of informal employment) in some countries. However, in Cameroon and Mali, where over 90 per cent of workers are ‘unprotected’ employment, this share has changed very little for either women or men.

WOMEN’S DISPROPORTIONATE SHARE OF UNPAID CARE WORK LIMITS THEIR OPPORTUNITIES

Women do nearly two and a half times more unpaid care and domestic work than men. In most countries, when paid and unpaid work are combined, women work longer hours than men.

Across Francophone countries, women report doing a larger share of unpaid care and domestic work than men: five times or more in Tunisia and Morocco, four times as much in Madagascar and Mauritius and three times more in Benin and Rwanda.

In Guinea, from 2002-2003, women spent 177 minutes per day on unpaid care and domestic work compared to 78 minutes per day for men.

POLICIES TO TRANSFORM LABOUR MARKETS

Equality before the law is crucial for gender equality. Family laws are of particular significance for women because they regulate gender and age hierarchies in the home, by shaping the rights and obligations of spouses in marriage and divorce, the relationship between parents and children, marital property, child custody or guardianship and inheritance. As such, they have a direct impact on women’s ability to access and control resources.
Globally, almost all countries have ratified the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), but many retain reservations that limit its implementation. Since 2011, Morocco and Tunisia, have removed their reservations on equal rights in marriage and the family.

Laws are an important basis for women’s right to work and at work. Since 2014, Belgium, Benin, Burundi, Côte d’Ivoire, Mauritius, Morocco, Niger and Togo have laws in place for equal remuneration for work of equal value, non-discrimination based on gender in hiring and banning sexual harassment in employment. In other Francophone countries, progress has been made in the adoption of laws in one or more of the three categories above.

Recognizing, reducing and redistributing women’s unpaid care and domestic work

Governments can take a range of measures to recognize, reduce and redistribute unpaid care and domestic work including investments in basic social services, infrastructure, childcare services (see below) and other family-friendly policies.

The ILO recommends that Governments should provide a minimum of 14 weeks paid maternity leave, paid for collectively (i.e. not just by employers). Belgium, Benin, Burkina Faso, Cameroon, Central African Republic, Chad, Comoros, Congo, Democratic Republic of the Congo, Djibouti, Gabon, Guinea, France, Luxembourg, Madagascar, Mali, Morocco, Niger, Senegal, Seychelles, Switzerland and Togo are among the countries that meet or exceed this 14 week minimum.

The extension of paternity or shared parental leave, in turn, has been very limited, with most countries offering only a few days of leave, often unpaid. Since 2013, the countries offering paternity leave include Belgium, Benin, Burkina Faso, Burundi, Cameroon, Central African Republic, Chad, Comoros, Congo, Côte d’Ivoire, the Democratic Republic of the Congo, Djibouti, France, Gabon, Luxembourg, Madagascar, Mali, Mauritius, Morocco, Rwanda, Seychelles, Togo and Tunisia.

Narrowing gender pay gaps and addressing occupational segregation

Minimum wages reduce the risk of women being in low paid work and narrow the gender pay gap, especially where they cover informal employment.

Minimum wages can help to raise the pay of informal workers. In one study, average earnings of informal workers increased in 8 out of 11 countries analyzed following the introduction of minimum wages—for example, by 15 per cent in Mali.

Guaranteeing domestic workers’ rights

The ILO Domestic Workers Convention (No. 189) was adopted in 2011. The convention requires States to extend basic labour rights to domestic workers, such as overtime pay, annual paid leave, minimum wages and safe working conditions. Mauritius and Switzerland are among the 17 countries that have ratified the ILO Domestic Workers Convention (No. 189).

Increasing the returns to women’s informal employment in rural areas

Policies should recognize the contribution of informal workers, such as street vendors and waste pickers, to the functioning of urban environments.

A number of governments have recently introduced new programmes to subsidize seeds and fertilizers for small-scale farmers. Mali, Rwanda and Senegal are among the countries that have introduced new input subsidy programmes. Participation in cooperatives or other collective action groups can deliver clear economic benefits to rural women and give them greater control over income or even land. In Mali, for example, women have created their own cooperatives in the shea butter sector over the past two decades, resulting in improved quality of the product and increased annual earnings for members.

Well-designed social policies can enhance women’s income security, and their ability to realize their potential and expand their life options. Social protection policies—including poverty and reduce inequality. Social services, such as health care, child- and elder-care, and water and sanitation can have an even greater effect, as well as reducing the drudgery of unpaid care and domestic work.

Women’s greater vulnerability to poverty in changing societies

Women are particularly vulnerable to economic insecurity and financial dependence. Across the region, women are less likely than men to have access to personal earnings.

Lower rates of labour force participation, gender pay gaps and less access to pensions and other social protection contribute to large lifetime income gaps. In France, women’s lifetime income after all social transfers is 31 per cent lower than men’s.

Women have less access to social protection

Currently, 73 per cent of the world’s population have only partial or no social protection.
In most countries, women are less likely than men to receive a pension in old age. In a number of countries gender gaps vary significantly: in Luxembourg, women’s pension coverage is less than half of the already low coverage of men. In Burundi, 2 per cent or less of women above statutory pension age are in receipt of a pension compared to 7 per cent of men and 6 per cent of women compared with 20 per cent of men in Cameroon. However there are few exceptions, for example in France, all elderly women are recipients of an old-age pension.

Even where relatively large shares of women and men receive a pension, gender gaps in benefit levels persist. In France, women’s average pension is 30 per cent lower than men’s.

**SOCIAL TRANSFERS ARE ESSENTIAL FOR REALIZING WOMEN’S RIGHTS**

In some countries, access to social pension schemes is granted as a universal right to all older persons. There are also enormous variation across countries in the level of benefits offered by basic pension schemes. For example, in Mauritius, women are the majority of recipients of Mauritius Basic Retirement Pension, which amounts to around $118 per month, equivalent to about five times the poverty line.

**ACCESSIBLE AND AFFORDABLE SOCIAL SERVICES ARE JUST AS IMPORTANT**

Social services can have an even greater effect on poverty and inequality than that of social transfer systems, and can reduce the demands of unpaid care and domestic work on women. For example, research found that improved connectivity in the water grid in urban Morocco has increased women’s time for rest and leisure.

**Access barriers to social and health services remain large for women**

In 2012, the global average public health expenditure was 6.5 per cent of GDP. The devastating consequences of underinvestment in health and other social services have become tragically clear with the ongoing Ebola epidemic in sub-Saharan Africa. By February 2015, the Ebola outbreak had claimed the lives of more than 9,000 people, mainly in Guinea.

In all regions, women also report major barriers to accessing health services in the Democratic Republic of the Congo (76%), Senegal (60%) and Morocco (49%). A recent ethnographic study in Mali further showed that, where medical treatment requires co-payments, access to health care for women and children hinged on the readiness of male partners and fathers to provide the necessary cash.

Across regions, distant health care services are a major barrier to access for many women, particularly those in rural areas, due to transportation costs and safety risks, for example. Many rural women report problems accessing health care services because facilities are too far away –60 per cent in Haiti.

In many countries, women’s autonomy in relation to seeking health care is constrained. Women often need to obtain consent from family members to seek medical care. Across a range of countries, a significant proportion of women do not decide independently on their health care –69 per cent of women in Senegal.

Water-related ‘time poverty’ translates into lost income for women and lost schooling for girls. Standpipes have been found to charge prices several times higher than those associated with a network connection for low-income households in Benin, Mali and Senegal.

**Health care**

Various countries have developed successful strategies to overcome these barriers, for example, through enhanced provision of community health workers and mobile clinics. Community-based health insurance schemes in Rwanda, which has reduced financial barriers to health-care access for women, expanded the uptake of services, and have contributed to the rapid decline on maternal mortality rates. The share of women who reported lack of money as the main barrier to accessing health care declined from 71 per cent in 2005 to 53 per cent in 2010. In the same period, skilled birth attendance increased from 39 per cent to 69 per cent and women’s use of modern contraceptive methods from 10 per cent to 25 per cent.

**Care services**

Care services must be affordable, accessible, of appropriate quality and respectful of the rights and dignity of both caregivers and care receivers. Coverage of Early Childhood Education and Care (ECEC) services is particularly high among the under-3s in France.

**Water and sanitation**

In developing countries, access to improved water is higher in urban than rural access and high-income groups have significantly better access than low-income groups. A large proportion of the world’s poor rely on a ‘patchwork quilt of provision’, including water standpipes, water kiosks and delivery agents.

Several countries have successfully extended water and sanitation services to underserved areas and ensured their affordability through public investments, subsidies and price regulation. Experiences across regions suggest that placing women at the centre of water decisions leads to improved access, more cost-effective delivery and less corruption in water financing.

There are cases of success in increasing access to water and sanitation through privatization. In Senegal, for example, the private company SdE (Sénégalaise des Eaux) expanded the number of connected
3/ TOWARDS AN ENABLING MACROECONOMIC ENVIRONMENT

Macroeconomic policies can and should support the realization of women’s rights, by creating dynamic and stable economies, by generating decent work and by mobilizing resources to finance vital public services.

THE RELATIONSHIP BETWEEN ECONOMIC GROWTH AND GENDER EQUALITY

Gender gaps in labour force participation are associated with lower growth rates.

However, in some cases gender inequality fuels growth. Virtually all economies rely on the unpaid care and domestic work that is largely provided by women. Firms, for example, depend on the human resources that are produced and sustained through such work. The unequal distribution of the costs of care therefore supports economic growth.

To support substantive equality for women, macroeconomic policies need to go beyond a sole focus on GDP growth, to work in conjunction with social policy, with the aim of creating inclusive economies that truly work for women—and indeed all members of society.

UNPAID CARE WORK UNDERPINDS ECONOMIC GROWTH AND MUST BE RECOGNIZED AND SUPPORTED

The work involved in caring for people is essential for reproducing the labour force and generates real economic value. Despite the benefits to society, the unpaid care work predominantly performed by women is not incorporated into the calculation of GDP or reflected in other macroeconomic indicators, or taken into account in economic policymaking.

MOBILIZING RESOURCES TO FUND SOCIAL POLICIES

Governments need revenue to pay for social policies, and corporations must pay their fair share.

Annual tax revenue lost to developing countries due to trade mispricing alone is estimated at between US$98 and $106 billion, nearly $20 billion more than the annual capital costs needed to achieve universal water and sanitation coverage.

As well as eliminating tax avoidance, there are other ways of raising resources to fund essential infrastructure and public services: Rwanda has made significant strides by reforming its tax system, resulting in a 60 per cent increase in government revenues as a share of GDP between 1998 and 2005—from 9 per cent to 14.7 per cent. The government of Mauritius, has reduced defense and security expenditures in order to support increased social spending.

Although, typically a technocratic process, macroeconomic policy, should be carried out with direct participation by the different social groups affected, including women’s organizations, and transparency and open access to information about the decision making process. For example, France was rated high with respect to budget transparency.

Gender responsive budgeting can have a profound effect on women’s lives and a country’s development. In 2014, Morocco passed a new finance law, which obliges the government to consider gender throughout the budget process.