

TRANSFORMING ECONOMIES, REALIZING RIGHTS

Progress of the World's Women: Transforming economies, realizing rights documents the ways in which current economic and social policies are failing women in rich and poor countries alike, and asks, what would the economy look like if it truly worked for women?

The report brings together human rights and economic policymaking, and provides the key elements for a far reaching new policy agenda that can transform economies and make women's rights a reality.

FACT SHEET – SOUTH ASIA

1 / TRANSFORMING WORK FOR WOMEN'S RIGHTS

With the right mix of economic and social policies, governments can generate decent jobs for women and ensure that the unpaid care work that goes into sustaining all economies is recognized and supported.

PERSISTENT GENDER GAPS IN LABOUR FORCE PARTICIPATION AND PAY

Between 1990 and 2013, women's labour force participation rate (LFPR) in South Asia decreased from 35 to 30 per cent, resulting in a gender gap in labour force participation of 50 percentage points. The decline in women's LFPR in South Asia is mostly the result of lower participation rates in India due to younger women staying in education, and a general lack of employment opportunities for women.

The gender pay gap is 33 per cent in South Asia (compared to 24 per cent, globally). In South Asia gender pay gaps are wider in urban areas than rural areas: urban women earned 42 per cent less than men, compared to 28 per cent less than men in rural areas. Both women and men have lower than average earnings in rural areas and, in absolute terms, rural women are at the bottom of the earnings ladder.

TOO OFTEN WOMEN ARE TRAPPED IN LOW PAID, POOR QUALITY WORK

In South Asia, 64 per cent of women compared to 54 per cent of men are informally self-employed, while 36 per cent of men are in informal wage employment compared to 31 per cent of women.

Agriculture remains the most important source of work in South Asia, employing 71 per cent of women and 47 per cent of men. Virtually all agricultural employment is informal.

Female health- and care-workers are often paid below minimum wage or even employed on a voluntary basis in South Asia, as in the case of Anganwadi childcare workers in India.

The impact of poor and dangerous working conditions, which are a daily fact of life for millions of workers worldwide, was tragically demonstrated in the 2013 Rana Plaza disaster, in which more than 3,600 garment workers, many of them women, were killed or injured when an eight-storey factory collapsed in Dhaka, Bangladesh.

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

Across South Asia, women report doing more unpaid care and domestic work than men: 10 times as much in Pakistan; almost 7 times more in India; and nearly 3 times more in Bangladesh.

In Pakistan, rural women do almost 5 hours of unpaid care and domestic work per day compared to 0.5 hours for rural men.

In South Asia, the presence of children in the household is associated with gender pay gaps of 35 per cent, compared to 14 per cent for women living in households without children.

POLICIES TO TRANSFORM LABOUR MARKETS

Laws are an important basis for women's right to work and at work. As of 2014, Bangladesh is the only country (with available data in the region) that has a law reinforcing equal remuneration for work of equal value. Only India has a law for non-discrimination based on gender in hiring.

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 and infrastructure, childcare services and other family-friendly policies.

South Asia has largely not complied with the ILO minimum standard of 14 weeks paid maternity leave, paid for collectively (i.e. not just by employers). Bangladesh is the only South Asian country that meets or exceeds this minimum, at 16 weeks, however with 100 per cent of total wages paid by employers. It is also the only country to offer paternity leave, with a minimum length of 10 days.

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. A study on India estimated that if the minimum wage were extended to all wage earners, the gender pay gap would decline from 16 per cent to 10 per cent for salaried workers and from 26 per cent to 8 per cent for casual workers.

Out of the 45 countries where gender pay gaps have declined, 32 have seen unequivocally positive change, with an overall increase in real wages and a narrowing gender pay gap, meaning that women's wages have grown faster than men's. This has been the case for Nepal. However, in Sri Lanka, pay gaps have narrowed only because men's wages have fallen more dramatically than women's.

Guaranteeing domestic worker's rights

Domestic service employment is one of the most feminized and least protected forms of employment. As of 2010, there were 53 million domestic workers

worldwide, an increase of almost 20 million since 1995. The overwhelming majority, 83 per cent, are women, many of whom are in South Asia.

The 2011 ILO Domestic Workers Convention (No. 189) requires States to extend basic labour rights to domestic workers, such as overtime pay, annual paid leave, minimum wages and safe working conditions. To date, no countries in South Asia have ratified the convention.

Increasing returns to women's informal employment

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

Women are a high proportion of India's 10 million urban street vendors. In March 2014, after decades of struggle by activists, the *Protection of Livelihood and Regulation of Street Vending Act* was signed, providing street vendors with legal status and recognizing their positive role in generating employment.

Women in informal employment have opted to form their own organizations to represent their interests. One of the oldest and best known is India's Self-Employed Women's Association (SEWA) – the largest organization of informal workers, at 2 million members.

A number of organizations of informal self-employed workers provide small loans and savings schemes as part of a wider package of support to their members. *Didi Bahini Sewa Samaj* in Nepal, for example, organizes home-based workers, providing training, access to markets and interest-free loans that do not require collateral.

2/ MAKING SOCIAL POLICY WORK FOR WOMEN

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 family and child allowances and old-age pensions—can be powerful tools to address women's 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. Household surveys show that women are more likely than men to live in a poor household in 3 out of the 7 South Asian countries with data.

In India, 60 per cent of women compared to 30 per cent of men have no valuable assets in their name, and few widows can count on family or community support.

WOMEN HAVE LESS ACCESS TO SOCIAL PROTECTION

Currently, 73 per cent of the world's population have only partial or no social protection. Women are over-represented in this group.

Women are less likely than men to receive a pension in old age, and where they do, their benefit levels are usually lower. In Bangladesh, for example, the Old-Age Allowance offers benefits of around \$3 per month – corresponding to only 22 per cent of the poverty line.

For the few countries with data in South Asia, active pension scheme contribution rates are very low overall and gender gaps exist. 1 per cent of women compared with 4 per cent of men in Nepal contribute; and 6 per cent of women compared with 12 per cent of men in Bhutan contribute.

SOCIAL TRANSFERS ARE ESSENTIAL FOR REALIZING WOMEN'S RIGHTS

A recent review of pre- and post-transfer poverty rates in 27 high-income and 10 middle-income countries shows that, whilst the poverty-reducing impact of social transfers is lower in India than countries in other regions, it is still significant, at 11 per cent.

Conditional cash transfer programmes aimed at families with children contribute to poverty and inequality reduction. In Bangladesh, an affirmative action cash transfer programme has decreased gender disparities in enrolment and boosted girls' completion rates.

Public works programmes or employment guarantee schemes provide a source of income in the face of persistently high levels of unemployment and widespread rural poverty. The National Rural Employment Guarantee Scheme (NREGS) in India has promoted the right to work as a guaranteed entitlement. Women's organizations have played a key role in making NREGS more gender-responsive and increasing women's participation rates, wages and representation in supervisory roles.

ACCESSIBLE AND AFFORDABLE SOCIAL SERVICES ARE JUST AS IMPORTANT

Accessible, affordable, gender-responsive social services reduce poverty and inequality, and can reduce the demands of unpaid care and domestic work on women.

Access barriers to social services remain large for women

There are glaring disparities in levels of expenditure and share of GDP devoted to service provision: in 2012, governments in South Asia spent as low as \$202 (PPP) per capita (1.5 per cent of GDP) on average on the health of their citizens.

In South Asia, out-of-pocket payments (OPPs) expenditure, the most regressive form of health financing, as a percentage of total health expenditure was 49.4 per cent in 2012, compared to the global average of 22.2 per cent. Current cutbacks in public health expenditure also threaten to increase the financial burden on households. For example, between 2007 and 2011, OPPs for health care increased by 6 per cent in Sri Lanka.

In addition, many rural women report problems accessing health care services because facilities are too far away – 51 per cent in Nepal. In the Maldives, half or more of the women report difficulties in accessing health care cite concerns over the availability of a female health provider.

Across a range of countries, a significant proportion of women do not decide independently on their health care – 48 per cent in Pakistan, 37 per cent in Bangladesh and 34 per cent in Nepal. In Nepal, ethnic and indigenous minority women are less likely than non-indigenous women to have access to contraception, antenatal care and skilled birth attendance.

Stigmatization and discrimination can result in social exclusion from water and sanitation services: In India, Dalits are often not allowed to use taps and wells located in non-Dalit areas.

The triple dividend of scaling up social services

Globally, 10.3 million additional health workers are required to ensure the effective delivery of universal health care, most of them in Asia (7.1 million). UNESCO estimates that 27 million more teachers will be needed worldwide to achieve universal primary education by 2030.

Creating these jobs has the potential for a triple dividend: ensuring better public services, providing greater support for women's unpaid care work, as well as increasing the availability of decent employment for women.

Health care

Some countries have developed successful strategies to overcome access barriers through enhanced provision of outreach services, including community health workers and mobile clinics. Pakistan's Lady Health Workers programme provides door-to-door services mainly for rural women who are unable to visit health clinics, providing training to more than 100,000 women who provide information, basic services and access to further care.

Women's organizations have often been at the forefront of uncovering and denouncing service delivery failures in health care, spurring reforms. In India, the mobilization of poor and marginalized women against low-quality maternal health services, ushered in tangible improvements including a reduction in demands for informal payments.

Water and sanitation

Experiences from India, Nepal and Pakistan suggest that placing women at the centre of water decisions leads to improved access, more cost-effective delivery and less corruption in water financing.

To advance substantive equality, water and sanitation programmes must consciously address stigma, stereotypes and violence related to the sanitary need of women and girls. India's *Nirmal Bharat Yatra* nationwide sanitation awareness raising and advocacy campaign has reached over 12,000 women and girls to address to the stigma around menstrual hygiene.

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

Gaps in labour force participation are associated with lower growth rates overall. In South Asia, gender gaps in the labour market reduce GDP per capita by nearly 19 per cent.

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 UNDERPINS 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.

In India, for example, the total value of time spent on unpaid care and domestic work was estimated to be equivalent to 39 per cent of GDP.

MOBILIZING RESOURCES TO FUND SOCIAL POLICIES

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

There are various ways of raising resources to fund essential public services. The Government of Sri Lanka has reduced defense and security expenditures in order to support increased social spending.