early stage entrepreneurial activities, there are six women doing the same, compared to five in 2018 (Elam et al., 2019^[21]). Moreover, a new indicator shows that the percentage of women business owners in 2019 rests at 25% (Mastercard, 2019^[19]).

Additional new indicators on share of own-account workers and employers show that men in Italy are more likely to be both own-account workers and employers. In 2018, 12% of employed women and 17% of employed men were own-account workers, while men were more than twice as likely to be employers (OECD, n.d.^[23]).

Table 9.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	83%	929%	87%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	92%	96%	94%
Saved any money in the past year:	2014	49%	65%	57%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	57%	68%	62%
Saved to start, operate, or expand a farm or business:	2014	2%	3%	2%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	1%	8%	4%
Female-to-male opportunity ratio:	2015	1.10		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.78		
	2018	0.96		
Female-to-male ratio of new entrepreneurial activity:	2015	0.40		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.38		
	2018	0.51		
	2019	0.60		
New Indicators for 2020				
Women business owners:	2017	26%		
Women business owners as % of total business owners	2018	26%		
	2019	25%		
Share of employed who are employers:	2012	4%	8%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them	2017	4%	7%	
	2018	3%	7%	

in their business as employees during the reference period.				
Share of employed who are own-account workers:	2012	12%	19%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	11%	18%	
	2018	12%	17%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

Women have the same rights as men to open a bank account and obtain credit at a formal financial institution. The Code of Equal Opportunities (Decree No. 198/2006, Articles 52-54), followed by the implementation of Directive 2010/41/EU provides for positive actions in promoting female self-employment through preferential measures meant to favour access to bank credits and public funds and promote the presence of businesses owned or managed by women, including the creation of a Special Guarantee Fund for businesswomen (*Fondo di Garanzia Speciale*) and the stipulation of a protocol of agreement with the Association of Italian Banks (European Commission, 2018^[115]);(CEDAW Work in progress, 2017^[116]).

In 2019, the Association of Italian Banks launched the programme “Women in Banks” in partnership with banks and financial companies to strengthen their corporation regulations and policies according to gender equality principles (Government of Italy, 2019^[112]). Furthermore, the Italian government provided additional 5 million euros to the Special Section of the Fund for SMEs devoted to women entrepreneurship (Council of Europe, 2020^[15]).

Social norms and practices

An essential part of financial inclusion in general, is inclusion at the household level. In this regard, many women seem to be engaged in household financial decisions in Italy according to social perceptions data. In 2020, 59% of respondents said that men and women have about the same influence “when it comes to making important decisions about household finances”, while 30% said men have more and 10% said women have more influence (Pew Research Center, 2020^[33]). Nevertheless, further data shows that the day-to-day task of managing finances and paying bills appears to be more generally associated with men. In 2020, 18% of respondents said this task is almost exclusively performed by men while 14% said it is almost exclusively performed by women (IPSOS, 2020^[37]).

When it comes to entrepreneurship, the Italian government has made supporting women-led businesses a priority. In order to address the difficulties women face in accessing credit the government has created a public guarantee to support women led SMEs. Since its creation in 2013, 16 000 women led enterprises have benefitted from the guarantee (Government of Italy, 2019^[112]). Moreover to assist the entrepreneurship of women migrants, the Ministry for Labour and Social Policies has been collaborating with Unioncamere to develop an observatory to better understand the inclusion of these enterprises within

the social and financial systems, the aim of this information collection being to create better policies and services to facilitate this activity (Government of Italy, 2019^[112]).

Key policy recommendations for financial inclusion

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

Inclusive decision-making

Box 9.3. QUICK OVERVIEW

Progress

- Between 2017 and 2020, women’s representation in the *Camera dei Deputati* increased from 31% to 36%.

Challenges

- Progress in increasing women’s representation in corporate boards has stalled in 2018-2019;
- Perceptions data shows that most (59%) do not believe women have the same opportunities as men to rise to leadership roles in their community.

Outcomes

The outcomes data for women’s participation in decision-making in Italy reveals some notable, though slow, progress (see Table 9.4).

In management, politics and boardrooms women have made slow and steady progress in recent years. Between 2018 and 2019, women’s representation in managerial positions increased from 27% to 29% (ILO, 2019^[28]). In Italy’s lower house of parliament (*Camera dei Deputati*), women’s representation reached 36% in 2020—a five percentage-points increase over the level in 2017 (IPU Parline, 2020^[26]);(OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 37% of the seats on the boards of Italy’s largest companies (EIGE, 2020^[30]).

A new indicator assessing women’s representation as CEOs shows that in recent years more women have reached this level of corporate governance. In 2018, women represented 6% of CEOs—two percentage-points more than in 2016 (Deloitte, 2019^[31]).

Table 9.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2014	27%	73%
The proportion of females and males in total employment in management.	2017	28%	73%
	2018	27%	73%
	2019	29%	77%

Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	31%	
	2017	31%	
	2020	36%	
Percent of total board memberships of the largest listed companies: Proportion of seats held by women on thigh highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2015	26%	74%
	2017	33%	67%
	2018	37%	63%
	2019	37%	63%
New Indicators for 2020			
Women CEOs: Percentage of Chief Executive Officers (CEOs) that are women.	2016	4%	
	2018	6%	

Note: No earlier data available for Women CEOs – based on data from 110 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly-listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database. Data on women CEOs from Deloitte.

The analysis of outcomes for women's decision-making in Italy reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

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

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

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

In 2016, the Consolidated Law on publicly-owned companies aims to ensure women's representation and gender balance in public listed companies, requiring that at least one third of the appointments of directors of public companies be made by the less represented gender (Government of Italy, 2019^[112]).

Social norms and practices

Social norms must recognise women’s potential to be leaders and encourage them to pursue positions of influence if inclusive decision-making is to be achieved. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, the traits of leadership and confidence are widely associated with good decision-making; however, in Italy, data shows that these traits are associated more so with men than women (IPSOS, 2020^[37]). Strikingly, when it comes to leadership, 29% reported mostly associating this trait with men (IPSOS, 2020^[37]). Attitudes regarding the inherent characteristics of men and women inform their respective opportunities for influential roles in society. In 2020, the majority (59%) reported that men have more opportunities than women “when it comes to being leaders in their community” while 36% said men and women have about the same opportunities (Pew Research Center, 2020^[33]).

In politics, women’s representation at the local and regional level yields a mixed picture. In 2019, women accounted for 30% of local councillors, 19.2% of intermediate councillors and 20.4% of regional councillors (CCRE, 2019^[83]). Women’s engagement in political decision-making at the sub-national level is key both because women’s engagement at this level is important for government to be truly representative as well as the fact that experiences at this level may help more women rise to positions of influence at the national level. Moreover it seems that social attitudes are growing more supportive of women’s national leadership in Italy. While in 2018 42% reported that they “would feel very comfortable having a woman as head of government”, this figure grew to 47% in 2019 (Kantar, 2019^[60]).

When it comes to corporate leadership social norms have changed very little in recent years. In fact, the percentage of people reporting that they “would feel very comfortable having a woman as CEO of a major company” in Italy grew only one percentage-point between 2018 and 2019 to 43% (Kantar, 2019^[60]). Nevertheless, in addition to the legal framework to improve women’s leadership in this area, the Italian Stock Exchange has been amended its 2018 Corporate Governance Code to include recommendations on gender diversity (Deloitte, 2019^[31]). Specifically, the code recommends the creation of diversity criteria, including gender as well as a one-third representation of the underrepresented gender in line with quota legislation (Deloitte, 2019^[31]). While the quotas legislation is set to expire in 2022 this recommendation will not.

Key policy recommendations for inclusive decision-making

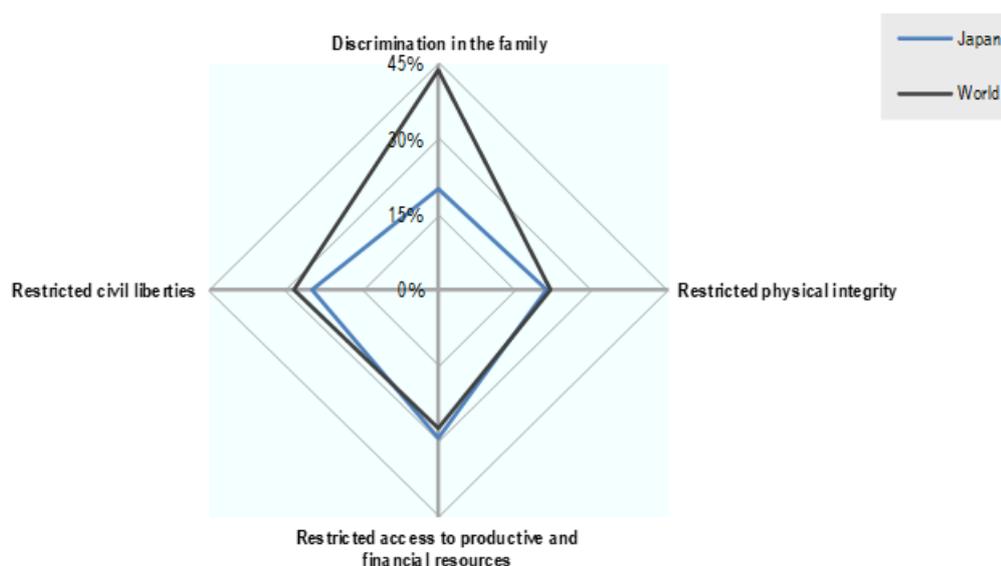
- Consider transitional or corrective measures to promote women’s political participation and leadership;
- Adopt a law to address stereotypical and sexist attitudes in the media;
- Promote positive images of women leaders;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality”.

10 Japan

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Japan achieves a score of 0.24 and ranks 54th among 120 countries (OECD, 2019^[46]). It presents low levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in the family, and highest discrimination in restricted access to productive and financial resources (see Figure 10.1).

Figure 10.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 10.1. QUICK OVERVIEW

Progress

- The gender gap in labour force participation fell from 21% in 2015 to 13% in 2019;
- The government has made legal reforms to foster better work-life balance.

Challenges

- The gender pay gap is narrowing but women earned, on average, 23% less money than men in 2018;
- Absence of legislation criminalising sexual harassment in the workplace.

Outcomes

In Japan, gender disparities remain in terms of workforce participation. In 2019, women were less likely than men to participate in the labour market with 73% of women doing so compared to 86% of men (see Table 10.1). The same pattern was observed in 2012.

Furthermore, women are still overrepresented in part-time jobs relative to men; less than half (46%) of working women occupied part-time job positions in 2017, compared to only 17% of working men (OECD, ILO, 2019^[3]). In 2018, the proportion of unemployed women was slightly lower than that of men, at 2% for women compared to 3% for men (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 21%

Gap in 2019: 13%

Table 10.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	63%	84%
	2017	69%	86%
	2018	71%	86%
	2019	73%	86%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	45%	16%
	2017	46%	17%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	3%	3%
	2017	3%	3%
	2018	2%	3%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	33%	
	2017	25%	
	2018	23%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

When it comes to earnings, women on average, earn less than men in Japan. The gender pay gap in 2018 was estimated to be 23%, meaning that on average, for each Yen earned by men, women earned only 77 Sen. This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD, ILO, 2019^[3]). Furthermore, women in Japan are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD, ILO, 2019^[3]).

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

Legal framework

Table 10.2. Key gender equality laws and international instruments

CEDAW	Japan ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1985.
ILO conventions	Japan has ratified ILO Convention 100 (Equal Remuneration) and 156 (Workers with Family Responsibilities). Japan has not acceded to Conventions 111 (Discrimination in Employment and Occupation), 183 (Revision of Maternity Protection) and 189 (Domestic Workers) despite recommendations from international human rights mechanisms to do so.
Legal reform	<ul style="list-style-type: none"> • In 2015, the Japanese government approved the Fourth Basic Plan for Gender Equality 2016-2020 covering four policy areas “I. Women’s participation and advancement in all fields of society,” “II. Safety and security of life,” “III. Infrastructure improvement on the realization of a gender-equal society,” and “IV. Implementation of the plan” (Government of Japan, 2019^[117]). • In 2017, the revised Equal Employment Opportunity Act came into force. It mandates employers to develop actions and implement measures aimed at preventing discrimination related to pregnancy, childbirth and parental leave (Government of Japan, 2019^[117]). • In 2017, the Japanese government launched the Plan for Raising Children in a Peaceful Environment to construct new child care facilities to receive 320 000 children by the end of 2020 (Government of Japan, 2019^[117]). • In 2017, the amendment of the Childcare and Family Care Leave Law allowed employees to extend their parental leave benefits until the child reaches the age of two years (Government of Japan, 2019^[117]). • In 2019, the National Diet passed legislative reforms to prevent and address power harassment in the workplace. The amendments of the Labour Policy Comprehensive Promotion Act entered into force in June 2020 for large companies. The anti-harassment law emphasises employers’ responsibility to prevent sexual harassment, harassment against pregnant women, and harassment based on power relationships (Library of Congress, 2020^[125]).

The Act on Securing of Equal Opportunity and Treatment between Men and Women in Employment prohibits discriminatory treatment by gender (Act on Securing of Equal Opportunity and Treatment between Men and Women in Employment, 1972, as amended). The prohibition extends to recruitment and employment; assignment, promotion, demotion, training, fringe benefits, change in job type and employment system, retirement, dismissal and contract renewal. Job advertisements and selection criteria are not expressly covered. Through revisions to the Act in 2006, indirect discrimination is prohibited as

well. Indirect discrimination is defined as measures which, on the basis of conditions other than sex, are practically disadvantageous to a substantial extent against members of one sex compared to members of the other and are without any reasonable justification.

The adoption of the Act on the Promotion of Women's Participation and Advancement in the Workplace in 2015, seeks to further empower women in employment, including non-regular workers (Government of Japan, 2019^[117]). In 2019, to further strengthen women's advancement in the workplace, the government mandated the enlargement of the scope of general employers required to establish action plans to include private companies with 101 or more permanent employees and strengthened the obligation to disclose information on the promotion of women (Government of Japan, 2019^[117]). In addition, the Labour Standards Act sets the principle of equal remuneration between male and female workers (Article 4). It determines discriminatory treatment of women with respect to wages based on gender as illegal.

In the area of government administration, regarding national government employees, the Guidelines for Initiatives to Promote Work-Life Balance and the Empowerment of Female National Government Employees were formulated in October 2014. These Guidelines set forth three pillars for reform: working styles, balance between an active career and childcare/nursing care, and women's active participation in the workplace. Based on these Guidelines, the relevant ministries formulated action plans that include new numerical targets for the recruitment and promotion of female national government employees and are advancing these measures in a comprehensive and planned manner (CEDAW, 2016^[118]).

Women are prohibited from entering certain professions, including mining (Labour Standards Act, 1947). There are no restrictions for women to work the same hours as men. Maternity leave is mandated under the Labour Standards Act (Labour Standards Act, 1947). Maternity leave can be taken for a total of 14 weeks and is paid at 67% of the wage (National Health Insurance Act). Maternity leave includes six weeks before the birth, the remaining eight weeks after birth, six weeks of which are obligatory (Nakazato, 2017^[119]). All women employees are eligible for Maternity leave, but only those covered by the Employees' Health Insurance systems are eligible for maternity benefit payments. This means that women enrolled in the National Health Insurance system (including special national health insurance societies), such as self-employed women, or part-time or casual employees, are not eligible for Maternity payments. The benefit payment is tax-free and the recipients are exempted from social insurance contributions. There is no statutory entitlement to paternity leave in Japan (Nakazato, 2017^[119]).

Women are not required to have permission from their husband or legal guardian to register a business or to choose their occupation and work. To facilitate dispute settlements between workers and employers relating to equal treatment of men and women, the director of each Prefectural Labour Office actively gives advice, guidance and recommendations. Labour Standards Inspectors request workplaces to submit necessary documents or question employers and workers to examine their payment terms in detail. They check whether wage disparity at the relevant workplace is due to gender or due to differences in workers' duties, abilities and skills, and if any violation of the prohibition to discrimination is found, they give necessary guidance to the workplace. Companies are not required by law to report on how they pay women and men and there is no information to suggest that there are penalties for companies that discriminate against women in recruitment and promotion.

Social norms and practices

In Japan, women spend almost five times more time caring for other adults, children, the household as well as volunteering (OECD, 2019^[6]). This burden of unpaid care work underlies their lower rates of labour force participation and higher rates of part-time work relative to men. Social perceptions data reflects the fact that tasks such as cleaning, doing laundry, caring for children and cooking are all tasks associated with women (IPSOS, 2020^[37]). Gender norms are a powerful driver of the unequal division of labour women face at home. In 2020, 13.4% agreed or strongly agreed that "when a mother works for pay, the children suffer", a slight decrease compared to 2017 when 15.3% reported having this belief (Haerper et al.,

2020^[5];(OECD, 2019^[6]). Moreover, a slightly higher percentage of people agree that: “Being a housewife is just as fulfilling as working for pay” in 2020 (67%) than did so in 2017 (66%) (Haerpfer et al., 2020^[5];(OECD, 2019^[6]).

When women to participate in paid labour they face particular challenges as “male-oriented working styles continue to prevail in many workplaces” (Government of Japan, 2019^[117]). These styles include long hours, and requests to transfer which add pressure to women balancing family responsibilities in addition to their careers (Government of Japan, 2019^[117]). In order to confront these issues and help women pursue their careers, the Japanese Government has set targets specific targets. In regards to childcare, the aim is to eliminate waiting lists for day-cares by 2020 (Matsui, Suzuki and Tatebe, 2019^[120]). Furthermore, to redistribute some of the unpaid care work that comes with children, the government aims to increase paternity leave uptake from 2.6% its level in 2011 to 13% in 2020 (Matsui, Suzuki and Tatebe, 2019^[120]).

The demands of unpaid care work are also a factor contribution to women’s lack of advancement in the labour force. In fact, mothers in Japan face challenges re-entering the labour force after period of formal inactivity for child-related reasons and pause in their careers often has long-lasting implications for their advancement (Switow, 2020^[121]). Social perceptions data reveals that a large majority (75%) of people agree that in Japan men have more opportunities “when it comes to getting high-paying jobs” (Pew Research Center, 2020^[33]). By comparison 23% say men and women have about the same opportunities, while only 1% say women have more (Pew Research Center, 2020^[33]). Not only does it seem men have more opportunities, but men’s labour seems to be more highly valued than women’s by some. In 2020, 25% reported agreeing or strongly agreeing that “when jobs are scarce, men should have more right to a job than women” (Haerpfer et al., 2020^[5]).

Key policy recommendations for labour inclusion

- Remove discriminatory legal provisions that prohibit women from entering certain professions.
- Pass laws that criminalise sexual harassment in the workplace and emphasise the employer’s responsibility to prevent sexual harassment.
- Encourage men to take paternity and parental leave entitlements and promote awareness-raising campaigns about healthy masculinities and the importance of equal sharing responsibilities.

Financial inclusion

Box 10.2. QUICK REVIEW

Progress

- Social perceptions data shows that women are viewed as having a position of influence in household financial decision-making.

Challenges

- The gender gap in new entrepreneurial activity has widened between 2018 and 2019;
- Among business owners women remain critically underrepresented, and have seem no progress in this regard in recent years.

Outcomes

The financial inclusion pillar in Japan reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 10.3. Indicators for financial inclusion).

In 2017, nearly all of the population in Japan reported having an account at a bank or other financial institution. Between 2014 and 2017 percentage of people in Japan who reported having saved money increased by six percentage-points. Yet, the increase was smaller women (from 75% to 76%) than for men (from 69% to 80%), thus widening the gender gap in this area. When it came to the reasons for saving, especially for business needs, there were more than twice as many men (25%) as women (10%) who reported saving to start, operate, or expand a business or a farm in 2017. The same pattern was observed in 2014 (Demirgüç-Kunt et al., 2018^[18]).

When it comes to entrepreneurship, there are further discrepancies between men's and women's outcomes. In 2018, the female-to-male ratio of opportunity stood at 0.82, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there were about eight women doing the same, while in 2017, there were roughly the same number of men and women doing so (Global Entrepreneurship Monitor (GEM), 2018^[41]). When it comes to starting businesses, men are far more likely to be nascent entrepreneurs than women resulting in a female-to-male ratio of entrepreneurial activity of 0.37, meaning that for every ten men who are nascent entrepreneurs there are only three women in the same positions. This figure has revealed growing inequality between men and women in this regard as in 2018 it stood at 0.60 (Elam et al., 2019^[21]). Moreover, a new indicator shows that the percentage of women business owners has not changed since 2017 from 17% (Mastercard, 2019^[19]).

Additional indicators added in 2020 on share of own account workers and employers show that men in Japan are about twice as likely to be employers and own-account workers. In 2017, 3% of employed women and 5% of employed men were own-account workers, and 1% of women compared to 2% of men were employers. There has not been notable change in these indicators between 2012 and 2017 (OECD, n.d.^[23]).

Table 10.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	97%	96%	97%
The percentage of respondents aged 15 and above who	2017	98%	98%	98%

report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.				
Saved any money in the past year:	2014	75%	69%	72%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	76%	80%	78%
Saved to start, operate, or expand a farm or business:	2014	4%	6%	5%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	10%	25%	17%
Female-to-male opportunity ratio:	2017	1.02		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2018	0.86		
Female-to-male ratio of new entrepreneurial activity:	2017	0.44		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2018	0.60		
	2019	0.37		
New Indicators for 2020				
Women business owners:	2017	18%		
Women business owners as % of total business owners	2018	17%		
	2019	17%		
Share of employed who are employers:	2012	1%	3%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	1%	2%	
Share of employed who are own-account workers:	2012	3%	6%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	3%	5%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

There are no restrictions for married and unmarried women to access formal financial institutions and to obtain credit.

Social norms and practices

An essential part of financial inclusion in general, is inclusion at the household level. In this regard, many women seem to be engaged in household financial decisions according to social perceptions data. In 2020, 54% of respondents said that men and women have about the same influence “when it comes to making important decisions about household finances”, while 29% said women have more and 16% said men have more influence (Pew Research Center, 2020^[33]). Furthermore, Japan is the only surveyed country in which task associations data shows that paying bills and managing finances is a task generally viewed to be one completed by women with 27% reporting this task is almost exclusively performed by women (IPSOS, 2020^[37]).

When it comes to entrepreneurship, support for SMEs remains low in Japan (Mastercard, 2019^[19]). This means that women who may already lack support or adequate financing face additional difficulties. To confront this issue Japan has a special fund to support women, youth and senior entrepreneurs. The fund, administered by the Japan Finance Corp (JFC) allocates funding both for starting and running a business (JFC, n.d.^[122]). The loans have special interest rates and are flexible when it comes to the need for collateral (JFC, n.d.^[122]).

Key policy recommendations for financial inclusion

- Address discriminatory views on women-led entrepreneurship by introducing young people at the early stages of education to issues related to gender equality and promote positive images of women as leaders.
- Develop initiatives to strengthen women’s managerial skills through trainings and networks

Inclusive decision-making

Box 10.3. QUICK OVERVIEW

Progress

- Adoption of legislative measures to promote women's equal participation in politics and public life;
- Women's representation on boards has increased steadily in recent years to its current level of 18%.

Challenges

- Progress is slow in increasing women's representation in both political- and business-leadership

Outcomes

The outcomes data for women's participation in decision-making in Japan reveals slow progress towards inclusion (see Table 10.4).

Between 2017 and 2018, women's representation in managerial positions increased by two percentage-points from 13% to 15% (ILO, 2019^[28]). Similarly when it comes to women's representation on boards, in 2019 occupied 8% of boardroom seats compared to 6% in 2018 (Emelianova and Milhomem, 2019^[29]). When it comes to women's presence in the Japan's house of representative (*Shugiin*), the most recent election saw women's representation remain at 10% (IPU Parline, 2020^[26]).

A new indicator assessing women's representation as CEOs shows that there is much room for improvement in terms of women's inclusion in private sector decision-making. In Japan women accounted for just 1% of CEOs in 2018 (Deloitte, 2019^[31]).

Table 10.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	13%	88%
The proportion of females and males in total employment in management.	2017	13%	87%
	2018	15%	85%
Political Representation:	2014	8%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	10%	
	2020	10%	
Share of seats on boards of the largest publicly listed companies:	2015	3%	97%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	5%	95%
	2018	6%	94%
	2019	8%	92%
New Indicators for 2020			
Women CEOs:	2016	0%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	1%	

Note: No earlier data available for Women CEOs – based on data from 753 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Japan reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

With regard to eligibility for election, all Japanese people, regardless of gender, aged 25 years or older are able to stand for election for the House of Representatives, while every person aged 30 years or older is able to stand for election for the House of Councillors (Government of Japan, 2012_[123]).

In 2018, the Japanese government passed the “Act on Promotion of Gender Equality in the Political Field” aimed at promoting gender equality in the political sphere and increasing the number female candidates in the elections of the House of Representatives, the House of Councillors and local government. Since the adoption of the Act, numerous political parties have set numerical targets with regards to the nomination and selection of female candidates (Government of Japan, 2019_[120]).

The Act on the Promotion of Women’s Participation and Advancement in the Workplace, issued in 2015, requires certain businesses and government entities to collect and analyse gender-related data, such as the percentage of female managers (Deloitte, 2019_[31]).

Social norms and practices

Attitudes regarding women’s and men’s inherent qualities impact societal views about their relative capabilities. When it comes to traits, especially those associated with being a good decision-maker such as leadership and confidence in Japan these are associated more so with men than women (IPSOS, 2020_[37]). This is especially the case with leadership which 26% report being a trait almost exclusively associated with men (IPSOS, 2020_[37]). These ideas impact the opportunities of men and women in society. When it comes to social perceptions of men’s and women’s opportunities, the majority (66%) agree that men have more “when it comes to being leaders in their community” (Pew Research Center, 2020_[33]).

Ideas such as these may also be related to beliefs such as “on the whole, men make better political leaders than women do” for which 23% said they agreed or strongly agreed with in 2020, compared to 28% in 2017 (Haerpfer et al., 2020_[5]);(OECD, 2019_[6]). Relatedly, 47% of respondents said that politician is a job almost exclusively performed by men (IPSOS, 2020_[37]). Nevertheless, other indicators of attitudes in this regard show progress. For example in 2018, 23% said that they “would feel very comfortable having a woman as head of government”, and this percentage grew to 30% in 2019 (Kantar, 2019_[60]). To address social norms in this area, the Government of Japan has made an effort to work with the media to promote women in politics. For example, in 2018, the Liaison Conference for the Promotion of Gender Equality held a Public Hearing on Women’s Participation in Parliaments and Gender Equality in the Media (Government of Japan, 2019_[117]).

In the private sector, attitudes towards women’s leadership appear more supportive than in the political sphere. In 2020, 19% agreed or strongly agreed that “on the whole, men make better business executives than women do” (Haerpfer et al., 2020_[5]). And the percentage of people saying that they “would feel very comfortable having a woman as CEO of a major company in” Japan increased by nine percentage-points (from 24% to 33%) between 2018 and 2019 (Kantar, 2019_[60]). Important actors in the business world have also made it a priority to support women’s corporate leadership. For example, to encourage companies to include women in upper-level decision-making, the Tokyo Stock Exchange (TSE) created the “Nadeshiko Brands” to recognise companies listed companies with proven track records of encouraging and empowering women. In 2018, 42 companies were selected for this honour (Government of Japan, 2019_[117]).

Key policy recommendations for inclusive decision-making

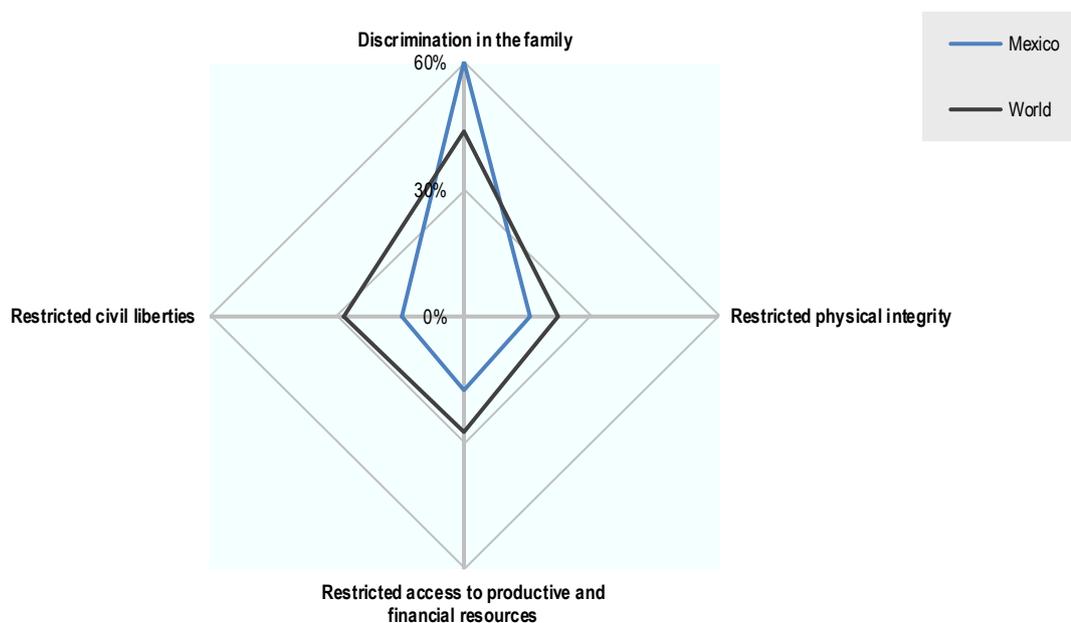
- Promote positive images of women leaders;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

11 Mexico

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Mexico achieves a score of 0.29 and ranks 73rd among 120 countries (OECD, 2019^[46]). It presents very low to very high levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted civil liberties, and highest discrimination in the family (see Figure 11.1)

Figure 11.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 11.1. QUICK OVERVIEW

Progress

- The government has taken action to prevent sexual harassment at work.

Challenges

- Slow progress with regards to women's participation in the labour market;
- A higher percentage agree that “when a mother works for pay, the children suffer” in 2020 than in 2017;
- The gender pay gap widened from 11% in 2017 to 19% in 2019.

Outcomes

In Mexico, significant gaps in labour force participation remain. In 2019, women were less likely than men to participate in the labour market with 49% of women doing so compared to 82% of men (see Table 11.1). The same pattern was observed in 2012 (OECD, ILO, 2019^[3]).

Furthermore, women are still overrepresented in part-time jobs; about one third of working women occupied part-time positions in 2017, compared to only 16% of working men (OECD, ILO, 2019^[3]).

There is no gender difference in terms of the unemployment rate, which stood at 4% for both women and men in 2019 (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 35%

Gap in 2019: 33%

Table 11.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	47%	83%
	2017	47%	82%
	2018	47%	82%
	2019	49%	82%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	35%	17%
	2017	33%	16%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	4%	4%
	2017	4%	4%
	2018	4%	3%
	2019	4%	4%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	19%	
	2017	11%	
	2019	19%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

When it comes to earnings, women on average, earn less than men in Mexico. The gender pay gap in 2019 was estimated to be 19%, meaning that on average, for each Peso earned by men women earned only 81 cents (OECD, 2020^[2]). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD, ILO, 2019^[3]).

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

Legal framework

Table 11.2. Key gender equality laws and international instruments

CEDAW	Mexico has ratified Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1981 and its optional protocol in 2002.
ILO conventions	Mexico has ratified ILO Convention No. 100 and 111, but not 156, 183, nor 189.
Legal reform	<ul style="list-style-type: none"> • Since 2016, the Expenditure Budget of the Federal Government through the Employment Support Programme includes a training strategy and various employment initiatives aimed at promoting the participation of women in the workforce (Government of Mexico, 2019^[124]). • In 2016, the Mexican government issued the 'Protocol for the Prevention, Attention and Punishment of Sexual Harassment' in the federal public administration. This Protocol creates the figure of the Counsellor, a person in charge of guiding and accompanying the alleged victims in addressing their complaints. The Counsellor also reports to the Ethics and Conflict of Interest Prevention Committees and to the Internal Control Bodies of the agencies and entities as bodies in charge of acknowledging, processing and resolving matters involving sexual harassment in the workplace (Government of Mexico, 2019^[124]). • In 2018, the National Planning Act was revised to promote gender equality and proscribe discrimination on the basis of sex (CEDAW Committee, 2018^[125]). • In 2020, civil society organisations and the federal government launched a campaign called "Take care of those who take care of you", with the aim to raise awareness and sensitise employers to recognise the rights of domestic workers and to pay their wages despite the Coronavirus (COVID-19) pandemic (Government of Mexico, 2020^[126]).

The Mexican Labour Code mandates non-discrimination on the basis of sex in employment (Labour Code, art. 164). Non-discrimination in employment legislation specifically covers selection criteria, recruitment, hiring, terms and conditions, promotions, training and assignment (Labour Code, art. 3, 133 and 153a and *Ley Federal para Prevenir y Eliminar Discriminación*, art. 9) and mandates equal remuneration for work of equal value (Labour Code, art. 86). The Law on Women's Access to a Life Free of Violence stipulates that illegal refusal to hire the victim, rejection of work performed, threats, intimidation, humiliation, exploitation and all types gender-based discrimination constitutes labour violence (art. 11). In addition, the Mexican government established the Regulation on Labour Equality and Non-Discrimination, which entered into force in December 2015. It is a voluntary certification that determines the adoption and compliance with processes and practices in favour of gender equality and non-discrimination in the workplace (Government of Mexico, 2019^[124]).

Women are entitled to 12 weeks paid maternity leave, and fathers are entitled to a five-day paid leave. During maternity and paternity leave, the government pays 100% of wages (Labour Code, art. 170 and Decree on Paternity Leave, art. 3). In 2014, Mexico enforced its legal framework regarding pregnancy discrimination in the workplace through a court ruling prohibiting the dismissal of workers due to pregnancy or motherhood and ensuring pregnant employees job security. Mexico's Supreme Court later confirmed the initial court ruling in 2017 (Semanario Judicial de la Federación, 2017^[127]). Following an amendment of the Law on Women's Access to a Life Free of Violence in April 2018, article 11 prohibits impeding women from carrying out the period of lactation provided by law and defines it as a form of labour violence.

The Federal Civil Code stipulates that spouses are free to carry out any activity of their choice, on condition that it does not harm the structure of the family (Civil Code, art. 169) and the Labour Code stipulates that all Mexicans can pursue the profession of their choice, as long as it is licit (Labour Code, art. 4). Furthermore, sexual harassment in the workplace is defined in the Law on Women's Access to a Life free of Violence as "lascivious behaviours" in the form of verbal and physical harassment. The definition specifies that a victim of sexual harassment is in a subordinated position of power (e.g. in the workplace or in an educational establishment) or that they are left in a state of defencelessness (*Ley General de Acceso de las Mujeres a una Vida libre de Violencia*, Art. 13). All 31 states and the Federal District criminalise sexual harassment in their legislation (OAS, 2012). In the Federal Penal Code, sexual harassment is punished with a 40 day-fine and with the loss of the job if the perpetrator has misused his/her professional position to perpetrate the harassment (Art. 259Bis).

Social norms and practices

In Mexico, women spend 170% more time than men on unpaid care and domestic work which impacts their ability to pursue education and participate in the labour force (OECD, 2019^[6]); (OECD, 2017^[38]). Despite being unpaid, this work is valuable and essential to the functioning of society. In 2018, the value of this work was 5.5 million pesos and accounted for 23.5% of national GDP (INEGI, 2019^[128]). Nevertheless, it remains undervalued and highly feminized, and social attitudes data confirms this. In Mexico, respondents reported that the tasks of cleaning, cooking, caring for children and doing laundry are all tasks they associate more so with women than men (IPSOS, 2020^[37]).

Furthermore social norms data reveals that attitudes that positioning women's primary responsibility within the household are gaining traction. In 2020, 53% reported agreeing or strongly agreeing that "when a mother works for pay, the children suffer" compared to nearly 44% in 2017 (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]). A higher portion also agreed that "if a woman earns more money than her husband, it's almost certain to cause problems" with this percentage increasing from 43% in 2017 to 53% in 2020 (OECD, 2019^[6]); (Haerpfer et al., 2020^[5]). Furthermore 39% agree that "when jobs are scarce, men should have more right to a job than women" (Pew Research Center, 2020^[33]). Nevertheless, in 2020, a smaller percentage (56%) agrees that "being a housewife is just as fulfilling as working for pay" than three years ago (58%)(OECD, 2019^[6]); (Haerpfer et al., 2020^[5]).

These norms, in addition to the gender wage gap, labour force segregation both vertical and horizontal, and discrimination for care responsibilities prevent women's full inclusion, diminish their opportunities and increase the likelihood of women's employment in informal and precarious jobs (Government of Mexico, 2019^[124]). For instance, in Mexico, 56% of women are employed in the informal sector, excluding agricultural activities, compared with 49% of men (OECD, 2020^[36]). Nevertheless, a majority (56%) in Mexico reported that men and women have about the same opportunities "when it comes to getting high-paying jobs" while 36% said men have more opportunities than women do (Pew Research Center, 2020^[33]).

Workplace violence also prevents women's full inclusion. Not only does experiencing violence cause psychological and potentially physical harm, but it can lead to diminished opportunities. In Mexico, 26.6%

of women who work or have worked have experienced some kind of violent act in the workplace (Government of Mexico, 2020_[129]). In order to confront this issue, the government has not only passed legal and policy reforms, but it has pursued ways to change social norms. The government has created a Zero Tolerance statement of which nearly all government entities have signed and implemented (Government of Mexico, 2019_[124]). Moreover the campaign “¿Acoso? ¡Acusa! - Cero Tolerancia” (“Harassment? Accuse! Zero Tolerance”) is also being circulated with the aim of preventing sexual harassment and encouraging reporting (Government of Mexico, 2019_[124]).

Key policy recommendations for labour inclusion

- Promote a transformation in the social norms that allocate the responsibility for care and household tasks to women and girls through awareness-raising campaigns and educational programmes.

Financial inclusion

Box 11.2. QUICK OVERVIEW

Progress

- The majority (71%) view women as equally influential partners as men in household financial decision-making.

Challenges

- The government has set up various initiatives to facilitate women’s access to capital.

Outcomes

The financial inclusion pillar in Mexico reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 11.3).

In 2017, 33% of women compared to 41% of men in the Mexico reported having an account at a bank or another type of financial institution in the past 12 months. Furthermore, there were some discrepancies in the savings behaviours of men and women. Indeed, more men were saving money than women: in 2017, 32% of women were saving compared to 50% of men. When it came to the reasons for saving, especially for business needs, there were twice as many men (16%) as women (8%) who reported saving to start, operate, or expand a business or a farm in 2017 (Demirgüç-Kunt et al., 2018_[18]).

When it comes to entrepreneurship women are closing gender gaps. The female-to-male opportunity ratio stood at 0.95 in 2018, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there were more than nine women doing the same (Global Entrepreneurship Monitor (GEM), 2018_[41]). Similarly, when it comes to starting businesses, there are more men who are nascent entrepreneurs in the Mexico than women resulting in a female-to-male ratio of entrepreneurial activity beneath the equality value of one. Nevertheless, between 2017 and 2019 this figure did improve, growing from 0.64 to 0.91 (Elam et al., 2019_[21]). Yet, a new indicator shows that the percentage of women business owners remained at 19% in 2018 and 2019 (Mastercard, 2019_[19]).

Additional new indicators show that while women are more likely than men to be own-account workers—with 21% of employed women and 20% of employed men having this status in 2017—men were three times as likely as women to be employers (OECD, n.d.^[23]).

Table 11.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	39%	33%	39%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	33%	41%	37%
Saved any money in the past year:	2014	54%	63%	58%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	32%	50%	41%
Saved to start, operate, or expand a farm or business:	2014	11%	17%	14%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	8%	16%	12%
Female-to-male opportunity ratio:	2015	0.90		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.95		
Female-to-male ratio of new entrepreneurial activity:	2015	0.80		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.64		
	2019	0.91		
New Indicators for 2020				
Women business owners:	2017	21%		
Women business owners as % of total business owners	2018	19%		
	2019	19%		
Share of employed who are employers:	2012	2%	6%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	2%	6%	
Share of employed who are own-account workers:	2012	22%	20%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	21%	20%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

Achieving financial inclusion in Mexico remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure greater financial inclusion.

Legal framework

The Federal Civil Code stipulates that men and women have equal legal capacities and does not restrict married and unmarried women's legal rights to access and benefit from financial services (Civil Code, Art. 52 and 2).

Social norms and practices

An essential part of financial inclusion in general, is inclusion in financial decision-making at the household level. In this regard, many women in Mexico seem to be engaged in household financial decisions according to social perceptions data. In 2020, 71% of respondents said that men and women have about the same influence “when it comes to making important decisions about household finances”, while 18% said women have more influence while 10% said men have more (Pew Research Center, 2020^[33]). Nevertheless, the day-to-day financial task of paying bills and managing finances is more generally associated with men, with 23% reporting this task is almost exclusively performed by men (IPSOS, 2020^[37]).

The government of Mexico has various programs in place to facilitated women's entrepreneurship opportunities. In recognition of the fact that access to finances is one of the most significant barriers faced by women entrepreneurs, the government created the Mujeres PYME programme which provides loans ranging from 50 000 to 5 million pesos to women working to build their businesses (Government of Mexico, 2019^[124])The programme has become very popular among banks and businesswomen and demand grew between 2015 and 2018 with 15 717 million pesos distributed (Government of Mexico, 2019^[124]).

Key policy recommendations for financial inclusion

- Collaborate with credit entities in rural areas to include women in the formal financial sector;
- Boost women's financial literacy through training and mentorship programmes, particularly to indigenous and rural women;
- Create partnerships between commercial banks and public entities to ensure rural and indigenous women's financial inclusion;
- Expand mobile networks and banking in remote areas to allow women gain access to bank accounts and save money securely.

Inclusive decision-making

Box 11.3. QUICK OVERVIEW

Progress

- New legislation guaranteeing gender parity in the executive legislative and judicial powers;
- Women's presence in the *Cámara de Diputados* has been steadily increasing, and grew by five percentage-points between 2017 and 2020.

Challenges

- Negative attitudes towards women's political leadership have gained ground between 2017 and 2020;
- Little attention paid to gender balance in corporate governance.

Outcomes

The outcomes data for women's participation in decision-making in the Mexico reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 11.4).

Between 2018 and 2019, women's representation in managerial positions remained at 36%, the same level observed in 2015 (ILO, 2019^[28])

In politics and boardrooms women have made measurable, yet slow, progress in recent years. In Mexico's lower house of parliament (*Cámara de Diputados*), women's representation reached 48% in 2020, a level five percentage-points higher than that in 2017 and nine above that in 2014 (IPU Parline, 2020^[26]); (OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 8% of the seats on the boards of Mexico's largest companies, a slight improvement over the value in 2018 of 7% (Emelianova and Milhomem, 2019^[29]).

A new indicator assessing women's representation as CEOs shows that women held none of these positions in 2016 and 2018 in the 55 surveyed companies (Deloitte, 2019^[31]).

Table 11.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	36%	64%
The proportion of females and males in total employment in management.	2017	37%	63%
	2018	36%	64%
	2019	36%	64%
	Political Representation:	2014	37%
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	43%	
	2020	48%	
	Share of seats on boards of the largest publicly listed companies:	2015	5%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	8%	93%
	2018	7%	93%
	2019	8%	92%

New Indicators for 2020

Women CEOs:	2016	0%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	0%	

Note: No earlier data available for Women CEOs – based on data from 55 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSC Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Mexico reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

The Mexican Constitution provides men and women with the same rights to hold public and political office in the legislature, executive and judiciary (Constitution, Art. 55, 82 and 95). The state is undertaking numerous initiatives to encourage women’s participation in political decision-making: in 2014, article 41 of the Mexican Constitution was amended to oblige political parties to observe and respect the principle of gender parity in the composition of candidates’ lists for federal and local elections (International IDEA, n.d.^[130]) In addition, the General Electoral Institutions and Procedures Act and the General Political Parties Act replaced the Federal Code of Electoral Institutions and Procedures and entailed gender parity in the registration of candidates to the legislature. In 2014, the Mexican government created the Observatory of Political Participation of Women in Mexico to identify their level of participation in the political sphere and women’s access to public decision-making positions, as well as the obstacles and challenges that women experience in this area. Until 2019, 31 Local Observatories were established in local entities (Government of Mexico, 2019^[124]).

Since 2014, gender quotas were established at the national level as political parties were required to guarantee that at least 40% of the candidates on the lists are of the same gender and there are sanctions in case of non-compliance (*Código Federal de Instituciones y Procedimientos Electorales*, Art. 219 and 221). Since the reforms of article 41 of the Constitution, all 32 Mexican states have introduced gender parity legislation (OECD, 2017^[131]). In 2019, a Constitutional reform was approved to guarantee gender parity in all public positions of the three Powers of the Union and in the three levels of Government. With this action, it is ensured that the decision-making positions of the Executive, Legislative and Judicial Powers, as well as in the autonomous public bodies are held equally by women and men (50-50), which would be a significant advance for women’s representation in the political sphere (Government of Mexico, 2019^[124]).

The General Law on Equality between Men and Women provides for additional measures to support women’s participation in political and public life (*Ley General para la Igualdad entre Mujeres y Hombres*, art. 38). All discrimination motivated by ethnic or national origin, gender, age, handicaps, social condition, health, religion, opinions, preferences, marital status, or any other discrimination that violates human dignity and has the objective of restricting or diminishing the rights and liberties of persons is prohibited. Furthermore, while Mexico has not established gender quotas or targets for board composition, it does impose sanctions in relation to requirements to disclose board composition (OECD, 2019^[132]).

Social norms and practices

Social norms must recognise women’s potential to be leaders and encourage them to pursue positions of influence if inclusive decision-making is to be achieved. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, the traits of leadership and confidence are widely associated with good decision-making; however, in Mexico, data shows that

these traits are associated more so with men than women (IPSOS, 2020_[37]). Strikingly, when it comes to leadership, 22% reported mostly associating this trait with men (IPSOS, 2020_[37]). Attitudes regarding the inherent characteristics of men and women inform their respective opportunities for influential roles in society. Nevertheless, most believe that men and women are on an equal playing field. In 2020, 64% reported that men and women have about the same opportunities “when it comes to being leaders in their community” while 28% said men have more opportunities than women (Pew Research Center, 2020_[33]).

Despite women’s increasing presence in Mexican politics, negative attitudes towards women’s political leadership grew more widespread in recent years. The percentage of people reporting that they agree that “on the whole, men make better political leaders than women do” grew slightly, by nearly 1 percentage-point, between 2017 and 2020 (OECD, 2019_[6]); (Haerpfner et al., 2020_[5]). Related to these negative attitudes is the enactment of political violence—an issue that has gained increasing attention in Mexico. As part of efforts to combat this violence which has the potential to hamper women’s political voice, Mexico’s National Electoral Institute (INE) (*Instituto Nacional Electoral*) has begun collecting and disseminating data on offenders through a registry (INE, 2020_[133]). This will grant more visibility to the issue of political violence and perhaps serve to deter its continued practice. Moreover, the INE has been working with the media to ensure non-discrimination in political broadcasting. Not only do political parties have an obligation to uphold non-discrimination in their advertising, but the Radio and Television Commission (*Comité de Radio y Televisión*) has a methodology to monitor programming from a gender-sensitive perspective (INE, 2020_[134]).

When it comes to women’s inclusion in decision-making in business, progress has been slow in the absence of bold action. Barriers to women’s advancement in business include masculine workstyles that do not take into account women’s care burdens, the importance of large networks which men typically have more so than women, and negative stereotypes towards women’s leadership abilities (Comisión Nacional para Prevenir y Erradicar la Violencia Contra las Mujeres, 2019_[135]). Although it is a small step, the Mexican Business Council’s Code of Best Practices of Corporate Governance encourages businesses to increase women’s participation on boards, and there is the opportunity for companies to voluntarily report their compliance (Deloitte, 2019_[31]).

Key policy recommendations for inclusive decision-making

- Guarantee equal visibility of female candidates, party leaders and politicians in the media, and promote positive images of women leaders;
- Implement programmes that foster leadership skills for girls and women, particularly to indigenous and rural women;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets or boardroom quotas;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality”;
- Harmonise national legislation to recognise political violence against women as a crime.

12 People's Republic of China

Introduction

The People's Republic of China (hereafter China) is not ranked in the Social Institutions and Gender Index (SIGI) 2019 due to a lack of data. It has very low levels of discrimination in the family, with a score of 18 (OECD, 2019^[4]). The level of discrimination in the physical integrity sub-index has not been computed since the information on the “percentage of women who suffered intimate-partner physical and/or sexual violence during their lifetime” is not available at the cut-off date of June 2017. The level of discrimination in the access to productive and financial resources has not been computed since the information on the “percentage of men in the total number of persons employed in management” is not available at the cut-off date of June 2017. The level of discrimination in the civil liberties sub-index has not been computed since the information on the “percentage of women in the total number of persons declaring not having confidence in the judicial system and courts” is not available at the cut-off date of June 2017.

Labour inclusion

Box 12.1.

Progress

- A slight reduction in the gap between women's and men's time spent on unpaid care work in 2018.

Challenges

- Discriminatory social norms regarding women's household responsibilities are gaining ground;
- A lack of available data hinders a well-rounded assessment of progress and challenges.

Outcomes

In China, there remain large inequalities between women and men in terms of participation in the workforce. In 2012, women were less likely than men to participate in the labour market with 70% of women doing so compared to nearly 85% of men (see Table 12.1).

Furthermore, women are still overrepresented in part-time jobs; about 19% working women occupied part-time positions in 2012, compared to only 12% of working men (OECD, ILO, 2019^[3]).

Progress towards 25x25:

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

Gap in 2012: 15%

Table 12.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	70%	85%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	19%	12%

Note: Recent data for unemployment rates and gender pay gaps is unavailable.

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

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

Legal framework

Table 12.2. Key gender equality laws and international instruments

CEDAW	China ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1980.
ILO conventions	China has ratified ILO Conventions 100, 111 but not 156, 183 or 189.
Legal reform	In 2019, the Ministry of Human Resources and Social Security, the Ministry of Justice, and the Supreme People's Court along with other departments issued the "Notice on Further Regulating Recruitment and Promoting Women's Employment" which prohibits employers from asking female candidates about their marital and childbearing status during the hiring process.

The law mandates equal remuneration for work of equal value (Labour Law, Article 46). In addition, article 13 of the Labour Law mandates non-discrimination on the basis of sex in employment and calls for the elimination of discrimination in employment, in order to ensure that women enjoy equal rights with men. In their recruitment exercises, employers shall not refuse to recruit women or increase the thresholds for recruitment of women. When recruiting female employees, employers shall not include in the employment contract any content that restricts their rights in the areas of marriage or childbirth (Labour Law, Article 13).

Women can work the same night hours as men and they do not need permission from their husband or legal guardian to either choose a profession or register a business. However, the law prohibits women from entering certain professions such as working in mines (Labour Law, Article 59).

Regarding parental benefits, on 29 September 2015, the Communist Party of the People's Republic of China Central Committee announced that China would end its decades-long "one child policy", allowing all married couples to have two children. As for maternity and paternity leave policies, while Article 62 of the Labour Law gives a general rule providing that birth-giving women workers shall be entitled to maternity leave no shorter than 90 days, those policies are issued by localities and the amount of benefits that a couple can get depends on their location. For instance, Beijing has maternity leave, but does not have specific paternity leave policies. However, according to Beijing family planning regulations, an additional late birth incentive leave of 30 days awarded to mothers can also be extended to fathers. In addition, if the father does not choose to take these 30 days, he may enjoy an additional one month wage bonus according to the mother's basic salary. When a husband and a wife come from different localities and therefore are subject to different local regulations, the couple is legal able to choose which regulations apply. Since the

implementation of the “two child policy” in late 2015, many cities and provinces have made new rules of paternity and maternity leave (Junlu and Zang, 2017^[136]).

Social norms and practices

Gender-based discrimination at work, sexual harassment as well as discriminatory recruitment and promotions practices have recently gained greater attention in China. In 2019, the All-China Federation of Trade Unions (ACFTU), published a “Guiding Manual for Promoting Gender Equality in the Workplace” which highlighted the existence of discrimination and aimed to spread awareness of workers’ rights and employers’ responsibilities (China Labour Bulletin, 2020^[137]). Another promising development has been the increasing number of legal cases being brought to court regarding gender-based discrimination, which may encourage others to seek redress in similar cases (China Labour Bulletin, 2020^[137]).

Social norms underlie the continued existence of discriminatory practices. New data shows that nearly half (46%) of respondents agree or strongly agree with “when jobs are scarce, men should have more right to a job than women” (Haerpfer et al., 2020^[5]). Moreover, it seems that attitudes condoning women’s financial disadvantage relative to men are gaining ground. In 2017, 22% reported believing that “if a woman earns more money than her husband, it’s almost certain to cause problems” while in 2020, this figure grew to 27% (OECD, 2019^[6]); (Haerpfer et al., 2020^[5]).

Women’s labour force participation and uptake of part-time work is tied to time burden of unpaid care work the disproportionately falls on women. In China, women spend, on average, two and a half times more time on unpaid care work than their male counterparts (OECD, 2019^[6]). Yet it seems that progress is happening, however slow. In 2018, China’s second National Time Use Survey showed that the gap between men’s and women’s time spent on unpaid care work closed by 4 minutes (People’s Republic of China, 2019^[138]).

Change will remain slow as long as social attitudes continue to view household responsibilities as women’s work. New attitudinal data shows that respondents view tasks such as cleaning, doing laundry and caring for children as mostly performed by women (IPSOS, 2020^[37]). Most striking perhaps, is the fact that a quarter (25%) of respondents believe that taking care of children is a task almost exclusively performed by women (IPSOS, 2020^[37]). Attitudinal data backs up these perceptions with 59% of respondents in China either agreeing or strongly agreeing that, “when a mother works for pay, the children suffer” in 2020 while, in 2017, 42% reported having this belief (Haerpfer et al., 2020^[5]);(OECD, 2019^[6]). This attitude is not the only one that has appeared to gain wider acceptance in recent years. The percentage of respondents agreeing that “being a housewife is just as fulfilling as working for pay” also increased from 60% in 2017 to 72% in 2020 (OECD, 2019^[6]); (Haerpfer et al., 2020^[5]).

Labour force segregation, the phenomena where women and men work in different fields and jobs, is one of the contributing factors to gender pay gaps (OECD, 2017^[38]). Ideas about which jobs are suitable for women and men merit investigation as they are both the product of and continue to uphold these divisions in the workforce. Data on gendered job associations reveals that certain jobs in China are viewed as highly masculinised. For example, the jobs of doctor, scientist, information technology worker and construction worker were view by respondents as being jobs typically done by men while, the job of teacher was regarded as gender neutral (IPSOS, 2020^[37]). Moreover, sectoral segregation in China’s workforce is upheld by job advertisements, including for Civil Service positions, that specify a preference for either male or female applicants (Human Rights Watch, 2020^[139]); (Human Rights Watch, 2018^[140]). These norms and related discriminatory job advertising practices contribute to gender divisions in the labour force and in turn, gender pay gaps.

Key policy recommendations for labour inclusion

- Pass legislation to prevent discriminatory recruitment practices;
- Invest in quality data collection to design and better monitor gender policies in the workplace.

Financial inclusion

Box 12.2. QUICK OVERVIEW

Progress

- Women's entrepreneurship continues to be a priority for the Chinese government;
- There has been an increase in the number of women business owners in China;
- Married women are often engaged in household financial decision-making.

Challenges

- Social norms see managing finances as the domain of men.

Outcomes

The financial inclusion pillar in China reveals some differences between women and men in terms of their access to financial accounts and services as well as entrepreneurial activities (see Table 12.3).

In 2017, 76% of women compared to 84% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018^[18]). In the same year, data revealed discrepancies in the savings behaviours of men and women. Indeed, more men were saving money than women, as in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 46% and 56%. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (18%) reported saving to start, operate or expand a farm or business, compared to only 13% of women. This difference has persisted since 2014.

In terms of entrepreneurship, the percentage of men nascent entrepreneurs or owner-manager of new businesses remains greater than that of women; however, women are making steady gains towards parity in this regard. In 2019, the female-to-male ratio of entrepreneurial activity ratio was 0.84, indicating that for every 100 men in the population who are launching businesses, only 84 women are doing the same, compared to 82 last year (Elam et al., 2019^[21]). Moreover, new indicators on women business owners show that women are closing the gap with their male counterparts. In 2018 women accounted for 23% of business owners, and in 2019 this figure grew to 26% (Mastercard, 2018^[20]); (Mastercard, 2019^[19]).

Table 12.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	76%	81%	79%
The percentage of respondents aged 15 and above who report	2017	76%	84%	80%

having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.				
Saved any money in the past year:	2014	70%	74%	72%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	46%	56%	51%
Saved to start, operate, or expand a farm or business:	2014	17%	26%	22%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	13%	18%	16%
Female-to-male opportunity ratio:	2015	1.10		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	1.09		
	2018	1.05		
Female-to-male ratio of new entrepreneurial activity:	2015	0.70		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.87		
	2018	0.82		
	2019	0.84		
New Indicators for 2020				
Women business owners:	2017	31%		
Women business owners as % of total business owners	2018	23%		
	2019	26%		

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. Data on women business owners in 2019 refers to mainland China. No data available for share of employed who are employers or share of employed who are own-account workers.

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

Despite some progress, achieving financial inclusion in China remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure financial inclusion.

Legal framework

Women have equal rights as men to open a bank account at a formal institution. The laws contain no discriminatory restrictions with regard to women's rights to secure loans, mortgages and other forms of credit. In 2016, the Chinese government circulated the "Notice on Implementing Entrepreneurial Guaranteed Loans to Support Entrepreneurship and Employment" which specifies that women "should be included as the key targets" in these national programmes. In addition, the "Mass entrepreneurship and innovation" programme has supported and promoted women's entrepreneurship initiatives. As of December 2018, more than six million women have received loans (Government of China, 2019_[141]).

Social norms and practices

A key part of financial inclusion is financial decision-making. From opening a bank account, to deciding how much money to save, or when to make big purchases, women's engagement is key. In mainland China, it seems that married women are already engaged in long-term financial decision-making, with data revealing that only 14% defer these important decisions to their spouse (All China Women's Federation (ACWF), 2020_[142]). Moreover, the data suggests that within marriages, decision-making over finances tends to take place jointly, with 37% of women reporting this is the case (All China Women's Federation (ACWF), 2020_[142]). Women's engagement does not seem confined to long-term financial choices either, with 80% reporting that they are involved in day-to-day expenses and paying bills (All China Women's Federation (ACWF), 2020_[142]).

Despite this evidence of promising social practices, social perceptions regarding women's participation in finances lag behind. New data from IPSOS reveals that people in China associate paying bills and managing finances as a task mostly done by men (IPSOS, 2020_[37]). For 32% of respondents this task was very strongly associated with men (IPSOS, 2020_[37]). These social norms may discourage women from being more engaged in their finances and lead to self-doubt when it comes to important decisions.

Regarding entrepreneurship, the Chinese government has made supporting women-led entrepreneurship a key priority in recent years. Since the launch of the "Women's Actions for Entrepreneurship and Innovation" campaign in June 2015, 5.5 million women have been trained on starting and running a business and women's achievements in this area have been recognised through "Women Pacesetters for Achievements" (All China Women's Federation (ACWF), 2020_[143]). Initiatives like these actively promote women role models and may shift social perceptions of entrepreneurship encouraging more women to get involved.

Key policy recommendations for financial inclusion

- Develop and implement specific surveys on a regular basis intended to uncover the social norms and attitudes governing women and men's access to financial services;
- Provide further mentorship programmes and trainings to women who wish to engage in entrepreneurship.

Inclusive decision-making

Box 12.3. QUICK OVERVIEW

Progress

- The percentage of women in managerial positions has increased;
- Since 2016, the number of women CEOs has also grown.

Challenges

- Negative attitudes regarding women's leadership capabilities remain deeply entrenched.

Outcomes

The outcomes data for women's participation in decision-making in China reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 12.4).

Between 2019 and 2020, the largest change took place at the management level with women's share of managerial positions increasing from 30% to 36% (Hays, 2019^[144]); (Hays, 2020^[145]). Moreover, new data shows that progress—however small—has been made in terms of women's political representation in the last three years (IPU Parline, 2020^[26]); (OECD, 2019^[6]). However progress was not confined to politics as, between 2016 and 2018, the percentage of women CEOs grew from 2% to 6% (Deloitte, 2019^[31]).

And yet, in other areas, progress remains stalled, such as in boardrooms where the percentage of women on the boards of China's largest publically listed companies has seen no change since 2018 (Emelianova and Milhomem, 2019^[29]); (Ellis and Eastman, 2018^[146]).

Table 12.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2014	36%	64%
The proportion of females and males in total employment in management.	2019	30%	70%
	2020	36%	64%
Political Representation:	2014	23%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	24%	
	2020	25%	
Share of seats on boards of the largest publicly listed companies:	2015	9%	91%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-	2017	10%	90%
	2018	11%	89%

cap firms from developed and emerging countries.	2019	11%	89%
New Indicators for 2020			
Women CEOs:	2016	2%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	6%	

Source: Data on percentage of members in managerial positions from the Hays reports. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in China reveals progress over time but at a slow pace. Truly inclusive decision-making will take years to achieve. Slow gains in women’s outcomes in this area are the product of deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices. In order to ensure women have opportunities to be decision-makers in societies, attention to these institutions is key.

Legal framework

Women in China have equal rights as men to hold public and political office in the legislature, executive and judiciary (Constitution Article 34 & General provisions of the Law of China on the Protection of Rights and Interests of Women). China has also adopted various provisions in order to improve gender balance in politics and there are legislated quotas for women at the national and sub-national levels (Decision of the Fifth Session of the Tenth National People’s Congress on the Number of Deputies to the Eleventh National People’s Congress and on the Election of the Deputies, Article 8 & Organic Law of the Villagers Committees, Article 6).

In particular, at the national level, China has a unicameral parliament with a legislated quota of 22% of women in the lower house. At the local level, specifically in rural areas, the Government has been actively promoting women’s participation in the leadership of village CPC branch committees and village committees by introducing a mandatory quota. The law stipulates, inter alia, that there should be female members in the Villagers Committee, and that in the Villagers’ Representatives Assembly, more than one-third of the representatives should be women (CEDAW, 2013_[147]). In addition, in order to effectively promote women’s participation in the political sphere, the State has adopted a series of strong measures to ensure the training of female cadres. In particular, Article 12 of the Law on the Protection of Rights and Interests of Women provided that “the State actively train and select female cadres” (Government of China, 2019_[141]).

However, China has no gender quotas or regulatory requirements guaranteeing boardroom gender diversity. Current regulatory requirements encourage enterprises to select directors with certain professional and career backgrounds and to establish specific director selection standards (Deloitte, 2019_[31]).

Social norms and practices

Social norms must recognise women’s potential to be leaders and encourage them to pursue positions of influence if inclusive decision-making is to be achieved. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, the traits of confidence and leadership are widely associated with good decision-making and governance; however, in China, data shows that these traits are associated more with men than women (IPSOS, 2020_[37]). Strikingly, when it comes to leadership, 45% reported mostly associating this trait with men (IPSOS, 2020_[37]).

Beliefs in the inherent characteristics of men and women translate to beliefs about their capabilities for important roles in society such as business executive and political leader. In 2020, only 19% of people in China reported they would feel very comfortable having a woman as CEO of a major company in China

(Kantar, 2019^[60]). Moreover, new data reveals that in China, 34% believe that “on the whole, men make better business executives than women do” (Haerpfer et al., 2020^[5]). An even higher percentage believe that “on the whole, men make better political leaders than women do” with 50% reporting that they agreed or strongly agreed with this statement in 2020—more than two percentage-points more than in 2017 (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]).

These social norms are informed by and inform social practices driving women’s underrepresentation in decision-making. While women have made important gains in the national congress, women have yet to be represented in the highest levels of the Chinese government such as the Politburo Standing Committee of the Communist Part of China (PSC), and are persistently underrepresented the top levels of the party itself (Brookings Institute, 2017^[148]). In addition, when it comes to opportunities to lead in the private sector, the same social practices that limit women’s engagement in the paid labour force, namely unpaid care and domestic work, also prevent them from having the same advancement opportunities as men.

Key policy recommendations for inclusive decision-making

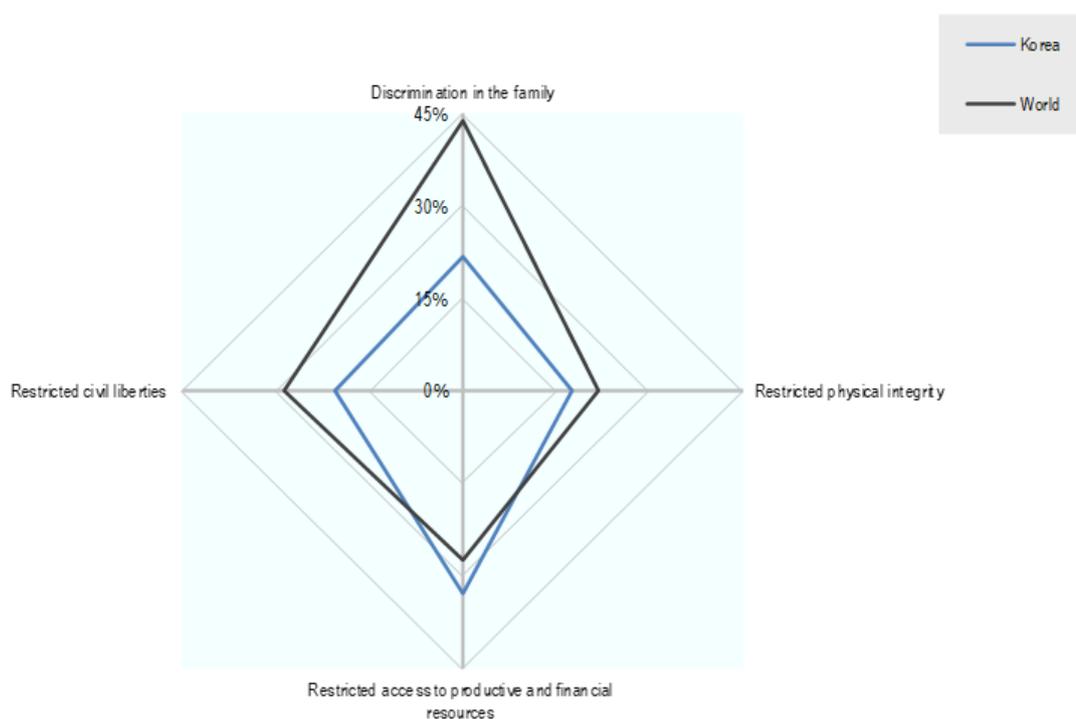
- Consider adopting regulatory or voluntary measures to promote women’s equal participation in political and public life at the national and local levels. These measures can include voluntary targets, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Establish specific measures to include minority women in political decision-making;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Craft awareness-raising campaigns on the value of engaging more women in politics;
- Promote mentoring programmes that combine communication and leadership skills to improve women’s leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality”.

13 Republic of Korea

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, the Republic of Korea (hereafter Korea) achieves a score of 0.23 and ranks 51st among 120 countries (OECD, 2019^[46]). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in restricted access to productive and financial resources (see Figure 13.1).

Figure 13.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 13.1. QUICK OVERVIEW

Progress

- Extension of the duration of paid maternity leave;
- The gender pay gap decreased by two percentage-points between 2017 and 2019.

Challenges

- Growing acceptance of social norms that view women's domestic roles as more important than their careers;
- The law does not prohibit employers from asking about a woman's pregnancy or her intention to have children during the recruitment or promotion process;
- Women's overrepresentation in the healthcare and home care sectors means that are at heightened risk for contracting the Coronavirus (COVID-19).

Outcomes

In Korea, female labour force participation has remained lower than male participation since 2012 (OECD, ILO, 2019^[3]). In 2019, women were less likely than men to participate in the labour market with 59% of women doing so compared to 79% of men (see Table 13.1).

Furthermore, women are still overrepresented in part-time jobs as nearly 23% of working women occupied part-time positions in 2017, compared to only 11% of working men (OECD, ILO, 2019^[3]).

There is no gender difference in terms of the unemployment rate, which stood at 4% for both women and men in 2019 (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 23%

Gap in 2019: 19%

Table 13.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	55%	78%
	2017	59%	79%
	2018	59%	79%
	2019	60%	79%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	20%	10%
	2017	23%	11%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	4%	4%
	2017	4%	4%
	2018	4%	4%
	2019	4%	4%
	2006	40%	

Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2017	35%
	2019	32%

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description> When it comes to earnings, women on average, earn less than men in Korea. The gender pay gap in 2019 was estimated to be 32%, meaning that on average, for each Won earned by men, women earned only 68 Jeon (OECD, 2020^[2]). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation. Furthermore, women in Korea are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD, ILO, 2019^[3]).

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

Legal framework

Table 13.2. Key gender equality laws and international instruments

CEDAW	The Republic of Korea ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1954 and its Optional Protocol in 2006.
ILO conventions	The Republic of Korea has ratified ILO Conventions 100 (Equal Remuneration), 111 (Discrimination in Employment and Occupation) and 156 (Workers with Family Responsibilities). It has not ratified ILO Conventions 183 (Revision of Maternity Protection) and 187 (Domestic Workers).
Legal reform	<ul style="list-style-type: none"> • The revision to the Labour Standards Act in 2014 extended maternity leave from 90 days to 120 days for female workers who are pregnant with two or more fetuses (Labour Standards Act, 1997, as amended). • In 2017, the Korean government introduced the Second Basic Plan for Gender Policy (2018-2022) which included targets in each ministry to achieve gender equality for the first time (Government of the Republic of Korea, 2019^[149]). • The Korean government incorporated measures to reduce the gender pay gap into the Sixth Basic Plan for Equal Employment Equalization (2018-2022). These measures include the addition of data on the salaries of women and men in the wage distribution disclosure system for businesses. It also requires companies that scored lower ratings from the Affirmative Action system to report their gender wage gap status and actions in place to close the gap (Government of the Republic of Korea, 2019^[149]). • The Act on the Prevention of Sexual Violence and the Protection of Victims has been revised to require employers to report the incidence of sexual violence in the workplace and to take measures such as shifting the work settings and grant a paid leave to the victims (Government of the Republic of Korea, 2019^[149]).

The Equal Employment Opportunity and Work-Family Balance Assistance Act prescribes equal pay for work of equal value (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended). Through inspection and deliberation, the Government can impose up to two million won in fines

on companies practising wage discrimination, and up to five million won on those discriminating in terms of fringe benefits (Government of the Republic of Korea, 2015_[150]). Since 2017, Korea has also been a member of the Equal Pay International Coalition (EPIC)³⁰. Labour inspectors at regional Offices of Employment and Labour conduct prevention and inspection activities to ensure compliance with regulations on gender discrimination (Government of the Republic of Korea, 2015_[150]). In line with the Act on the National Human Rights Commission, the Commission has the power to investigate and facilitate access to remedy for discrimination based on gender in employment opportunities (National Human Rights Commission Act, 2011, as amended). Organisations and companies that violate the principle of non-discrimination in employment are subject to a fine of 5 to 30 million won or criminal punishment (Government of the Republic of Korea, 2015_[150]).

The Labour Standards Act prohibits employers from employing women for work that could be hazardous and dangerous to their future pregnancy or childbirth and for work inside a pit (Labour Standards Act, 1997, as amended). There are no restrictions for women to work the same hours as men. The law does not prohibit employers from asking about a woman's pregnancy or her intention to have children during the recruitment or promotion process. Women are not required to have permission from their husbands or legal guardians to choose a profession or work, or to register a business.

The revision to the Labour Standards Act in 2014 extended maternity leave from 90 days to 120 days for female workers who are pregnant with two or more fetuses (Labour Standards Act, 1997, as amended). Under the Equal Employment Opportunity and Work-Family Balance Assistance Act, male workers with a new-born baby are allowed three days of paid paternity leave which must be taken within 30 days of the birth of the child (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended). In the case of non-regular and dispatched workers, the number of days of paternity leave they take should be excluded from the period of their contract (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended).

Childcare leave may be taken by both parents, until the child has reached the age of eight (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended). Leave benefits are paid at 80% of the worker's monthly ordinary wage for the first three months and then 50% from the fourth month (Government of the Republic of Korea, 2019). One year Childcare leave is allowed per child per parent. If two parents use childcare leave consecutively one after another, the benefit for the first three months of the leave of the parent who uses the latter leave is raised to 100% of the ordinary wage, up to 2.5 million won (Government of the Republic of Korea, 2019). Since this benefit is only offered when both parents take childcare leave, it serves as a strong incentive to men (Government of the Republic of Korea, 2015_[150]). In compliance with the revised State Public Officials Act and Local Public Officials Act, from 2015 male public officials can take childcare leave for up to three years as can their female counterparts (Government of the Republic of Korea, 2015_[150]).

The dismissal of pregnant workers is prohibited, and women are, by law, guaranteed an equivalent position after their return from maternity leave (Labour Standards Act, 1997, as revised). Similarly, the Equal Employment Opportunity and Work-Family Balance Assistance Act prohibit employers from dismissing, or treating unfavourably, workers that take childcare leave, and requires that they be restored to the same work as before the leave or any other work paying at the same level of wages (Equal Employment Opportunity and Work-Family Balance Assistance Act, 1987, as amended).

While the law does not require companies to report on how they pay men and women, the Equal Employment Opportunity and Work-Family Balance Assistance Act enables the publication of a list of employers whose ratio of female to male employees has not met legal standards three consecutive times and are thereby identified as employers who have failed to implement affirmative action (Equal

³⁰ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

Employment Opportunity and Work-Family Balance Assistance Act (Government of the Republic of Korea, 2015_[150]). To comply with this law, both public organisations and private enterprises surpassing a certain number of employees should annually submit to the Minister of Labour and Employment statistics on male and female employees by work type and position and their implementation plan for affirmative action. Incentives are provided to companies that show positive results from their affirmative action measures (Government of the Republic of Korea, 2015_[150]).

Social norms and practices

In South Korea, women spend nearly four and a half times more time on unpaid care and domestic work than men (OECD, 2019_[6]). Social perceptions data reflect this fact with people associating tasks such as cleaning, taking care of children, cooking and doing laundry as being performed by women (IPSOS, 2020_[37]), and social norms seem to condone this unequal division of reproductive labour. In 2020, 64.7% reported agreeing or strongly agreeing that “when a mother works for pay, the children suffer”, a 9.5 percentage-point increase over 2017 (Haerpfher et al., 2020_[5]); (OECD, 2019_[6]). Furthermore, a high percentage (50%) agree that “being a housewife is just as fulfilling as working for pay”—a higher percentage than in 2017 (47%) (Haerpfher et al., 2020_[5]); (OECD, 2019_[6]).

These social norms inform the burden of unpaid care work disproportionately born by women. This strain on their time prevents them from being fully included in the labour force, driving their higher uptake of part-time work and lower labour force participations rates (OECD, 2017_[38]). These norms play a particularly important role in the challenges women face when re-entering the labour force after having children. To confront these challenges the Government of Korea has created Women’s Re-employment Centres across the country that provide personalised services such as counselling and training to help women achieve work-life balance (Government of the Republic of Korea, 2019_[149]).

Even when women do work in the formal labour force, they remain concentrated in some sectors which has implications for their career advancement and gender pay gaps (OECD, 2017_[38]). Furthermore, the Coronavirus (COVID-19) pandemic has highlighted that women, accounting for 94% of paid care workers, 96% of assistance nurses, 96% of registered nurses and 25% of doctors, are at higher risk of the virus due to their overrepresentation in the health sector (Kim et al., 2020_[11]). Moreover, care workers who are mostly women are typically in their 50s and 60s meaning that they are not just at risk of getting the virus, but have a higher risk of experiencing life-threatening complications (Kim et al., 2020_[11]).

Key policy recommendations for labour inclusion

- Pass laws which comprehensively define both direct and indirect discrimination against women in the public and private spheres, especially in the workplace;
- Prohibit employers from asking women about their family plans in hiring and promotional practices;
- Collect gender-disaggregated data on the prevalence of the various forms of harassment that can take place in the workplace and make them regularly available;
- Promote positive social norms which may aid in redistributing unpaid care and domestic work;
- The Minister of Labour and Employment should collect data on gender pay gaps from firms in addition to the statistics already collected (male and female employees by work type and position and plans for affirmative action).

Financial inclusion

Box 13.2. QUICK OVERVIEW

Progress

- A majority of South Koreans view women as influential partners in household financial decisions.

Challenges

- The percentage of women among business owners declined between 2018 and 2019;
- Women continue to face challenges growing their businesses.

Outcomes

The financial inclusion pillar in Korea reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 13.3).

In 2017, women and men were equally likely to report having an account at a bank or another type of financial institution in the past 12 months with 95% of men and women doing so. Moreover, more women than men reported saving: in 2017, 73% of women were saving compared to 65% of men. Yet, when it came to the reasons for saving, especially for business needs, there were more men (36%) than women (33%) who reported saving to start, operate, or expand a business or a farm in 2017 (Demirgüç-Kunt et al., 2018^[18]).

When it comes to entrepreneurship, in 2017 South Korea was one of the few countries where the female-to-male opportunity ratio was above the equality value of one. In fact, the ratio stood at 1.05 meaning that 2017 for every 100 men in the population involved in opportunity-driven entrepreneurial activities, there were 105 women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). However, when it comes to starting businesses, there are more men who are nascent entrepreneurs in Korea than women resulting in a female-to-male ratio of entrepreneurial activity of 0.62 (Elam et al., 2019^[21]). Moreover, a new indicator shows that the percentage of women business owners declined from 24% in 2018 to 17% in 2019 (Mastercard, 2019^[19]).

Additional new indicators show that men are more likely to be both own-account workers and employers. In 2017 11% of employed women and 19% of employed men were own-account workers; however, men were twice as likely to be employers (OECD, n.d.^[23]).

Table 13.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	93%	95%	84%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	95%	95%	95%
Saved any money in the past year:	2014	72%	76%	74%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any	2017	73%	65%	70%

reason and using any mode of saving in the past 12 months.				
Saved to start, operate, or expand a farm or business:	2014	24%	26%	35%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	33%	36%	34%
Female-to-male opportunity ratio:	2015	1.00		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	1.05		
Female-to-male ratio of new entrepreneurial activity:	2015	0.70		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.66		
	2019	0.62		
New Indicators for 2020				
Women business owners:	2017	24%		
Women business owners as % of total business owners	2018	24%		
	2019	17%		
Share of employed who are employers:	2012	3%	8%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	4%	8%	
Share of employed who are own-account workers:	2012	12%	20%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	11%	19%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

Achieving financial inclusion in Korea remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure greater financial inclusion.

Legal framework

There are no restrictions for married and unmarried women to access formal financial institutions and to obtain credit.

Social norms and practices

An essential part of financial inclusion in general, is inclusion in financial decision-making at the household level. In this regard, many women seem to be engaged in household financial decisions according to social perceptions data. In 2020, 53% of respondents said that men and women have about the same influence “when it comes to making important decisions about household finances”, while 24% said women have more influence while 23% said men have more (Pew Research Center, 2020^[33]). Furthermore, Korea is one of only a few countries in which task associations data shows that paying bills and managing finances is viewed as gender-neutral (IPSOS, 2020^[37]).

When it comes to entrepreneurship, numerous factors hinder women from starting and growing their businesses on par with men. Survey data from Gyeonggi Province shows that some 38.7% of women did not have jobs before they started their own businesses meaning that they did not have the experience that comes from working prior to becoming a business-owner (The Asia Foundation; GFWRI, 2019^[151]). Moreover, access to finance remains an issue as there is limited knowledge of financing and other services geared towards women. Finally, women continue to face difficulties that do not equally impact men, specifically the pressure to balance family life with business (The Asia Foundation; GFWRI, 2019^[151]).

Key policy recommendations for financial inclusion

- Develop initiatives to support women-led SMEs through a better access to finance and capacity building in terms of managerial skills;
- Promote women entrepreneurs as role models to spark and encourage women’s entrepreneurial spirit.

Inclusive decision-making

Box 13.3. QUICK OVERVIEW

Progress

- Women's presence in the house of parliament increased by two percentage-points between 2017 and 2020;
- Women's representation at the local and regional levels has also been increasing in recent years.

Challenges

- In 2020, a higher percentage agreed with the statement "on the whole, men make better political leaders than women do" than did so in 2017;
- The majority (72%) agree that when it comes to becoming a community leader, men have more opportunities than women.

Outcomes

The outcomes data for women's participation in decision-making in the Korea reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 13.4).

In managerial positions, politics and boardrooms women have made measurable, yet slow, progress in recent years. Between 2015 and 2017, women's representation in managerial positions increased by two percentage-point to 12% (ILO, 2019^[28]). In Korea's house of parliament (*Kuk Hoe*), women's representation reached 19% in 2020, a level two percentage-points higher than the level in 2017 (IPU Parline, 2020^[26]); (OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 3% of the seats on the boards of Korea's largest companies, a slight improvement over the value in 2018 of 2% (Emelianova and Milhomem, 2019^[29]).

A new indicator assessing women's representation as CEOs shows no change since 2016 with women holding only 1% of these positions (Deloitte, 2019^[31]).

Table 13.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions: The proportion of females and males in total employment in management.	2015	10%	90%
	2017	12%	88%
Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	16%	
	2017	17%	
	2020	19%	
Share of seats on boards of the largest publicly listed companies: Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2015	2%	98%
	2017	2%	98%
	2018	2%	98%
	2019	3%	97%

New Indicators for 2020

Women CEOs:	2016	1%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	1%	

Note: No more recent data available for Percentage of members in managerial positions. No earlier data available for Women CEOs – based on data from 150 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Korea reveals progress over time but at a slow pace. Truly inclusive decision-making will take years to achieve. Slow gains in women’s outcomes in this area are the product of deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices. In order to ensure women have opportunities to be decision-makers in societies, attention to these institutions is critical.

Legal framework

The Constitution of Korea prescribes that all citizens over twenty-five years old are eligible to run for election. Women have the same rights as men to hold public and political office, including in the legislature and executive branches as well as the judiciary (Constitution, 1987). The Public Official Election Act establishes a 20% quota for female proportional representatives and the use of the “zipper system”, which alternates male and female candidates on the ballot (Public Official Election Act, 1994, as amended). Following revisions to this act in 2005, parties are encouraged to nominate 50% or more female candidates in elections for National Assembly proportional representative members and proportional local council members (Public Official Election Act, 1994, as amended; (Government of the Republic of Korea, 2015_[150]). They are also expected to recommend female candidates for 30% or more of all local constituencies in elections for local constituency based National Assembly seats and local constituency-based council members (Public Official Election Act, 1994, as amended; (Government of the Republic of Korea, 2015_[150]).

Sanctions apply if party lists do not meet the recommendation of female candidates, although these sanctions only apply to the election of the proportional representative local council members and not national elections (Public Official Election Act, 1994, as amended).

While the law does not provide for training for women to support their effective participation in political and public life, the Ministry of Gender Equality and Family has established the Academy for Promising Women in 2013, with a view to enhance women’s political participation and appointment to high-level public posts (Government of the Republic of Korea, 2015_[150]). A Gender-Equal Recruitment Target System for governmental officials has also been established, followed by the adoption of five year plans to increase the number of women at the managerial level are executed both at central administrative agencies and local governments (Government of the Republic of Korea, 2013_[152]).

In 2017, the Korean government adopted the “Plan to Enhance Women’s Representation in the Public Sector (2018-2022)” and stipulated specific goals for female high-rank public officials and female managers in public administration (Government of the Republic of Korea, 2019_[149]). With regards to the private sector, the Korean government endorsed a voluntary agreement with enterprises to set voluntary targets aimed at increasing the number of women in decision-making positions. It will continue to encourage companies, businesses and public enterprises with more than 500 employees to meet the requirement of voluntary gender quotas and to address gender discrimination in employment (Government of the Republic of Korea, 2019_[149]).

Social norms and practices

Social norms must recognise women's potential to be leaders and encourage them to pursue positions of influence if inclusive decision-making is to be achieved. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, the traits of leadership and confidence are widely associated with good decision-making; however, in Korea, data shows that these traits are associated more with men than women (IPSOS, 2020_[37]). Strikingly, when it comes to leadership, 28% reported mostly associating this trait with men (IPSOS, 2020_[37]). Attitudes regarding the inherent characteristics of men and women inform their respective opportunities for influential roles in society. In 2020, 72% reported that men have more opportunities than women “when it comes to being leaders in their community” while 22% said men and women have about the same opportunities (Pew Research Center, 2020_[33])

When it comes to women's inclusion in politics specifically, progress has been visible in recent years. At the local and regional levels, women's representation has increased in every election since 2010. With the percentage of women increasing from 25.3% to 30.8% in local councils, and 14.3% to 19.4% in regional councils between 2014 and 2018 (Government of the Republic of Korea, 2019_[149]). Nevertheless, progress has been uneven. In the 2018 elections, a smaller percentage of elected mayors were women (3.3%) than in the previous elections (3.7%) (Government of the Republic of Korea, 2019_[149]). This slow and uneven progress is likely impacted by the continued prevalence of discriminatory attitudes towards women's political leadership. In 2020, 52% reported that “on the whole, men make better political leaders than women do”—a higher percentage than did so in 2017 (44%) (Haerpfer et al., 2020_[5]); (OECD, 2019_[6]). Furthermore the job of politician is one more widely associated with men, and 36% reported that this job is almost exclusively performed by men in Korea (IPSOS, 2020_[37]).

In business women remain underrepresented in both the public and private sectors despite continued progress. In 2018, women accounted for 6.7% of high-ranking public servants which represented a small increase over the percentage in 2017 (6.5%), but a significant increase over that in 2014 (4.5%). In public institutions, women accounted for 17.9% of executives compared to 11.8% in 2017 (Government of the Republic of Korea, 2019_[149]). In 2019, the Government of Korea announced measures to increase women's representation at the top of the private sector. These include training for human resources management in private companies to stimulate greater gender diversity. Moreover, the government was planning to expand courses for mid-level managers and executives at the Academy for Promising Women Leaders (Government of the Republic of Korea, 2019_[149]). Yet, more work will be required to ensure that social attitudes widely recognise and support women's leadership in this area as in 2020, 48% reported believing that “on the whole, men make better business executives than women do” (Pew Research Center, 2020_[33])

Key policy recommendations for inclusive decision-making

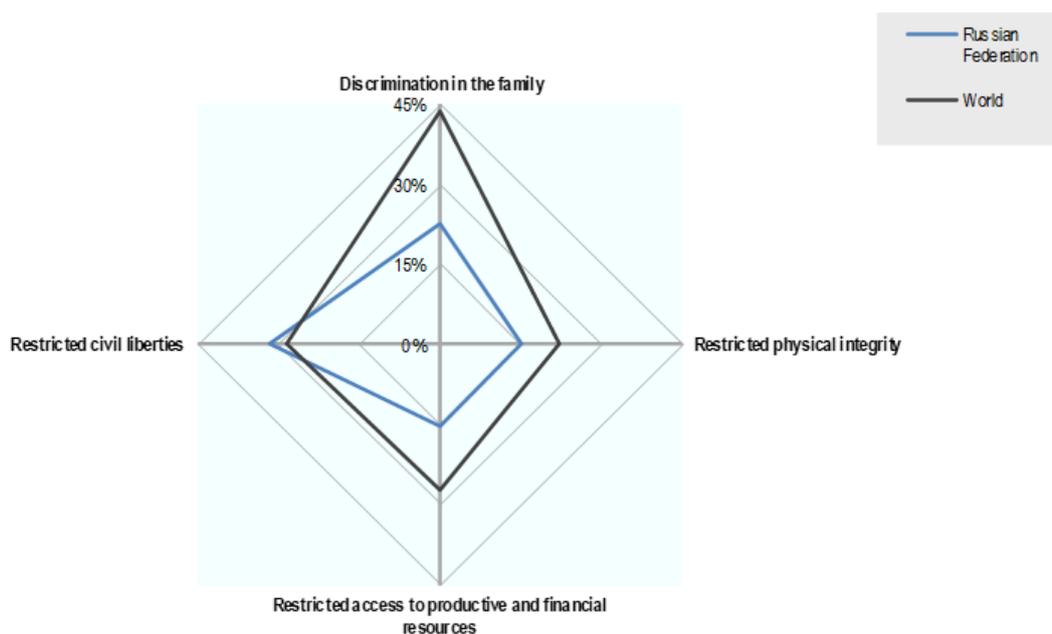
- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards.

14 Russian Federation

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, the Russian Federation (hereafter Russia) achieves a score of 0.22 and ranks 44th among 120 countries (OECD, 2019^[46]). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted access to productive and financial resources, and highest discrimination in restricted civil liberties (see Figure 14.1).

Figure 14.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 14.1. QUICK OVERVIEW

Progress

- Adoption of national measures aimed at improving women's working conditions and accelerating women's insertion in the labour force market;
- Attitudes appear to be more supportive of women's paid work.

Challenges

- Lack of available information on the gender pay gap across sectors;
- Absence of legal protections against sexual harassment at the workplace.

Outcomes

In Russia, there remain inequalities between women and men in terms of participation in the workforce. In 2019, women were less likely than men to participate in the labour market with 69% of women doing so compared to 80% of men (see Table 14.1).

The same pattern was observed in 2012 despite a slight narrowing in the gender gap in labour force participation (OECD, ILO, 2019^[3]). Furthermore, women are still overrepresented in part-time jobs; 5% of working women occupied part-time positions in 2018, compared to only 3% of working men in the same year (OECD, 2020^[2]).

There is no gender difference in terms of the unemployment rate, which stood at 5% for both women and men in 2019 (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 10%

Gap in 2019: 11%

Table 14.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	68%	78%
	2017	69%	80%
	2018	69%	80%
	2019	69%	80%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	5%	3%
	2017	5%	2%
	2018	5%	3%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	5%	6%
	2017	5%	5%
	2018	5%	5%
	2019	5%	5%

Note: no recent data on gender wage gap is available.

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

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

Legal framework

Table 14.2. Key gender equality laws and international instruments

CEDAW	The Russian Federation has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1980 and its Optional Protocol in 2001.
ILO conventions	The Russian Federation has ratified ILO Conventions 100 (equal remuneration) and 111 (discrimination in employment).
Legal reform	<ul style="list-style-type: none"> The Government undertook legislative reforms, in particular adopting a federal law on free legal assistance in 2011, a federal law on employment in 2013, which prohibits job advertisements containing requirements of gender, age and marital status and a number of additional measures aimed at assisting pregnant women and women on maternity leave. In an effort to assist families with children during the Coronavirus (COVID-19) pandemic, the Russian government, by Decree 7 April 2020, began providing grants to families with children under three years of age. The grants are paid directly to mothers (UNDP, 2020^[35]).

The Labour Code mandates non-discrimination on the basis of sex in employment (art. 3), equal payment to employees for their labour of equal value (art. 22) and allows women to work the same night hours as men (Labour Code, art. 96). The law does not require women to have permission from their husband or legal guardian to choose a profession or to register a business (Family Code, art. 31). Furthermore, the right to use freely his/her abilities and property for entrepreneurial and other economic activity as well as the right to choose a profession freely are enshrined in the Constitution (art. 34 & 37). Victims of discrimination in the workplace may petition the federal labour inspectorate bodies and courts applying for restoration of their violated rights, compensation of the material loss and redress of the moral damage (Labour Code, art. 3).

Paid maternity leave is mandated by law for 20 weeks with 100% of wages paid by the Government (Labour Code, art. 255). The law does not mandate paid paternity leave. Parental leave of 156 weeks is available and can be transferred partially or totally between parents as well as to grandparents and other relatives (Labour Code, art. 256). Persons who take up a parental leave are entitled to 40% of their wages paid by the Government. The law protects women's employment security when they are on maternity leave (Labour Code, art. 261).

In 2017, the Russian government approved the National Strategy for Women 2017-2022 which aims to improve women's economic status and reduce the gender pay gap by 2022. Multiple projects have been carried out within the framework of the National Strategy including "Women for Sustainable Development", "Women in Digital Economy" and "Women's Cooperation in the World Trade". The Russian government has created programmes to help women combine child care with paid work. Moreover, for women who do exit the labour market upon having a child, the government provides professional development programmes and refresher courses to help them to re-enter (Government of Russia, 2019^[157]).

The law prohibits women from entering certain professions, notably professions that are deemed hard, dangerous and unhealthy or those which take place underground (Labour Code, art. 253). Furthermore, women cannot engage in jobs requiring lifting weights above the threshold in the same way as men (Labour Code of the Russian Federation, Art. 253 Resolution No. 162 of 25 February 2000). In 2019, the Ministry of Labour promulgated an order to reduce the list of professions in which women's employment is

prohibited. Currently, women are barred from working in 456 types of jobs and 38 industries. The Ministerial order will lift jobs restrictions in certain industries and bans women from working in 100 types of jobs and 21 industries. The new regulation will enter into force in 2021 (Government of Russia, 2019_[161]).

Additionally, the law does not specifically prohibit sexual harassment in the workplace. In July 2018, the State Duma did not pass a bill first drafted in 2003 that would have extended work protections for women, in part by establishing a definition for sexual harassment as “unwanted sexual attention” (Freedom House, 2020_[154]).

Social norms and practices

Globally, the time demands of unpaid care and domestic work that predominately fall on women are one of the important factors driving women’s lower labour force participation rates and higher uptake of part-time work relative to men. Cleaning, taking care of children, cooking and doing laundry are some of the tasks comprising unpaid care work, and social norms data from IPSOS in 2020 shows that in Russia, these are strongly associated with women. Most strikingly, doing laundry is a task that 60% of Russian respondents reported is almost exclusively performed by women and 56% said the same about taking care of children (IPSOS, 2020_[37]). Despite the fact that unpaid care work tends to be the responsibility of women, social norms data also suggest that attitudes may be becoming more supportive of women’s paid work. In 2020, fewer people reported agreeing that “when a mother works for pay, the children suffer”; in 2020 39.6% did so compared to 38.8% in 2017 (OECD, 2019_[6]); (Haerpfer et al., 2020_[5]). Moreover, significantly fewer respondents agreed that “being a housewife is just as fulfilling as working for pay”—with 53% saying so in 2020 compared to 83% in 2017 (OECD, 2019_[6]); (Haerpfer et al., 2020_[5]). New social norms data also show that in 2020, 35% of respondents in Russia agreed or strongly agreed that “if a woman earns more money than her husband, it’s almost certain to cause problems”, this is 11.5 percentage points higher than the level reported in 2017 (OECD, 2019_[6]); (Haerpfer et al., 2020_[5]).

In Russia, women are concentrated among public sector workers in “education, science, healthcare, culture and social security” (Government of Russia, 2019_[157]). Data on social norms suggests that these divisions in the labour force are widely accepted despite recent legal reforms opening up new jobs for women. In 2020, it seems that most Russians view the jobs of scientist, IT worker and construction worker as associated with men, while teacher and doctor are associated more with women. More specifically, 51% reported that being a teacher was a job almost exclusively done by women, while 68% said that being an IT worker was almost exclusively a job done by men (IPSOS, 2020_[37]). The issue of labour force segregation has, however, been recognised and the government has made efforts to attract women to sectors where they are underrepresented, namely in STEM and manufacturing. With the support of the Council of the Eurasian Women’s Forum, a project was implemented in 2019 to monitor women’s participation and encourage young women and girls to pursue careers in these fields (Government of Russia, 2019_[157]).

Key policy recommendations for labour inclusion

- Pass legislation which specifically defines sexual harassment in the workplace in all of its forms and sanctions the behaviour;
- Continue removing discriminatory legal provisions that prohibit women from entering certain professions;
- Collect gender-disaggregated time-use data to recognise the value that unpaid care work contributes to the national economy.

Financial inclusion

Box 14.2. QUICK OVERVIEW

Progress

- Women seem to be involved in household financial decision-making;
- Government support for women-led entrepreneurship;
- More women are new entrepreneurs.

Challenges

- In the last year, the percentage of women among business-owners has stagnated.

Outcomes

The financial inclusion pillar in Russia reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 14.3).

In 2017, 76% of women compared to 75% of men reported having an account at a bank or another type of financial institution in the past 12 months (Demirgüç-Kunt et al., 2018^[18]). In the same year, data revealed discrepancies in the savings behaviours of men and women. Indeed, more men were saving money than women: in 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 35% and 38%, a slight decline for both genders compared to 2014. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (7%) reported saving to start, operate or expand a farm or business, compared to only 5% of women. This difference has persisted since 2014.

When it comes to entrepreneurship, women and men are not facing the same obstacles. In 2018, the female-to-male opportunity ratio was 0.60, meaning that for every ten men involved in opportunity-driven entrepreneurial activities, there were six women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). In terms of new entrepreneurial activity, new data reveals that women are closing the gap. While the female to male new entrepreneurial activity ratio was 0.50 in 2018, in 2019, it grew to 0.85, meaning that for every 100 men who are nascent entrepreneurs or owner-managers of new businesses, there are now 85 women situation, compared to just 50 women a year ago (Elam et al., 2019^[21]). Nevertheless, a new indicator shows that the percentage of women business owners has not improved since 2018, lingering at 35% (Mastercard, 2019^[19]).

Table 14.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts: The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2014	70%	64%	67%
	2017	76%	75%	76%
Saved any money in the past year: The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2014	41%	40%	41%
	2017	35%	38%	36%
Saved to start, operate, or expand a farm or business: The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2014	2%	5%	4%
	2017	5%	7%	6%
Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2018	0.6		
Female-to-male ratio of new entrepreneurial activity: The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2018	0.5		
	2019	0.85		
New Indicators for 2020				
Women business owners:	2017	31%		
Women business owners as % of total business owners	2018	35%		
	2019	33%		

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. No earlier data available for female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity. No data available for share of employed who are employers or share of employed who are own-account workers. Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports.

Despite some progress, achieving financial inclusion in Russia remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be underrepresented among entrepreneurs.

Legal framework

The law provides women with the same rights as men to open a bank account at a formal financial institution (Civil Code, art. 845) and to obtain credit (Civil Code, art. 819).

Social norms and practices

When it comes to financial inclusion, one key aspect is inclusion in household finances. New data shows that women's involvement in household finances is well accepted. When it comes to paying bills and managing finances, slightly more respondents view this task as performed more often by men (IPSOS,

2020^[37]). Additional data shows that 53% of Russians believe that men and women have equal influence when it comes to making important decisions about household finances (Pew Research Center, 2020^[33]). When it comes to those who believe one gender has more influence, views were split; 21% believed that men had more influence while 22% believed women had more (Pew Research Center, 2020^[33]).

When it comes to entrepreneurship, Russia has various initiatives aimed at supporting small businesses, a few of them have specific components that recognise women and their specific challenges. For example, the Russian government has supported women-led SMEs and female entrepreneurship through the “ABC Entrepreneurship”, and the “Mom Entrepreneur” educational programmes cover essential business skills, provide effective business management courses and practical learning experiences with experts and entrepreneurs. The programmes have been carried out in 52 constituent entities with 2 170 women participating in 2018 (Government of Russia, 2019^[157]).

Key policy recommendations for financial inclusion

- Continue efforts to facilitate women’s access to credit and microcredit.

Inclusive decision-making

Box 14.3. QUICK OVERVIEW

Progress

- Steady progress in increasing women’s representation in boardrooms;
- Promotion of women’s leadership roles in the public sphere through educational programmes.

Challenges

- Attitudinal data reveals entrenched discriminatory beliefs towards women’s leadership;
- Women’s representation in managerial positions declined slightly by 1 percentage point in 2018.

Outcomes

The outcomes data for women’s participation in decision-making in Russia reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 14.4).

Between 2017 and 2018, women’s representation in managerial positions declined slightly from 41% to 40% (ILO, 2019^[28]). And, in politics, women’s level of representation in the state Duma in 2020 remains at the same level as in 2017 at 16% (IPU Parline, 2020^[26]); (OECD, 2019^[6]).

When it comes to the inclusion of women in boardrooms, Russia has continued making steady progress. In 2019, women held 11% of the seats on the boards of Russia largest companies, a two percentage-point increase since 2018, and a five percentage-point increase since 2015 (Emelianova and Milhomem, 2019^[29]). Nevertheless, a new indicator shows women holding 0% of CEO positions among the 47 surveyed companies (Deloitte, 2019^[31]).

Table 14.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	39%	61%
The proportion of females and males in total employment in management.	2017	41%	59%
	2018	40%	60%
Political Representation:	2014	14%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	16%	
	2020	16%	
Share of seats on boards of the largest publicly listed companies:	2015	6%	94%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	7%	93%
	2018	9%	91%
	2019	11%	89%
New Indicators for 2020			
Women CEOs:	2016	0%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	0%	

Note: No earlier data available for Women CEOs – based on data from 47 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in Russia reveals both progress and room for improvement. Addressing discriminatory social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

The law provides women with the same rights as men to hold public and political office, including within the legislature, the executive and the judiciary (Constitution, art. 97, 81 & 119). However, there are no special measures such as quotas to promote women’s political participation at the national or local level.

The National Strategy for Women 2017-2022 contains measures aimed at promoting women’s leadership in politics and public life. Furthermore, the Russian government has conducted awareness-raising campaigns to increase women’s representation in the political sphere at the regional and local levels (Government of Russia, 2019_[157]).

Currently, there are no quotas in place for women serving on corporate boards in Russia (Deloitte, 2019_[31]).

Social norms and practices

The number of women included at the upper levels of government has increased in recent years. In 2017, there was one woman among the Deputy Prime Ministers, at present there are two (Government of Russia, 2019_[157]). Women also occupy a number of other important positions such as the Governor of the Bank of Russia, the Commissioner for Human Rights in the Russian Federation and the Presidential Commissioner for Children’s Rights (Government of Russia, 2019_[157]). While the presence of women in these positions of influence is important progress, they still remain underrepresented at all levels relative to men, for example there are 130 male deputy federal ministers and only 23 women in the same position, and women head 4 of the 25 State Duma Committees (Government of Russia, 2019_[157]).

Recent data shows that only 8% of people in Russia report that they “would feel very comfortable having a woman as head of government” (Kantar, 2019_[60]). Similarly, 57% of respondents agreed or strongly agreed with the statement: “on the whole, men make better political leaders than women do”, 0.9

percentage-points fewer than in 2017 (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]). When it comes to opportunities, 50% reported that they believe men and women have the same opportunities “when it comes to being leaders in their community”, and 38% reported that men have more compared to 4% who said women have more (Pew Research Center, 2020^[33]).

These attitudes are not confined to women’s political leadership, they extend to other areas such as the private sector. For example, 54% agreed or strongly agreed that “on the whole, men make better business executives than women do” in 2020 (Haerpfer et al., 2020^[5]). Related to this, only 11% of respondents reported that they “would feel very comfortable having a woman as CEO of a major company in Russia” (Kantar, 2019^[60]). These beliefs are likely to be a strong contributor to women’s underrepresentation and the lack of policies aimed at increasing the number of women in corporate leadership.

Key recommendations for inclusive decision-making

- Adopt a gender-neutral approach in education from pre-school to post-secondary education to remove gender biases and overcome traditional views of women’s roles in society and particularly in leadership and managing positions;
- Run national and local awareness-raising campaigns aimed at promoting the participation of women in politics and encouraging women’s leadership aspirations in the public and private sphere;
- Promote mentoring programmes that combine communication and leadership skills to improve women’s leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary.

15 Saudi Arabia

Introduction

Saudi Arabia is not ranked in the Social Institutions and Gender Index (SIGI) 2019 due to a lack of data. It presents very high levels of Discrimination in the family, with a score of 0.89, and high levels of discrimination in Restricted access to productive and financial resources, scoring 0.41 (OECD, 2019^[4]).

Labour inclusion

Box 15.1. QUICK OVERVIEW

Progress

- New laws and policies to protect domestic workers;
- Legal reforms on the labour code to remove discriminatory provisions;
- Attempts to address sectoral segregation.

Challenges

- A lack of data on unpaid care and domestic work.

Outcomes

In Saudi Arabia, there remain large inequalities between women and men in terms of participation in the workforce (see Table 15.1).

In 2018, women were less likely than men to participate in the labour market with nearly 24% of women doing so compared to 81% of men. The gender gap in labour force participation has closed only slightly since 2012 (OECD, ILO, 2019^[3]).

Furthermore, women are still overrepresented in part-time jobs. In 2017, 13% of working women occupied part-time positions compared to nearly 6% of working men (OECD, ILO, 2019^[3]). According to the most recent data available, women are more likely than men to be unemployed with the unemployment rate standing at 33% for women and 7% for men in 2017 (GASat, 2018^[158]). Furthermore, the gender wage gap was significant in 2018, at 49% (Al Nahda, 2018^[158]).

Progress towards 25x25:

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

Gap in 2012: 58%

Gap in 2018: 57%

Table 15.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	21%	79%
	2017	21%	81%
	2018	24%	81%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	13%	6%
	2017	13%	6%
Unemployment rate: The number of unemployed people, who are able to and looking for work and whose work is available to them but have not worked during the timeline (aged 15 years and older) expressed as a percentage of the total workforce.	2017	33%	7%
Gender wage gap: The ratio of the female-to-male mean monthly salary in the private sector among Saudi workers.	2018	49%	

Note: Data on Labour Force Participation for 2018 refers to Q2 of 2017. Data on unemployment rates and gender pay gap has a different definition from that used for most countries throughout this report and is thus not comparable with the data from other G20 countries.

Source: Data on labour force participation, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on unemployment from: General Authority for Statistics of Saudi Arabia (2017), Bulletin Gender Statistics For Saudi Population 2017, <https://www.stats.gov.sa/en/1039>. Data on gender wage gap from: Alnahda (2018), Takafu: Equal Opportunity Index Pilot Report, http://www.alnahda.org/files/research_programs/9.pdf.

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

Legal framework

Table 15.2. Key gender equality laws and international instruments

CEDAW	Saudi Arabia ratified the Convention on the Elimination of All Forms of Discrimination against Women in 2000.
ILO conventions	Saudi Arabia has ratified ILO Conventions 100, 111, but not 156, 183 or 189
Legal reform	<ul style="list-style-type: none"> • Saudi Arabia has recently changed the Labour Law: <ul style="list-style-type: none"> ○ It prohibits employers from dismissing women during pregnancy or maternity leave. ○ The legal reforms also include protections against discrimination in employment: "citizens are equal with respect to the right to work without any discrimination on the basis of sex, disability, age, or any other form of discrimination" (Human Rights Watch, 2019_[155]). ○ The reforms also mandate non-discrimination in employment and with regards to equal remuneration for work of equal value. ○ The amendments of the Labour Law lifted current restrictions on women's employment in certain industries and night shifts. ○ The legislative changes equalised the retirement age between women and men at age 60.

-
- In 2018, Saudi Arabia's Anti-Harassment Law came into effect, making it a criminal offence for anyone to harass someone by any statement, act or signal of a sexual nature by whatever means, including the use of modern technology.
 - In 2019, the Royal Decree M/134 allows women to apply for passports and travel abroad without the permission of a male guardian.
-

The law mandates non-discrimination on the basis of sex in employment and equal remuneration for work of equal value (Kingdom of Saudi Arabia, 2020_[166]). Furthermore, the Saudi government recently passed legislative amendments proposed by the Ministry of Labour and Social Development to ensure equal representation of women in the workplace:

- In 2019, Saudi Arabia lifted its ban on women driving, which expands women's freedom of movement and may facilitate their labour force participation (OECD, ILO, 2019_[3]). In addition, the Royal Decree M/134 allows Saudi women to apply for a passport and travel abroad without the approval of a male guardian (Global Legal Monitor, 2019_[156]).
- The Resolution 27/11/1440 amended the Labour Law and established additional protection and rights for female employees. An important modification is the introduction of a general anti-discrimination provision prohibiting discrimination on the basis of sex and banning employers from dismissing female employees during their pregnancy or maternity period.
- In 2020, the Saudi government amended articles 149 and 150 of the Labour Law. The legal reform lifted women's restrictions to work in certain fields, eliminated the prohibition to work in hazardous jobs or industries and lifted current limitations allowing women to work night shifts in all sectors (Kingdom of Saudi Arabia, 2020_[166])

Furthermore, the government does not require guardian permission for women to work. Saudi law mandates paid maternity leave of 10 weeks (Labour Law, Art 152), four of which are to be taken before the birth, while paternity leave allows one day off (Labour Law, Art 113). Wages are covered by the employer for both paternity and maternity leave at 100% (Labour Law, Arts 113 & 152). Authorities have provided incentives for employers to hire women and earmark certain positions for women. In particular, the National Tenth Development Plan (2015-2018) aimed to "expand the scope of women participation in economic activities and provide more job opportunities for them in various fields in order to absorb the large supply of female workforce and to ensure decent life for them" (Kingdom of Saudi Arabia, 2019_[157]).

Social norms and practices

Despite the fact that data on the time spent on unpaid care work by women and men in Saudi Arabia remains unavailable, it remains likely that women bear the disproportionate burden of this work. Household and care responsibilities are one of the most significant contributors to women's lower rates of labour force participation and higher uptake of part-time work around the world. Despite the fact that on average, social perceptions data shows that most people associate tasks like cleaning, taking care of children and doing laundry with women, in Saudi Arabia respondents reported that they associate these tasks with men (IPSOS, 2020_[37]). Most striking, was the finding that 41% of respondents said that taking care of children was almost exclusively a task performed by men (IPSOS, 2020_[37]). Time-use data is key to understanding these social perceptions and the role household responsibilities may play in women's labour inclusion in Saudi Arabia in 2020 and the future.

Even when women do participate in the labour force, they tend to occupy different jobs than men. This segregation which takes place both horizontally and vertically within the labour force is one of the important drivers of gender pay gaps that leave women financially disadvantaged (OECD, 2017_[38]). Recently, the Saudi government has recognised the fact that women are underrepresented in the justice, military and

security sectors specifically and created policies in response. In 2018, the government announced a number of jobs for women in the Public Prosecution and the General Directorate of Passports, moreover, the lack of women in senior civil service jobs has become part of the country's 2030 initiatives (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]).

One of the fields in which women are concentrated within the Saudi Arabian labour market is in services, particularly domestic work. Saudi Arabia, there are 2.4 million domestic workers, 30% of whom are women (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]). In the last year Saudi Arabia has put into place new policies aimed at protecting these workers, many of whom are also migrants. In the past migrant domestic workers would require their employer to sponsor their entry to the country, but following a recent review, Saudi Arabia has discontinued this practice (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]). Moreover, outreach efforts via social media, brochures and other materials have aimed to inform domestic workers of their rights in their own languages (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]). In addition to these measures recruitment mechanisms and oversight are being developed to protect domestic workers and prevent future mistreatment and abuse (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]). Despite these improvements, however, concerns have been raised amidst the Coronavirus (COVID-19) pandemic regarding the health and safety of domestic workers (Human Rights Watch et al., 2020^[159]).

Key policy recommendations for labour inclusion

- Support national and local, public and private initiatives to promote women's access to the formal labour market, such as trainings and qualifications programmes, flexible work arrangements and more.
- Collect gender-disaggregated time-use data to recognise the value that unpaid care work contributes to the national economy.
- Modify Articles 151 and 113 in the Saudi Labour Law on paid maternal and paternal leave. Increase the number of paid maternity leave days to match the minimum set by the ILO and increase the time of paid paternity leave (no fewer than two weeks) where leave period may be divided between parents (based on their preference).
- Adopt further programmes to eliminate traditional roles of women and men in the family sphere in partnership with religious and community leaders, civil society and the media through awareness-raising campaigns.
- Ensure migrant domestic workers are covered under the Labour Code, and adopt specific laws to regulate domestic employment, with adequate enforcement and sanctions for employers who engage in abusive practices.

Financial inclusion

Box 15.2. QUICK OVERVIEW

Progress

- Numerous initiatives aimed at supporting women in the financial sphere, especially when it comes to starting and running a business;
- More women are engaged in early-stage entrepreneurial activity;
- New regulations will make it easier for women to own property.

Challenges

- The percentage of women business owners remains persistently low.

Outcomes

The financial inclusion pillar in Saudi Arabia reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 15.3).

In 2017, only 58% of women compared to 81% of men reported having an account at a bank or another type of financial institution in the past 12 months³¹ (Demirgüç-Kunt et al., 2018_[18]). Furthermore, there were some discrepancies in the savings behaviours of men and women with more men saving money than women. In 2017, the percentage of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 41% and 47%. In addition to this pattern, when it comes to the reason of saving, a greater proportion of men (20%) reported saving to start, operate or expand a farm or business, compared to only 11% of women. This difference has persisted since 2014.

Table 15.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	61%	75%	69%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	58%	81%	72%
Saved any money in the past year:	2014	36%	52%	45%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	41%	47%	44%
Saved to start, operate, or expand a farm or business:	2014	4%	20%	13%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	11%	20%	16%
	2017	0.79		

³¹ King Khalid Foundation estimated in 2018 that: the female share of the total population in Saudi Arabia who do not own bank accounts was 80%; the gender gap in bank account ownership was 22%; the percentage of the total Saudi female who saved money was 41%. As this data is not comparable with the dataset used in 2019, it is not reflected in the table.

Female-to-male opportunity ratio: Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2018	0.81		
Female-to-male ratio of new entrepreneurial activity: The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.83		
	2018	0.58		
	2019	1.09		
New Indicators for 2020				
Women business owners: Women business owners as % of total business owners	2017	2%		
	2018	1%		
	2019	2%		

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. No data available for share of employed who are employers or share of employed who are own-account workers.

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

Regarding entrepreneurship, in 2018, the female-to-male entrepreneurship ratio stood at 0.81, meaning that for every 100 men involved in opportunity-driven entrepreneurial activities, there was 81 women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). In terms of new entrepreneurial activity, women have made tremendous gains in the last year. Between 2018 and 2019 the female-to-male ratio of new entrepreneurial activity increased by 0.51, meaning that in 2019 for every 100 men who were who are nascent entrepreneurs or owner-managers of new businesses, there were 109 women in the same situation (Elam et al., 2019^[21]). Nevertheless, the percentage of women business owners has remained very small in recent years (Mastercard, 2019^[19]).

Achieving financial inclusion in Saudi Arabia remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure greater financial inclusion.

Legal framework

There are no restrictions in the law that hinder women from opening a bank account at a formal institution. They similarly have equal rights as men to obtain credit (no restriction in the law).

The government of Saudi Arabia is making efforts to increase women's participation in entrepreneurship programmes through the Saudi Vision 2030. The National Transformation Programme assessed a number of initiatives and projects aimed at strengthening and fostering women's inclusion in male-dominated sectors and industries (Kingdom of Saudi Arabia, 2019^[157]).

Social norms and practices

As the outcomes data shows, work is needed to ensure that women have access to accounts, but similarly important, that women have the financial knowledge to manage their resources and plan for their goals be this starting a business or saving for future expenses. In Saudi Arabia, civil society and the private sector are working together to ensure that women have opportunities to learn about managing their finances. In 2019, the Saudi British Bank (SABB), Alawwal bank and the Alnahda Society partnered on a project to provide yearly workshops on essential financial skills (Al Nahda (النهضة), 2019^[160]). Initiatives like these are an important part of the process of changing social norms when it comes to women's involvement in the household, especially regarding household finances. New social attitudes data shows that people in Saudi Arabia associate the task of paying bills and managing finances as one primarily done by men, with 35% reporting that this task is mostly done by men rather than women (IPSOS, 2020^[37]).

In terms of entrepreneurship, supporting women-led business has become a key priority of the Saudi government. As outcomes data shows, women are engaged in new entrepreneurship more now than in recent years. The tremendous increase in new entrepreneurial activity among women may be the result of increasing freedoms for women in Saudi Arabia; however, actions from the government to support entrepreneurship directly are also likely playing a role (Elam et al., 2019^[21]). For example, projects such as the "Baraka Loan Center" project launched by the by the King Abdulaziz Women's Charity Association (Awn) aims to support households by promoting women's leadership in home-based businesses (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]). Another initiative, the Business Incubator Foundation is helping women entrepreneurs through providing legal assistance and other services (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]).

Key policy recommendations for financial inclusion

- Continue efforts to support and promote women's entrepreneurship, especially those that will assist the many women who have recently become entrepreneurs as they continue to grow their businesses.
- Develop and implement digital financial education programmes and services geared towards women.

Inclusive decision-making

Box 15.3. QUICK OVERVIEW

Progress

- An increasing number of appointments of women to positions of influence within the government;
- Social norms appear to be more supportive of women in politics.

Challenges

- No change in women's representation in the *Shura* Council in the last six years.

Outcomes

The outcomes data for women's participation in decision-making in Saudi Arabia reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 15.4. Indicators for inclusive decision-making).

Between 2015 and 2018, women's representation in managerial positions increased significantly from 6% to 16% (OECD, ILO, 2019^[3]). In politics, however, women have not made any gains in Saudi Arabia's *Shura* Council between 2014 and 2020 (IPU Parline, 2020^[26]).

New data became available this year regarding the composition of boards and women CEOs. In 2019, women held 9% of the seats on the boards of the largest publicly listed companies in Saudi Arabia (Emelianova and Milhomem, 2019^[29]). At the level of CEO, women are also underrepresented, holding only 3% of these positions among the 30 surveyed companies (Deloitte, 2019^[31]).

Table 15.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	6%	94%
The proportion of females and males in total employment in management.	2018	16%	84%
Political Representation:	2014	20%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	20%	
	2020	20%	
Share of seats on boards of the largest publicly listed companies:	2019	9%	91%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.			
New Indicators for 2020			
Women CEOs:	2018	3%	
Percentage of Chief Executive Officers (CEOs) that are women.			

Note: No new data available for percentage of members in managerial position. No earlier data available for share of seats on boards or women CEOs. Data on women CEOs based on data from 30 companies.

Source: Data on percentage of members in managerial positions from OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women's decision-making in Saudi Arabia reveals tremendous room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

Regarding quotas, while there is no reserved seat at the local level, since 2013, women may now serve on the *Shura* council, a 150-member formal advisory body that drafts laws, debates major issues and provides advice to the king. A royal decree in 2013 stipulates that women should henceforth make up 20% of the council (Shura Council Law, Art 3). There are no restrictions in the law impeding women from becoming part of the executive power.

The government of Saudi Arabia is making strides in increasing women's participation in politics and public life. The thirteenth objective of the Tenth Development Plan (2015-2019) aims to increase women's participation in committees, commissions and specialised (domestic and international) councils (Kingdom of Saudi Arabia, 2019^[157]).

Social norms and practices

In the last year, the Saudi Arabian government continued its efforts to appoint women to positions of influence at the ministerial and ambassadorial levels, and women now serve as Assistant Speaker to the *Shura* Council, Assistant Secretary-General of the United Nations and chairman of a global financial group, and Chair of the Board of the Saudi Stock Exchange Company (Tadawul) to name a few (Family Affairs Council (FAC) Kingdom of Saudi Arabia, 2019^[158]). Despite the fact that Saudi Arabian society now has examples of women leaders in important positions, new data shows that social norms lag behind in viewing women as equally competent leaders as men. Confidence and leadership are likely among the most important qualities of a good decision-maker, and in Saudi Arabia, these traits are primarily associated with men (IPSOS, 2020^[37]). In fact, 37% of respondents reported that leadership is a trait they believe is more male than female (IPSOS, 2020^[37]).

Beliefs about the inherent characteristics of men and women contribute to how societies understand their capabilities. Data shows that the job of politician, is still one that most people in Saudi Arabia associate with men; however, the data also shows that 20% said they associated this job more so with women than men (IPSOS, 2020^[37]). These social norms might be shifting as more women enter decision-making roles in government.

Key policy recommendations for inclusive decision-making

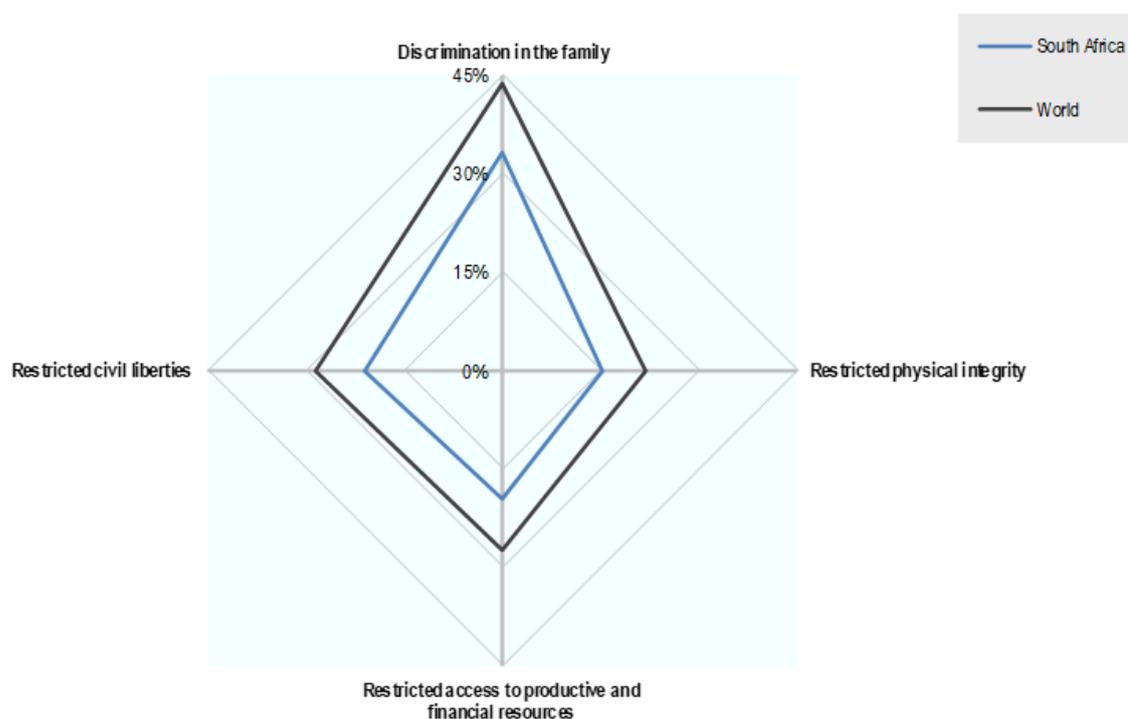
- Consider adopting regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. These measures can include voluntary targets, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Establish specific measures to include minority women in political decision-making;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, boardroom quotas;
- Craft awareness-raising campaigns on the value of engaging more women in politics;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

16 South Africa

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, South Africa achieves a score of 0.22 and ranks 46th among 120 countries (OECD, 2019_[46]). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in the family (see Figure 16.1).

Figure 16.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 16.1. QUICK OVERVIEW

Progress

- New parental leave legislation entitles fathers to 10 days of leave after the birth of the child.

Challenges

- Women's concentration in the services and domestic work sectors puts them at heightened risk for Coronavirus (COVID-19);
- Sexual harassment remains an issue, especially in male-dominated fields;
- A majority (57%) believe that men should have more right to a job when jobs are scarce.

Outcomes

In South Africa, the gender gaps in terms of labour force participation remain far from being closed. In 2019, women were less likely than men to participate in the labour market with 53% women doing so compared to 66% of men (see Table 16.1). Roughly the same pattern was observed in 2012 (OECD, ILO, 2019^[3]).

Furthermore, women are still overrepresented in part-time employment; in 2017 16% of working women occupied part-time positions compared to only 8% of working men (OECD, ILO, 2019^[3]).

In 2019, the proportion of unemployed women was higher than that of men, at 31% for women compared to 27% for men (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 14%

Gap in 2019: 12%

Table 16.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	49%	63%
	2017	54%	66%
	2018	53%	66%
	2019	53%	66%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	15%	7%
	2017	16%	8%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	29%	25%
	2017	30%	26%
	2018	29%	25%
	2019	31%	27%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	31%	
	2015	29%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

When it comes to earnings, women on average earn less than men in South Africa. The gender pay gap in 2015 was estimated to be 29%, meaning that on average, for each Rand earned by men, women earned only 71 cents. This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation. Furthermore, women in South Africa are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median earnings (OECD, ILO, 2019^[31]).

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

Legal framework

Table 16.2. Key gender equality laws and international instruments

CEDAW	South Africa ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1995 and its Optional Protocol in 2005.
ILO conventions	South Africa has ratified International Labour Organisation Convention 100 on Equal Remuneration, 111 on Discrimination, and 189 on Domestic Workers.
Legal reform	<ul style="list-style-type: none"> • Parental leave: The new Labour Laws Amendment Act was passed in November 2018. The Amendment Act entitles the fathers to take up to ten consecutive days of parental leave after the birth of their children when the adoption order is granted.

The Employment Equity Act defines employment policies and mandates equal remuneration and benefit for men and women in the same positions. Since 2017, South Africa is also a member of the Equal Pay International Coalition (EPIC)³². Both the Promotion of Equality and Prevention of Unfair Discrimination Act (Act 4 of 2000) and the Employment Equity Act (Act 55 of 1998) prohibit discrimination on the grounds of gender and marital status, and provide remedies for women who believe that they have been subjected to unfair discrimination in employment policies and practices. The prohibition of discrimination allows women to enter all professions, and to work the same night hours as men.

The Basic Conditions of Employment Act (BCEA) (Act 75 of 1997) mandates four months maternity leave for women, however there is no legal requirement that it be paid. Women are however able to access money from the Unemployment Insurance Fund (Unemployment Insurance Act, Act 63 of 2001, Section 24). Women's job security is maintained by the prohibition of discrimination in termination practices in the Employment Equity Act. Paternity leave is not legislated, apart from the parental leave provision in the Basic Conditions of Employment Act for three days paid family responsibility upon the birth of a child. In 2016 a campaign to increase paternity leave to a minimum of ten days was launched by Sonke Gender Justice, an NGO in South Africa (Sonke Gender Justice, 2016). The new Labour Laws Amendment Act was passed in November 2018. The Amendment Act entitles the fathers to take up to ten consecutive days of parental leave after the birth of their children or when the adoption order is granted.

The Constitution provides all South Africans with freedom of trade or profession (Section 22). In addition, the Matrimonial Property Act (Act 88 of 1984) does away with the requirement that a wife must seek permission from her husband to contract and litigate.

There are several formal institutions that have been established to protect women's equality in the workplace and to investigate complaints. These remedies can include approaching the Commission for

³² The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

Gender Equality, the Commission for Conciliation, Mediation and Arbitration, the Labour Court, or the Equality Courts. Labour Courts may enforce penalties including compensation to an employee by the employer, payment of damages, and an order directing an employer to take steps to further prevent unfair discrimination (The Employment Equity Act, Section 50). If companies employ more than 50 employees, they are required to produce employment equity reports each year that report on their compliance with employment equity, and they are required to establish an employment equity plan (The Employment Equity Act, Act 55 of 1998, Section 12-20).

Social norms and practices

In South Africa, women spend more than twice as much time on household responsibilities as men (OECD, 2019^[6]). Unpaid care work negatively impacts women's ability to participate in the labour force and explains, at least in part, the fact that women are more likely to work part-time than men (OECD, 2017^[38]). The unequal and gendered divisions of domestic responsibilities are driven by gender norms. Attitudinal data shows that tasks such as cleaning, cooking, taking care of children and doing laundry are all associated more so with women than men in South Africa, with 38% reporting that cleaning is a task almost exclusively done by women (IPSOS, 2020^[37]).

Even when women do work for pay, these norms translate to the fact that women dominate in the community, social and personal (CSP) services and domestic work sectors of the economy (Government of South Africa, 2019^[24]). For instance, in CSP for every ten women employees, there are only 6 men (Government of South Africa, 2019^[24]). Moreover, among women there are further differences. African women constitute much of the informal labour force and are even more likely to be live-in domestic workers (Government of South Africa, 2019^[24]). This labour force segregation is one of the underlying factors of gender pay gaps, and also makes women among those most exposed to the Coronavirus (COVID-19) pandemic (WIEGO, 2020^[161]).

Social attitudes are mixed when it comes to the value ascribed to women's paid labour relative to that of men. In 2020, 57% agreed that "when jobs are scarce, men should have more right to a job than women" while 42% disagreed (Pew Research Center, 2020^[33]). However a majority (57%) believe that men and women have about the same opportunities "when it comes to getting high-paying jobs" while 32% report that men have more and 9% say women have more opportunities (Pew Research Center, 2020^[33]).

One serious obstacle to women's full inclusion in the labour force is sexual harassment which impacts more women than men. A study from 2016 shows that in the male-dominated fields of mining, energy and construction, sexual harassment of women employees was indeed common (Government of South Africa, 2019^[24]). Not only does sexual harassment do psychological harm, but it hurts opportunities for advancement and, in this case, serves to reinforce views and practices keeping these sectors "masculine" by creating a hostile work environment for women who deviate from the gender norm.

Key policy recommendations for labour inclusion

- Mandate employers to have a clear sexual harassment policy and reporting process which is communicated in full to all employees;
- Encourage employers to provide trainings on sexual harassment which includes identifying it, preventing it and supporting victims;
- Promote a more gender-balanced distribution of unpaid care and domestic work in the household;

Financial inclusion

Box 16.2. QUICK OVERVIEW

Progress

- Women were closing the gender gap in new entrepreneurial activity between 2018 and 2019;
- Between 2018 and 2019 the presence of women among business owners increased by three percentage-points;
- The government has been attentive to the barriers women face when accessing finance and has created initiatives to alleviate them.

Challenges

- Women continue to face numerous challenges preventing them from growing their businesses on par with men.

Outcomes

The financial inclusion pillar in South Africa reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 16.3).

In 2017, 68% of women compared to 70% of men in the South Africa reported having an account at a bank or another type of financial institution in the past 12 months. Furthermore, there were some discrepancies in the savings behaviours of men and women. Indeed, more men were saving money than women: in 2017, 58% of women were saving compared to 61% of men. When it came to the reasons for saving, especially for business needs, there were more than men (15%) than women (11%) who reported saving to start, operate, or expand a business or a farm in 2017 (Demirgüç-Kunt et al., 2018^[18]).

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male opportunity ratio stood at 0.80 in 2018, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there were eight women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). Similarly, when it comes to starting businesses, there are more men who are nascent entrepreneurs in South Africa than women, resulting in a female-to-male ratio of entrepreneurial activity beneath the equality value of one. Nevertheless, between 2018 and 2019 this figure did improve, growing from 0.69 to 0.89 (Elam et al., 2019^[21]). Moreover, a new indicator shows that the percentage of women business owners grew from 19% in 2018 to 22% in 2019 (Mastercard, 2019^[19]).

Additional new indicators show that while women and men are equally likely to be own-account workers—with 9% of both employed men and women having this status in 2017—men are more than twice as likely as women to be employers (OECD, n.d.^[23]).

Table 16.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	70%	79%	70%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service	2017	70%	68%	69%

in the past 12 months.				
Saved any money in the past year:	2014	66%	67%	66%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	58%	61%	59%
Saved to start, operate, or expand a farm or business:	2014	9%	13%	11%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	11%	15%	13%
Female-to-male opportunity ratio:	2015	0.90		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	0.80		
Female-to-male ratio of new entrepreneurial activity:	2015	0.60		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.69		
	2019	0.89		
New Indicators for 2020				
Women business owners:	2017	19%		
Women business owners as % of total business owners	2018	19%		
	2019	22%		
Share of employed who are employers:	2012	2%	7%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	3%	7%	
Share of employed who are own-account workers:	2012	10%	9%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	9%	9%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

Achieving financial inclusion in South Africa remains an area of concern. A closer look at the legal framework as well as norms and practices as they relate to entrepreneurship can illuminate some of the dynamics that lead women to be financially disadvantaged and what actions may be taken to ensure greater financial inclusion.

Legal framework

The Promotion of Equality and Prevention of Unfair Discrimination Act (Act 4 of 2000) prohibits discrimination on the grounds of sex, gender and marital status, and lists unfair discrimination in the provision of housing bonds, loans, or financial assistance on the basis of race, gender or other categories as an unfair practice.

In addition, women's equal access to bank accounts, credit and financial support are promoted by the Broad Based Black Economic Empowerment Act (Act 53 of 2003), The National Credit Act (Act 34 of 2005) and the Home Loan and Mortgage Disclosure Act (Act 63 of 2000), all of which encourage financial institutions to provide financial support to women, in particular to previously disadvantaged and black women.

Amidst the Coronavirus (COVID-19) crisis, the South African government has introduced several support services for SMMEs prioritizing female owned enterprises (Government of South Africa, 2020^[162]).

Social norms and practices

Women's financial inclusion starts in the household. In South Africa, social perceptions data shows that women are viewed as influential partners in these decisions. In 2020, 56% reported that men and women have about the same influence "when it comes to making important decisions about household finances" while 22% said men have more influence, and 22% said that women have more (Pew Research Center, 2020^[33]). Yet, when it comes to the day-to-day paying of bills and managing of finances this task is more widely associated with men, and 24% of respondents reported that this is a task almost exclusively performed by men (IPSOS, 2020^[37]).

When it comes to entrepreneurship, barriers continue to prevent women's full inclusion. Among the most salient barriers for women who want to start a business are smaller networks, lower social status and pressing household responsibilities (Javan, 2019^[163]). Moreover, the confidence and assertiveness required to become a businessperson are not qualities that society expects or widely encourages from women (Javan, 2019^[163]). Access to capital, however, looms large as a barrier facing would-be businesswomen. In fact, 42% of small business owners do not use formal financial services (Government of South Africa, 2019^[24]). Because of lower capital, women struggle to grow their businesses and their entrepreneurship can take on a survivalist character yielding low returns (Government of South Africa, 2019^[24]). Access to capital is mediated by banks which often do not have gender-sensitive perspectives when it comes to loans and can view women's lives as adverse using their multiple roles to justify denying credit (Government of South Africa, 2019^[24]). Moreover, women's lower access to collateral also makes them less favourable applicants for loans (Government of South Africa, 2019^[24]).

To confront these issues various funds exist in South Africa that aim to help women specifically. For example, the Department of Trade and Industry's South African Women Entrepreneurs Network (SAWEN), creates a network among women-led businesses and other groups, works with the government to improve policies and facilitates access to important resources such as information, funding and opportunities (South African Government, n.d.^[164]). The network also works with informal income generating groups and rural women-owned small businesses (Government of South Africa, 2019^[24]).

Key policy recommendations for financial inclusion

- Implement financial literacy programs tailored to the needs of black South Africans, and especially those who want to pursue entrepreneurship;
- Provide special trainings and financial programmes to women-business owners in the informal sector to help them enter the formal economy.

Inclusive decision-making

Box 16.3. QUICK OVERVIEW

Progress

- Between 2017 and 2020 women's representation in the National Assembly increased from 42% to 47%;
- Women's presence at the managerial level and in boardrooms has increased steadily in recent years.

Challenges

- Absence of regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels.

Outcomes

The outcomes data for women's participation in decision-making in the South Africa reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 16.4).

In managerial positions, politics and boardrooms women have made steady, but slow, progress in recent years. Between 2018 and 2019, women's representation in managerial positions increased by two percentage-point to 33% (ILO, 2019^[28]). In South Africa's lower house of parliament (National Assembly), women's representation reached 47% in 2020, a level five percentage-points higher than that in 2017 (IPU Parline, 2020^[26]); (OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 27% of the seats on the boards of South Africa's largest companies, an improvement over the value in 2018 of 25% (Emelianova and Milhomem, 2019^[29]).

A new indicator assessing women's representation as CEOs shows no change since 2016 with women holding 3% of these positions (Deloitte, 2019^[31]).

Table 16.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	31%	69%
The proportion of females and males in total employment in management.	2017	32%	68%
	2018	31%	69%
	2019	33%	67%

Political Representation: Percentage of women in the total number of representatives of the lower or single House of Parliament	2014	42%	
	2017	42%	
	2020	47%	
Share of seats on boards of the largest publicly listed companies: Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2015	19%	81%
	2017	21%	79%
	2018	25%	75%
	2019	27%	73%
New Indicators for 2020			
Women CEOs: Percentage of Chief Executive Officers (CEOs) that are women.	2016	3%	
	2018	3%	

Note: No earlier data available for Women CEOs – based on data from 108 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women's decision-making in South Africa reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

The Constitution provides every citizen the right to run for political office (The Constitution, Chapter 2, Section 19 (3 and 4)). South Africa's political system is a Proportional Representation system whereby political parties make lists of those they wish to be elected, and depending on the percentage of the vote they receive, are allocated seats in the National Assembly. The Constitution also makes provisions for women to occupy positions in the legislature, judiciary, and executive. In particular, with regards to the judiciary, the Constitution makes reference to the need to address gender equality in these positions (The Constitution of the Republic of South Africa, Section 174).

South Africa is a signatory to the SADC Protocol on Gender and Development (2008), which requires a 50% representation of women in political leadership. No legislated quotas exist for women's representation at a national or provincial level of the South African Government. Nevertheless, many political parties have opted for voluntary quotas. At the local level, the Local Government Municipal Structures Act (Act 117 of 1998) requires that political parties seek to ensure that 50% of the candidates on the party list are women, and that men and women candidates are equally distributed throughout the party list.

Social norms and practices

When it comes to women's inclusion in decision-making in South Africa, steady progress has been made in the political sphere over the last decade. At the local level, women's representation increased overall from 19% in 1995 to 41% in 2016 (Government of South Africa, 2019^[24]). Moreover, at the deputy ministerial level women's representation increased by nearly five percentage-points between 2018 and 2019 (Government of South Africa, 2019^[24]). After the 2019 elections women held 14 of the 28 ministerial positions (Government of South Africa, 2019^[24]). Despite women's growing presence in politics, this area of society is still regarded as largely the domain of men. In 2020, 35% of South Africans reported that politicians is almost exclusively a job performed by men (IPSOS, 2020^[37]).

Women's inclusion in corporate leadership has moved much slower. One of the driving issues is a lack of professionally qualified women in the private sector despite the fact that women outnumber men in tertiary education (Government of South Africa, 2019^[24]). Moreover there are too few opportunities for training and

skills development for women which prevents them from having the skills to be qualified leaders. (Government of South Africa, 2019^[24]). While there are many ways to be a leader, social perceptions data shows that many do not believe the playing field is equal. While 49% said that “when it comes to being leaders in their community” men and women have the same opportunities, 39% said men have more opportunities (Pew Research Center, 2020^[33]).

Key policy recommendations for inclusive decision-making

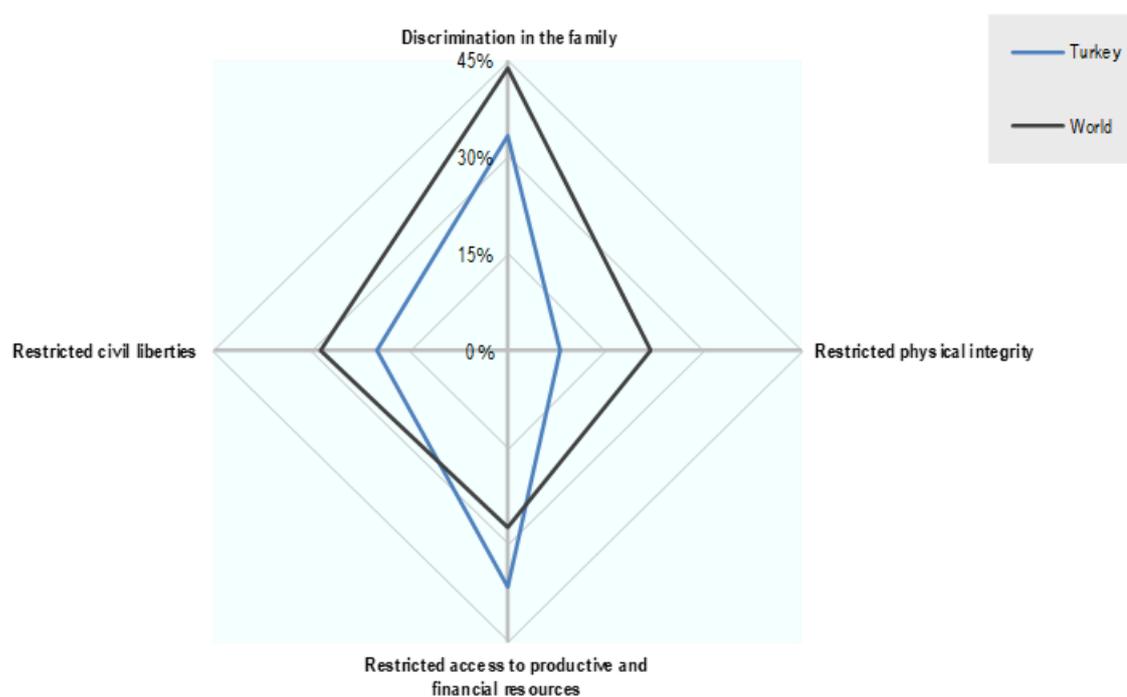
- Enforce South Africa’s commitment to the SADC Protocol on Gender and Development (2008) by ensuring women are equally represented at all levels of government;
- Consider adopting regulatory or voluntary measures to promote women’s equal participation in political and public life at the national and local levels. These measures can include quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, and boardroom quotas;
- Ensure that election publicity and media coverage is gender-balanced;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality”.

17 Turkey

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, Turkey achieves a score of 0.25 and ranks 59th among 120 countries (OECD, 2019^[46]). It presents very low to medium levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted physical integrity, and highest discrimination in restricted access to productive and financial resources (see Figure 17.1).

Figure 17.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 17.1. QUICK OVERVIEW

Progress

- Extension of the duration of paid paternity leave;
- Introduction of flexible working arrangements in the legislation.

Challenges

- The gender pay gap widened from 3% in 2006 to 7% in 2014;
- The law prohibits women from entering certain professions;
- There is a lack of data on sexual harassment;
- The legal framework does not prevent employers from asking women about their family plans in hiring or promotional processes.

Outcomes

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

In 2019, women were less likely than men to participate in the labour market with 39% of women doing so compared to 78% of men (see Table 17.1). Roughly the same pattern was observed in 2012 despite a decline in the gender gap in labour force participation (OECD, ILO, 2019^[3]).

Furthermore, women were still overrepresented in part-time jobs; 25% of working women occupied part-time positions in 2017, compared to only 9% of working men (OECD, ILO, 2019^[3]).

In 2019, the proportion of unemployed women was higher than that of men, at 17% for women compared to 13% for men (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 43%

Gap in 2019: 40%

Table 17.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	32%	75%
	2017	38%	78%
	2018	38%	79%
	2019	39%	78%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	28%	8%
	2017	25%	9%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	14%	10%
	2017	14%	10%
	2018	14%	10%
	2019	17%	13%
	2006	3%	

Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2014	7%
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Source: Data on labour force participation, gender pay gap, part-time employment from: OECD/ILO (2019), Women at Work in the G20 countries: progress and policy actions since 2018, www.oecd.org/g20/summits/osaka/G20-Women-at-Work.pdf .and OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>.

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

When it comes to earnings, women, on average, earn less than men. In 2014, the gender pay gap was estimated to be 7%, meaning that on average, for each Lira earned by men, women earned 93 Kuruş. This gap is narrow compared to those of other G20 countries and reflects the small share of women in the labour force who are nonetheless often more educated than their male counterparts (OECD, ILO, 2019^[3]).

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

Legal framework

Table 17.2. Key gender equality laws and international instruments

CEDAW	Turkey ratified CEDAW in 1985 and the Optional Protocol in 2002. Turkey maintains reservations to Art 29, para. 1 (on arbitration) and Art 9, para. 1 (acquisition, changing, retention of nationality).
ILO conventions	Turkey has ratified ILO Conventions 100 and 111, but has not ratified Conventions 156, 183, or 189.
Legal reform	<ul style="list-style-type: none"> • Paternity leave: As of 2015, with Law No.6645, which amends the Labour Law, five days' paid paternity are now to be granted to all working fathers (European Commission, 2016^[165]). • Flexible working hours: In February 2016, part-time working options were introduced for mothers returning from maternity leave for a period of two months for the first child, four months for the second child, and six months for the third child (Law No. 657, Art. 104/F; Law No. 4447,61 53/B/g; Additional Art. 5). • In 2018, a new regulation required employers to pay nursery fees and day care centres for each child of female employees. In turn, these payments will be exempted from income tax (Government of Turkey, 2019^[166]). • The New Economy Programme 2019-2021 sets measures which will be implemented at the sectoral and local levels to increase women's labour force participation and employment opportunities (Government of Turkey, 2019^[166]).

The law mandates non-discrimination on the basis of sex in employment (Constitution, Article 10; Labour Law, Article 5; Criminal Law, Article 122; Law No. 6701 on the Human Rights and Equality Institution, Article 6). The law specifically covers job advertisements (Ministry Circular on Acting in Accordance with the Principle of Equality in Employee Recruitment), selection criteria, recruitment, and promotions (Law No. 6701, Article 6) but not hiring processes. Article 5 of the Labour Law specifically covers non-discrimination on the basis of sex with regards to terms and conditions, and termination, as well as mandates equal remuneration for work of equal value. Furthermore, the 2016 Law on the Human Rights and Equality Institution provides and extends the principle of equal treatment to access to employment, vocational training, promotion, and working conditions; and to access to all types and all levels of vocational guidance, vocational retraining, and practical work experience (Art. 6/1).

The law prohibits women from entering certain professions, including underground or underwater work such as in mining, cable-laying, and the construction of sewers and tunnels (Labour Law, Article 72). Turkish law also prohibits women from working the same night hours as men (Regulation No. 28717 of 24 July 2013, Art. 5).

The law mandates a paid maternity leave of 112 days (Labour Law, Article 74). Women are paid 67% of their wages, covered entirely by the government (Labour Law, Article 46; Law No. 5510 of 31 May 2006, Articles 16 and 18). The law does not mandate paid parental leave. As of 2015, Law No.6645, amends the Labour Law, granting five days of paid paternity leave to all working fathers (European Commission, 2016^[165]). Moreover, male civil servants are granted a paternity leave of ten days upon the birth of a child paid for by the government (Law No. 6111, amended Article 104/B of the Civil Servants Law). According to Article 22 of the Labour Law, it is not possible for an employer to make a substantial change in working conditions without a worker's consent. However, no specific reference is made regarding the protection of women's employment security when they are on maternity leave. There are no specific laws prohibiting employers from asking about a woman's pregnancy or her intention to have children during the recruitment or promotion processes.

Since 2002, wives no longer need permission from their husband or legal guardian to choose a profession, work, or register a business in Turkey.

Social norms and practices

In Turkey, women spend more than three and a half times as more time on unpaid care and domestic work than men including child and adult care, household chores and volunteering (OECD, 2019^[6]). This burden impacts female labour force participation rates as well as women's ability to pursue education and entrepreneurship (OECD, 2017^[38]). Social norms are a key driver behind unequal divisions of labour at home (OECD, 2019^[4]), yet these are showing signs of positive change. In 2020, 51.5% reported agreeing or strongly agreeing that “when a mother works for pay, the children suffer” which, although still a high proportion, represents a 14 percentage-point decline since 2017 (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]). Moreover, a smaller percentage (62%) of people in 2020 agree that “being a housewife is just as fulfilling as working for pay” than did so in 2017 (70%) (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]). Because social norms place such a strong emphasis on women's domestic responsibilities, they face particular challenges when it comes to participating in the labour force and advancing in their careers.

The Coronavirus (COVID-19) pandemic has had an adverse impact not just on the burden of unpaid care work, but on the labour inclusion of women in Turkey in general. In the wake of the pandemic, women were more likely to lose their jobs than men. Specifically, 18.8% of women reported losing their jobs compared to 14.2% of men (Kalaylıoğlu, 2020^[9]). The Coronavirus (COVID-19) pandemic has also brought on an increased demand for unpaid care and domestic work which falls heavily on women's shoulders. Specifically, 77.6% of women reported that their workload of cleaning had increased while 47% of men reported the same (Kalaylıoğlu, 2020^[9]). Moreover, measures such as distance education and curfews have exacerbated this burden on women, yet data also shows that men are doing more of this work than in the past with 27% of men reporting that cleaning has become one of their most time consuming activities (Kalaylıoğlu, 2020^[9]).

When women do participate in the labour force, they tend to remain concentrated in the same sectors and jobs which has implications of gender pay gaps among other issues (OECD, 2017^[38]). Social attitudes data reflects the existence of gendered job associations with doctor, scientist, IT worker, teacher and construction worker all being associated more so with men than women in Turkey (IPSOS, 2020^[37]). Strikingly 26% said that the job of scientist is one almost exclusively performed by men (IPSOS, 2020^[37]). This labour force segregation has been an issue recognised by the Government of Turkey, especially when it comes to women's underrepresentation in the STEM fields. In response, the Ministry of Family, Labour and Social Services, Ministry of National Education (MoNE), United Nations Development Programme

(UNDP) and Limak Foundation have been collaborating on the “Engineer Girls of Turkey Project” since 2016 (Government of Turkey, 2019^[166]). The project aims to support girls interested in engineering and in doing so may work to shift social norms that view this field as masculine.

Key policy recommendations for labour inclusion

- Remove discriminatory legal provisions that prohibit women from entering certain professions and working the same night hours as men, including discriminatory provisions concerning minority women;
- Strengthen the legal framework so that female employees are not asked about their family plans in hiring or promotional processes;
- Collect data about the prevalence of sexual harassment, especially in the workplace.

Financial inclusion

Box 17.2. QUICK OVERVIEW

Progress

- Numerous programmes and initiatives are in place to facilitate women’s access to entrepreneurship opportunities;

Challenges

- Women-led businesses have been more negatively impacted by the Coronavirus (COVID-19) pandemic and those led by men;
- Women have been bearing the burden of increased demand for unpaid care work in the wake of the Coronavirus (COVID-19) pandemic;
- The gap widened between women and men in terms of new entrepreneurial activity between 2016 and 2018.

Outcomes

The financial inclusion pillar in Turkey reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 17.3. Indicators for financial inclusion).

In 2017, 54% of women compared to 83% of men in Turkey reported having an account at a bank or another type of financial institution in the past 12 months. Furthermore, there were some discrepancies in the savings behaviours of men and women. Indeed, more women were saving money than men. In 2017, the proportion of women and men who reported personally saving money or using any mode of saving in the past 12 months stood respectively at 40% and 38%, a reversal of the pattern from 2014 when men were more likely than women to save money. In addition, when it comes to the reason for saving, a greater proportion of men (13%) reported doing so to start, operate or expand a farm or business, compared to women (12%). This gap narrowed since 2014 (Demirgüç-Kunt et al., 2018^[18]).

Turkey is one of just a few countries where women are more frequently entering opportunity-driven entrepreneurial activities than men. The female-to-male ratio of opportunity stood at 1.04 in 2016, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there were more than ten women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). However, when it comes to starting businesses, more men are nascent entrepreneurs than women resulting in a female-to-male ratio of entrepreneurial activity far beneath the equality value of one. Moreover, this figure has recently moved further from parity—declining from 0.45 in 2016 to 0.42 in 2018 (Elam et al., 2019^[21]). Furthermore, a new indicator shows that the percentage of women business owners has not changed since 2017 from 9% (Mastercard, 2019^[19]).

Additional new indicators on share of own account workers and employers show that men in Turkey are more likely to be employers and own-account workers. In 2018, 10% of employed women and 19% of employed men were own-account workers, while men were six times as likely to be employers (OECD, n.d.^[23]).

Table 17.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	44%	69%	57%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	54%	83%	69%
Saved any money in the past year:	2014	37%	45%	41%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	40%	38%	39%
Saved to start, operate, or expand a farm or business:	2014	3%	7%	5%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	12%	13%	12%
Female-to-male opportunity ratio:	2016	1.04		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.				
Female-to-male ratio of new entrepreneurial activity:	2016	0.45		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2018	0.42		
New Indicators for 2020				
Women business owners:	2017	9%		
Women business owners as % of total business owners	2018	9%		
	2019	9%		
Share of employed who are employers:	2012	1%	7%	

Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	1%	6%	
	2018	1%	6%	
Share of employed who are own-account workers: Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2012	10%	21%	
	2017	9%	19%	
	2018	10%	19%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

Married women have equal rights as married men to open a bank account at a formal institution, and do not need the signature or authority of their husbands or guardians (no restrictions found). Yet, there are no specific laws that prohibit discrimination by creditors on the basis of gender or marital status when it comes to access to credit.

The Ministry of Agriculture and Forestry operates under the principal of “Ensuring Equal Opportunity, Increasing Entrepreneurship and Employment”. In response to findings from workshops in rural areas, the Ministry has instituted the National Action Plan for the Empowerment of Women in Rural Areas (2012-2016) (Government of Turkey, 2019^[166]). In 2019, The Ministry of Family Labour and Social Services in partnership with the Ministry of Trade and Union of Chambers and Commodity carried out the ‘Supporting Women Entrepreneurship via E-commerce’ programme to guarantee women’s access, participation and leadership in all the areas of the economic and commercial spheres through the commercialisation of their products on various digital platforms (Government of Turkey, 2019^[166]).

Furthermore, the Women and Young Entrepreneurs Department was created within General Directorate of Export of the Ministry of Trade to encourage and boost women’s entrepreneurship through tailored state support, identification of their needs and sectors where they can gain competitive advantage and improvement of their international competitiveness (Government of Turkey, 2019^[166]).

Social norms and practices

Women’s financial inclusion starts in the household. Yet, in Turkey, social perceptions data shows that men have more autonomy when it comes to household financial decisions. In 2020, 54% reported that men have more influence “when it comes to making important decisions about household finances” while 34% said men and women have about equal influence, and 11% said that women have more influence than men (Pew Research Center, 2020^[33]). Nevertheless, the day-to-day financial task of paying bills and managing finances is generally associated with men, with 36% reporting this task is almost exclusively performed by men (IPSOS, 2020^[37]).

To facilitate women’s financial literacy in Turkey, “Seminars for Financial Literacy and Women’s Economic Empowerment” are hosted to help women with money management, investing, and navigating the financial

system. Moreover these seminars operate as a support system for the 7 100 women who participated in 2018 throughout 23 provinces. Moreover, plans are in place to extend this work to 81 provinces by training more staff (Government of Turkey, 2019^[166]). In addition to programs to increase women's financial literacy, the European Bank for Reconstruction and Development's (EBRD) Turkey Women in Business Programme is facilitating women's access to entrepreneurship opportunities. The programme which is entering to Phase II helps women build business-related knowledge and access finance (EBRD, n.d.^[167]).

Despite the existence of these promising programmes, the Coronavirus (COVID-19) pandemic is revealing gendered differences in entrepreneurship. Emerging evidence shows that women employers were twice as likely as their male counterparts to lose their business. In fact, 20% of female employers lost their business compared to 8.7% of male employers (Kalaylıoğlu, 2020^[9]). Moreover, self-employed women were more likely to lose their business with this being the case for 26.9% of self-employed women compared to 16% of self-employed men (Kalaylıoğlu, 2020^[9]). This evidence shows that women-led business are more precarious than those led by men and thus more vulnerable to economic shocks.

Key policy recommendations for financial inclusion

- Support initiatives that can bridge the gender gap such as digital financial services and mobile banking;
- Launch schemes and programmes aimed at boosting financial literacy among women;
- Facilitate women's access to finance, especially among women with entrepreneurial goals.

Inclusive decision-making

Box 17.3. QUICK OVERVIEW

Progress

- Women are closing the gap between them and men in terms of representation in managerial positions, boardrooms and the lower house of parliament;
- The percentage agreeing that “on the whole, men make better political leaders than women do” declined by more than 16 percentage points between 2017 and 2020.

Challenges

- Negative attitudes towards women's leadership remain widespread.

Outcomes

The outcomes data for women's participation in decision-making in Turkey reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 17.4).

In Turkey's managerial positions, parliament and boardrooms women have made steady, but slow, progress in recent years. Between 2018 and 2019 women's representation in managerial positions increased from 15% to 17% (ILO, 2019^[28]). In the lower house of Turkey's parliament (*Türkiye Büyük Millet Meclisi*), the proportion of women among representatives reached a new peak at 17% in 2018 (IPU Parline,

2020^[26]). When it comes to the inclusion of women in boardrooms, in 2019, women held 19% of the seats on the boards of Turkey's largest companies, a small improvement over the value in 2018 of 17% (EIGE, 2020^[30]).

A new indicator assessing women's representation as CEOs shows women held none of these positions in the 43 companies surveyed in 2018 (Deloitte, 2019^[31]).

Table 17.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	13%	87%
The proportion of females and males in total employment in management.	2017	15%	85%
	2018	15%	85%
	2019	17%	83%
Political Representation:	2014	14%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	15%	
	2020	17%	
Percent of total board memberships of the largest listed companies:	2016	10%	90%
Proportion of seats held by women on the highest decision-making bodies within companies on the primary blue chip index that are registered within the country.	2017	13%	87%
	2018	17%	83%
	2019	19%	81%
New Indicators for 2020			
Women CEOs:	2016	0%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	0%	

Note: No earlier data available for Women CEOs – based on data from 43 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly-listed companies from European Institute for Gender Equality (EIGE) Gender Statistics Database. Data on women CEOs from Deloitte.

The analysis of outcomes for women's decision-making in Turkey reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

Women and men enjoy equal rights to hold public and political office in the legislature, executive and judiciary (Constitution of the Republic of Turkey). There are no quotas in place to promote women's representation in the Parliament. However, some political parties apply a gender quota on their intra-party boards and bodies or reduce the application fee for female candidates applying for a place on their party lists. For instance, The People's Democracy Party has established a gender quota of 50% (International IDEA, 2020^[168]).

To increase women's representation in corporate boards, the Capital Markets Board's (CMBT) Corporate Governance Guidelines were introduced in 2012. The Guidelines recommended the presence of at least one woman director on the boards of publicly listed enterprises (Egon Zehnder, n.d.^[169]). Following an amendment in 2013, the Guidelines recommended companies to set a gender quota of no less than 25% women directors. In 2019, The CMBT established a reporting mechanism to evaluate the progress made towards the target of having 25% of women directors on corporate boards (Deloitte, 2019^[31]).

Social norms and practices

Social norms must recognise women's potential to be leaders and encourage them to pursue positions of influence if inclusive decision-making is to be achieved. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, leadership and confidence are widely associated with good decision-making; however, in Turkey, data shows that these traits are associated more with men than women (IPSOS, 2020^[37]). Strikingly, when it comes to leadership, 35% reported mostly associating this trait with men (IPSOS, 2020^[37]).

Beliefs in the inherent characteristics of men and women translate to beliefs about their capabilities for important roles in society such as political leader and business executive. In 2020, 52% of respondents in Turkey reported agreeing or strongly agreeing that “on the whole, men make better political leaders than women do” (Haerpfer et al., 2020^[5]). While this remains a high percentage, in this indicator there has been significant improvement as in 2017 68% reported having this belief (OECD, 2019^[6]). When it comes to leadership in the business world, negative attitudes towards women's abilities remain widespread. In 2020, 46% agreed that “on the whole, men make better business executives than women do” (Haerpfer et al., 2020^[5]). Furthermore, social perceptions data shows that overall, people in Turkey believe men have more opportunities than women. In 2020, 66% reported that “when it comes to being leaders in their community” in Turkey, men have more opportunities than women (Pew Research Center, 2020^[33]).

Political parties remain important actors when it comes to facilitating women's political leadership, and more women becoming involved in the decision-making organs of some political parties (Government of Turkey, 2019^[166]). Yet, across all levels of the political structure, women remain underrepresented in Turkey. After the 2014 local elections three of 30 metropolitan mayors and 40 of all 1 381 mayors were women (Government of Turkey, 2019^[166]). In the Municipal Assembly, 1 198 members of 20 498 were women and 60 of 1 251 Provincial Assembly members were women (Government of Turkey, 2019^[166]). These figures reveal that there is more progress to come in increasing women's participation in politics at the local and provincial levels.

Within other decision-making positions in Turkish society, women are better represented. This is the case in academia where 31.4% of professors, 39.3% of associate professors and 17.5% of deans are women (Government of Turkey, 2019^[166]). In the legal field women account for 44% of registered lawyers and 7.5% of the presidents of bar associations. Furthermore, women account for 45.3% of judges and 12.8% of prosecutors (Government of Turkey, 2019^[166]).

Key policy recommendations for inclusive decision-making

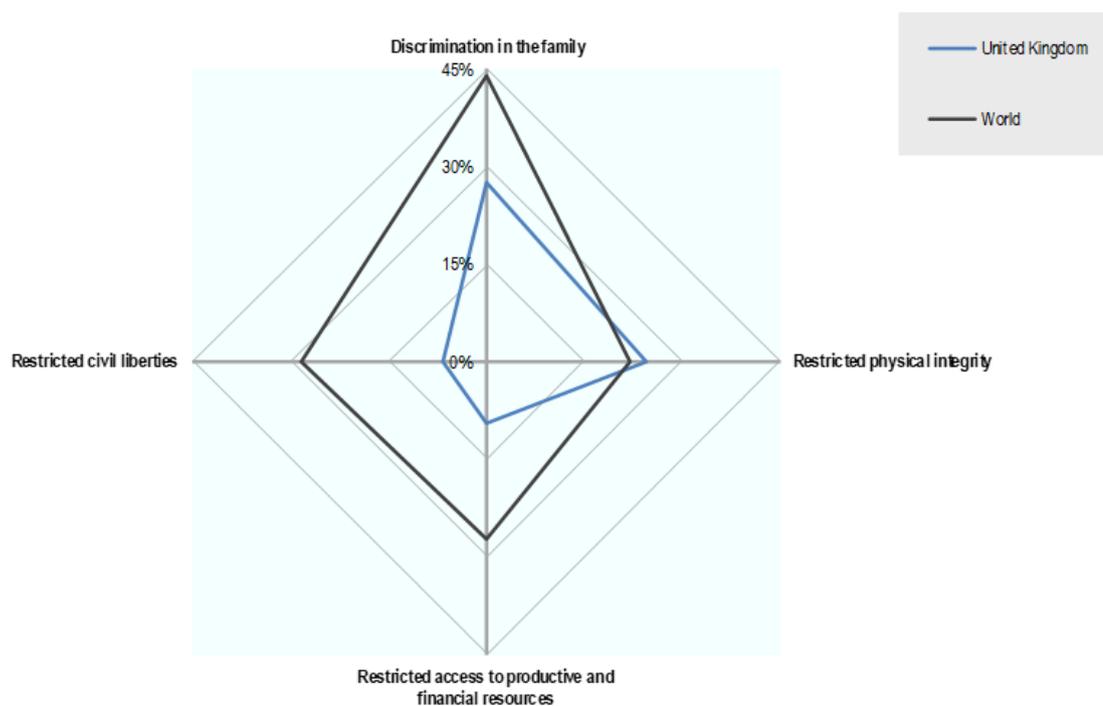
- Consider adopting regulatory or voluntary measures to promote gender diversity in the parliament. These measures can include quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets and boardroom quotas;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards.

18 United Kingdom

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, the United Kingdom achieves a score of 0.17 and ranks 24th among 120 countries (OECD, 2019^[46]). It presents very low to low levels of discrimination across the four sub-indices of the SIGI, with the lowest discrimination in restricted civil liberties, and highest discrimination in the family (see Figure 18.1).

Figure 18.1. Levels of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 18.1. QUICK OVERVIEW

Progress

- The government is supporting re-entry programmes to help women return to the labour force after exiting due to care responsibilities.

Challenges

- Sectoral segregation has made put more women both at risk of losing their jobs and of experiencing health issues due to Coronavirus (COVID-19);
- The majority do not see an equal opportunities for men and women when it comes to getting high-paying jobs;
- Women's caring responsibilities continue to directly affect their career advancement.

Outcomes

In the United Kingdom, disparities between women and men remain in terms of participation in the workforce. In 2019, women were less likely than men to participate in the labour market with 74% of women doing so compared to 83% of men (see Table 18.1). Despite a decline in the gender gap in labour force participation, roughly the same pattern was observed in 2012 (OECD, ILO, 2019^[3]).

Furthermore, women were still overrepresented in part-time jobs relative to men; nearly half (47%) of working women occupied part-time positions in 2017, compared to only 15% of working men (OECD, ILO, 2019^[3]).

There is no gender difference in terms of the unemployment rate, which stood at 4% for both women and men in 2019 (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 12%

Gap in 2019: 9%

Table 18.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	70%	82%
	2017	73%	82%
	2018	73%	83%
	2019	74%	83%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	49%	16%
	2017	47%	15%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	5%	5%
	2017	4%	5%
	2018	4%	4%
	2019	4%	4%
	2006	22%	

Gender pay gap:	2017	17%
For full-time median earnings, difference between male and female earnings divided by male earnings.	2019	16%

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>.

When it comes to earnings, women on average earn less than men in the United Kingdom. The gender pay gap in 2019 was estimated at 16%, meaning that on average, for each Pound earned by men, women earned only 84 Pence (OECD, 2020^[2]). This difference may be influenced by a number of factors including discrimination, as well as horizontal, vertical and sectoral labour force segregation (OECD, ILO, 2019^[3]).

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

Legal framework

Table 18.2. Key gender equality laws and international instruments

CEDAW	The United Kingdom ratified the Convention on the Elimination of All Forms of Discrimination against Women in 1986 and its Optional Protocol in 2004
ILO conventions	The United Kingdom ratified ILO Convention No. 100 and 111, but not 156, 186 or 189.
Legal reform	<ul style="list-style-type: none"> • The mandatory gender pay gap reporting was first introduced as part of the Equality Act 2010, but came into effect in 2017. This new initiative aims to help promote transparency and influence companies to acknowledge and initiate change regarding internal gender pay gaps (CEDAW, 2019^[170]). • In 2018, the government circulated the <i>Gender equality at all stages: a roadmap for change</i>, which stipulates the Government's plans to tackle the persistent gendered obstacles people face across their life cycle. The roadmap establishes various cross-cutting measures to address gender inequality including entry and career progression in employment and work arrangements to balance work and household care responsibilities (Government of the United Kingdom, 2019^[171]). The roadmap includes the following actions: <ul style="list-style-type: none"> ○ Launching a survey on sexual harassment in workplace; ○ Monitoring the enforcement of legislation on equal pay; ○ Launching a national communications campaign for companies, to help them support workers to balance work and care responsibilities. • In 2018, the government introduced the Workplace and Gender Equality Research Programme (WAGE), a two-year programme aimed at conducting evidence-based and academic research to support the government initiatives to close the gender pay gap (Government of the United Kingdom, 2019^[171]).

The law mandates non-discrimination based on gender in hiring (Equality Act 2010, secs. 11 and 39). Women can apply for and work the same jobs as men (Labour Law, sec. 7). Women also have the right to work the same night hours as men (Labour Law, sec. 138).

Under the Equal Pay Act of 1970 and its Amendments, women are entitled to equal pay for work of equal value (sec. 1). The United Kingdom is also a member of the Equal Pay International Coalition (EPIC)³³. Furthermore, the United Kingdom has instituted a pay reporting scheme; during 2017-2018, the first year of reporting, more than 10 000 employers reported their pay data representing 100% compliance (OECD, ILO, 2019^[3])

The dismissal of pregnant workers is prohibited, and mothers are guaranteed an equivalent position after maternity leave (Maternity and Parental Leave Regulations 1999, Regulation 20(3)). Women are granted 39 weeks of paid maternity leave, and two weeks of paid paternity leave are provided by law. In the United Kingdom, there is no paid parental leave.

The law protects women from sexual harassment at the workplace. Legislation, civil remedies and criminal penalties exist in employment to protect against sexual harassment. In accordance with the Equality Act 2010, legislation provides legal protection from sexual harassment (sec. 26A), including the Sexual Offences Prevention Order and Risk of Sexual Harm Order.

Social norms and practices

In the United Kingdom, women spend more than twice as much time on household responsibilities as men (OECD, 2019^[6]). Unpaid care work negatively impacts women's ability to participate in the labour force and explains, at least in part, the fact that women are more likely to work part-time than men (OECD, 2017^[33]). The unequal and gendered divisions of domestic responsibilities are driven by gender norms. Attitudinal data shows that tasks such as cleaning, cooking, taking care of children and doing laundry are all associated more so with women than men in the United Kingdom³⁴, with 32% reporting that taking care of children is a task almost exclusively done by women (IPSOS, 2020^[37]). Social norms that promote the view that childcare is primarily women's responsibility are strong drivers behind the fact that 90% of those who are inactive due to family responsibilities are women (Government of the United Kingdom, 2019^[171])

Women's care roles impact their pay and long-term advancement. For every year a woman spends out of the workforce, she earns 2% less on average and this reached 4% for highly qualified women. In an effort to assist women in re-entering the labour force, the government has launched re-entry programs in the public sector and provided grants for private sector organisations to do so as well (Government of the United Kingdom, 2019^[171]). Moreover, there has been special funding allocated to support non-native English speakers, individuals with disabilities and victims of domestic violence (Government of the United Kingdom, 2019^[171]). Programmes like these may work to level the playing field in the workforce which the majority agree is not currently level. In 2020, 69% reported that "when it comes to getting high-paying jobs" men have more opportunities than women, while only 29% said that men and women have about the same opportunities (Pew Research Center, 2020^[33]).

The Coronavirus (COVID-19) pandemic has shed new light on the state of women's inclusion in the workforce. Due to sectoral segregation, women's jobs were more affected; 23% of women and 16% of men in the United Kingdom work in sectors that were shut-down during lockdown (Shoosmiths, 2020^[172]). Moreover, mothers were 47% more likely to permanently lose their jobs due to the Coronavirus (COVID-19) pandemic (Shoosmiths, 2020^[172]). Another impact of sectoral segregation, however, is women's concentration in "critical sectors", such as healthcare, food production and protective services, in which 46% of employed women and 39% of employed men work (Hupkau and Petrongolo, 2020^[12]). This overrepresentation of women among critical sectors means that women are at heightened risk of contracting the virus at work.

³³ The EPIC Secretariat comprises the ILO, UN Women and the OECD. Among the G20 countries, 6 are members of EPIC: www.equalpayinternationalcoalition.org/members/

³⁴ IPSOS data covers Great Britain.

Key policy recommendations for labour inclusion

- Promote more gender-equal roles in the household and address social norms that view unpaid care and domestic work as women's responsibility;
- Collect gender-disaggregated data about the various forms of workplace harassment and work with employers to craft procedures for redress which protect victims from retaliation;
- End discrimination against women, especially that based on pregnancy and maternity, in line with on the recommendation provided in the Taylor Review of Modern Working Practices (2017) and subsequently accepted by the government in 2018.

Financial inclusion

Box 18.2. QUICK OVERVIEW

Progress

- Women were closing the gender gap in entrepreneurial activity between 2018 and 2019;
- The majority view women as influential partners in household financial decisions;
- The government has numerous initiatives to facilitate women's access to finance.

Challenges

- In 2019 men were twice as likely as women to be employers.

Outcomes

The financial inclusion pillar in United Kingdom reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 18.3. Indicators for financial inclusion).

In 2017, 96% of women compared to 97% of men in the United Kingdom reported having an account at a bank or another type of financial institution in the past 12 months. Furthermore, there were some discrepancies in the savings behaviours of men and women. Indeed, more men were saving money than women. Between 2014 and 2017 percentage of people in the United Kingdom who reported having saved money grew by three percentage-points. Yet, the increase was smaller for women (from 70% to 72%) than for men (from 73% to 76%) and widened the gender gap in this indicator. When it came to the reasons for saving, especially for business needs, there were more than men (10%) than women (8%) who reported saving to start, operate, or expand a business or a farm in 2017 (Demirgüç-Kunt et al., 2018^[18]).

Women and men are not facing the same obstacles when it comes to accessing entrepreneurial opportunities. The female-to-male opportunity ratio stood at 0.94 in 2018, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there were nine women doing the same (Global Entrepreneurship Monitor (GEM), 2018^[41]). Moreover, when it comes to starting businesses, there are more men who are nascent entrepreneurs in the United Kingdom than women resulting in a female-to-male ratio of entrepreneurial activity far beneath the equality value of one. Nevertheless, between 2018 and 2019 this figure did improve, growing from 0.49 to 0.60 (Elam et al.,

2019_[21]). Moreover, a new indicator shows that the percentage of women business owners grew from 25% in 2018 to 28% in 2019 (Mastercard, 2019_[19]).

Additional new indicators on share of own account workers and employers show that men in the United Kingdom are more likely to be employers and own-account workers. In 2019, 9% of employed women and 12% of employed men were own-account workers, yet men were three times more likely than women to be employers (OECD, n.d._[23]).

Table 18.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	99%	99%	99%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	96%	97%	96%
Saved any money in the past year:	2014	70%	73%	71%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	72%	76%	74%
Saved to start, operate, or expand a farm or business:	2014	7%	13%	10%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	8%	10%	9%
Female-to-male opportunity ratio:	2015	1.10		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	1.04		
	2018	0.94		
Female-to-male ratio of new entrepreneurial activity:	2015	0.50		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.46		
	2018	0.49		
	2019	0.60		
New Indicators for 2020				
Women business owners:	2017	26%		
Women business owners as % of total business owners	2018	25%		
	2019	28%		
Share of employed who are employers:	2012	1%	3%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	1%	3%	
	2018	1%	3%	
Share of employed who are own-account workers:	2012	7%	14%	
Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	9%	15%	
	2018	9%	15%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

Women and men have the same rights to open a bank account and obtain credit (Equality Act, art. 29).

Social norms and practices

An essential part of financial inclusion in general, is inclusion in financial decision-making at the household level. In this regard, many women in the United Kingdom seem to be engaged as influential partners in household financial decisions according to social perceptions data. In 2020, 61% of respondents said that men and women have about the same influence “when it comes to making important decisions about household finances”, while 25% said men have more influence while 13% said women have more (Pew Research Center, 2020_[33]). Nevertheless, the day-to-day financial task of paying bills and managing finances is more generally associated with men, with 13% reporting this task is almost exclusively performed by men (IPSOS, 2020_[37]).³⁵

In the United Kingdom, some of the most challenging barriers to women to entrepreneurship for women include access to funding, the demands of balancing business and family responsibilities, as well as smaller networks and beliefs that entrepreneurship is too risky or that they lack the skills required to be successful (Alison Rose, 2019_[173]). In order to address some of these barriers and facilitate women’s access to entrepreneurial opportunities, the government of the United Kingdom has set up numerous initiatives. For example, the Business Support Helpline is a free service that provides business advice, and nearly half (47%) of its beneficiaries are women. Furthermore, the government is working on an “Investing in Women Code” to guide financial institutions in becoming more sensitive to gender and the gender gaps in investment (Government of the United Kingdom, 2019_[171]).

Key policy recommendations for financial inclusion

- Provide financial training to women and individualised guidance so that they gain more confidence to take long-term financial decisions with their partner or on their own.

³⁵ IPSOS data covers Great Britain.

Inclusive decision-making

Box 18.3. QUICK OVERVIEW

Progress

- Various actors are involved in the push for gender diversity in corporate decision-making structures;
- Women's presence in the boardrooms of the United Kingdom's largest companies increased by three percentage-points between 2018 and 2019;

Challenges

- The percentage of people reporting they are comfortable with women's top-level leadership in government and business saw no change between 2018 and 2019;
- Between 2018 and 2019 the share of managerial positions held by women declined.

Outcomes

The outcomes data for women's participation in decision-making in the United Kingdom reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 18.4. Indicators for inclusive decision-making).

Between 2018 and 2019, women's representation in managerial positions declined by one percentage-point to 35% (ILO, 2019^[28]).

In politics and boardrooms women have made steady, but slow, progress in recent years. In the United Kingdom's lower house of parliament (House of Commons), women's representation reached 34% in 2020, a level two percentage-points higher than that in 2017 (IPU Parline, 2020^[26]); (OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 32% of the seats on the boards of the United Kingdom's largest companies, an improvement over the value in 2018 of 29% (Emelianova and Milhomem, 2019^[29]).

A new indicator assessing women's representation as CEOs shows no change since 2016 with women holding 5% of these positions (Deloitte, 2019^[31]).

Table 18.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	35%	65%
The proportion of females and males in total employment in management.	2017	36%	64%
	2018	36%	64%
	2019	35%	65%
Political Representation:	2014	23%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	32%	
	2020	34%	
Share of seats on boards of the largest publicly listed companies:	2015	22%	79%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-	2017	27%	73%
	2018	29%	71%

cap firms from developed and emerging countries.	2019	32%	68%
New Indicators for 2020			
Women CEOs:	2016	5%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	5%	

Note: No earlier data available for Women CEOs – based on data from 516 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women’s decision-making in the United Kingdom reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

No legal quotas to promote women’s political participation at any level of political life could be identified (International IDEA, n.d.^[174])

The State party responded to CEDAW Concluding Observations by adopting temporary special measures to increase the number of women in Parliament. The special measures have been extended until 2030. The provision allows political parties to adopt women-only shortlists for parliamentary candidates. However, CEDAW (2019) noted that the government was lacking progress in incorporating more women into political life including “Black, Asian and Minority Ethnic” women and women with disabilities (CEDAW, 2019^[170]).

Social norms and practices

In order to achieve truly inclusive decision-making social norms must recognise women’s potential to be leaders and encourage them to pursue positions of influence. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, the traits of leadership and confidence are widely associated with good decision-making; however, in the United Kingdom³⁶, data shows that these traits are associated more with men than women (IPSOS, 2020^[37]). Strikingly, when it comes to leadership, 18% reported mostly associating this trait with men (IPSOS, 2020^[37]). Attitudes regarding the inherent characteristics of men and women inform their respective opportunities for influential roles in society. In 2020, 52% reported that men and women have about the same opportunities “when it comes to being leaders in their community” while 45% said men have more opportunities than women (Pew Research Center, 2020^[33]).

The United Kingdom’s parliament has become more diverse in recent years and progress has been seen at the local level, yet positive social attitudes towards women’s leadership have not gained ground. Between 2018 and 2019 there was no change in the percentage of people reporting that they “would feel very comfortable having a woman as head of government” (58%) (Kantar, 2019^[60]). In 2018, women accounted for 34% of local councillors and 18% of council leaders (CCRE, 2019^[83]).

In an effort to facilitate women’s political leadership the government has supported various programs including skills sessions and trainings in political leadership and media relations (Government of the United Kingdom, 2019^[171]). Political parties continue to play a key role in facilitating women’s political leadership

³⁶ IPSOS data covers Great Britain.

as a survey among women MPs in the United Kingdom revealed that being asked to run by the party was a major factor in their decision to run (Shreeves, Prpic and Claros, 2019^[88])

When it comes to women's corporate leadership, in recent years attitudes have not progressed. Between 2018 and 2019 the percentage reporting that they "would feel very comfortable having a woman as CEO of a major company" in the United Kingdom saw no change, remaining at 59% (Kantar, 2019^[60]). Despite the challenge of social attitudes, in some areas of corporate governance women are making ground with the support of the government as well as civil society. For example, the government supports the Hampton-Alexander Review which set targets to achieve 33% women on boards and 33% women in Executive Committees in the FTSE 350 by 2020 (Government of the United Kingdom, 2019^[171]). Moreover, programmes such as the Future Boards Scheme which is supported by the 30% Club, the government and Board Apprentice assists women in gaining boardroom experience (Deloitte, 2019^[31]).

Key policy recommendations for inclusive decision-making

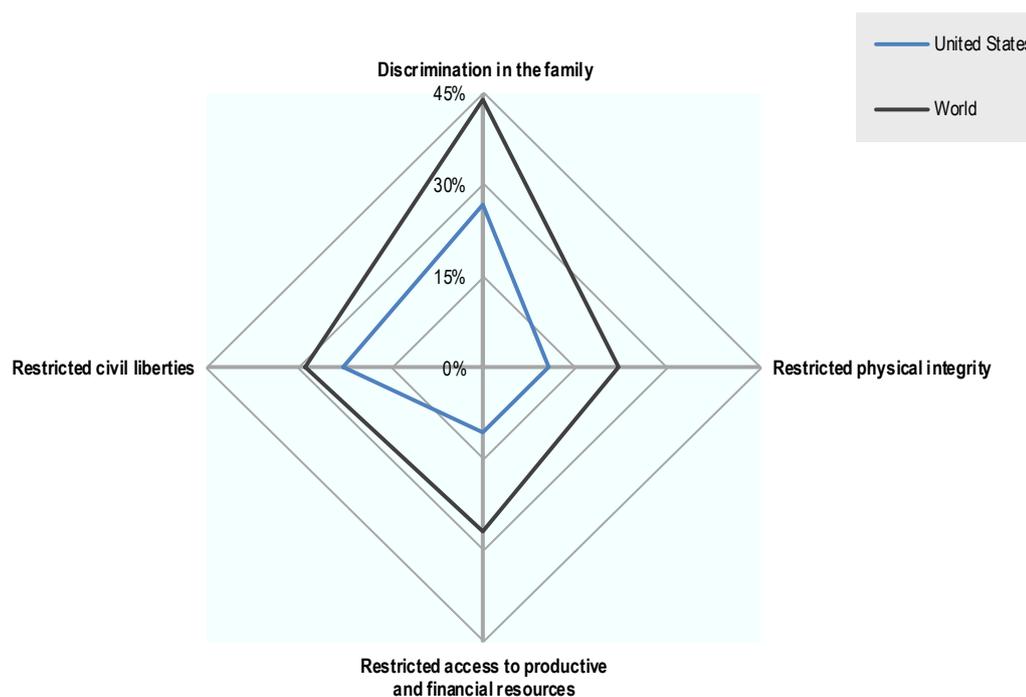
- Consider strengthening regulatory or voluntary measures to promote women's equal participation in political and public life at the national and local levels. Such measures can include quotas, disclosure requirements, parity laws, alternating the sexes on party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements, and boardroom quotas;
- Promote mentoring programmes that combine communication and leadership skills to improve women's leadership roles in corporate boards;
- Promote positive images of women political and managerial leaders;
- Address sexist and racist behaviour and discriminatory language targeting women in politics;
- Create an awareness campaign about the gender-differentiated treatment of politicians for media broadcasters and encourage them to ask the same questions to women and men candidates;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD's "Toolkit for Mainstreaming and Implementing Gender Equality".

19 United States

Introduction

In the Social Institutions and Gender Index (SIGI) 2019, the United States achieves a score of 0.18 and ranks 26th among 120 countries (OECD, 2019^[46]) It presents very low to low levels of discrimination across all four sub-indices of the SIGI with lower discrimination in the restricted physical integrity and the restricted access to productive and financial resources sub-indices, and highest discrimination in the sub-index on discrimination in the family (see Figure 19.1).

Figure 19.1. Level of discrimination in the SIGI dimensions



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

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

Labour inclusion

Box 19.1. QUICK OVERVIEW

Progress

- Decline in the percentage of people agreeing or strongly agreeing that “when a mother works for pay, the children suffer”.

Challenges

- The Coronavirus (COVID-19) crisis and organisation of the United States labour force has put women—especially minority women—at highest risk;
- Progress has been slow in closing the gender pay gap;
- Coronavirus (COVID-19) may cause the first “female recession” in the U.S.

Outcomes

In the United States, gender gaps in labour force participation have narrowed but remain significant. In 2019, women were less likely than men to participate in the labour market with nearly 69% of women doing so compared to 80% of men (see Table 19.1). The same pattern has been observed since 2012 (OECD, ILO, 2019^[3]).

Furthermore, women are still overrepresented in part-time jobs; in 2017 23% of working women occupied part-time positions, compared to only 11% of working men (OECD, ILO, 2019^[3]).

There is no gender difference in terms of the unemployment rate, which stood at 4% for both women and men in 2019 (OECD, 2020^[2]).

Progress towards 25x25:

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

Gap in 2012: 11%

Gap in 2019: 11%

Table 19.1. Indicators for labour inclusion

Variables	Years	Female	Male
Labour force participation : Share of the population aged 15-64 participating in the labour force.	2012	68%	79%
	2017	68%	79%
	2018	68%	79%
	2019	69%	80%
Part-time employment: The proportion of all employed persons working less than 35 hours per week.	2012	25%	12%
	2017	23%	11%
Unemployment rate: The number of unemployed people (aged 15-64) as a percentage of the labour force who are without work, available for work, and actively seeking work in the last four weeks.	2016	5%	5%
	2017	4%	5%
	2018	4%	4%
	2019	4%	4%
Gender pay gap: For full-time median earnings, difference between male and female earnings divided by male earnings.	2006	19%	
	2017	18%	
	2019	18%	

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

Data on unemployment rate from: OECD Labour Force Statistics Database, <https://stats.oecd.org/Description>

In addition to unequal participation in the workforce, women tend to earn less money than men on average. In 2019, the gender pay gap was estimated to be 18%, meaning that for each dollar earned by men, women earned only 82 cents (OECD, 2020^[2]). Furthermore, women in the US are at higher risk than men of low pay, as defined by working full-time but earning less than two-thirds of gross median income (OECD, ILO, 2019^[3]).

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

Legal framework

Table 19.2. Key gender equality laws and international instruments

CEDAW	The United States is the only G20 country that has not ratified the CEDAW.
ILO conventions	The United States is not party to ILO Conventions No. 100, 111, 156, 183, which respectively cover equal remuneration, discrimination, workers with family responsibilities and maternity protection.

The Civil Rights Act of 1964 prohibits employment discrimination based on race, colour, religion, sex, or national origin in establishments with more than 15 employees (Title VII). The law is also applicable to employment agencies and trade unions. In addition, the Pregnancy Discrimination Act of 1978 establishes that discrimination in the workplace based on pregnancy, childbirth or related medical conditions constitutes sex discrimination under Title VII. The Equal Pay Act of 1963 requires that men and women obtain equal pay for equal work in the same workplace. An employee may file a civil suit in a federal court to enforce this act, and the court may order the employer to change its wage policies and/or order back wages to the employee who was discriminated against. Furthermore, women enjoy the same rights as men to work at night and have access to all sectors.

The legal framework provides protection from sexual harassment in the workplace. In employment, verbal or physical sexual advances or propositions are illegal under Title VII of the Civil Rights Act (1964), in addition to any act of sexual nature, which unreasonably interferes with an individual's work performance or creates a hostile workplace for women (EEOC, n.d.). To obtain relief under Title VII, a woman must file a complaint with the Equal Employment Opportunity Commission (EEOC) within 180 days of the last incident of harassment.

There is no state mandated maternity leave in the United States nor government provisions for paternity leave. Nevertheless, Section 2612 of the United States Code allows up to 84 days of unpaid family leave. The Family and Medical Leave Act of 1993 allows employees to take unpaid level of up to 12 working weeks in a 12-month period with the guarantee of keeping one's job.

Social norms and practices

In the United States women spend on average 60% more of their time on household and care work than their male counterparts—4 hours and 11 minutes for women, compared to 2 hours and 38 minutes for men (OECD, 2019^[46]). The time demands of unpaid care work are one of the drivers behind women's lower labour force participation rate and higher uptake of part-time work (OECD, 2017^[38]). Social norms underlie the unequal division of labour in the household, yet these appear to be shifting in the United States. In 2017, 24.9% reported agreeing or strongly agreeing that “when a mother works for pay, the children suffer” while in 2020 this percentage declined to 20.4% (OECD, 2019^[6]); (Haerpfer et al., 2020^[5]). Moreover in 2020, 69% agreed that “being a housewife is just as fulfilling as working for pay” compared to 75% in 2017 (Haerpfer et al., 2020^[5]); (OECD, 2019^[6]).

During the Coronavirus (COVID-19) pandemic with families spending more time at home and children out of school the burden of this unpaid care and domestic work continues falling particularly hard on women and especially Black and Latina women (Kalyanpur et al., 2020_[10]). Single parent families, 66% which identify as Black and 44% which identify as Latina/Latino, face particular challenges in navigating the increase in care demands (Kalyanpur et al., 2020_[10]).

Moreover, in the labour force women, especially Black, Indigenous and People of Colour (BIPOC) women, continue to face challenges that are amplified under the current Coronavirus (COVID-19) crisis. BIPOC women are overrepresented among “essential workers” who are at higher risk of exposure to the virus in their jobs. For example, women account for 76% of healthcare workers and BIPOC represent 40% of essential workers yet only 23.5% of the total population (Kalyanpur et al., 2020_[10]). Moreover, women are overrepresented in low-paying jobs; among the 40 lowest paying jobs, women make up 67% of the workforce (Kalyanpur et al., 2020_[10]). In addition to being overrepresented among essential workers, women, due to sectoral segregation, are also at increased risk of COVID-19 related unemployment. The crisis has led to the closures of many of the businesses in which women are overrepresented as workers—restaurants, retail establishments and hospitality (US Bureau of Labor Statistics, 2020_[179]). Sectoral segregation is one of the critical factors in understanding the disproportionate impact COVID-19 has had on women’s lives.

Labour force segregation, is also one of the important drivers of the gender pay gap in the United States. While the gap has improved by 44% in less than 50 years, at its current rate the gap will not be closed until 2059 according to US Census calculations (Leisenring, 2020_[175]). Social perceptions data seems to suggest that Americans are aware of the unequal playing field when it comes to advancement and greater pay. In 2020, 60% of respondents in the US reported that “when it comes to getting high-paying job” men have more opportunities while 38% said women and men have about the same opportunities (Pew Research Center, 2020_[33]). Women’s pay also remains a sensitive issue for some (10%) who report that “if a woman earns more money than her husband, it’s almost certain to cause problems”, though a smaller percentage report having this belief than did so in 2017 (more than 12%) (Haerpfner et al., 2020_[5]); (OECD, 2019_[6]).

Sexual harassment in the workplace also contributes to gender pay gaps and remains a significant issue. One in three women have been victims of sexual harassment at work, yet many do not report, and those that do often report feeling unsatisfied with the response (National Partnership for Women and Families, 2020_[176]). Some victims report that having experienced sexual harassment at work diminished their involvement and satisfaction and led to their disempowerment when it came to negotiating pay and a depression in their long-term earnings and opportunities to advance (National Partnership for Women and Families, 2020_[176]).

Key policy recommendations for labour inclusion

- Increase enforcement of anti-discrimination laws. For example, legislation could be passed to strengthen the Equal Pay Act of 1963 by requiring employers to justify wage differentials, while also strengthening penalties for pay discrimination, mandating the collection of wage-related data by the Department of Labour, providing training for relevant stakeholders, and preventing retaliation against workers who request information regarding wage practices or disclose their own wages;
- Extend anti-discrimination laws to include enforcement of bullying and harassment based on gender;
- Run advocacy campaigns to address traditional gender stereotypes and promote a more gender-equal distribution of roles in the household;

Financial inclusion

Box 19.2. QUICK OVERVIEW

Progress

- The gender gap in new entrepreneurial activity closed significantly between 2018 and 2019;
- The percentage of women among business owners grew by nearly 10 percentage-points between 2018 and 2019;
- Social perceptions data shows that women are, in general, viewed as influential partners in household finances.

Challenges

- Investors continue to favour men over women thus hampering women's ability to pursue entrepreneurship.

Outcomes

The financial inclusion pillar in the United States reveals some differences between women and men in terms of their access to financial accounts, services and entrepreneurship opportunities (see Table 19.3).

In 2017, 93% of women compared to 94% of men in the United States reported having an account at a bank or another type of financial institution in the past 12 months. Furthermore, there were some discrepancies in the savings behaviours of men and women. Between 2014 and 2017 percentage of people in the United States who reported having saved money grew by three percentage-points; however, the increase was smaller for women (from 73% to 75%) than for men (from 78% to 83%) and widened the gender gap in this indicator. When it came to the reasons for saving, especially for business needs, there were more men (20%) than women (11%) who reported saving to start, operate, or expand a business or a farm in 2017 (Demirgüç-Kunt et al., 2018^[18]).

Women and men are not facing the same obstacles in access to opportunity and entrepreneurship activities. The female-to-male opportunity ratio stood at 0.92 in 2018, meaning that for every ten men in the population involved in opportunity-driven entrepreneurial activities, there were nine women doing the

same (Global Entrepreneurship Monitor (GEM), 2018^[41]). Similarly, when it comes to starting businesses, there are more men who are nascent entrepreneurs in the United States than women resulting in a female-to-male ratio of entrepreneurial activity beneath the equality value of one. Nevertheless, between 2018 and 2019 this figure did improve, growing from 0.77 to 0.91 (Elam et al., 2019^[21]). Moreover, a new indicator shows that the percentage of women business owners grew from 26% in 2018 to 35% in 2019 (Mastercard, 2019^[19]).

Additional new indicators show that women are less likely than men to be own-account workers with 6% of employed women having this status in 2019 compared to 9% of employed men. Moreover, in 2019 men were three times as likely to be employers as women (OECD, n.d.^[23]).

Table 19.3. Indicators for financial inclusion

Variables	Years	Female	Male	All
Accounts:	2014	95%	92%	94%
The percentage of respondents aged 15 and above who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.	2017	93%	94%	93%
Saved any money in the past year:	2014	73%	78%	76%
The percentage of respondents aged 15 and above who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.	2017	75%	83%	79%
Saved to start, operate, or expand a farm or business:	2014	7%	12%	9%
The percentage of respondents aged 15 and above who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.	2017	11%	20%	15%
Female-to-male opportunity ratio:	2015	0.90		
Percentage of those females involved in TEA who (i) claim to be driven by opportunity as opposed to finding no other option for work; and (ii) who indicate the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.	2017	1.04		
	2018	0.92		
Female-to-male ratio of new entrepreneurial activity:	2015	0.60		
The percentage of the female 18-64 population who are either a nascent entrepreneur or owner-manager of a new business (running business that has paid salaries, wages, or any other payments to the owners for more than three months, but not more than 42 months), divided by the equivalent percentage for their male counterparts.	2017	0.64		
	2018	0.77		
	2019	0.91		
New Indicators for 2020				
Women business owners:	2017	31%		
Women business owners as % of total business owners	2018	26%		
	2019	35%		
Share of employed who are employers:	2012	1%	4%	
Share of self-employed aged 15-64 years who have engaged on a continuous basis one or more persons to work for them in their business as employees during the reference period.	2017	1%	3%	
	2018	1%	3%	
	2019	1%	3%	
Share of employed who are own-account workers:	2012	7%	9%	

Share of employed aged 15-64 years who are own-account workers, meaning they are self-employed and have not engaged on a continuous basis any employees to work for them during the reference period.	2017	6%	9%	
	2018	6%	9%	
	2019	6%	9%	

Note: Data on accounts, saving money, saving money to start operate or expand a farm or business has not been updated since 2018. Data on female-to-male opportunity ratio has not been updated since 2018. For share of employed who are employers, data may not be comparable across countries as incorporated self-employed are only partly or non-included in the counts of self-employed in several countries.

Source: Data on accounts, saving money, saving money to start operate or expand a farm or business from the World Bank Findex Database. Data on Female-to-male opportunity rate, female-to-male ratio of entrepreneurial activity from Global Entrepreneurship Monitoring reports. Data on women business owners from Mastercard Index of Women Entrepreneurs reports. Data on share of employed who are employers and own-account workers from OECD Gender-Entrepreneurship Dataset.

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

Legal framework

Women and men enjoy the same rights to open a bank account, start a business, or sign a contract. The 1974 Equal Credit Opportunity Act (Section 1691a) prohibits discrimination by creditors, with respect to any aspect of a credit transaction, on the basis of race, colour, religion, national origin, sex, marital status, or age.

Social norms and practices

Women's financial inclusion starts in the household. In the US, social perceptions data shows that women are viewed as influential partners in these decisions. In 2020, 63% reported that men and women have about the same influence "when it comes to making important decisions about household finances" while 23% said men have more influence, and 13% said that women have more (Pew Research Center, 2020^[33]). Nevertheless, the day-to-day financial task of paying bills and managing finances is generally associated with men, with 15% reporting this task is almost exclusively performed by men while 10% said it was almost exclusively performed by women (IPSOS, 2020^[37]).

When it comes to entrepreneurship, women continue to have to outperform male entrepreneurs to get the same opportunities (Agustoni, 2019^[25]). Data shows that investors favour men resulting in the fact that only 3% of venture capital investments go to women (Agustoni, 2019^[25]). The Government of the United States, in recognition of the need for access to finance, has through the US Small Business Administration created the Office of Women's Business Ownership (OWBO) which assists women with training, counselling and advice for accessing capital and credit (US Small Business Administration, n.d.^[177]). Furthermore the Women-Owned Small Businesses (WOSB) Federal Contracting program aims to help women-led small businesses compete for federal contracts (US Small Business Administration, n.d.^[177]).

Key policy recommendations for financial inclusion

- Provide mentorship programmes to accompany women in starting their business or entrepreneurship activity, including personalised guidance when borrowing from a financial institution.

Inclusive decision-making

Box 19.3. QUICK OVERVIEW

Progress

- The 2018 elections led to a record number of women serving in the House of Representative and the Senate;
- The percentage of women on the boards of the largest companies in the United States increased by three percentage-points between 2018 and 2019.

Challenges

- Black, indigenous and people of colour women continue to face higher barriers to inclusion in decision-making structures;
- Human resources leaders underestimate the problem of gender-based discrimination at work.

Outcomes

The outcomes data for women's participation in decision-making in the United States reveals a mixed picture with women making gains in some areas and seeing no change in others (see Table 19.4. Indicators for inclusive decision-making).

In managerial positions, politics and boardrooms women have made steady, but slow, progress in recent years. Between 2018 and 2019, women's representation in managerial positions increased by one percentage-point to 41% (ILO, 2019^[28]). In the United States' lower house of parliament (the House of Representatives), women's representation reached 24% in 2020, a level five percentage-points higher than that in 2017 (IPU Parline, 2020^[26]);(OECD, 2019^[6]). When it comes to the inclusion of women in boardrooms, in 2019, women held 26% of the seats on the boards of the United States' largest companies, an improvement over the value in 2018 of 23% (Emelianova and Milhomem, 2019^[29]).

A new indicator assessing women's representation as CEOs shows no change since 2016 with women holding 5% of these positions (Deloitte, 2019^[31]).

Table 19.4. Indicators for inclusive decision-making

Variables	Years	Female	Male
Percentage of members in managerial positions:	2015	39%	61%
The proportion of females and males in total employment in management.	2017	41%	59%
	2018	40%	60%
	2019	41%	59%
Political Representation:	2014	18%	
Percentage of women in the total number of representatives of the lower or single House of Parliament	2017	19%	
	2020	24%	
Share of seats on boards of the largest publicly listed companies:	2016	20%	80%
Proportion of seats held by women on boards for companies covered by the MSCI ACWI index -- an index of around 2,400 large- and mid-cap firms from developed and emerging countries.	2017	22%	78%
	2018	23%	77%
	2019	26%	74%
New Indicators for 2020			
Women CEOs:	2016	5%	
Percentage of Chief Executive Officers (CEOs) that are women.	2018	5%	

Note: No earlier data available for Women CEOs – based on data from 2987 companies.

Source: Data on percentage of members in managerial positions from ILO. Data on political representation in 2014 and 2017 from the GID Database (GID-DB), and in 2020 from IPU Parline. Data on the share of seats on boards of the largest publicly listed companies from the MSCI Women on Boards Reports. Data on women CEOs from Deloitte.

The analysis of outcomes for women's decision-making in the United States reveals both progress and room for improvement. Addressing deeply entrenched discriminatory social institutions, which include legal frameworks as well as social norms and practices is key to ensure women have opportunities to be decision-makers in societies.

Legal framework

There are no gender-specific restrictions on women's ability to vote in the United States. The 19th Amendment of the U.S. Constitution guarantees that the right of citizens of the United States to vote cannot be denied or abridged on the basis of sex.

However, there are currently no quotas or temporary special measures for women at any administrative level in the United States for public offices, nor are there political party quotas. Furthermore, the law does not mandate that corporations have at least one woman on their boards. Nevertheless, states are able to pass legislation to this effect as California did (See Box 19.4), and others (such as Colorado, Illinois, Massachusetts and Pennsylvania) have established non-binding resolutions to encourage companies to include women on their boards (OECD, 2019_[132]).

Box 19.4. Quotas for Corporate Boards

In 2018, California Senate signed SB 826 into law mandating that "any public company with shares listed on a major U.S. stock exchange that has its principal executive offices in California to have at least one woman on its board by 31 December 2019. By year-end 2021, such companies with five directors would be required to have two women on the board, and companies with six or more directors would be required to have three women on the board." Non-compliance with this regulation is subject to a financial penalty of 100 000 USD for the first violation and 300 000 USD for subsequent violations.

Social norms and practices

Social norms must recognise women's potential to be leaders and encourage them to pursue positions of influence if inclusive decision-making is to be achieved. Yet, attitudes still regard decision-making, especially within the public sphere, as the domain of men. Throughout the globe, the traits of leadership and confidence are widely associated with good decision-making; however, in the United States, data shows that these traits are associated more with men than women (IPSOS, 2020_[37]). Strikingly, when it comes to leadership, 22% reported mostly associating this trait with men (IPSOS, 2020_[37]). Attitudes regarding the inherent characteristics of men and women inform their respective opportunities for influential roles in society. In 2020, 55% reported that men and women had about the same opportunities "when it comes to being leaders in their community" while 40% said men have more (Pew Research Center, 2020_[33]).

In politics, women remain underrepresented despite being more likely to vote than men over the last four decades in the US (Sanbonmatsu, 2020_[178]). Unpaid care work and family responsibilities are one factor that prevents otherwise qualified women from running for office as women are more likely than men to take into account the perspectives of their partners, families and others in their decisions to pursue candidacy (Sanbonmatsu, 2020_[178]). Moreover, Black, Indigenous and People of Colour (BIPOC) women face these

same barriers in addition to those brought on by systemic racism, negative stereotypes and white “gatekeeper scepticism” (Sanbonmatsu, 2020^[178]). Initiatives are in place however to encourage women to pursue candidacy, such as She Should Run, a non-partisan group that provide a support network to encourage and assist women running for political office (She Should Run, 2020^[179]).

When it comes to corporate leadership, improving women’s inclusion remains a challenge. Among the numerous barriers, the “broken rung” at the managerial level keeps women from ascending in their careers beyond entry-level positions (McKinsey & Company, 2019^[32]). This “broken rung” is a strong contributor to the small percentage of women at the very top as talented women do not have as many advancement opportunities as men and thus lack the qualifications to reach boardrooms and c-suite positions (McKinsey & Company, 2019^[32]). This phenomenon remains the case even as more women are promoted to senior levels. Companies’ human resources (HR) departments have an important role to play. Survey data shows that half of HR leaders think their company will achieve gender parity in leadership in 10 years; however it will take much longer (McKinsey & Company, 2019^[32]). This lack of awareness of the problem is a major barrier in creating company policies that will push for faster progress towards parity.

Key recommendations for inclusive decision-making

- Consider adopting regulatory or voluntary measures to promote women’s equal participation in political and public life at the national and local levels. These measures can include quotas, disclosure requirements, parity laws, alternating the sexes on political party lists as well as financial incentives for political parties;
- Enhance gender diversity on boards by considering adopting measures such as voluntary targets, disclosure requirements and boardroom quotas;
- Promote positive attitudes about women in leadership roles, and address gender discrimination, including online harassment targeted at women;
- Provide trainings for elected officials about reporting online harassment and protective measures they can take if they are threatened;
- Collect data about human resources procedures for gender equality in the areas of remuneration, hiring, promotions, retention, key performance indicators for management;
- Consider undertaking a self-assessment of gender gaps and progress towards gender equality in institutional and governance frameworks, parliaments, public employment systems and in the judiciary, using OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality”.

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