



ENABLING WOMEN'S CONTRIBUTIONS TO THE INDIAN OCEAN RIM ECONOMIES





Australian Government
Department of Foreign Affairs and Trade

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ACADEMIC PAPER
ENABLING WOMEN'S
CONTRIBUTIONS TO
THE INDIAN OCEAN RIM
ECONOMIES



**ECONOMIC EMPOWERMENT SECTION
OF UN WOMEN**

New York, August 2015

Foreword

Enabling women's contributions to the Indian Ocean Rim Economies

The Indian Ocean Rim Association (IORA) represents one of the world's most dynamic regional communities. While the people of the Indian Ocean Rim come from diverse backgrounds, they rely on interconnected environments, institutions and markets for their livelihoods. They are united by a shared commitment to the prosperity of the region through inclusive, sustainable economic growth that includes women's economic empowerment. The 2014 IORA Economic Declaration formalizes this commitment by IORA nations and is explicit that *"the prosperity of the region will only be realized fully by investing in the empowerment of women."*

United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), the Australian Department of Foreign Affairs and Trade (DFAT) and the IORA Secretariat welcome the report, *"Enabling Women's contributions to the Indian Ocean Rim Economies"*. This report provides baseline data on gender equality and explores enabling factors for women's economic empowerment in Indian Ocean Rim countries.

Women in Indian Ocean Rim countries are not a homogeneous group – they are workers, entrepreneurs, mothers, daughters, teachers and students. They are both caregivers and those in need of care. Despite their diversity, women share common experiences when it comes to economic engagement. For example, women are disproportionately concentrated in undervalued sectors and occupations, and all too often their contributions to the economy are insufficiently remunerated.

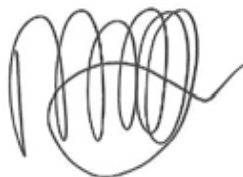
2015 marks the conclusion of the Millennium Development Goals and 20 years on from the Beijing Declaration and Platform for Action, – a particularly opportune time to convene dialogue on action to promote women's economic empowerment as a key enabler of growth. We welcome consensus on the Post-2015 Development Agenda and the financing for development commitments that recognize the critical importance of gender equality.

IORA's full partnership approach and dedication to accelerating progress towards women's economic empowerment can have a positive impact both regionally and globally.

This report is the first of its kind covering IORA countries and we hope its analysis will contribute to gender equality efforts, and encourage increased collection and monitoring of quality data to promote accountability and evidence-based decision-making in support of women's economic empowerment.



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EXECUTIVE SUMMARY

There is a growing commitment to promoting women's economic empowerment among the Indian Ocean Rim Association (IORA) Member States.¹

This report identifies some of the key trends and critical issues for the region's members to address in support of women's substantive gender equality and economic advancement. It provides an overview of existing data on key aspects of women's economic empowerment in Indian Ocean Rim countries using publicly available and comparable data. The datasets used have been produced and collated by international organizations such as the World Bank, International Labour Organization (ILO) and UN Women.

The report develops a simple baseline, primarily using data from 2010 onwards in some of the areas that describe women's participation in the economy and their opportunities for advancement in business and economic leadership. (See annex). It also explores some of the key enabling factors that support women's increased labour force participation and are associated with improvements in the terms and conditions of their employment, leadership and entrepreneurship.

The findings emphasize that although the Indian Ocean Rim Member States are highly diverse, and indicators vary from country to country, women throughout the region make up an important part of the labour force and are actively engaged in markets. An average of 36 per cent of women (compared to 73 per cent of men) aged 20–49 are employed and receiving some kind of remuneration. Average labour force participation rates are 51 per cent for women and 79 per cent for men. Although a large number of women work, they tend to be disproportionately concentrated in a small number of sectors and occupations and are more likely to be in informal and self-employment. Gender wage gaps are prevalent across the Indian Ocean Rim countries, with women earning less than 80 per cent of male wages in more than half of those for which data are available. The unequal burdens of unpaid care work appear to underpin these gender gaps in labour market and sectoral participation and contribute to gender gaps in earnings.

Despite this, women are in the formal economy and entering management and leadership positions in

business, unions and cooperatives. However, efforts need to be made to increase their representation in economic leadership positions beyond existing levels. Only in Australia, Madagascar and Seychelles are more than 30 per cent of all management positions held by women.

Investments in women's education have clearly been made across the Indian Ocean Rim countries, with women over the age of 25 having achieved an average of 6.8 years of education as compared to an average of 7.9 years for men. Moreover, more women are entering and completing tertiary education in most countries. At the same time, however, they remain concentrated in the arts and humanities at this level and appear to be far less likely to enter science, engineering, manufacturing or construction degrees. Such disciplinary specialization contributes to women's concentration in a narrow range of occupations and sectors.

This preliminary baseline on women's economic empowerment is hampered by the lack of comparable data across the IORA countries. Data are particularly lacking for gender pay gaps, gendered poverty rates, women's informality and self-employment rates, time spent in paid and unpaid work, women's position in supply and value chains, and education and training in non-traditional careers. This is true mostly but not exclusively for the poorer countries such as Bangladesh, Comoros, India, Kenya, Mozambique, Seychelles and Yemen. The scarcity of data highlights the need to redouble efforts to collect gender-disaggregated data through household and labour force surveys and report on these data consistently

as a means of measuring the IORA countries' success in achieving commitments to women's economic empowerment.

An ideal baseline would capture this information consistently over time and differentiate between rural and urban locations as well as ethnic and income groupings. Both Member States and international agencies will need to expand efforts to collect data as well as monitor and evaluate women's advancement in the key areas explored in this report. This is particularly important in light of the upcoming implementation of the post-2015 sustainable development goals to measure human-centred development and well-being.

This report also considers a number of enabling factors that enhance women's economic participation, advance their position in markets and improve the terms and conditions of their employment. Education, rights at work, gender equality laws and initiatives, maternity and paternity leave entitlements, access to social security and social transfers, financial inclusion and land tenure are all considered. It is clear that Indian Ocean Rim countries have set change in motion and have invested in laws and institutions that benefit women and their economic empowerment. That said, the Indian Ocean Rim region for the most part has yet to provide the legal foundations and institutions that ensure gender equality in the workplace, prevent gender discrimination and ensure equal remuneration for equal work. While all the States provide mandatory maternity leave, with benefits ranging in the amount of time off and the pay provided, paternity leave is minimal, with an average of less than five days for all Indian Ocean Rim countries. Moreover, where such provisions exist, they largely apply only to those whom are formally employed. Data are sparse on social security coverage and access, but a clear challenge for the Indian Ocean Rim is that many elderly women do not have access to formal social protection schemes such as pensions.

One of the areas in which these countries vary the most is the extent to which women have accounts at formal financial institutions. Having such an account provides the owner with greater access to formal financial services and may be more able to access loans

to develop and expand a business or receive wages from formal employment. On average just over half of women in Indian Ocean Rim Member States hold accounts either by themselves or jointly with someone else. Only in a limited number of countries in the region do most women have bank accounts, not far behind the averages for men. This includes Australia with 99 per cent, Singapore with 96 per cent and Iran with 87 per cent of all women over 15 banked. Malaysia is one of the few countries where women and men appear to have an equally high percentage of bank accounts at roughly 80 per cent.

Expanding women's access to such enabling factors can improve their position in markets, employment and access to leadership positions. Without a doubt, greater investment in women's education, more equitable legal frameworks, expanded social protection instruments and initiatives to protect women's rights at work are critical enabling factors for women's economic participation and advancement. These are key instruments for improving the terms and conditions of women's employment and moving them up and along value chains in the region. The diversity documented across the Indian Ocean Rim Member States documented means that no one approach to enhancing women's economic progress and empowerment is likely to prevail. Progress is taking place in the region and still there is need for significant and continued change. Where advances have been made, lessons can be learned from good practice in the region to be shared and adapted to country-specific contexts.

It is clear that there are opportunities for more equitable and inclusive growth in the region, which can be enhanced by ensuring that women can contribute to their full potential. Strategic use of women's skills and talents in the service sector will be of particular importance in continuing to grow the Indian Ocean Rim economies, given that the sector makes up a major portion of all economic activity. At the same time women must have the support and opportunities to take on leadership roles in the service sector and more broadly. Women's entrepreneurship is also growing in a number of Indian Ocean Rim countries, but women still need much greater access to financial resources to realize their potential and fully contribute to the economy.

It is also important to remember that women’s economic empowerment is one element among others that are fundamental for achieving women and girls’ human rights. While women’s experiences differ from country to country, they also differ from one group of women to another within the same country based on factors including age, race and location. There are currently insufficient data to reflect on these differences in this report. However, it is hoped that the collection over time of more disaggregated data by sex, ethnicity, location and income group will make this possible in the future.

With this in mind, the report serves as a discussion piece rather than a comprehensive analysis of the region. It draws on data compiled across a number of

key indicators to establish a baseline of understanding about the current status of women’s economic empowerment in Indian Ocean Rim countries. At the same time, it helps identify gaps in progress as well as gaps in existing data that enables progress to be tracked over time. This is of particular importance as countries around the world prepare to agree upon and implement a set of universal sustainable development goals that will contribute to charting a path for women’s advancement in the decades to come. Where possible the report highlights country examples. These serve to neither exemplify nor single-out any one country but rather are intended to encourage dialogue and contextualize the broader concerns for women’s economic empowerment among the Indian Ocean Rim countries.



WOMEN IN THE ECONOMY

The Indian Ocean Rim Association Member States and Dialogue Partners are arguably among the most diverse of regional groupings, bringing together low-income, middle-income and advanced economies in Asia and the Pacific, East Africa and the Middle East. The role of women in these economies is equally diverse, reflecting the varying economic, political and cultural contexts. And yet further advancement is needed towards women's equal participation and access to economic opportunities to varying degrees in all countries throughout the region.

The Indian Ocean Rim economies range greatly in size, providing vastly different contexts for women's participation in the economy. At one end of the spectrum, some economies – such as Comoros, Madagascar and Mozambique – report below \$1,500 gross domestic product (GDP) per capita expressed in purchasing power parity (PPP).²

At the other end, Singapore by far surpasses other economies in the Indian Ocean Rim with an estimated GDP per capita (PPP) of \$79,000, followed by the United Arab Emirates (UAE) with approximately \$60,000 and Australia and Oman between \$43,000 and \$45,000. Such immense diversity produces a regional GDP average of approximately \$19,000 per capita PPP, and yet only a handful of countries lie within a few thousand dollars of that median: Iran, Malaysia and Mauritius.³



On the whole, the Indian Ocean Rim economies are largely built on the service sector, which makes up 54 per cent of the economies' sectoral GDP on average. Although this varies from country to country, Oman – which relies least on the service sector for economic growth – still has 31 per cent of GDP generated by services, followed by Indonesia with 40 per cent. Meanwhile 86 per cent of the Seychelles economy, 75 per cent of the Singaporean economy and 72 per

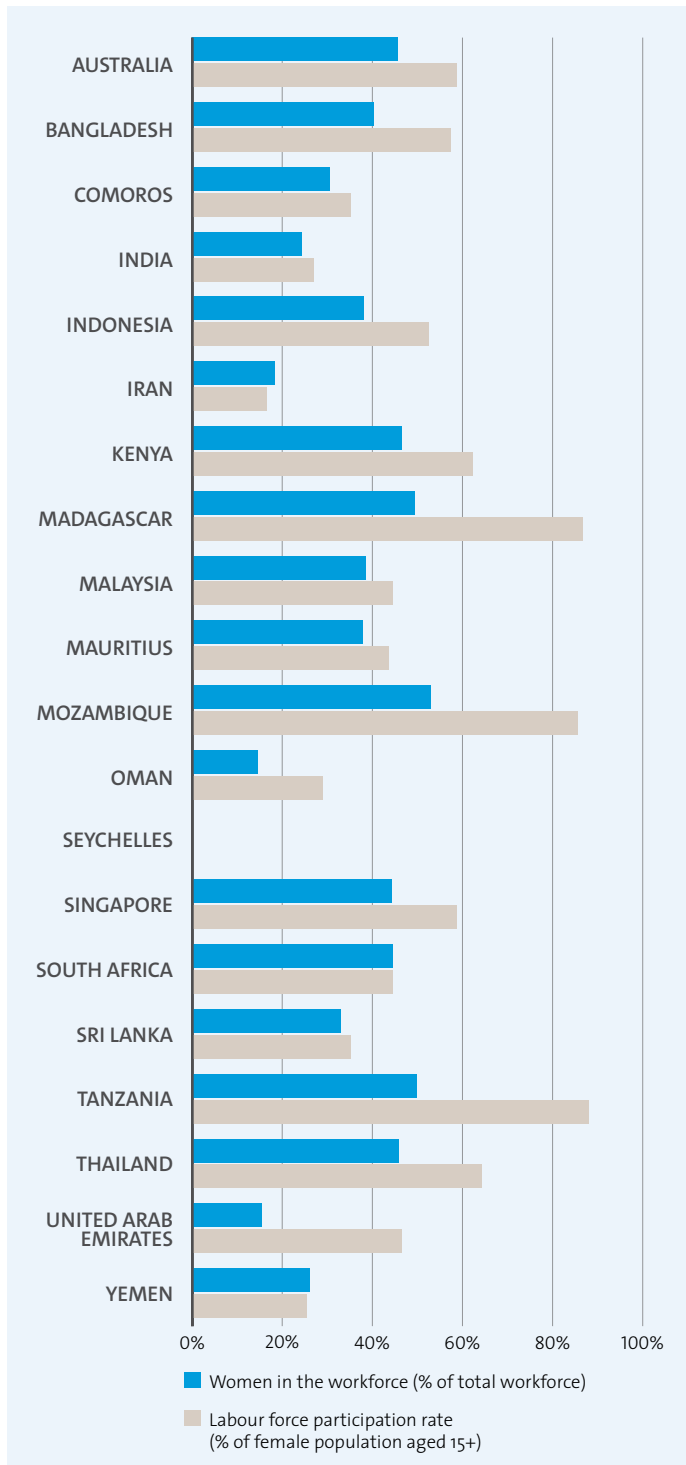
Greater gender equality and economic inclusion for women could make important economic contributions while fulfilling basic human rights.

cent of Mauritius' economy are built on services. Furthermore, it is estimated that by 2022 one in every 10 jobs in the Indian Ocean Rim economies will be in tourism.⁴ In comparison, on average only 13 per cent of the region's economies are built on agriculture and 32 per cent on industry⁵

No country in the world has reached gender equality with respect to economic opportunity or participation, the Indian Ocean Rim countries included. It is therefore no surprise that women's labour force participation is significantly lower than men's in many Indian Ocean Rim countries, responding to social norms and dictates about the roles women can perform and the challenges of combining paid and unpaid work.⁶

In fact, in most countries in the region women make up significantly less than half of the workforce. Rates are the lowest among the Middle Eastern Member States, with women making up 15–18 per cent of the

FIGURE 1
Women in the workforce



Source: World Development Indicators (WDI), World Bank, 2013.
Data not reported for: Seychelles

workforce in Iran, Oman and UAE and 26 per cent in Yemen. Women only make up roughly half of the workforce in a few countries: Madagascar, Mozambique and Tanzania. This is followed by Australia and Thailand with 46 per cent.⁷

Greater gender equality and economic inclusion for women could make important economic contributions while fulfilling basic human rights. The International Monetary Fund estimates that in some parts of the world the economic losses from women not being equally represented in the workforce are as high as 27 per cent of any given region's GDP.⁸ Australia is losing over \$8 billion each year for undergraduate and postgraduate women who do not enter the workforce.⁹ In Singapore, economic growth has largely relied on women's movement into the labour force to enable rapid industrialization and make up for a gap in an available male labour force in urban areas¹⁰ Additionally, in India, GDP could increase by 8 per cent if the female/male ratio of workers went up by 10 per cent. And in African economies, which include eight Indian Ocean Rim Member States, agricultural outputs could increase by up to 20 per cent if women's access to agricultural inputs was equal to men's.¹¹

Workforce

In some Indian Ocean Rim countries, gender inequality and gender pay gaps are significant disincentives for women entering the labour force compounded by gender norms that constrain their ability to take on certain types of roles and jobs.¹²



BOX 1.

Women's labour force participation in Bangladesh

A number of dynamics come into play when looking at what contributes to increased women's labour force participation in any given country. The example of Bangladesh highlights the complex nature of this participation and the fact that, by itself, it may not indicate greater economic opportunity for women.

Bangladesh has seen increases in women's formal and informal employment over the past 20 years primarily because of jobs in the garment sector and micro-credit programmes led by non-governmental organizations (NGOs) that have increased self-employment and the number of small women-owned businesses. That said, it is estimated that at least an eighth of these women are unable to make decisions about how their own wages are spent.

Bangladesh also reports a significant portion of women's labour absorbed in family businesses. Recent surveys show that the percentage of women as unpaid family workers rose significantly in the 1990s from 18 per cent in 1995–1996 to 48 per cent in 2001–2003. One of the most plausible explanations is that women's participation in the labour force has increased mainly through rising employment in family farms or enterprises, which is recorded as unpaid work in official statistics.

Sources: United Nation's Children's Fund Bangladesh. Undated. "Women and Girls in Bangladesh." UNICEF, Dhaka; Mahmud, S. and S. Tasneem. 2011. "The Under Reporting of Women's Economic Activity in Bangladesh: An Examination of Official Statistics." Working Paper No. 01. BRAC Development Institute, Dhaka.

However, labour force participation alone does not guarantee robust employment opportunities and decent work. Women are more likely to take on part-time work as well as being concentrated in informal employment, which is characterized by low-paid, irregular work. The ILO points out that there is a link between informal employment and poverty in large part due to the fact that on average informal workers earn less than workers in formal employment, have fewer protections against unexpected illness and do not have access to social security and other benefits that increase employee well-being.¹³

Tanzania, 83 per cent of women are in informal employment compared to 73 per cent of men. In South Africa, 37 per cent of women are in informal employment compared to 30 per cent of men. Sri Lanka appears to be the one country where women are significantly more likely to hold positions in the formal economy than men, with 65 per cent of men in informal employment compared to 56 per cent of women.¹⁴

Sectors

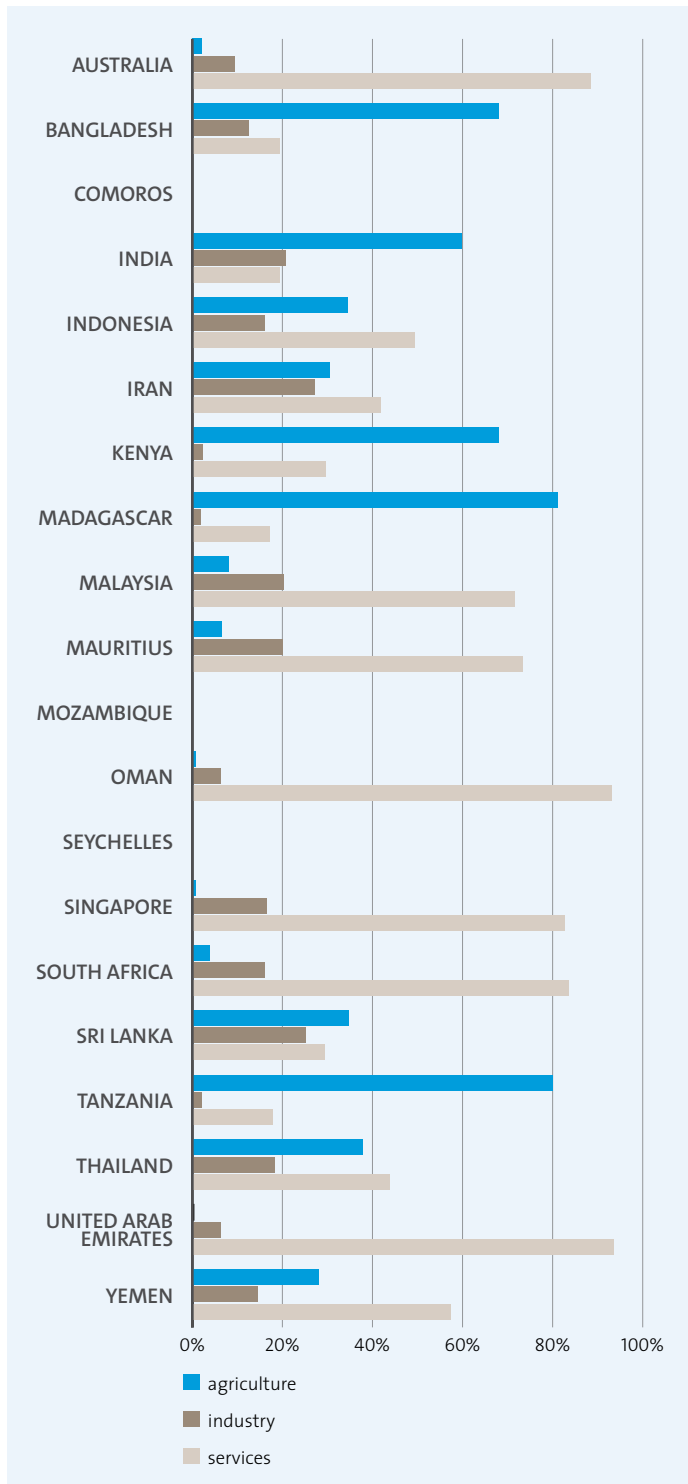
Around the world women tend to be concentrated in certain sectors, many of which tend to be lower paying. Additionally, according to the ILO, the segments of those sectors where women work, the types of work they do and the pay that they receive bring women fewer benefits than the average working male. While women were predominantly concentrated in agriculture 10 to 15 years ago, the service sector now provides the majority of female jobs.¹⁵

More than half of women in Indian Ocean Rim countries work in services. The percentage of the female labour force employed in this sector is as high as 93 per cent in Oman and UAE, 88 per cent in Australia and 83 per cent in South Africa. Only a few countries have low female representation in the service

On the whole, the Indian Ocean Rim economies are largely built upon the service sector, which makes up 54% of the economies' sectoral GDP on average.

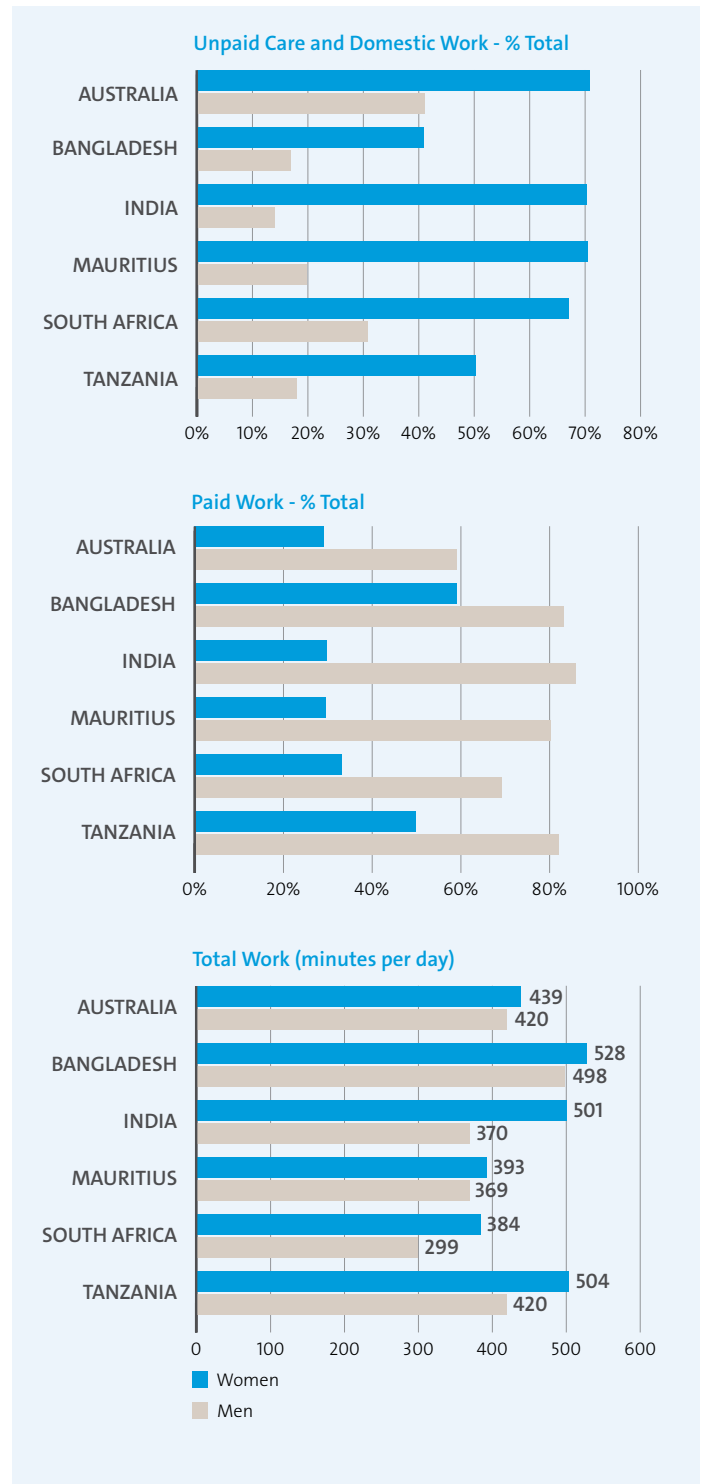
Although figures are not available for many of the Indian Ocean Rim countries, the limited data that exist reveal that women are slightly more likely than men to work in informal employment across the region, with 56 per cent of women and 54 per cent of men in the informal economy. In most countries, the gap remains within a 3–5 percentage point difference. However, in

FIGURE 2
Women in employment by sector, 2005–2012



Source: World Development Indicators (WDI), World Bank, 2005 - 2012. Data refer to the most recent available during the period specified. Data not reported for: Comoros, Mozambique, Seychelles

FIGURES 3A, 3B, 3C



Source: UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. UN Women, New York. Data collated from various household and time use surveys.

sector – for example, 19–20 per cent of the total female labour force in Bangladesh and India.¹⁶ In more agriculture-based economies women tend to be concentrated in that sector. Roughly 80 per cent of women in Madagascar and Tanzania work in agriculture, as do 68 per cent of women in Bangladesh and 60 per cent in India. In no Indian Ocean Rim country do more than a quarter of the female labour force work in industry, and in most countries the numbers are significantly lower.¹⁷

Unpaid care work

One of the greatest contributing factors to women’s limited economic participation is the extent to which they undertake unpaid care work in the home and work in family businesses. Women’s disproportionate responsibility for unpaid care work undermines their decent work opportunities and leads to lower work-force participation as well as more part-time work and work in the informal sector.¹⁸

The fact that unpaid care work is unevenly distributed between women and men contributes to lower earnings for women, according to the Organisation for Economic Co-operation and Development (OECD). It also perpetuates poverty among women by causing a scarcity of time to dedicate themselves to economic activities. When women spend twice as much time on unpaid care work, they earn 65 per cent of male wages. When they spend five times more time on care work than men, they earn just 40 per cent of male wages.¹⁹

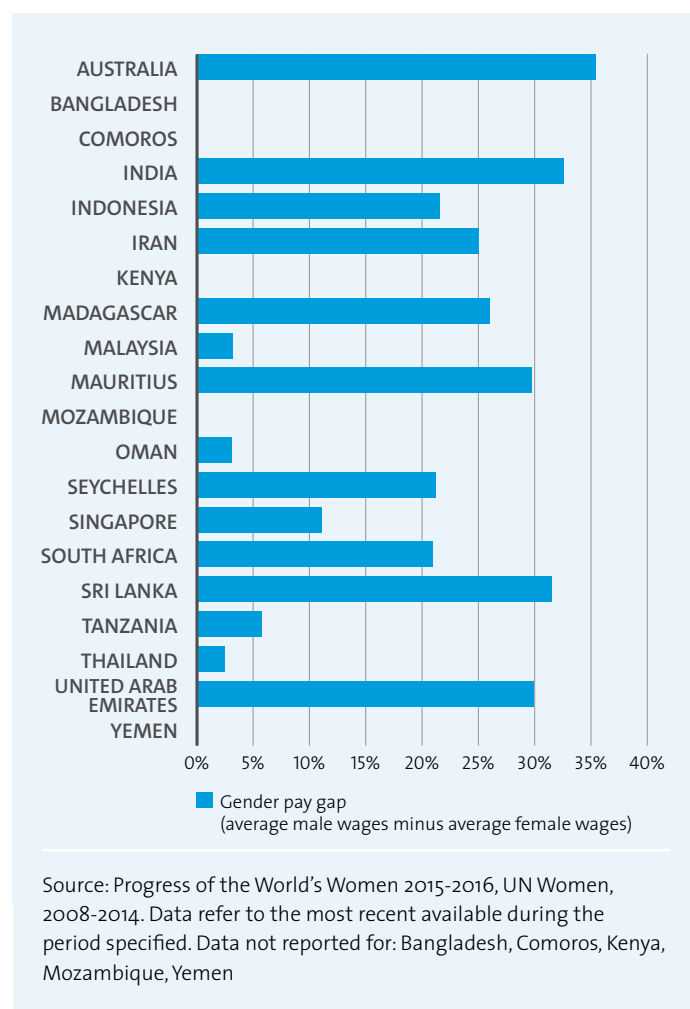
This is a critical issue across Indian Ocean Rim economies. For the few countries for which time-use data are available, it can be seen that women spend a far greater percentage of time in unpaid work than men, while men spend more time in paid work than do women. These figures notwithstanding, women spend more time in total paid and unpaid work than do men, indicating greater time scarcity. For instance, women in Australia spend 311 minutes a day on unpaid care work compared to the 172 minutes spent by men, putting the country among the top four OECD countries for unequal care burdens. The Director of the Australian Workplace Gender Equality Agency, Helen Conway, points out that the burden of housework has led many women to work part time.²⁰

In India, over 93 per cent of women not in the labour force report doing so out of compulsion rather than choice according to research based on National Sample Surveys. Of these, 65 per cent say that there is no other member of the household who will take on these responsibilities. A third of these women would like to be employed: 25 per cent in regular full-time work and approximately 70 per cent in regular part-time work.²¹

Gender pay gaps

Gender pay gaps persist around the world and contribute to women’s lower incomes. Overall gender pay gaps have narrowed in the last decade, but progress has

FIGURE 4
Gender pay gap, 2008–2014



Research findings showed that 68% of the gender pay gap is attributable to non-productivity related, 'unexplained' factors, which indicates discrimination.

been slow and uneven.²² As discussed above, unpaid care work is an important factor contributing to unequal pay for women. Meanwhile gender stereotypes also contribute to lower perceived monetary value of women's work contributions and create barriers to women's advancement into higher paid positions.²³

Gender pay gaps persist across Indian Ocean Rim economies, ranging from below 5 per cent in countries such as Malaysia, Oman and Thailand and reaching as high as 30–35 per cent in Australia and India (see Figure 4). Additionally, studies in Thailand show that there is a "continuous but gradual increase" in the gender pay gap for women over the span of their lives,²⁴ a trend that also applies elsewhere. Research findings show that 68 per cent of the gender pay gap in Thailand is attributable to non-productivity related, 'unexplained' factors, which indicates discrimination.²⁵

Poverty rates

Worldwide women are over-represented among the poor. A number of factors contribute to this, including significant time devoted to unpaid care work, disproportionate concentration in lower paid jobs, prevailing gender pay gaps, lower levels of education for girls and restrictions on women and girls' mobility that limit their ability to engage in a productive activity and earn an income.

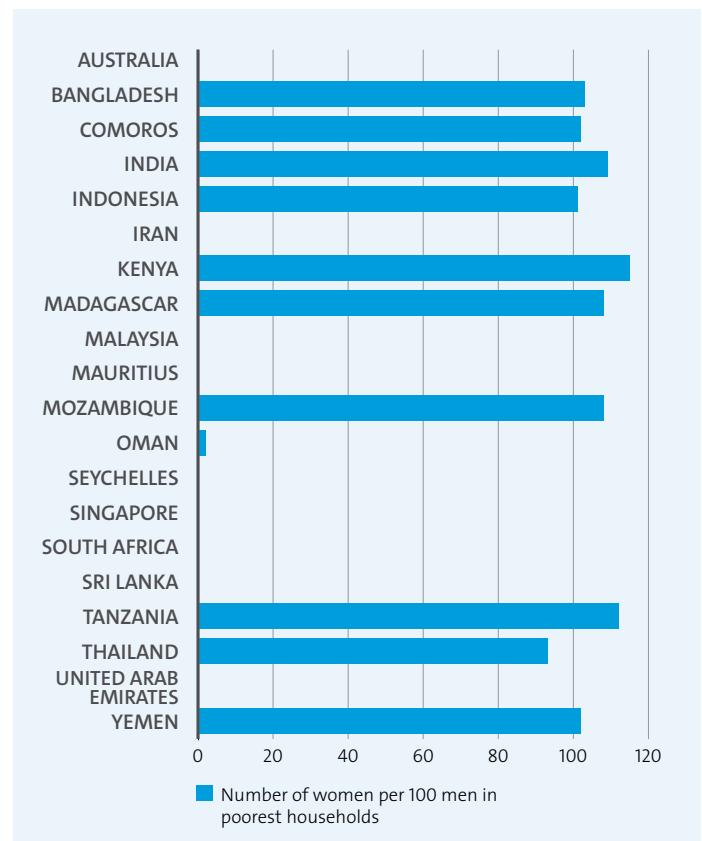
Within the Indian Ocean Rim region there are significant gaps in data that capture gendered poverty rates. That said, for the 10 countries for which data are available all but one have higher female poverty rates. Female poverty is the highest in Kenya, with 115 poor women for every 100 poor men. Thailand appears to be the one country where there are fewer poor women than men, with just 93 women living in poverty for every 100 men.²⁶

A closer look at some of the Indian Ocean Rim economies reveals that extreme poverty levels have

increased in the past few years. This is especially true in Madagascar, for example, where economic and political instability have increased overall poverty rates. Women and girls in particular have felt the impacts of this and as a result appear to have become increasingly susceptible to sexual exploitation, prostitution and sex tourism.²⁷

Mozambique has also experienced a feminization of poverty, with increasing numbers of female-headed households and a disproportionate representation of female-headed households among the poorest 20 per cent of Mozambican families.²⁸ Additionally, only 11.5 per cent of women receive remuneration or in-kind payments for their labour, further exacerbating their economic disadvantage.²⁹

FIGURE 5
Gendered Poverty Rates



Source: UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. UN Women, New York.

WOMEN IN THE ECONOMY- KEY MESSAGES:

- Women already make significant contributions to Indian Ocean Rim economies in sectors such as services and agriculture. Given greater opportunities for economic participation, they could stimulate increased growth.
- Women’s economic participation across IORA Member States is limited by their disproportionate unpaid care work. This reduces their time available for work outside the home, contributes to occupational segregation and underpins gender pay gaps.
- As a result, large numbers of women are living in poverty across the Indian Ocean Rim countries without the opportunity to reach their full potential as economic actors.



OPPORTUNITY AND ADVANCEMENT

Around the world women are disproportionately concentrated in lower paid, less productive jobs than men. Moreover, they run businesses in less productive sectors with fewer opportunities for career advancement and scaling up their economic activities.³⁰

There is growing acknowledgement that there are important economic benefits to be reaped from women's inclusion and advancement in addition to fulfilling women's rights to equal opportunities. Women's advancement at work contributes to a much-needed talent pool and provides new perspectives that help drive innovation and productivity.³¹ Additionally, according to numerous studies, women contribute to business profitability and reduce economic volatility in companies. For instance, a Credit Suisse study of over 3,000 companies across the world found that those with a female chief executive officer (CEO) had a 44 per cent dividend pay-out ratio compared to 40 per cent for those with a male CEO.³²

While women have made significant strides in some of the Indian Ocean Rim economies, important progress still needs to be made with respect to women's advancement. For instance, research suggests that in Bangladesh there are five factors that restrict women's career opportunities and progression: a prevailing perception among management of women's inferior capabilities, the work environment, work-life balance conflicts, sexual harassment and organizational policy.³³ It can be argued that these are common factors in several other Indian Ocean Rim Member States as well.

In Thailand, for example, women are less likely than men to be senior managers in the private sector as well as in public administration. While two thirds of civil servants were women in 2004, 61 per cent of them were concentrated in the lowest occupational levels.³⁴ In South Africa, qualitative research points to gender stereotypes underpinning the 'glass ceiling' for

women's advancement.³⁵ And in a number of Indian Ocean Rim countries, including the UAE, women still have significantly fewer opportunities for professional development and advancement relative to their educational attainments.³⁶

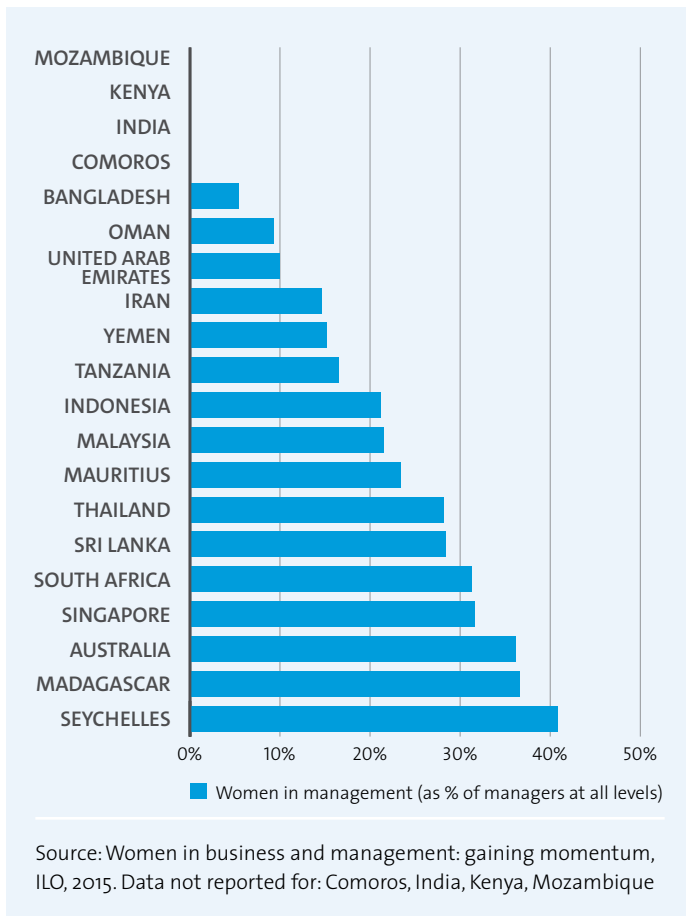
Business leadership

Women's advancement into senior leadership has become an increasingly important topic worldwide. In some instances this has contributed to important efforts to level the playing field and facilitate women's ability to take on decision-making and leadership roles in a range of businesses and organizations.

At the same time, women continue to be under-represented in leadership positions across countries, sectors and industries. Research from Grant Thornton on mid-sized businesses in 2015 shows that women hold 27 per cent of senior management positions in South Africa and Thailand, 22 per cent in Australia and Singapore, 20 per cent in Indonesia and 15 per cent in India. India remains in the bottom three countries globally. Both Australia and Singapore are at the same levels as global averages (22 per cent) but have seen no improvement since 2004.³⁷

While women have made significant strides in some of the Indian Ocean Rim economies there is important progress that still needs to be made with respect to women's advancement.

FIGURE 6
Women in management



Additionally, research from the ILO shows that women are under-represented in many countries across all management positions at varying levels within businesses. Only one Indian Ocean Rim country, Seychelles, approximates anywhere near equal representation, with women in 41 per cent of management positions. Women accounted for just 5 per cent of all management roles in Bangladesh in 2011 and 10 per cent in the UAE in 2008 (this reflects the most recent available data at the time of the ILO research).

Furthermore, according to the ILO, women around the world who reach senior management in businesses are concentrated in support functions rather than leadership positions related to core business operations.³⁸ Research from Grant Thornton shows that while women make up 22 per cent of senior



management globally, they make up 27 per cent of human resources directors and only 9 per cent of CEOs or chief operating officers globally.³⁹

Research from Catalyst also shows that significant progress is still needed with respect to women on boards of companies in Indian Ocean Rim countries. Women hold less than 5 per cent of board seats in companies in India, Oman and UAE. In Indonesia, Singapore and Thailand, they hold between 5–10 per cent while in Australia and South Africa, they hold between 10–20 per cent.⁴⁰

Moreover, the gender pay gap widens as women reach more senior positions. This means that the more senior a woman becomes in her role, the less she is paid for equal work.⁴¹ In Australia, the largest gender pay gap is found among key management personnel – 28.9 per cent – followed by other executives/ general managers (27.5 per cent), other managers (24.6 per cent) and senior managers (23.5 per cent). However, in some sectors such as administrative and support services, the gender pay gap for key management personnel is as high as 44.7 per cent.⁴²

In a number of countries, gender bias is an important contributing factor to these gender gaps in business leadership, and changes in business culture have been slow to take place. For instance, research in South Africa points to the fact that business has long been the domain of men, particularly white men. As a result, “there are a lot of practices that are entrenched in business that lead to significant barriers” to women’s full and

equal integration. Additionally, among a small number of women leaders interviewed in this study, there is a sense that women's advancement has been largely due to regulatory requirements rather than in response to an imperative for greater business effectiveness.⁴³

Female senior leaders in Australia and Singapore also point to the fact that trade-offs between family responsibilities and career are more often expected of women than men, according to Grant Thornton research, with women continuing to assume the greater responsibility for meeting care demands.⁴⁴

Leadership in industry, unions and cooperatives

Women's role in leadership is equally important in less professionalized sectors as well as in unions and cooperatives, given the large number of workers they represent and the number of labour and economic decisions they influence.

Even in sectors where the labour force is largely female, women remain significantly under-represented in management and decision-making. For instance, women in garment factories in Bangladesh make up just one in 20 supervisors.⁴⁵

Trade unions serve as important platforms for negotiating issues such as salary and the terms and conditions of employment as well as mediating discrimination in the workplace in its many forms. Regardless, women

are under-enrolled in unions as well as being significantly under-represented in union leadership around the world. Turning to Indian Ocean Rim countries, in Kenyan labour unions, for example, almost all the women in executive positions were deputizing for male leaders. Additionally, they were concentrated at the local as opposed to the national level.⁴⁶

Without women in key positions in unions, issues that are of particular concern to women workers – including recruitment, retention and promotion, access to learning and training opportunities, maternity leave and sexual harassment – are not likely to factor high on union agendas.⁴⁷

Cooperatives have also been particularly important platforms for agricultural workers, artisans and a number of workers in the informal sector to better access markets, negotiate prices and set business terms. Women represent a mere 14.5 per cent of board members and 18 per cent of committee members in cooperatives in Asian Pacific countries,⁴⁸ which includes a number of Indian Ocean Rim Member States (Australia, Bangladesh, Comoros, India, Indonesia, Singapore and Thailand). Furthermore, the National Cooperative Union of India has only two women out of 40 directors on the board and the National Cooperative Consumers Federation has no females out of 16 board members and no women on its executive committee.⁴⁹

Entrepreneurship

Female entrepreneurship is on the rise globally, with 224 million women having started businesses or operating recently established businesses in 67 of the 188 countries recognized by the World Bank.⁵⁰ Small and medium enterprises (SMEs) with full or partial female ownership represent 31–38 per cent of the formal SMEs in emerging markets.⁵¹

The Indian Ocean Rim region is a mixed landscape for women's entrepreneurship. A number of countries have good to fair environments for women's entrepreneurship, however, several have yet to realize their potential. Australia ranks as the second best country in the world for female entrepreneurship after the United States. Among Indian Ocean Rim Member States, it is



followed by Singapore, which ranked as 16th out of 77 countries that were rated. The UAE ranked in the middle in 27th place. Meanwhile there is a clustering of Indian Ocean Rim countries among the least hospitable for women's entrepreneurship, with Bangladesh, India and Iran falling among the 10 lowest ranking countries. The rankings are based on a standard set of indicators that look at the entrepreneurship environment coupled with various gender-specific variables including the ratios of female-to-male entrepreneurs and of female-to-male labour force participation.⁵²

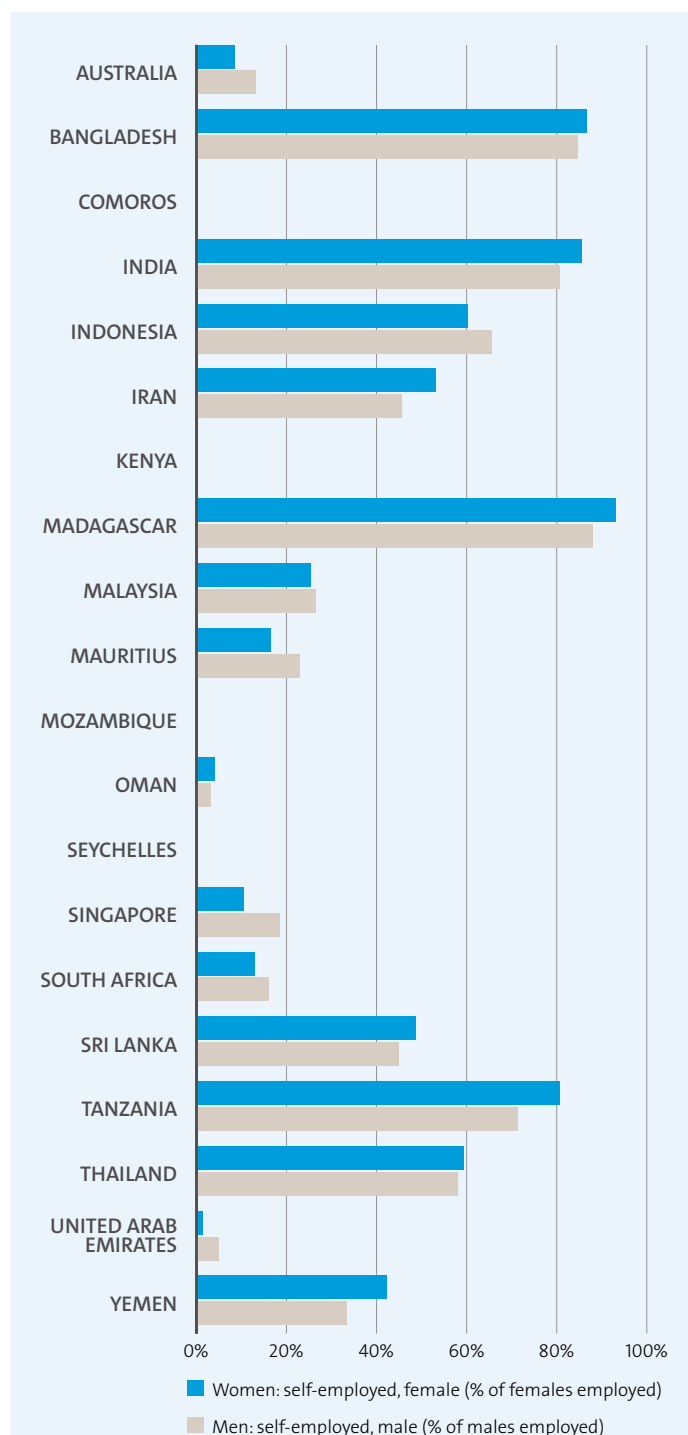
The Indian Ocean Rim region is a mixed landscape for women's entrepreneurship with a number of countries that have good to fair environments for women's entrepreneurship and several that have yet to realize their potential.

In Tanzania, women-owned businesses have increased from 35 per cent of the total in the early 1990s to 54.3 per cent in 2012.⁵³ Women entrepreneurs are also on the rise and making a significant contribution to the Indian economy. Women there are full or partial owners of nearly 3 million SMEs or micro-enterprises, 78 per cent of which are in the service sector. Together they contribute over 3 per cent of industrial output and employ over 8 million people.⁵⁴

In the Indian Ocean Rim region overall, 43 per cent of employed women are self-employed. While many of these women may have their own businesses, a number of them may provide informal or flexible labour to others through on-demand labour, particularly given that countries with a larger informal economy have higher rates of female self-employment. In Madagascar, 93 per cent of women work for themselves while that is true of 87 per cent of women in Bangladesh and 86 per cent in India. In comparison, 9 per cent of women work for themselves in Australia, 5 per cent in Oman and 1 per cent in Yemen.⁵⁵ Meanwhile, Thailand is the one Indian Ocean Rim country that ranks among the world's seven economies where women establish businesses at the same rate as men.⁵⁶

Despite women's growing entrepreneurship, they face more challenges than men due to legal impediments, cultural attitudes, restricted mobility and less

FIGURE 7
Women and men in self-employment, 2008-2013



Source: World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

access to productive resources. Research by the International Finance Corporation reveals that one of the greatest of these challenges is a lack of access to finance.⁵⁷ WEConnect International, a corporate-led non-profit organization focused on women's businesses, estimates that on average less than 1 per cent of global corporate or government spending is on women-owned businesses in any country.⁵⁸ Gender stereotypes also serve as barriers to women's entry into business and may be a factor in why men outperform them even when women do become entrepreneurs.⁵⁹

Women entrepreneurs also appear to have fewer connections to chambers of commerce to identify business and trade opportunities and learn about requirements to qualify for these opportunities. Additionally women's businesses tend to be particularly affected by changes and limitations in a country's investment climate. This is in large part because women run small businesses that are less able to address or absorb shocks from structural problems such as a lack of consistent sources of electricity or losses from crime.⁶⁰

One of the limiting factors for women entrepreneurs in Indian Ocean Rim countries is the fact that many of their businesses are concentrated in low-profit industries in the informal sector. In Tanzania, for example, most female entrepreneurs are found in small, informal, low-growth and low-profit activities, where barriers to entry are low but competition is high. This includes food vending, tailoring, beauty salons, artisan activities and charcoal selling.⁶¹ Similarly, in India, 98 per cent of women's businesses are micro-enterprises.⁶²

Additionally in Tanzania, most women-owned businesses are run by women aged 25–40 with little education.⁶³ Research by the ILO in Mozambique also shows that many women entrepreneurs need further skills development there. Of those surveyed, 29 per cent of women did not feel that they had the necessary skills for managing their businesses, particularly in financial management, human resources management and marketing and communications. A technical assessment showed that less than 10 per cent had these skills despite the fact that more than 40 per cent of them had been running businesses for over five years.⁶⁴

Women in supply chains

From the garment sector to agricultural production, supply chains reflect the social contexts that define the types of work that women and men undertake, the opportunities available to them and the ways in which resources and benefits are distributed. At the same time, integrating women into supply chains and addressing their needs as producers and workers can transform gender relations both within and outside the household, as seen by women's rising household status through employment in garment sector jobs or the effects that the introduction of time-saving farm equipment can have for women.⁶⁵

As producers, women are less integrated in supply chains than men globally. This is in part due to restrictions on their mobility that can affect how they engage with markets in addition to social norms that restrict their roles and the terms and conditions of their market engagement. In general, women have fewer relationships with other actors in the chain both horizontally as well as vertically. This includes relationships with other producers as well as with buyers and suppliers. Additionally, men take on more management roles in supply chains while women tend to work as employees.⁶⁶

Women represent between 60–80 per cent of workers in manufacturing worldwide.⁶⁷ Many of these jobs are in textiles and garment production, which have been identified as key areas of growth and potential for women's economic empowerment across Indian Ocean Rim countries. The total value of textiles exports



BOX 2.

Women in Fisheries

Fisheries are a key value chain for IORA coastal states and one where women have not been able to equally share the benefits. Women make up 47 per cent of the world's 120 million people working in fisheries and outnumber men in both large-scale marine fisheries (66 per cent) and small-scale inland fisheries (54 per cent). And yet, women are largely concentrated in low-skilled, low-paid jobs with irregular, seasonal employment in processing, packaging and marketing. They often work without contracts or health, safety and labour rights protections. Women also earn approximately 64 per cent of men's wages for the same work in aquaculture.

While the Thai Government has not previously paid significant attention to gender and fisheries issues, it is beginning to understand the increasing importance women play in this sector. In northeast Thailand, where women make up 20 per cent of registered tilapia cage farmers, research demonstrates that they tend to stock their cages more densely than men, have fewer cages, use less labour and obtain higher profits per kilogram of fish.

Throughout the chain of decision-making that takes place in fish farming in Thailand, on average men make 41 per cent decisions compared to 28 per cent made by women, with the remainder of decisions made jointly. This includes decisions related to starting the farm, business registration, feeding and dealing with emergencies. That said, women made 67 per cent of decisions about selling fish on their own as compared to only 10 per cent of men. The areas where women made the fewest decisions on their own were related to feeding fish and grading their size.

Sources: Food and Agriculture Organization. 2013. "Good Practice Policies to Eliminate Gender Inequalities in Fish Value Chains." FAO, Rome; Naksung, K. 2014. "Gender Analysis in Aquaculture Value Chain: A Case Study of Tilapia Cage Culture in Sakon Nakhon, Thailand." USAID, Washington, DC.

(fashion, carpets, yarn and wicker-ware) in Indian Ocean Rim economies in 2011–2012 was estimated at \$5.5 billion.⁶⁸

Industrial jobs have provided significant opportunities for women in the Indian Ocean Rim countries, giving them access to the formal economy and stable employment. At the same time, many industrial jobs are in export processing zones where women workers earn approximately 25–50 per cent less than men and are frequently relied on to work in unregulated conditions without the ability to organize themselves and advocate for minimum labour standards.⁶⁹

Women agricultural producers, most of whom are smallholders, are also less likely to be integrated into supply chains through companies' smallholder sourcing and support programmes. For example, research

in Kenya showed that less than 10 per cent of company smallholder contracts were held by women farmers. Unfortunately, data are difficult to gather on women in agricultural supply chains because the significant amount of labour contributed by women on many male-owned family farms remains largely invisible. And yet research shows that in four out of five case studies undertaken by the Food and Agriculture Organization (FAO), buyers for supply chains recognized that women's crops were consistently of higher quality and that educating and training women on family farms increased overall productivity.⁷⁰

Examples throughout supply chains in the Indian Ocean Rim region further highlight both the challenges and benefits derived when gender is considered in the way that value chains⁷¹ are structured.

OPPORTUNITY AND ADVANCEMENT- KEY MESSAGES

- In most Indian Ocean Rim Member States, women are significantly under-represented in management, senior management and leadership positions in the private sector, cooperatives and trade unions.
- Women entrepreneurs are on the rise in many Indian Ocean Rim countries and could make an important contribution to national economies. Countries that have not yet created enabling environments to support women entrepreneurs would greatly benefit from doing so.
- While women make important contributions to a range of supply chains across Indian Ocean Rim economies, significant efforts are still needed to better integrate them into these chains and move them into higher value-added production and decision-making positions.



ENABLING FACTORS

There are a number of factors that enable women to fully participate in an economy, particularly when combined to create comprehensive support for women. These range from the building blocks provided by education to an enabling legal environment that ensures women's equal rights at work and in the marketplace and social safety nets such as pensions.

Education

In many respects, access to education is a one of the most critical foundations for opportunity for girls and women. At the most fundamental level, girls with little or no education are significantly more likely to live in poverty, be married as children and lack the ability to make decisions related to household finances or the health and well-being of their children or themselves.⁷² Additionally, an extra year of schooling increases a girl's income by 10–20 per cent.⁷³

Indian Ocean Rim countries are particularly mixed when it comes to education and training for women and girls. While data are not available for a number of these, including the larger economies such as Australia and Singapore, on average just 7.4 per cent of women in countries for which data are available have secondary or higher education. Men in comparison have more than twice the educational rates at 16 per cent.⁷⁴

The challenge, however, is not only educating women, but ensuring that education and training is leveraged to put women's talents to use in Indian Ocean Rim countries.

The disparity in the region can be seen by looking in more detail at literacy and educational attainment in specific countries. For instance, in 2011, 94 per cent of women 15 years and older in Singapore were literate, reflecting high levels of education.⁷⁵ On the other hand, only 65 per cent of adult women in India are literate compared to 82 per cent of men.⁷⁶ While India has made great strides in education, with nearly an equal number of girls and boys enrolled in primary schooling, there are high drop-out rates of girls just

before puberty at roughly 10 years old, hindering female literacy and ultimately economic advancement.⁷⁷

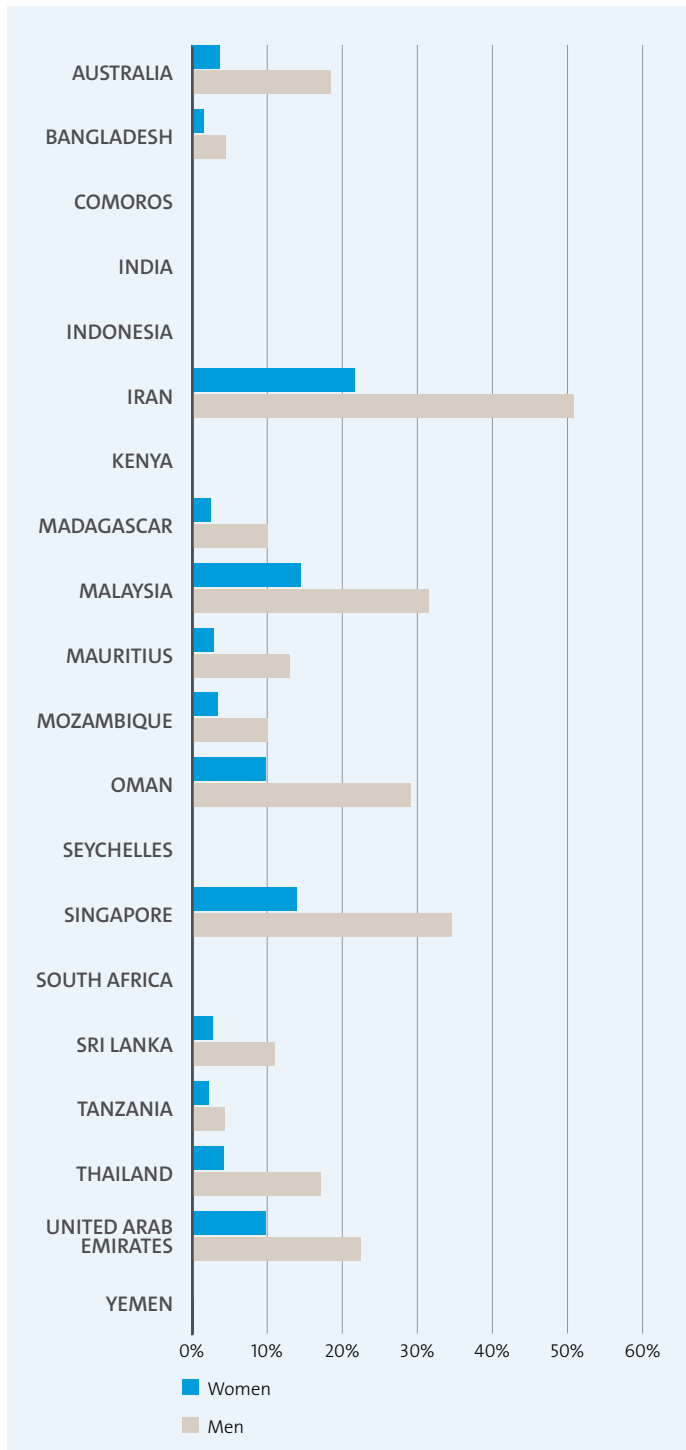
According to the OECD, worldwide women may have overtaken men in terms of average educational attainment levels, but women and men still largely study in different fields,⁷⁸ which shapes career trajectories.

Looking at tertiary education in the region between 2006 and 2013, just 7 per cent of all students in engineering and manufacturing at that level were women compared to 20 per cent who were men. Notwithstanding, some countries had female averages that rivalled the regional averages for men. Iran led the way for the highest percentage of students who were women studying engineering, manufacturing and construction (22 per cent). However, in comparison 51 per cent of all students in Iran were men studying engineering. Mauritius and Malaysia each had 14 per cent of all students who were women in engineering, while Oman and UAE each had 9.8 per cent of all students who were women in this field. Most other Indian Ocean Rim countries fell below 4 per cent of all students who were women in engineering.⁷⁹

With respect to the sciences, women in this field made up just 9 per cent of all students compared to 14 per cent who were men. Oman led the way with 25 per cent of all students receiving science degrees being women compared to just 18 per cent of all students who were men in this field. Mozambique and the United Republic of Tanzania had the lowest rates of female students in sciences, with just 3–4 per cent of all students being women compared to 6 per cent of all students who were men. Seychelles also had 4 per cent of all students studying in the sciences who were women compared to 40 per cent who were men.⁸⁰

FIGURE 8A

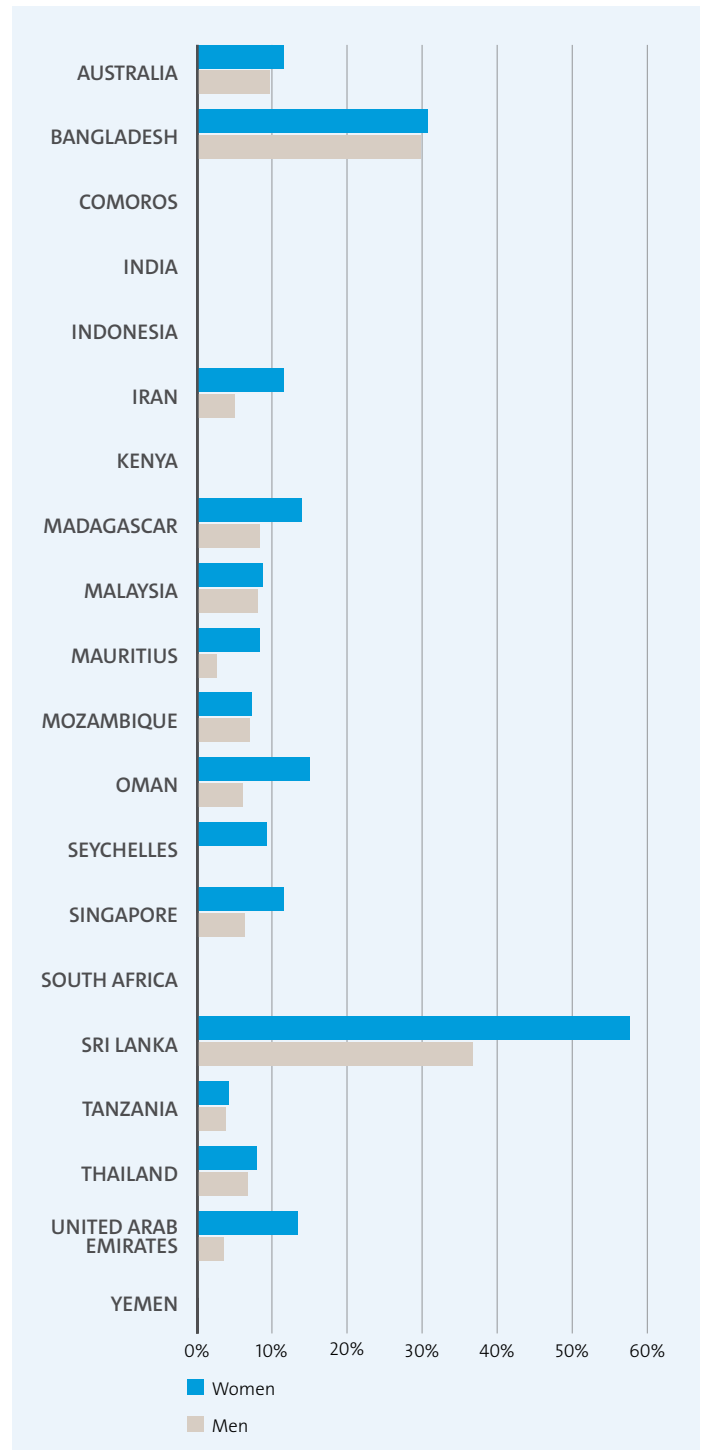
Tertiary education – women and men in engineering, manufacturing and construction, 2006–2013



Source: UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. UN Women, New York.

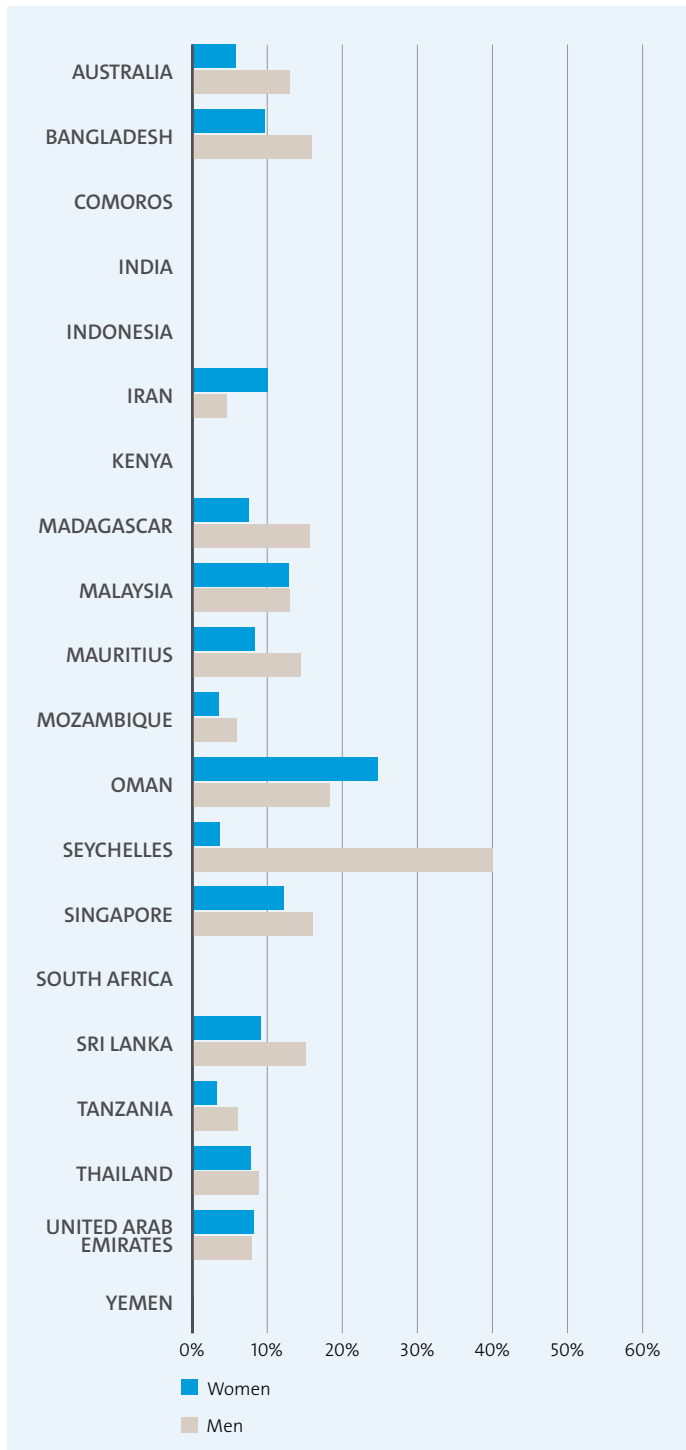
FIGURE 8B

Tertiary education – women and men in humanities and arts, 2006–2013



Source: UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. UN Women, New York.

FIGURE 8 C
Tertiary education – women and men in sciences, 2006–2013



Source: UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. UN Women, New York.

And yet, increasingly, access to opportunity and advancement in formal employment is tied to education and training. For example, in Australia over the past five years, jobs requiring a bachelor degree or higher qualification have grown by 15.9 per cent. And postgraduate education is either a formal requirement or is considered a recruitment criterion for 60 per cent of full-time jobs. It is also seen as an important stepping-stone into executive and board positions.⁸¹ Additionally, research in South Africa identified the lack of a quality high school or tertiary education as the biggest reported threat to women’s advancement into executive leadership.⁸²

The challenge, however, is not only educating women but also ensuring that education and training is leveraged to put women’s talents to use.⁸³ The World Bank highlights that the very slow progress in women’s economic participation and advancement despite increases in their education points to the fact that commitments to invest in girls’ and women’s education must be met with equally robust commitments to women’s economic empowerment. Only by addressing additional constraints that emerge as girls’ age can investments in education come to fruition and expand their choices and opportunities as adults.⁸⁴



BOX 3.

Education as a means of tackling gender norms and discrimination

Cultural norms, gender-biased teaching methods and a lack of investment in girls' education in technical fields often steer them away from studies in engineering and the sciences in countries around the world. However, advances are being made in some of the Indian Ocean Rim countries. For instance, women in Singapore are increasingly entering fields of study in which female students have been under-represented worldwide. They make up more than half of the student population at universities and 59 per cent of students in natural, physical and mathematical sciences.

Education can also provide an important tool for cultural change and tackling gender bias. For instance, Tanzania has included gender-related material in its national secondary school civics syllabus and examinations to address gender stereotypes. South Africa is another of the few countries that have made a commitment to addressing gender inequality through their educational curriculum.

Sources: Ministry of Community, Youth and Sports, Singapore. "Gender, Early Childhood Education and Development in Singapore." In *Commonwealth Education Partnerships 2012/13*, 243–44. Nexus Strategic Partnerships, Cambridge; Levto, R. 2014. "Addressing Gender Inequalities in Curriculum and Education: Review of Literature and Promising Practices to Inform Education Reform Initiatives in Thailand." Women's Voice, Agency, and Participation Research Series no. 9. World Bank, Washington, DC.

Rights at work

Along with education, legal frameworks, social protection instruments and initiatives to protect women's rights at work are critical enabling factors for women's economic participation and advancement.

In countries around the world, gender stereotypes often provide the basis for discrimination in laws and social norms undermining women's economic equality and rights.⁸⁵ A World Bank survey of 143 economies shows that 90 per cent have at least one policy that differentiates between the treatment and rights of women and men in ways that impact their economic activities and businesses.⁸⁶ Additionally, even where equal laws exist, there are often significant gaps between law and practice.

In all 18 Indian Ocean Rim countries for which data are available, business laws allow women to register a business and open a bank account in the same ways as a man whether or not she is married.⁸⁷ However, some discriminatory laws still exist that inhibit women's rights at work and beyond. For example, in Thailand, the law prohibits women from work that entails driving or operating a vehicle, using vibrating machinery and engines and working on a boat,

among other limitations.⁸⁸ And in the UAE, laws place women under men's guardianship. Married women must therefore have their husband's permission to pursue a job or start a business and cannot apply for a passport in the same way as men.⁸⁹

Gender equality laws and initiatives

There are some legal frameworks within the Indian Ocean Rim Member States that protect women at work, and important legal advances are being made. That said, for the most part the region in general has yet to provide the legal foundations that ensure equality in the workplace.

Almost all Members States – with the exception of Oman and Yemen – have laws banning sexual harassment in employment (no information was available for Comoros or Seychelles). However, laws that address discrimination in hiring are particularly weak in the region, with only Australia, India, Mauritius, Kenya, and Tanzania having such laws. Additionally, only a third of the countries have legal frameworks that ensure equal pay for work of equal value: Australia, Bangladesh, Kenya, Madagascar, Mauritius and Tanzania.⁹⁰

BOX 4.

Women's Empowerment Principles (WEP) and Indian Ocean Rim Countries

The Women's Empowerment Principles are a set of Principles that offer guidance on how to empower women in the workplace, marketplace and community. They are the result of a collaboration between UN Women and the United Nations Global Compact and are adapted from the Calvert Women's Principles®. Subtitled Equality Means Business, the Principles emphasize the business case for corporate action to promote gender equality and women's empowerment and are informed by real-life business practices and input gathered from across the globe.

Principle 1: Establish high-level corporate leadership for gender equality

Principle 2: Treat all women and men fairly at work – respect and support human rights and non-discrimination

Principle 3: Ensure the health, safety and well-being of all women and men workers

Principle 4: Promote education, training and professional development for women

Principle 5: Implement enterprise development, supply chain and marketing practices that empower women

Principle 6: Promote equality through community initiatives and advocacy

Principle 7: Measure and publicly report on progress to achieve gender equality

Three Indian Ocean Rim countries have a number of companies that have committed to the WEPs. South African companies lead the way with 47 signatories, followed by 38 in India and 27 in Australia. Kenya and UAE each have five signatory companies, Bangladesh and Sri Lanka each have three and there are a handful of signatories from other Indian Ocean Rim countries.

Companies that have been put forward by the WEPs as examples of good practice from the region span the range of initiatives from efforts to increase women's financial inclusion to providing better working conditions for women workers in value chains, increasing leadership opportunities for women and providing additional maternity benefits to support female careers.

Source: Women's Empowerment Principles website. Accessed 8 July 2015. <http://www.wepprinciples.org>

Specific Indian Ocean Rim governments have made important advances, however. For example, Kenya passed an Employment Act in 2007 that prohibits direct and indirect discrimination, including gender discrimination. Of particular importance is the fact that the burden of proof has been shifted to employers rather than employees when allegations are made. In addition, the law requires employers to adopt and implement sexual harassment policies. It is under revision again in 2015.

Kenya also put in place in 2011 the Public Procurement and Disposal (Preference and Reservations)

Regulations, a set of affirmative action measures to ensure that businesses owned by women, youth and persons with disabilities, including micro and small businesses, are able to access government contracts. In 2013, the President committed to allocating 30 per cent of contracts to women-owned businesses and youth.⁹¹

In Singapore, tripartite action on promoting fair employment practices resulted in the adoption of guidelines with explicit reference to pay equity, and a Tripartite Centre for Fair Employment was established for employers and workers.⁹²

Maternity/paternity leave

Parental leave policies can help women and men with care responsibilities as well as ensure that women do not fully withdraw from the workforce when they begin to have children. This expands women's choices and allows them to stay in employment and, as a result, increase their lifetime earnings.⁹³

All of the Indian Ocean Rim Member States provide mandatory maternity leave, with benefits ranging in the amount of time off and the pay provided. Almost all countries in the region provide 100 per cent of pay for women during maternity leave for an average of 14 weeks. Entitlements vary greatly. Australia, for example, provides for up to 18 weeks off, but only a handful of other countries meet or exceed the ILO minimum of 14 weeks paid leave. These include Bangladesh, Comoros, Madagascar and South Africa.⁹⁴

That said, no Indian Ocean Rim country has ratified any of the ILO maternity protection conventions (Convention 3, 1919; Convention 103, 1952; or Convention 183, 2000). However, three countries – Australia, Mauritius and Yemen – have signed Convention 156 on protection for workers with family responsibilities (1981).⁹⁵

The income levels of countries to a large extent dictate whether they are willing or able to commit to publicly funded paid maternity leave or whether they rely on private sector funding, which may require employee

contributions.⁹⁶ Additionally, there are significant gaps in implementation and enforcement of maternity leave laws. As a result, in much of Africa and South Asia less than 10 per cent of women are protected by contributory or non-contributory maternity benefits. In many of these countries, the number of women in informal employment places them outside the reach of maternity benefits. Moreover, employers are often relied on to pay for maternity leave, significantly reducing coverage and potentially creating disincentives for hiring women of reproductive age.⁹⁷

Social security

Social transfers such as pensions alongside comprehensive policies to support women's employment, including parental leave, can make a critical contribution to reducing gender gaps in lifetime income.⁹⁸

There are few data available on the extent to which women as opposed to men are able to take advantage of pension schemes in Indian Ocean Rim countries. Such schemes are typically only applicable to people working in the formal sector, and many elderly women in developing countries do not have access to them. Yet, as has been shown in countries such as South Africa, pensions received by elderly women can significantly reduce individual and household poverty rates and increase granddaughters' health and education, making an important social contribution in addition to the immediate support they provide for pensioners.⁹⁹

Several of the Indian Ocean Rim Countries have set a lower statutory age for women to begin accessing pensions.¹⁰⁰ In Indonesia, Mozambique, Oman and Yemen, women are able to begin collecting a pension at age 55 whereas the minimum age for men is 60 years old. In Sri Lanka, women can begin collecting a pension five years before men at age 50. And in Australia, women can begin collecting a pension one year before men at age 64. However, all of these countries, with the exception of Australia, have very low rates of adults that collect pensions, ranging from 8 per cent in Yemen to 26 per cent in Indonesia.¹⁰¹

While data are limited, those that are available show significant differences between female and male



BOX 5.**Extending financial services through the postal system**

Women generally have lower incomes due to gender inequalities in employment opportunities and earnings, which makes them less eligible to open accounts in formal financial institutions. Women's lower education levels and concentration in informal employment also means that they are less likely to have the formal documentation or financial statements regularly required by financial institutions to open accounts, let alone access loans.

However, recent studies show that in many countries offering financial services through postal systems is more inclusive of women than through traditional financial institutions. Among developing countries studied, including India, Sri Lanka and South Africa, more women were banked through posts than through other financial institutions. In Bangladesh, posts served 5.5 times more women than men. In Sri Lanka, women were 3.5 times more likely than men to exclusively use postal financial services

While no postal operator currently has a financial product exclusively targeted at banking women, efforts are underway in India. Postal services in the country have announced an interesting new scheme offering incentives to open financial accounts in the name of a girl child.

Source: Rao, S. 2015. "Gender and Financial Inclusion Through the Post." United Postal Union and UN Women, New York.

contributions to pensions, with gender gaps ranging between 4 and 10 percentage points. This likely reflects differences in women's and men's labour force participation rates and the fact that women earn less than men over their lifetime. Women also often spend fewer years in employment due to maternity leave, child rearing and household responsibilities.¹⁰²

Australia has the highest percentage of adult active contributions to a pension, with 65 per cent of the female active population and 75 per cent of the male active population contributing. The lowest contributions are found in Yemen, where only 5 per cent of the active male population and less than 1 per cent of the active female population are contributors, closely followed by Tanzania with 4 per cent (male) and 2 per cent (female). Singapore appears to be the one country in the Indian Ocean Rim region that has a publicly managed pension scheme that is fully funded and therefore does not require contributions from women or men.¹⁰⁴

Financial inclusion and assets

Among the greatest economic constraints for women is their limited access to credit, financial services and productive resources such as land. Together these factors affect women's ability to access markets and take advantage of new opportunities.

Approximately one third of the world's women, 1.3 billion of them, remain outside the formal financial system. And yet, women's access to formal financial systems can increase their ownership of assets and catalyse greater economic empowerment. Bank accounts provide a safe place for women to put their money as well as creating a tool for saving. Accessing bank accounts can provide a formal means of receiving payment and can establish a track record to help facilitate access to formal credit that enables women to invest in assets, businesses and education.¹⁰⁵

Many mainstream banks will not provide accounts or services to poor workers, among whom women are disproportionately represented, because of the perceived risks and the costs of maintaining accounts and administering small loans.¹⁰⁶ Additionally, women's lower levels of literacy – and financial literacy in particular – restrict their access to financial services,

Like much of the world, women in the Indian Ocean Rim region face significant financing gaps.

as has been demonstrated by research in India and Indonesia.¹⁰⁷

As women are over-represented among the world's poor and less likely to own land and other assets, they find it more difficult to secure loans and financial resources for their businesses and economic initiatives. For instance, Tanzania in 2006, only 5 per cent of women reported having the collateral to access bank finance, giving them limited resources to invest in their businesses.¹⁰⁸

One of the areas in which Indian Ocean Rim countries vary the most from one another is the extent to which women have accounts at financial institutions. Although on average just over half of women in the region hold accounts either by themselves or jointly with someone else, this disguises wide differences among countries. On the one hand, in a number of countries in the region most women have bank accounts, not far behind the averages for all adults. This includes Australia with 99 per cent, Singapore with 96 per cent and Iran with 87 per cent. Malaysia is one of the few countries where women appear to have an equally high percentage of bank accounts to those of all adults at roughly 80 per cent. On the other hand, women are largely absent when it comes to accessing accounts at financial institutions in several countries. In Yemen, fewer than 2 per cent of women hold accounts compared to 6 per cent of men. In Madagascar, roughly 6 per cent of women hold bank accounts while in Tanzania, 17 per cent of women hold bank accounts compared to 19 per cent of all adults.¹⁰⁹

Loans and accessing financial resources

Women entrepreneurs around the world cite access to finance as one of the most critical barriers to developing their business, according to the International Finance Corporation. As a result women's economic activities are disproportionately under-resourced and undercapitalized. This is often explained by low female demand for loans. However, research shows that women report high rates of being denied finance, which also contributes to fewer women applying for loans.¹¹⁰



Additionally, a lack of lending by formal institutions means that many women and poor workers often rely on informal lenders and moneylenders with exploitive practices, highly unfavourable interest rates and penalties for non-payment. Microfinance has in part bridged the gap in response to women's low access to formal finance. However, women's businesses need resources and financial services that reach beyond the micro level, particularly as they grow.¹¹¹

As in much of the rest of the world, women in the Indian Ocean Rim region face significant financing gaps. Half of the 18 Indian Ocean Rim countries for which data are available have significant gaps between women's borrowing from financial institutions and that of men. In the UAE, men took out 10 per cent more loans than women, while they took out 8 per cent more in Mauritius and 6 per cent more in Malaysia and Oman. In Australia and Singapore, women were slightly more likely to take out loans from financial institutions than men. However, this was by less than 0.5 per cent.¹¹²

The rate of informal borrowing from family and friends in the region also suggests that women in general are less likely to access finance of any kind in many countries. Men receive just 1 per cent more of the informal loans in the region overall. However, in Malaysia men account for 17 per cent more informal loans, in UAE they account for 10 per cent more and in India and Tanzania they account for 5 per cent more. That said, in Comoros and South Africa women secure

7 per cent more informal loans and in Yemen they receive 6 per cent more.¹¹³

In Mozambique, women entrepreneurs and small business owners ranked a lack of access to finance as the top constraint that affects their businesses. This is further compounded by “social and cultural factors” and the policy, legal and regulatory framework in the country.¹¹⁴ In India, access to formal finance is a key barrier to the growth of women-owned micro and SME businesses, leading to over 90 per cent of finance requirements being met through informal sources.¹¹⁵

Even in Australia, which ranks as one of the best countries in the world for female entrepreneurship, significant financing gaps exist. A 2013 study conducted by the Australian Women Chamber of Commerce and Industry (AWCCI) found that the majority of female entrepreneurs started their businesses with less than \$5,000. Half of the women surveyed required more funding to facilitate the growth of their business.¹¹⁶

South Africa is one of the few Indian Ocean Rim country where women received more credit than men, based on 2001 research. However, while women tended to take out a larger number of loans, these tended to be with moneylenders rather than banks and the amounts were smaller than loans to men.¹¹⁷

While the region has significant challenges ahead in providing financial services and access to finance for women, it is also home to some of the world’s best-known examples of progress towards women’s financial inclusion.

For example, Westpac, an Australian commercial bank, identified the need to extend banking services to women over 15 years ago and has been a pioneer in the sector. It was the first Australian bank to dedicate a marketing team to serve existing female clients and extend services to new female clients. It has also trained bankers who are dedicated to helping women grow their businesses and assess them against specific performance measurements.¹¹⁸

Credit and banking cooperatives in the region have also been important tools for providing financial resources and services that enable women to start business in both the formal and informal sectors. For

example, the Mann Deshi Bank in India, which is run by and for women, was founded in 1997. It serves close to 150,000 poor rural women who run businesses in the informal sector or are wage labourers, providing loans, savings, pensions and insurance services. It also includes a federation of self-help groups that aim to help rural women entrepreneurs.¹¹⁹

Land tenure

Land ownership is commonly used as collateral to access credit from financial institutions. It is also the foundation for owning and running farming businesses. In many countries, it offers one of the clearest demonstrations of the gap between gender equality laws and practice dictated by cultural norms and gender stereotypes. Worldwide, acute gender inequality in access to land and productive resources contributes to women’s exclusion and poverty as well as undermining their ability to start and grow businesses.

While a number of Indian Ocean Rim countries have laws that allow for women’s ownership of land, and several have recently reformed land ownership and inheritance laws, a significant gap remains between law and practice. In particular, cultural gender norms and women’s lack of knowledge of their rights impede women’s access to land and productive resources.¹²⁰

For instance, In India the Hindu Succession (Amendment) Act of 2005 removed gender discrimination in inheritance and gave daughters the same legal inheritance rights as sons.¹²¹ And yet, 87 per cent of women surveyed in one study did not receive their legal inheritance of land as daughters of land-owning fathers, and half of widows with legal claims to land did not inherit anything.¹²²

Furthermore, women do not have equal rights to property as daughters or as spouses in Iran, Yemen,

While a number of IORA countries have laws that allow for women’s ownership of land, and a number of countries have recently reformed land ownership and inheritance laws, a significant gap remains between law and practice.



Oman, UAE, Malaysia, Indonesia and Tanzania.¹²³ This may in part be due to the fact that where Sharia laws determine inheritance, these often dictate that a woman's inheritance will be half that of a man's.¹²⁴

Limited data are available for women's land ownership both as sole and as joint owners in comparison to that of men in the region. Based on the nine Indian Ocean Rim countries for which data are available, women hold roughly 18 per cent of land in the region. They own 27 per cent of land in Thailand and 23 per cent in Bangladesh and Mozambique. In comparison they own just 9 per cent in Indonesia, 11 per cent in India and 15 per cent in Madagascar.¹²⁵

South Africa stands out among Indian Ocean Rim countries for having comprehensive policies on women's access to land, while other countries have made some progress. However, South Africa does not collect or provide gender-disaggregated data on land tenure, which means that no conclusions can be drawn on the effectiveness of existing policies.¹²⁶

Some countries have also used temporary measures to address women's unequal representation in land ownership and related decision-making and regulation in the region. For instance, the land act passed in Tanzania in 1999 requires that women and men be equally appointed to the National Land Advisory Council.¹²⁷

ENABLING FACTORS- KEY MESSAGES

- Women in Indian Ocean Rim countries are catching up with and in some places even surpassing men in years of completed schooling. However, greater efforts are needed to encourage girls and women to pursue non-traditional studies and careers, including in science and technology.
- Important legal advances have been made in some Indian Ocean Rim Member States to protect women at work. Yet, significant efforts are still needed to provide the legal foundations for equality in the workplace and to ensure that these are put into practice.
- Across all Indian Ocean Rim economies, women need greater access to financial services, credit and productive resources including land, which serves as collateral and provides the foundation for starting and growing businesses.



CONCLUSIONS

Notable progress is being made in a number of areas related to women and work across the Indian Ocean Rim region, from rising labour force participation, to increases in education and advanced training to the reform of laws that limit women's economic participation.

One of the greatest challenges for women's advancement in the region is addressing the diverse economic, legal and cultural contexts, which suggest that no one solution will apply across countries. Overall, however, political will is critical to ensuring that women have equal opportunities to participate in, contribute to and benefit from economic activity. Foreign ministers of the Indian Ocean Rim economies took important steps under the leadership of Australia as chair when they agreed in 2013 that the empowerment of women and girls was a vital common goal and a high priority in the region.

This consensus must now be met with an equal commitment to track progress and collect the data necessary to do so. This is a particular challenge in countries where government resources are scarce. And yet, collecting and disaggregating data on women's economic participation and advancement can help governments and businesses meet legal commitments, enforce existing norms and standards, as well as monitor those development goals that they and the international community have set.

There are important development gains needed in the region in order to position women to take advantage of economic growth. That said, women themselves can play a key role in driving that growth.

While there tends to be a focus on women's corporate leadership in wealthier nations and women's rights in supply chains in poorer countries, this is an oversimplification. There are women poised for corporate leadership as well as important leadership roles in unions and cooperatives across the Indian Ocean Rim Member States, in developed and developing countries alike. Equally, in more developed Indian Ocean Rim economies there is a need to go beyond a focus on women's leadership in business to address the wide range of women who need access to equal

opportunities and equal rights at work in order to prosper and contribute to the economy. This includes women workers in supply chains as well as female entrepreneurs accessing supply chain markets and opportunities.

Significant opportunities lie in better positioning of women to take advantage of and contribute to growth in a number of sectors such as tourism. The service sector in Indian Ocean Rim countries more broadly is a key area of opportunity as is integration of women into supply chains such as those in textiles and fisheries.

Additionally there are a number of lessons to be learnt from progress made in the region. This includes examples such as Australia's development of a fertile environment for women's entrepreneurship. Australia and India have also deployed innovative approaches to ensure women's access to financial services and loans, whether in the informal economy as in India or in the formal sector as in Australia. Ambitious legal reforms are also taking place in countries such as Tanzania to protect and expand women's land rights. Kenya's commitment to public sector procurement sourcing from women-owned businesses will undoubtedly increase the engagement of women's businesses with the public sector. Social protection is being rolled out and coverage expanded in several Indian Ocean Rim countries including India and South Africa, where great strides are being made to reach the poor and especially poor women. And there are a number of important private sector commitments to the WEPs in India and South Africa as well as initiatives to advance women in the world of work in several countries in the region.

As change takes place, it is critical to amplify women's voices and provide opportunities for them to engage in reform processes and arenas in which they have

traditionally been under-represented. This can be facilitated by providing access to policy dialogues for women's networks as well as ensuring that efforts are made to more fully engage women through chambers of commerce.

Finally, levelling the legal playing field for women's equality is a key foundation for progress. While internationally agreed conventions reinforce gender

equality across a range of rights, the culture and religious history of individual countries must be taken into account and negotiated with respect. These concerns notwithstanding, ensuring women's equal opportunities to work, prosper and influence economic structures and markets depends on confronting cultural norms and social and business practices that hinder women's progress.



ENDNOTES

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ANNEXES

ANNEX 1.

Gross Domestic Product of Indian Ocean Economies

IORA Member States	GDP per capita
Australia	\$43,202.37
Bangladesh	\$2,948.01
Comoros	\$1,446.17
India	\$5,417.75
Indonesia	\$9,561.13
Iran	\$15,590.15
Kenya	\$2,794.98
Madagascar	\$1,413.99
Malaysia	\$23,338.01
Mauritius	\$17,714.02
Mozambique	\$1,105.07
Oman	\$45,333.75
Seychelles	\$24,587.49
Singapore	\$78,763.38
South Africa	\$12,866.94
Sri Lanka	\$9,738.12
Tanzania	\$2,443.07
Thailand	\$14,393.53
United Arab Emirates	\$59,845.26
Yemen	\$3,959.29
Unweighted Regional Average	\$18,823.12

Source:

World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

Notes:

a. Indicator as in Source: GDP per capita, PPP (current international \$)

b. GDP per capita based on purchasing power parity (PPP). PPP GDP is gross domestic product converted to international dollars using purchasing power parity rates. An international dollar has the same purchasing power over GDP as the U.S. dollar has in the United States. GDP at purchaser's prices is the sum of gross value added by all resident producers in the economy plus any product taxes and minus any subsidies not included in the value of the products. It is calculated without making deductions for depreciation of fabricated assets or for depletion and degradation of natural resources. Data are in current international dollars based on the 2011 ICP round.

ANNEX 2.

Gross Domestic Product of Indian Ocean Economies by Sector

IORA Member States	GDP Agriculture	GDP Industry	GDP Services	Date
Australia	2.45%	26.82%	70.73%	2013
Bangladesh	16.28%	27.64%	56.09%	2013
Comoros	37.08%	12.52%	50.40%	2013
India	17.96%	30.73%	51.31%	2013
Indonesia	14.43%	45.69%	39.88%	2013
Iran	10.22%	44.48%	45.31%	2007
Kenya	29.51%	19.81%	50.67%	2013
Madagascar	26.38%	16.15%	57.48%	2013
Malaysia	9.31%	40.51%	50.18%	2013
Mauritius	3.22%	24.29%	72.49%	2013
Mozambique	28.99%	20.79%	50.22%	2013
Oman	1.27%	67.34%	31.39%	2013
Seychelles	2.37%	11.34%	86.29%	2013
Singapore	0.03%	25.11%	74.86%	2013
South Africa	2.32%	29.90%	67.79%	2013
Sri Lanka	10.76%	32.46%	56.78%	2013
Tanzania	33.85%	23.18%	42.97%	2013
Thailand	11.98%	42.55%	45.47%	2013
United Arab Emirates	0.66%	59.02%	40.33%	2013
Yemen	10.15%	49.25%	40.61%	2006
Unweighted Regional Average	13.46%	32.48%	54.06%	

Source:

World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

Notes:

a. Indicator as in Source: Agriculture, value added (% of GDP) - Industry, value added (% of GDP) - Services, etc., value added (% of GDP)

b. Value added is the net output of a sector after adding up all outputs and subtracting intermediate inputs. It is calculated without making deductions for depreciation of fabricated assets or depletion and degradation of natural resources. The origin of value added is determined by the International Standard Industrial Classification (ISIC), revision 3. Note: For VAB countries, gross value added at factor cost is used as the denominator

ANNEX 3.

Female Share of Labour Force

IORA Member States	Labour force, female (% of total labour force)
Australia	45.66%
Bangladesh	40.22%
Comoros	30.59%
India	24.25%
Indonesia	38.06%
Iran	18.39%
Kenya	46.59%
Madagascar	49.46%
Malaysia	38.60%
Mauritius	37.89%
Mozambique	52.97%
Oman	14.64%
Seychelles	-
Singapore	44.23%
South Africa	44.60%
Sri Lanka	33.04%
Tanzania	49.77%
Thailand	45.81%
United Arab Emirates	15.48%
Yemen	26.03%
Unweighted Regional Average	36.65%

Source:

World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

Notes:

"-" indicates that data are not available

a. Date: 2013

b. Total labor force comprises people ages 15 and older who meet the International Labour Organization definition of the economically active population: all people who supply labor for the production of goods and services during a specified period. It includes both the employed and the unemployed. While national practices vary in the treatment of such groups as the armed forces and seasonal or part-time workers, in general the labor force includes the armed forces, the unemployed, and first-time job-seekers, but excludes homemakers and other unpaid caregivers and workers in the informal sector.

c. Female labor force as a percentage of the total show the extent to which women are active in the labor force. Labor force comprises people ages 15 and older who meet the International Labour Organization's definition of the economically active population.

ANNEX 4.

Women and Men's Labour Force Participation

IORA Member States	Labour Force Participation Rate (Women)	Labour Force Participation Rate (Men)
Australia	58.80%	71.80%
Bangladesh	57.40%	84.10%
Comoros	35.20%	80.10%
India	27.00%	79.90%
Indonesia	52.50%	84.20%
Iran	16.60%	73.60%
Kenya	62.20%	72.40%
Madagascar	86.60%	90.50%
Malaysia	44.40%	75.50%
Mauritius	43.60%	74.20%
Mozambique	85.50%	82.80%
Oman	29.00%	82.60%
Seychelles	-	-
Singapore	58.80%	77.20%
South Africa	44.50%	60.50%
Sri Lanka	35.10%	76.30%
Tanzania	88.10%	90.20%
Thailand	64.30%	80.70%
United Arab Emirates	46.50%	92.00%
Yemen	25.40%	72.20%
Unweighted Regional Average	50.61%	78.99%

Source:

World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

Notes:

"-" indicates that data are not available

a. Date: 2013

b. Indicator Name as in Source: Labour force participation rate, female (% of female population ages 15+) (modeled ILO estimate) - Labour force participation rate, male (% of male population ages 15+) (modeled ILO estimate)

c. Labor force participation rate is the proportion of the population ages 15 and older that is economically active: all people who supply labor for the production of goods and services during a specified period.

ANNEX 5.

Women and Men's Informal Employment

IORA Member States	% of women in informal employment	% of men in informal employment	Date
Australia	-	-	-
Bangladesh	-	-	-
Comoros	-	-	-
India	84.70%	83.30%	2004-2010
Indonesia	72.90%	72.30%	2004-2010
Iran	-	-	-
Kenya	-	-	-
Madagascar	-	-	-
Malaysia	-	-	-
Mauritius	18.10%	14.90%	2004-2010
Mozambique	-	-	-
Oman	-	-	-
Seychelles	-	-	-
Singapore	-	-	-
South Africa	36.80%	29.50%	2004-2010
Sri Lanka	55.70%	65.20%	2004-2010
Tanzania	82.70%	72.80%	2004-2010
Thailand	43.50%	41.20%	2004-2010
United Arab Emirates	-	-	-
Yemen	-	-	-
Unweighted Regional Average	56.34%	54.17%	

Source:

ILO (International Labour Organization) and WIEGO (Women in Informal Employment: Globalizing and Organizing) 2013. "Women and Men in the Informal Economy: A Statistical Picture." ILO, Geneva. In: UN Women. 2015. Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights. UN Women, New York

Notes:

"-" indicates that data are not available

a. Data refer to the most recent available during the period specified (2008-2014).

b. Indicator as in Source: Non-Agricultural Informal Employment (% of total non-agricultural employment) (women and men)

c. For detailed discussion of definitions of informal employment please see ILO (International Labour Organization) and WIEGO (Women in Informal Employment: Globalizing and Organizing) 2013, which can be accessed at http://www.ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/wcms_234413.pdf

ANNEX 6.
Women and Men's Paid and Unpaid Employment

IORA Member States	% not employed (women)	% not employed (men)	% employed but with no pay (women)	% employed but with no pay (men)	% employed with pay (either cash, cash & in kind, in kind only) (women)	% employed with pay (either cash, cash & in kind, in kind only) (men)
Australia	-	-	-	-	-	-
Bangladesh	80.8%	0.4%	0.2%	-	19.0%	-
Comoros	55.7%	16.5%	15.0%	16.0%	29.3%	67.5%
India	34.9%	1.5%	13.7%	6.0%	51.4%	92.5%
Indonesia	30.4%	1.1%	27.9%	11.9%	41.7%	87.0%
Iran	-	-	-	-	-	-
Kenya	40.1%	4.1%	21.4%	31.9%	38.5%	64.0%
Madagascar	3.2%	0.3%	13.5%	14.1%	83.3%	85.6%
Malaysia	-	-	-	-	-	-
Mauritius	-	-	-	-	-	-
Mozambique	45.0%	2.7%	30.1%	41.2%	24.9%	56.1%
Oman	76.3%	-	11.8%	-	11.9%	-
Seychelles	-	-	-	-	-	-
Singapore	-	-	-	-	-	-
South Africa	-	-	-	-	-	-
Sri Lanka	-	-	-	-	-	-
Tanzania	9.0%	2.7%	63.9%	39.1%	27.1%	58.2%
Thailand	-	-	-	-	-	-
United Arab Emirates	-	-	-	-	-	-
Yemen	-	-	-	-	-	-
Unweighted Regional Average	41.71%	3.66%	21.94%	22.89%	36.34%	72.99%

Source:

UN Women. 2015. Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights. UN Women, New York

a. Column 1 and 2: UN Women calculations based on most recent available data from Demographic Health Surveys (DHS) and Multiple Indicator Cluster Surveys (MICS).

b. Columns 3 to 6: Special tabulations for UN Women by ICF International

Notes:

"-" indicates that data are not available or not reported (data for Australia not reported in the source table)

a. Data refer to the population aged 20 to 49

b. Indicator as in Source: Type of Employment: % not employed -% employed but with no pay -% employed with pay (either cash, cash & in kind, in kind only)

ANNEX 7.
Women's Employment by Sector Compared to Men's Employment by Sector

IORA Member States	% of women employed in agriculture	% of men employed in agriculture	% of women employed in industry	% of men employed in industry	% of women employed in services	% of men employed in services	Date
Australia	2.20%	4.20%	9.40%	31.70%	88.40%	64.10%	2008
Bangladesh	68.10%	4.80%	12.50%	15.10%	19.40%	43.00%	2005
Comoros	-	-	-	-	-	-	-
India	59.80%	43.00%	20.70%	26.00%	19.50%	31.00%	2012
Indonesia	34.48%	35.47%	16.04%	25.07%	49.48%	39.48%	2012
Iran	30.60%	19.30%	27.28%	33.20%	41.90%	47.40%	2008
Kenya	68%	54.50%	2.30%	10.80%	29.70%	35.60%	2005
Madagascar	81.10%	79.80%	1.80%	5.60%	17.10%	14.60%	2005
Malaysia	8.20%	15.10%	20.30%	33.10%	71.50%	51.90%	2012
Mauritius	6.50%	8.60%	20.10%	31.80%	73.40%	59.70%	2012
Mozambique	-	-	-	-	-	-	-
Oman	0.50%	6.10%	6.30%	43.10%	93.20%	50.70%	2010
Seychelles	-	-	-	-	-	-	-
Singapore	0.60%	1.50%	16.60%	25.70%	82.80%	72.80%	2009
South Africa	3.86%	5.95%	16.07%	32.20%	83.56%	61.84%	2012
Sri Lanka	34.70%	41.60%	25.10%	14.10%	29.40%	28.20%	2012
Tanzania	80.00%	72.60%	2.10%	6.60%	17.90%	20.70%	2006
Thailand	37.80%	41.20%	18.30%	23.10%	43.80%	35.70%	2012
United Arab Emirates	0.10%	4.60%	6.40%	27.10%	93.50%	68.30%	2009
Yemen	28%	24.50%	14.60%	19.10%	57.40%	56.10%	2010
Unweighted Regional Average	32%	27%	14%	24%	54%	46%	

Source:

World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

Notes:

"-" indicates that data are not available or not reported (data for Australia not reported in the source table)

a. Indicator as in Source: Employees, agriculture, female (% of female employment) - Employees, agriculture, male (% of male employment) - Employees, industry, female (% of female employment) - Employees, industry, male (% of male employment) - Employees, services, female (% of female employment) - Employees, services, male (% of male employment)

b. This table reports the % of female employees calculated as a % of total female employment (and % of male employees calculated as percentage of total male employment)

ANNEX 8.
Women's Occupational Segregation as Total Percentage of Employees

IORA Member States	Managerial, professional and technical positions	Clerical, services and sales workers	Plant and machine operators
Australia	49.3%	71.7%	13.4%
Bangladesh	12.5%	21.7%	4.5%
Comoros	-	-	-
India	-	-	-
Indonesia	43.7%	50.6%	14.3%
Iran	32.1%	16.2%	1.3%
Kenya	-	-	-
Madagascar	40.9%	65.8%	15.9%
Malaysia	39.3%	55.6%	20.9%
Mauritius	39.5%	47.2%	22.6%
Mozambique	-	-	-
Oman	29.7%	9.4%	7.9%
Seychelles	52.8%	70.8%	12.3%
Singapore	42.5%	64.6%	15.8%
South Africa	44.4%	57.5%	13.0%
Sri Lanka	41.5%	35.8%	11.5%
Tanzania	36.6%	47.8%	12.9%
Thailand	50.2%	61.1%	32.2%
United Arab Emirates	19.4%	36.9%	0.7%
Yemen	9.9%	5.0%	1.6%
Unweighted Regional Average	36.52%	44.86%	12.55%

Source:

ILOSTAT Database. Accessed January 2015. In: UN Women. 2015. Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights. UN Women, New York

“Notes:

“-” indicates that data are not available or not reported (data for Australia not reported in the source table)

a. Data refer to the most recent available during 2000-2013

b. Indicator as in Source: Occupational Segregation (Select Occupational Groups) (Female as % of total employment)

ANNEX 9: Gender Pay Gap

IORA Member States	Gender Pay Gap	Source
Australia	35.40%	OECD Employment Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Bangladesh	-	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Comoros	-	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
India	32.60%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Indonesia	21.60%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Iran	25.00%	Said, Mona, Andrew Petrovich and Merna Aboul-Ezz. Iran: Gender and Labour Market Analysis. Background paper. in: Progress of the World's Women 2015-2016, UN Women, 2015
Kenya	-	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Madagascar	26.00%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Malaysia	3.20%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Mauritius	29.70%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Mozambique	-	-
Oman	3.10%	Calculated using data from ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women 2015
Seychelles	21.20%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Singapore	11.10%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
South Africa	20.90%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Sri Lanka	31.50%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Tanzania	5.80%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Thailand	2.50%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
United Arab Emirates	29.90%	ILOSTAT Database. Accessed January 2015. in: Progress of the World's Women 2015-2016, UN Women, 2015
Yemen	-	-
Unweighted Regional Average	19.97%	

Source:

UN Women. 2015. Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights. UN Women, New York.

Notes:

“-” indicates that data are not available

a. Data refer to the most recent available during the period specified (2008-2014)

b. The unadjusted gender pay gap is measured as the difference between women's and men's gross earnings as a percentage of men's earnings. It aims to capture the difference between women's and men's earnings, irrespective of the number of hours worked, the type of activity or the type of occupation. Unless otherwise noted it refers to the gross monthly earnings of wage and salaried employees working full- or part-time. Because wage data generally excludes self-employed workers, particularly contributing family workers who are mostly women, and who by definition do not receive direct compensation for their labour, the gender wage gap as presented here is likely to understate the true difference between women and men. Therefore it should be considered together with other labour market indicators due to differences in how wage data are collected, cross-country comparisons should also be made with caution.

ANNEX 10.**Poverty Rates (Not Gender Disaggregated)**

IORA Member States	Poverty Rates	Date
Australia	-	-
Bangladesh	43.25%	2010
Comoros	46.10%	2004
India	23.63%	2011
Indonesia	16.20%	2011
Iran	1.45%	2005
Kenya	43.37%	2005
Madagascar	87.67%	2010
Malaysia	0%	2009
Mauritius	0.43%	2012
Mozambique	60.71%	2009
Oman	-	-
Seychelles	0.25%	2006
Singapore	-	-
South Africa	9.42%	2011
Sri Lanka	4.11%	2009
Tanzania	43.48%	2012
Thailand	0.31%	2010
United Arab Emirates	-	-
Yemen	9.78%	2005
Unweighted Regional Average	24.39%	

Source:

World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

Notes:

"-" indicates that data are not available

a. Indicator as in Source: Poverty headcount ratio at \$1.25 a day (PPP) (% of population)

b. Population below \$1.25 a day is the percentage of the population living on less than \$1.25 a day at 2005 international prices. As a result of revisions in PPP exchange rates, poverty rates for individual countries cannot be compared with poverty rates reported in earlier editions

ANNEX 11.

Women in Poorest Households

IORA Member States	Number of women every 100 men in poorest households (a) (b)	Proportion of female-only households among poorest households (b) (c)
Australia	-	-
Bangladesh	103	132
Comoros	102	113
India	109	152
Indonesia	101	125
Iran	-	-
Kenya	115	118
Madagascar	108	115
Malaysia	-	-
Mauritius	-	-
Mozambique	108	108
Oman	-	-
Seychelles	-	-
Singapore	-	-
South Africa	-	-
Sri Lanka	-	-
Tanzania	112	132
Thailand	93	101
United Arab Emirates	-	-
Yemen	102	141
Regional Average	105	124

Source:

UN Women. 2015. Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights. UN Women, New York.

Notes:

“-” indicates that data are not available

a. This indicator is calculated as follows: $\frac{fh(\text{female in poor households})}{fh(\text{male in poor households})} / \frac{fh(\text{female in all households})}{fh(\text{male in all households})}$.

Values above 103 indicate that women are overly represented in the poorest quintile. Values below 97 indicate that men are overly represented in the poorest quintile.

Values between 97 and 103 indicate parity.

'Poorest households' refers to the bottom 20 per cent of households, using the wealth asset index in Demographic and Health Surveys (DHS) and Multiple Indicator Cluster Surveys (MICS).

b. Data refer to women and men aged 20-59.

c. The indicator is calculated as follows: $\frac{fh(\text{'female-only' household in lowest quintile})}{fh(\text{total households in lowest quintile})} / \frac{fh(\text{All 'female-only' households})}{fh(\text{All households})}$.

'Female-only' household refers to households with no male adults. The indicator represents the likelihood of 'female-only' households being among the poorest. Values above 103 indicate that 'female-only' households are overly represented in the poorest quintile. Values below 97 indicate that 'female-only' households are underrepresented in the poorest quintile.

Values between 97 and 103 indicate that the share of 'female-only' households in the poorest quintile is proportional to their overall share in the entire sample.

'Poorest households' refers to the bottom 20 per cent of households, using the wealth asset index in DHS and MICS.

d. UN Women calculations based on most recent available data from Demographic Health Surveys (DHS) and Multiple Indicator Cluster Surveys (MICS)

e. Data focuses on the poorest 20 per cent of households. It looks at the gender composition of these households and compares how women and men within these households fare in term of key education, employment and poverty outcomes. The number of women for every 100 men in poorest households is used to assess women's greater risk of poverty. The proportion of female-only households among the poorest households assesses whether female only households (households with no male adults) are over-represented among the poorest 20 per cent. Australia was not in this table, the other 19 countries were included but data was not available for all.

ANNEX 12.

Women's Representation in All Management Roles

IORA Member States	Women in management	Ranking (out of 126 countries)	Date
Australia	36.2%	36	2012
Bangladesh	5.4%	105	2011
Comoros	-	-	-
India	-	-	-
Indonesia	21.2%	81	2010
Iran	14.6%	90	2010
Kenya	-	-	-
Madagascar	36.6%	33	2010
Malaysia	21.5%	79	2012
Mauritius	23.4%	74	2012
Mozambique	-	-	-
Oman	9.3%	101	2000
Seychelles	40.8%	20	2011
Singapore	31.6%	53	2008
South Africa	31.3%	54	2012
Sri Lanka	28.4%	63	2012
Tanzania	16.5%	86	2006
Thailand	28.2%	64	2012
United Arab Emirates	10.0%	99	2008
Yemen	15.2%	88	2010
Regional average	23.1%		

Source:

ILO Statistical Database, employment by occupation: managers, June 2014, In: Source: International Labour Organization. 2015. Women in Business and Management: Gaining Momentum. ILO, Geneva.

Notes:

"-" indicates that data are not available

a. Latest years until 2012

b. Indicator as in Source: Women's percentage share of all managers

c. Total 126 countries ISCO 88 and ISCO 08 (ranking 1-108 with 14 sets of two countries and two sets of three countries having the same percentage share)

ANNEX 13.

Women and Men in Self Employment

IORA Member States	% of women self-employed	% of men self-employed	Date
Australia	8.60%	13.30%	2011
Bangladesh	86.70%	84.80%	2005
Comoros	-	-	-
India	85.50%	80.60%	2010
Indonesia	60.30%	65.60%	2009
Iran	53.20%	45.60%	2008
Kenya	-	-	-
Madagascar	93.10%	88.00%	2010
Malaysia	25.40%	26.60%	2013
Mauritius	16.60%	22.90%	2012
Mozambique	-	-	-
Oman	4.10%	3.30%	2010
Seychelles	-	-	-
Singapore	10.50%	18.50%	2013
South Africa	12.90%	16.10%	2011
Sri Lanka	48.80%	44.90%	2013
Tanzania	80.70%	71.30%	2013
Thailand	59.30%	58.00%	2013
United Arab Emirates	1.40%	5.10%	2009
Yemen	42.20%	33.40%	2010
Regional Average	43.08%	42.38%	

Source:

World Bank. 2015. "World Development Indicators". Accessed June 2015. <http://data.worldbank.org/data-catalog/world-development-indicators>

Notes:

"-" indicates that data are not available

a. Indicator as in Source: Self-employed, female (% of females employed) - Self-employed, male (% of males employed)

ANNEX 14.

Female and Male Secondary Education Rates.

IORA Member States	% of women with secondary or higher	% of men with secondary or higher
Australia	75.0%	78.0%
Bangladesh	10.2%	11.6%
Comoros	9.5%	24.3%
India	5.9%	24.0%
Indonesia	24.9%	33.8%
Iran	-	-
Kenya	6.2%	15.5%
Madagascar	3.9%	6.9%
Malaysia	-	-
Mauritius	-	-
Mozambique	0.4%	4.1%
Oman	-	-
Seychelles	-	-
Singapore	-	-
South Africa	-	-
Sri Lanka	-	-
Tanzania	1.0%	2.8%
Thailand	11.0%	17.0%
United Arab Emirates	-	-
Yemen	1.0%	16.0%
Regional Average	14.90%	23.40%

Source:

UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. UN Women, New York.

a. Australia Source: OECD Better Life Index, Accessed June 2015.

Notes:

“-” indicates that data are not available

a. Indicator as in Source (UN Women 2015): Level of Education: % with secondary or higher (women and men)

b. Indicator as in Source (OECD Better Life Index): % men and women having completed high school

c. Data refer to women and men aged 20-59

d. UN Women calculations based on most recent available data from Demographic Health Surveys (DHS) and Multiple Indicator Cluster Surveys (MICS)

ANNEX 15.
Female and Male Tertiary Education by Field of Study

IORA Member States	“Engineering, Manufacturing and Construction (women)”	“Engineering, Manufacturing and Construction (men)”	Humanities and Arts (women)	Humanities and Arts (men)	Sciences (women)	Sciences (men)
Australia	3.6%	18.5%	11.6%	9.7%	5.8%	13.0%
Bangladesh	1.5%	4.5%	30.8%	29.8%	9.6%	15.9%
Comoros	-	-	-	-	-	-
India	-	-	-	-	-	-
Indonesia	-	-	-	-	-	-
Iran	21.7%	50.8%	11.6%	5.0%	10.0%	4.6%
Kenya	-	-	-	-	-	-
Madagascar	2.5%	10.0%	14.0%	8.4%	7.5%	15.6%
Malaysia	14.4%	31.5%	8.8%	8.1%	12.8%	13.0%
Mauritius	2.8%	13.0%	8.3%	2.7%	8.3%	14.4%
Mozambique	3.4%	10.1%	7.3%	7.0%	3.5%	5.9%
Oman	9.8%	29.1%	15.0%	6.1%	24.7%	18.3%
Seychelles	-	-	9.3%	-	3.6%	40.0%
Singapore	13.9%	34.5%	11.6%	6.4%	12.2%	16.1%
South Africa	-	-	-	-	-	-
Sri Lanka	2.7%	11.0%	57.6%	36.8%	9.1%	15.1%
Tanzania	2.2%	4.3%	4.2%	3.9%	3.2%	6.0%
Thailand (1)	4.2%	17.1%	8.0%	6.7%	7.8%	8.8%
United Arab Emirates	9.8%	22.5%	13.4%	3.6%	8.2%	7.9%
Yemen	-	-	-	-	-	-
Regional Average	7.1%	19.8%	15.1%	10.3%	9.0%	13.9%

Source:

UIS Database. Accessed January 2015, In: UN Women. 2015. Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights. UN Women, New York.

Notes:

“-” indicates that data are not available

a. Data refer to the most recent available during the period specified (2006-2013)

b. Indicators as in Source: Field of Study of Tertiary Students (select study areas) (% of all students)

c. Estimated based on UIS 2015

ANNEX 16.
Gender Equality Laws

IORA Member States	Equal remuneration for work of equal value	Nondiscrimination based on gender in hiring	Banning sexual harassment in employment
Australia	Yes	Yes	Yes (2)
Bangladesh	Yes	No	Yes (1)
Comoros	-	-	-
India	No	Yes	Yes
Indonesia	No	No	Yes (2)
Iran	No	No	Yes (2)
Kenya	Yes	No	Yes (1)
Madagascar	Yes	No	Yes
Malaysia	No	No	Yes (2)
Mauritius	Yes	Yes	Yes (1)
Mozambique	No	No	Yes
Oman	No	No	No
Seychelles	-	-	-
Singapore	No	No	Yes (2)
South Africa	No	No	Yes (2)
Sri Lanka	No	No	Yes (1)
Tanzania	Yes	Yes	Yes (2)
Thailand	No	No	Yes (2)
United Arab Emirates	No	No	Yes (2)
Yemen	No	No	No
YES	6	4	16
NO	12	14	2

Source:

UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. UN Women, New York.

a. Columns 1 and 2: "Women, Business and the Law Database." Accessed January 2015, Washington, DC: World Bank.

b. Column 3: "Gender, Institutions and Development Database (GID-DB)." Accessed January 2015.

Notes:

"-" indicates that data are not available

(1) There is specific legislation in place. The law is adequate overall, but there are reported problems of implementation.

(2) There is specific legislation in place, but the law is inadequate.

ANNEX 17.
Maternity Laws

IORA Member States	Convention 3: Maternity Protection, 1919 - ratified	Convention 103: Maternity Protection (revised), 1952 - ratified	Convention 156: Workers with family Responsibilities, 1981 - ratified	Convention 183: Maternity Protection, 2000 - ratified
Australia	No	No	Yes - 30 Mar 1990, In Force	No
Bangladesh	No	No	No	No
Comoros	No	No	No	No
India	No	No	No	No
Indonesia	No	No	No	No
Iran	No	No	No	No
Kenya	No	No	No	No
Madagascar	No	No	No	No
Malaysia	No	No	No	No
Mauritius	No	No	Yes - 05 Apr 2004, In Force	No
Mozambique	No	No	No	No
Oman	No	No	No	No
Seychelles	No	No	No	No
Singapore	No	No	No	No
South Africa	No	No	No	No
Sri Lanka	No	No	No	No
Tanzania	No	No	No	No
Thailand	No	No	No	No
United Arab Emirates	No	No	No	No
Yemen	No	No	Yes - 13 Mar 1989, In Force	No
Total Yes:	0	0	3	0

Source:
International Labour Organization (ILO). ILOSTAT Database, Accessed June 2015.

ANNEX 18.
Maternity Leave and Paternity Leave

IORA Member States	Minimum length of paid maternity leave (in weeks)	Wages paid during maternity leave (% of total wage)	“Funding for maternity leave (source)”	Minimum length of paternity leave (in days)	Source	Indicator as in Source	Date
Australia	18	Flat rate	Social Insurance	14	“Paid Parental Leave scheme Review Report. Government of Australia, 2014”	n/a	2014
Bangladesh	16	100.0%	Employer	10	Maternity and Paternity at Work: Law and Practice across the World. Geneva: ILO, 2014, in: Progress of the World’s Women 2015-2016, UN Women, 2015	Maternity and Paternity Leave (table)	2013
Comoros	14	100.0%	Employer	10	as above	as above	2013
India	12	100.0%	Social Insurance	0	as above	as above	2013
Indonesia	13	100.0%	Employer	2	as above	as above	2013
Iran	13	67.0%	Social Insurance	0	as above	as above	2013
Kenya	13	100.0%	Employer	14	as above	as above	2013
Madagascar	14	100.0%	Mixed	10	as above	as above	2013
Malaysia	9	100.0%	Employer	0	as above	as above	2013
Mauritius	12	100.0%	Employer	5	as above	as above	2013
Mozambique	9	100.0%	Social Insurance	1	as above	as above	2013
Oman	7	100.0%	Employer	-	as above	as above	2013
Seychelles	14	Flat rate	Social Insurance	4	as above	as above	2013
Singapore	16	100.0%	Mixed	7	as above	as above	2013
South Africa	17	60.0%	Social Insurance	3	as above	as above	2013
Sri Lanka	12	100.0%	Employer	0	as above	as above	2013
Tanzania	12	100.0%	Social Insurance	3	as above	as above	2013
Thailand	13	100.0%	Mixed	0	as above	as above	2013
United Arab Emirates	6	100.0%	Employer	0	as above	as above	2013
Yemen	9	100.0%	Employer	0	as above	as above	2013
Regional Average	12.45	95.94%		4.37			

Notes:

“-” indicates that data are not available

ANNEX 19.
Social Security Laws

IORA Member States	Convention C102 - Social Security (Minimum Standards) Convention, 1952 (No. 102) - Ratifications	Recommendation R202 - Social Protection Floors Recommendation, 2012 (No. 202) - Ratifications
Australia	No	No
Bangladesh	No	No
Comoros	No	No
India	No	No
Indonesia	No	No
Iran	No	No
Kenya	No	No
Madagascar	No	No
Malaysia	No	No
Mauritius	No	No
Mozambique	No	No
Oman	No	No
Seychelles	No	No
Singapore	No	No
South Africa	No	No
Sri Lanka	No	No
Tanzania	No	No
Thailand	No	No
United Arab Emirates	No	No
Yemen	No	No
Regional	0	0

Source:
International Labour Organization (ILO). ILOSTAT Database, Accessed June 2015.

ANNEX 20.

Gender Equality in Business Registration Laws.

IORA Member States	Can a woman register a business in the same way as a man? (1)	Can a woman open a bank account in the same way as a man? (2)
Australia	Yes (unmarried/married)	Yes (unmarried/married)
Bangladesh	Yes (unmarried/married)	Yes (unmarried/married)
Comoros	-	-
India	Yes (unmarried/married)	Yes (unmarried/married)
Indonesia	Yes (unmarried/married)	Yes (unmarried/married)
Iran	Yes (unmarried/married)	Yes (unmarried/married)
Kenya	Yes (unmarried/married)	Yes (unmarried/married)
Madagascar	Yes (unmarried/married)	Yes (unmarried/married)
Malaysia	Yes (unmarried/married)	Yes (unmarried/married)
Mauritius	Yes (unmarried/married)	Yes (unmarried/married)
Mozambique	Yes (unmarried/married)	Yes (unmarried/married)
Oman	Yes (unmarried/married)	Yes (unmarried/married)
Seychelles	-	-
Singapore	Yes (unmarried/married)	Yes (unmarried/married)
South Africa	Yes (unmarried/married)	Yes (unmarried/married)
Sri Lanka	Yes (unmarried/married)	Yes (unmarried/married)
Tanzania	Yes (unmarried/married)	Yes (unmarried/married)
Thailand	Yes (unmarried/married)	Yes (unmarried/married)
United Arab Emirates	Yes (unmarried/married)	Yes (unmarried/married)
Yemen	Yes (unmarried/married)	Yes (unmarried/married)
Regional	YES = 18, NO = 0	YES = 18, NO = 0

ANNEX 20.

Gender Equality in Business Registration Laws. Cont'd

IORA Member States	Can a woman register a business in the same way as a man? (1)	Can a woman open a bank account in the same way as a man? (2)
Note (1):		
1a. Can an unmarried woman register a business in the same way as an unmarried man?	The answer is “Yes” if full legal capacity is obtained upon the age of majority and there are no restrictions on unmarried women registering businesses;	The answer is “No” if unmarried women have limited legal capacity to register a business; this would include situations in which they may not legally bind themselves with a legal document.
“1b. Can a married woman register a business in the same way as a married man?”	The answer is “Yes” if full legal capacity is obtained upon the age of majority and there are no restrictions on married women registering a business;	The answer is “No” if married women have limited legal capacity to register a business; this would include if they may not legally bind themselves; The answer is also “No” if married women need the permission, signature, or consent of their husbands to register a business; The answer is also “No” if married women are required to provide information pertaining to their husbands during any stage of the incorporation process, but the requirement is not reciprocal.
Note (2):		
“2a. Can an unmarried woman open a bank account in the same way as an unmarried man?”	The answer is “Yes” if there are no restrictions on unmarried women opening bank accounts;	The answer is “No” if there are specific provisions limiting the ability of unmarried women to open bank accounts; only provisions from the body of family laws are systematically counted; provisions that may exist in other types of law, such as banking regulations, are not included here.
“2b. Can a married woman open a bank account in the same way as a married man?”	Only provisions from the body of family laws are systematically counted; provisions that may exist in other types of law are not; The answer is “Yes” if there are no restrictions on married women opening bank accounts; The answer is also “Yes” if explicit provisions exist stating that married women may open bank accounts, or that both spouses may open bank accounts in their own names;	The answer is “No” if there are specific provisions limiting the ability of married women to open bank accounts. This includes provisions stating that married women who are separately employed from their husbands may open a bank account in their own name, as it implies that women without a separate income stream may not do so; The answer is also “No” if there are specific provisions limiting the legal capacity of married women and preventing them from opening a bank account in their own name.

Note:

Unmarried/married means: whether unmarried or married

“-” indicates that data are not available

Source: “Women, Business and the Law 2014”

Indicator as in Source: Can a woman register a business in the same way as a man? - Can a woman open a bank account in the same way as a man?

Date: as of 2014

ANNEX 21.

Women and Men Bank Account Holders

IORA Member States	% men and women with an account at a financial institution (15+) - All adults (%)	% Women with an account at a financial institution (15+)	Date
Australia	98.86%	99.04%	2014
Bangladesh	29.14%	25.22%	2014
Comoros	21.70%	17.90%	2011
India	52.75%	42.64%	2014
Indonesia	35.95%	37.24%	2014
Iran	92.18%	87.11%	2014
Kenya	55.21%	51.94%	2014
Madagascar	5.73%	5.50%	2014
Malaysia	80.67%	78.09%	2014
Mauritius	82.21%	80.00%	2014
Mozambique	-	-	-
Oman	73.60%	63.53%	2011
Seychelles	-	-	-
Singapore	96.35%	96.07%	2014
South Africa	68.77%	68.77%	2014
Sri Lanka	82.69%	83.11%	2014
Tanzania	19.04%	17.10%	2014
Thailand	78.14%	75.44%	2014
United Arab Emirates	83.20%	66.32%	2014
Yemen	6.45%	1.68%	2014
Regional Average	59%	55%	

Source:
World Bank. 2014 "Global Findex (Global Financial Inclusion Database)." Accessed June 2015.

Notes:

"-" indicates that data are not available

a. Indicator as in Source: Account at a financial institution (% age 15+) [ts] - Account at a financial institution, female (% age 15+) [ts]

b. Denotes the percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution

ANNEX 22.
Women and Men's Borrowing from Financial Institutions

IORA Member States	% all adults who borrowed from a financial institution	% women who borrowed from a financial institution	% men who borrowed from a financial institution	Difference: men- women's borrowing	Date
Australia	23.44%	23.60%	23.26%	-0.34%	2014
Bangladesh	9.88%	9.81%	9.96%	0.15%	2014
Comoros	7.21%	5.85%	8.64%	2.79%	2011
India	6.37%	4.93%	7.75%	2.82%	2014
Indonesia	13.14%	11.17%	15.15%	3.98%	2014
Iran	31.56%	31.18%	31.94%	0.76%	2014
Kenya	14.92%	12.56%	17.58%	5.02%	2014
Madagascar	2.00%	1.83%	2.19%	0.36%	2014
Malaysia	19.52%	16.58%	22.17%	5.59%	2014
Mauritius	17.06%	13.16%	21.26%	8.10%	2014
Mozambique	-	-	-	-	-
Oman	9.16%	6.17%	12.17%	6.00%	2011
Seychelles	-	-	-	-	-
Singapore	14.20%	14.32%	14.07%	-0.25%	2014
South Africa	12.09%	11.41%	12.85%	1.44%	2014
Sri Lanka	17.86%	17.32%	18.46%	1.14%	2014
Tanzania	6.50%	6.41%	6.60%	0.19%	2014
Thailand	15.40%	13.67%	17.39%	3.72%	2014
United Arab Emirates	15.45%	8.60%	18.11%	9.51%	2014
Yemen	0.42%	0.42%	0.42%	0.00%	2014
Regional Average	13.12%	11.61%	14.44%	2.83%	

Source:

World Bank. 2014 "Global Findex (Global Financial Inclusion Database)." Accessed June 2015.

Notes:

"-" indicates that data are not available

a. Indicator as in Source: Borrowed from a financial institution (% age 15+) [ts] - Borrowed from a financial institution, female (% age 15+) [ts] - Borrowed from a financial institution, male (% age 15+) [ts]

b. Denotes the percentage of respondents who report borrowing any money from a bank or another type of financial institution in the past 12 months (see year-specific definitions for details) (% age 15+)

c. Data for Comoros and Oman was collected in 2011, but not 2014

ANNEX 23.
Women and Men's Borrowing from Family and Friends

IORA Member States	% adults who borrowed from family and friends	% women who borrowed from family and friends	% men who borrowed from family and friends	Difference: en - women's borrowing	Date
Australia	16.92%	18.45%	15.28%	-3.17%	2014
Bangladesh	25.18%	24.00%	26.31%	2.31%	2014
Comoros	25.34%	28.64%	21.86%	-6.78%	2011
India	32.30%	29.97%	34.54%	4.57%	2014
Indonesia	41.49%	41.23%	41.75%	0.52%	2014
Iran	48.66%	49.70%	47.65%	-2.05%	2014
Kenya	60.47%	62.33%	58.35%	-3.98%	2014
Madagascar	50.92%	50.55%	51.31%	0.76%	2014
Malaysia	38.96%	29.85%	47.21%	17.36%	2014
Mauritius	3.66%	2.85%	4.53%	1.68%	2014
Mozambique	-	-	-	-	-
Oman	33.05%	31.85%	34.27%	2.42%	2011
Seychelles	-	-	-	-	-
Singapore	4.45%	3.08%	5.86%	2.78%	2014
South Africa	71.20%	74.44%	67.58%	-6.86%	2014
Sri Lanka	9.00%	8.50%	9.55%	1.05%	2014
Tanzania	39.87%	37.53%	42.30%	4.77%	2014
Thailand	31.12%	30.12%	32.27%	2.15%	2014
United Arab Emirates	28.52%	21.14%	31.38%	10.24%	2014
Yemen	51.68%	54.85%	48.39%	-6.46%	2014
Regional Average	34.04%	33.28%	34.47%	1.18%	

Source:

World Bank. 2014 "Global Findex (Global Financial Inclusion Database)." Accessed June 2015.

Notes:

"-" indicates that data are not available

a. Indicator as in Source: Borrowed from family or friends (% age 15+) [ts] - ed from family or friends, female (% age 15+) [ts] - ed from family or friends, male (% age 15+) [ts]

b. Denotes the percentage of respondents who report borrowing any money from family, relatives, or friends in the past 12 months (male, % age 15+)

c. Data for Comoros and Oman was collected in 2011, but not 2014

ANNEX 24.
Women's Land Ownership.

IORA Member States	Women landowners (% of all landowners)	Women who own land (% of all women) Sole Ownership	Women who own land (% of all women) Sole OR Joint Ownership	Source	Indicator as in Source	Date
Australia	-	-	-			-
Bangladesh	22.60%	-	8.50%	FAO Gender and Land Rights Database	Women landowners (percentage of women landowners out of total landowners) - Women who own land (percentage of women who own land out of total women) sole & joint	2011/12
Comoros	-	-	-			
India	10.86%	-	-	Landportal Landbook	Women Holders/Tot Holders	accessed Jun 15
Indonesia	8.81%	-	-	Landportal Landbook	Women Holders/Tot Holders	accessed Jun 15
Iran	-	-	-			
Kenya	-	-	-			
Madagascar	15.28%	-	-	Landportal Landbook	Women Holders/Tot Holders	accessed Jun 15
Malaysia	18.03%	-	-	Landportal Landbook	Women Holders/Tot Holders	accessed Jun 15
Mauritius	-	-	-			
Mozambique	23.12%	-	-	Landportal Landbook	Women Holders/Tot Holders	accessed Jun 15
Oman	-	-	-			
Seychelles	-	-	-			
Singapore	-	-	-			
South Africa	-	-	-			
Sri Lanka	16.31%	-	-	Landportal Landbook	Women Holders/Tot Holders	accessed Jun 15
Tanzania	19.71%	8.00%	30.00%	Landportal Landbook - FAO Gender and Land Rights Database	Women Holders/Tot Holders - Women who own land (percentage of women who own land out of total women) sole and sole & joint	accessed Jun 15 - 2010
Thailand	27.40%	-	-	Landportal Landbook	Women Holders/Tot Holders	accessed Jun 15
United Arab Emirates	-	-	-			
Yemen	-	-	-			
Regional Average	18.01%					

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