

Annex B:
Case Studies



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AUSTRALIA: ESTABLISHING THE WORKPLACE GENDER EQUALITY AGENCY

Introduction and Pre-reform situation

The Workplace Gender Equality Agency (WGEA, the Agency) is an Australian Government statutory agency created as part of the Workplace Gender Equality Act 2012 – a key structural reform enacted to ensure equal treatment of men and women in Australian workplaces.

The Agency is charged with promoting and improving gender equality in Australian workplaces. It collects data that informs government policy on the participation of women in the workforce and monitors the implementation of the Act, including supporting employers to comply with its provisions.

Policy response

The principle objects of the Workplace Gender Equality Act 2012 (the Act) are to:

- promote and improve gender equality (including equal remuneration between women and men) in employment and in the workplace;
- support employers to remove barriers to the full and equal participation of women in the workforce;
- promote, amongst employers, the elimination of discrimination on the basis of gender in relation to employment matters (including in relation to family and caring responsibilities);
- foster workplace consultation between employers and employees on issues concerning gender equality in employment and in the workplace; and
- improve the productivity and competitiveness of Australian business through the advancement of gender equality in employment and in the workplace.

Under the Act, all non-public sector employers with 100 or more employees to submit an annual report to the WGEA against six Gender Equality Indicators (GEI):

GEI 1: gender composition of the workforce

GEI 2: gender composition of governing bodies of relevant employers

GEI 3: equal remuneration between men and women

GEI 4: availability and utility of employment terms, conditions and practices relating to flexible working arrangements for employees and to working arrangements supporting employees with family or caring responsibilities

GEI 5: consultation with employees on issues concerning gender equality in the workplace

GEI 6: sex-based harassment and discrimination.

The WGEA supports the implementation of the *Act* by assisting Australian employers to comply with the *Act's* reporting requirements. This involves working collaboratively with employers to provide advice, practical tools and education to help them strengthen their response to gender equality, specific to each industry.

Impact

It is now accepted practice for Australian employers to submit their information and data to the WGEA and there is a compliance rate of around 98 per cent. All non-compliant organisations are listed on the Agency's website and in its Annual Report, which is tabled in Parliament. In addition, non-compliant organisations may not be eligible to tender for contracts under the Commonwealth and some state procurement frameworks, or be eligible for some Commonwealth grants and other financial assistance.

The data collected by the WGEA also forms the basis of educational Competitor Analysis Benchmark Reports. These reports can be customised to the industry and organisation size, and they enable employers to identify target areas, develop informed strategies and measure their performance against their peers over time.

The Agency's dataset has developed into one of the world's most comprehensive sources of gender equality data. The WGEA collects data from over 4,800 Australian reporting organisations covering more than 4.3 million workers, which equates to over 40 per cent of Australian employees. After six years of data collection, the WGEA data now paints a detailed picture of the progress of gender equality in Australian workplaces. The results demonstrate the importance of measuring workplace gender equality, helping to identify gaps and inform policy development on issues such as parental leave, pay equity, flexible work and women in leadership.

Workplace gender equality in Australia has made the most rapid progress in those areas where employers have a direct influence on the outcome. For example, the latest 2019 dataset showed that the pay gap between Australian men and women continues to decline, there is solid growth in the number of women moving into management roles (39.1%), and over seven in ten employers now have either a strategy or policy in place to support gender equality or promote flexible work. These are important and positive developments over a relatively short timeframe.

Challenges and lessons

The data also show persistent lag areas: men still out-earn women, on average, by 21.3 per cent; pay gaps persist in every industry, occupation and manager category; gender segregation remains deeply entrenched across Australian industries, occupations and workplaces; access to employer-funded paid parental leave has virtually stalled; and women are still greatly under-represented at the most senior levels of management.

This information informs Australian Government policy initiatives that aim to strengthen the economic security and potential of Australian women – most recently through the Women's Economic Security Statement, released for the first time in 2018.

CANADA

A. ADVANCING WOMEN’S ECONOMIC SECURITY

Introduction

Prior to the COVID-19 pandemic, Canada's economy was growing at a solid pace, but women continued to be under-represented and face barriers to advancement in certain areas of the workforce. In the trades, women made up a markedly smaller proportion of workers, and the Government of Canada had taken steps to help address this gap in the economy.

Women’s economic security and prosperity was and continues to be a priority for the Government of Canada. As the economic impacts of COVID-19 continue to be felt, it continues to support job opportunities and financial stability for Canadians, including women.

Pre-reform situation

The skilled trades represent high-quality and well-paid careers that are critical to Canada’s economic growth. Skilled trades and related occupations represent approximately 1 in 5 employed Canadians. Apprenticeship is widely recognized as a high-quality approach to teaching skills through a combination of on-the-job and in-class technical training.

However, according to the 2018 data of the Registered Apprenticeship Information System, women account for only 9% of apprentices in Red Seal trades, and about half are in the low-paid hairstylist, cook or baker trades.²

A 2016 Canadian Apprenticeship Forum report identified barriers that women face to entering and succeeding in the trades, including cultural stereotypes about gender norms, workplace discrimination, absence of mentors and role models, lack of facilities for women, and unwelcoming workplaces.

Policy response

The Government of Canada has introduced several policies to help women enter and succeed in the skilled trades, such as:

- **Apprenticeship Incentive Grant for Women:** To encourage women to enter and succeed in Red Seal trades where they are underrepresented and to ensure that women are increasingly able to model leadership to other aspiring female tradespeople, the Government of Canada has allocated \$20 million over five years, starting in 2018-19, to pilot an Apprenticeship Incentive Grant for Women. This grant provides \$3,000 per year or level, up to a maximum amount of \$6,000, to registered apprentices who have

² For the 56 designated Red Seal skilled trades, the federal government works with provincial and territorial partners and industry to set common standards of excellence; where these standards are met, it is indicated on provincial and territorial trade certifications for individual tradespersons.

successfully completed their first or second year/level of an apprenticeship program in eligible Red Seal trades where they are underrepresented.

- **Women in Construction Fund:** Announced in 2018, the Women in Construction Fund (WCF), a three-year program, with an investment of \$10 million, aims to increase the participation of women in construction trades. Funded under the Government of Canada's Investing in Canada Plan, the WCF supports projects building on existing models that have proven to be effective in attracting women to the trades. These models provide supports such as mentoring, coaching and tailored supports that help women to progress through their training, and find and retain jobs in the trades.
- **Skilled Trades Awareness and Readiness Program:** Announced in 2018, the Skilled Trades Awareness and Readiness (STAR) Program provides \$10 million annually to encourage Canadians – particularly those facing barriers, such as women, Indigenous peoples, newcomers, persons with disabilities and youth – to explore and prepare for careers in the skilled trades. The objectives of the program are to build awareness of the trades as viable, high-quality careers; help equip individuals with the skills and support they need to pursue a career in the skilled trades; and provide opportunities to explore the trades.
- **Union Training and Innovation Program:** Launched in 2017, the Union Training and Innovation Program (UTIP) provides \$25 million annually, through two funding streams to support union-based apprenticeship training, innovation and enhanced partnerships in the Red Seal trades:
 - Stream 1 (Investments in Training Equipment) provides unions with up to 50% of the cost of new, up-to-date equipment and materials to meet industry standards or investments in technology needed to train workers in the Red Seal trades, leading to a more skilled, inclusive, certified and productive trades workforce.
 - Stream 2 (Innovation in Apprenticeship) provides support for innovative approaches and enhanced partnerships to address long-standing challenges limiting apprenticeship outcomes.

For both streams, priority is given to projects that target the participation and success of key groups (i.e. women, Indigenous peoples, newcomers to Canada, persons with disabilities and racialized persons); and involve broad-based partnerships with employers, community and non-profit groups, training providers, provinces and territories, Indigenous communities, colleges, etc.

Impact

Since these new initiatives have started to be implemented, the Government of Canada has committed to invest over \$130 million in new funding to increase the participation and success of women in the trades.

With regards to specific program developments/expectations:

- Over 3,000 Apprenticeship Incentive Grants for Women were issued in 2019-2020.

- Approximately 2,800 women will benefit from the WCF over the duration of the program.
- Results from the UTIP and STAR programs are not yet available.

Challenges and lessons

The COVID-19 pandemic and the resulting spring 2020 lockdown have not diminished the need for a strong and skilled trades workforce in Canada. As governments move forward with apprenticeship programming to continue to support this need, the significant negative impact that the pandemic has had on the Canadian workforce at large, but for hourly workers in particular, will need to be addressed.

According to Statistics Canada's April 2020 Labor Force Survey , women have been disproportionately affected in comparison to men in terms of lost jobs and wages due to the lockdown. Although detailed data on the impact specific to the trades is challenging to gather and will take time to fully analyze, it is likely that other vulnerable groups in the trades may have been severely impacted as a result of closures of hair salons and most restaurant services.

With regards to apprenticeship programming, the pandemic has resulted in many training providers closing their facilities and postponing their training delivery. Some organizations, however, have been able to continue training and other apprenticeship activities through virtual/online learning tools, web portals, digital marketing campaigns and research.

B. GENDER BUDGETING

Introduction

Gender equality and diversity are fundamental to creating a thriving and successful economy that reflects Canadian values. Over the last four decades, the rise in women's labour force participation has been a powerful driver of Canada's economic growth, accounting for about a third of the increase in Canada's real per capita gross domestic product (GDP), which translates into over \$9,000 per person. Over roughly the same period, women's median wages rose by 50 per cent in real terms, and the number of women graduating with Bachelor's degrees overtook men—with women accounting for nearly six out of ten university graduates in 2017.

While a lot of progress has been made toward advancing gender equality and diversity in Canada, there is still more work to be done. As a result of persistent social norms, women continue to spend more time than men on caregiving and household responsibilities which directly impact opportunities for full participation in the paid labour force. Additionally, occupational segregation presents large barriers for women in front-line public protection services, trades and occupations in the natural and applied sciences. As a result, women are more likely to work in low-wage jobs.

In addition to gender equality, diversity is a critical component of a successful economy. Diverse groups of women and men continue to face barriers which prevent them from reaching their full potential. Gaps in annual wages and salaries for visible minorities are considerable and employment and labor force participation rates for recent immigrants and people with disabilities remain lower than the average. The intersectionality of diversity and gender can exacerbate these inequalities. For example, recent immigrants had the lowest labour force participation rates in 2019 with recent immigrant women participating less than recent immigrant men.

Encouraging more women and diverse groups of people to remain in or join the workforce would provide significant economic gains and help counteract the effects of population aging and slowing economic growth. Estimates show that if men and women participated equally in the workforce, Canada's GDP could increase by as much as 4 per cent.

Pre-reform situation

The term Gender Budgeting was first adopted in late 2015 to describe the conscious effort by policy makers to understand how decisions affect diverse groups of people differently, with a view to allocating government resources more equitably and efficiently. That said, gender considerations have been a mainstay of policy design for a long time in Canada, since the early 1990s with the application of Gender Based Analysis Plus (GBA+) in the development of policies and programs. GBA+ has evolved significantly over the last decade and in recent years the Government has prioritized and expanded this tool to a whole of Government approach to look at impacts across a range of intersectional lenses.

The *Canadian Gender Budgeting Act* and the Gender Results Framework were two recent reforms that solidified gender budgeting as a core pillar of budget making. These reforms have

allowed the Government to make meaningful investments towards greater gender equality and diversity that are underpinned by clear objectives and strong evidence.

Policy response

Gender budgeting is a major element of the Government of Canada’s strategy to improve gender equality. Domestic budgets are often the most comprehensive statements of a government’s social and economic agenda. By applying a gender and diversity lens to its budgeting process, the Government can better anticipate how various policies and programs would affect diverse groups and prepare mitigation strategies for any unintended or negative impacts. Gender budgeting ultimately allows for more informed decision-making that takes into account all Canadians.

Canada’s commitment to gender budgeting has been rooted in law since 2018 under the *Canadian Gender Budgeting Act*, and leverages two key tools: The Gender-Based Analysis Plus and the Gender Results Framework.

The **Gender-Based Analysis Plus** (GBA+), a tool to assess how diverse groups of women, men and non-binary people may experience policies, programs and initiatives. The “plus” in GBA+ acknowledges that GBA goes beyond biological (sex) and socio-cultural (gender) differences to consider other identity factors such as ethnicity, age, income level, and mental or physical ability.



Canada has now mainstreamed GBA+ analysis into its domestic budgeting in the following ways:

- Any new policy and program, including tax measures, being considered for the federal Budget requires a complete and detailed GBA+ analysis. This analysis is based on a [standardized template](#) to ensure a consistent approach is taken across the Government. A detailed user guide is available to assist Departments in completing the template;
- Where negative or unintended impacts are anticipated, proponents of proposals are encouraged to include corrective or mitigation measures. Proactive program design or implementation elements that address existing inequalities in order to reduce barriers are also encouraged;
- All public servants developing and analyzing policy and budget proposals are required to take GBA+ training;
- The Department for Women and Gender Equality (WAGE), established in 2018, serves as a centre of expertise to guide these GBA+ analyses;
- The federal Budget includes summaries of the GBA+ analyses (for example, see Budget 2019’s [Gender Report](#)); and,
- All Departments must incorporate GBA+ performance reporting into their annual results reporting to Parliament.







The second tool is the **Gender Results Framework** (GRF), a set of policy goals and indicators for tracking Canada’s progress on gender equality (see below). It was developed with advice

from experts in Canada and around the globe. By highlighting where Canada could do better, the GRF aids the Government’s priority-setting and decision-making in the federal budget process. In Budget 2019, the [Gender Statement](#) summarizes the current status and important actions taken so far to advance on a number of the GRF indicators.

CANADA'S GENDER RESULTS FRAMEWORK

Canada's economic future depends on people having equal opportunity to reach their full potential, regardless of gender.

GENDER EQUALITY GOALS FOR CANADA

 Education and Skills Development	Equal opportunities and diversified paths in education and skills development <ul style="list-style-type: none"> • More diversified educational paths and career choices • Reduced gender gaps in reading and numeracy skills among youth, including Indigenous youth • Equal lifelong learning opportunities and outcomes for adults. 	 Gender-Based Violence and Access to Justice	Eliminating gender-based violence and harassment, and promoting security of the person and access to justice <ul style="list-style-type: none"> • Workplaces are harassment free • Fewer women are victims of intimate partner violence and sexual assault • Fewer victims of childhood maltreatment • Fewer women killed by an intimate partner • Increased police reporting of violent crimes • Fewer Indigenous women and girls are victims of violence • Increased accountability and responsiveness of the Canadian criminal justice system
 Economic Participation and Prosperity	Equal and full participation in the economy <ul style="list-style-type: none"> • Increased labour market opportunities for women, especially women in underrepresented groups • Reduced gender wage gap • Increased full-time employment of women • Equal sharing of parenting roles and family responsibilities • Better gender balance across occupations • More women in higher-quality jobs, such as permanent and well-paid jobs 	 Poverty Reduction, Health and Well-Being	Reduced poverty and improved health outcomes <ul style="list-style-type: none"> • Fewer vulnerable individuals living in poverty • Fewer women and children living in food insecure households • Fewer vulnerable individuals lacking stable, safe and permanent housing • Child and spousal support orders are enforced • More years in good health • Improved mental health • Improved access to contraception for young people and reduced adolescent birth rate
 Leadership and Democratic Participation	Gender equality in leadership roles and at all levels of decision-making <ul style="list-style-type: none"> • More women in senior management positions, and more diversity in senior leadership positions • Increased opportunities for women to start and grow their businesses, and succeed on a global scale • More company board seats held by women, and more diversity on company boards • Greater representation of women and underrepresented groups in elected office and ministerial positions in national and sub-national governments • Increased representation of women and underrepresented groups as administrators of the justice system 	 Gender Equality Around the World	Promoting gender equality to build a more peaceful, inclusive, rules-based and prosperous world <ul style="list-style-type: none"> • Feminist international approach to all policies and programs, including diplomacy, trade, security and development

The GRF is aligned with the Government of Canada's policy of GBA+, ensuring that gender is considered in relation to other intersecting identity factors. Wherever possible, intersecting identity factors will be considered in the above indicators.

For up-to-date facts, data and analysis on gender equality, including those relevant to the GRF indicators, the public can also access the [Centre for Gender, Diversity and Inclusion Statistics](#) (by Statistics Canada) and the [Gender Results Framework Portal](#) (by WAGE).

Impact

Gender budgeting has helped the Canadian government reach a new level of gender and diversity-inclusiveness in its policy development. All Departments are now prompted to think about any impacts a policy has on gender and diversity from the early stages of policy development. These considerations are fully integrated in budget decision-making and are made public through the Budget’s Gender Report. Canadians can now see for themselves how policies are being evaluated through an equality lens and can better hold their Government to account.

Some examples of recent government measures where parameters were strongly informed by gender budgeting and GBA+ analysis include:

- **Employment Insurance (EI) Parental Sharing Benefit:** Introduced in Budget 2018, this new measure provides additional weeks of “use it or lose it” EI parental benefits. Research shows that an unequal sharing of caregiving responsibilities in the household is a major factor explaining Canada’s gender wage gap, contributing to fewer hours

worked by women and lower earnings. Greater flexibility for parents receiving parental benefits, and incentives for men to take parental leave, can help balance caring responsibilities within the home and help drive a cultural change in workplaces. The fact that the Government's GRF highlighted the gender wage gap and female participation in the economy as priorities in Budget 2018 helped lead to the inclusion of this new benefit.

- **Science Funding and Support for the Next Generation of Researchers:** While funding for scientific research results in discoveries and innovations that benefit all Canadians, GBA+ analysis found that there are disparities within the academic research community in Canada. For example, only 40 per cent of full time teaching staff, and only 29 per cent of full professors, are women. The funding for science approved in Budget 2018 therefore included a number of initiatives intended to improve equity, diversity and inclusion in academia. For example, funding was provided to better support early-career researchers and new investments in Canada's research granting councils were matched with commitments to advance gender equality. A strategic plan was also undertaken to grow the capacity of Indigenous communities to conduct research and partner with the broader research community.
- **Apprenticeship Incentive Grant for Women:** As a result of needs revealed by the GBA+ analysis, Budget 2018 took steps to encourage women's representation in male-dominated—and better paid—skilled trades' careers. It did so by introducing the Apprenticeship Incentive Grant for Women, a pilot project to increase the financial support that women training in male-dominated skilled trades would receive.
- **Canada Training Benefit:** In Budget 2019, the Government introduced the Canada Training Benefit to help reduce barriers to upskilling for working Canadians. This initiative provides a refundable tax credit to offset tuition costs for training, income support during training, and job protection so that workers can take the time needed to keep their skills relevant and in-demand. As this measure was being developed, the GBA+ analysis identified potential barriers to access for lower-income Canadians. As a result, the initiative includes several features aimed at reducing barriers to access for lower-income individuals who may need it the most.

Challenges and lessons

High-quality GBA+ analysis requires early attention and robust data to develop effective policy options and strategies for Canadians. For GBA+ analysis to be most valuable, it is ideally built directly into the early stages of the policy development process. Based on the information provided by Departments that developed budget proposals, for 66 per cent of Budget 2019 measures the GBA+ analysis were performed early in the development phase or had been performed on the existing program. This engagement suggests a clear effort by the whole of Government to incorporate gender and diversity considerations early in the policy process, but also leaves room for further improvement.

Challenges also remain in terms of consistency in approach to GBA+ assessments across Departments. To address this, a standardized template which every Department uses was

introduced, training to government employees was provided, and key resources were identified in each Department to guide employees on GBA+-related issues.

Finally, a recurring challenge in developing a robust GBA+ is access to data, particularly gender- and diversity-disaggregated data. In recognition of this, the Government provided resources (\$7.5 million over five years) in Budget 2019 to three Departments (Canadian Heritage, Employment and Social Development Canada and the Treasury Board of Canada Secretariat) to improve the collection of disaggregated administrative data and strengthen reporting requirements. This will achieve greater consistency and comparability over time and across programs with the aim of improving the inclusiveness of the Government of Canada's programs.

INDONESIA: PROVIDING MICROFINANCE ACCESS TO WOMEN-OWNED MSMEs

Introduction

The International Finance Cooperation (IFC) and AXA (2015) jointly projected that by 2028, women are expected to gain control of around 75 percent of discretionary spending worldwide³. As economic opportunities increase, there are huge numbers of women who are entering the world of business and entrepreneurship. In 2015, The Global Entrepreneurship Monitor estimated that there are 85 million of adult women in Indonesia while around 26% (22 million) are entrepreneurs, predominantly running micro and small businesses (GEM, 2015)⁴. These numbers are quite significant compared to other economies.

One of the opportunities that can be developed to support Indonesian MSMEs is by maximizing women-owned MSMEs. In Indonesia, it is estimated that more than 50% of MSMEs are led by women and this number continues to grow significantly compared with the number of MSMEs owned by men (Asia Foundation, 2013)⁵. Helping women entrepreneurs may provide opportunities to reduce poverty by supporting businesses and also to improve welfare by increasing opportunities to expand their businesses.

Pre-reform situation

Although small businesses continue to grow, the gender inequality still persist in Indonesia. Based on the average value, businesses owned by women are significantly smaller than those owned by men in terms of profits, sales and number of employees.

Unlike men, women entrepreneurs in Indonesia have to deal with challenges such as the dual roles in the household, not only as an entrepreneur but also as a family caretaker; lack of property ownership; lack of business experience and limited mobility. Furthermore, women entrepreneurs may have also have to overcome obstacles to access financial services. These conditions are relatively common throughout the world. It is estimated that 70% of women entrepreneurs worldwide have not been served nor are eligible for financial services (IFC, 2014).⁶

In Indonesia, MSMEs also have to deal with difficulties in accessing financial services. Report from Bank Indonesia shows that the financing received by MSMEs in 2011 was only around 21.5% of the total financing provided by the Bank⁷. Based on this number, MSMEs owned by women receive less financing than MSMEs owned by men. The World Bank estimates that only 41% of companies owned by women have open accounts in formal financial institution

³ International Finance Cooperation and AXA, 2015, *She for Shield: Insure Women to Better Protect All*, IFC & AXA, Washington DC

⁴ The World Bank. 2016. “Women Entrepreneurs in Indonesia: *A Pathway to Increasing Shared Prosperity*”. The World Bank, Jakarta.

⁵ Asia Foundation. 2013. “Access to Trade and Growth of Women’s SMEs in APEC Developing Economies.” The Asia Foundation, Jakarta.

⁶ International Finance Corporation. 2016. *UKM yang dimiliki Wanita di Indonesia: Kesempatan Emas untuk Institusi Keuangan Lokal*. International Finance Corporation, Jakarta.

⁷ Bank of Indonesia. 2015. *MSME Development Report 2015*.

compared to 51% owned by men. These numbers are even lower in terms of credit facility. There were only 13% businesses owned by women that are eligible for loans from formal financial institutions, compared to 21% owned by men (World Bank, 2010)⁸.

Furthermore, Indonesian women entrepreneurs tend to show reluctance to access financing services from formal institutions due to the following three key factors:

- Higher interest rates compared to variety of loans provided by informal sources, including family and friends;
- Complicated procedures and documents;
- Requirement of collateral; but at the same time women, cannot make their own decision due to lack of independence.

The Asia Pacific is expected to grow by \$ 89 billion per year if women can boost their economic potential. In Indonesia, it is expected that there will be an increase of 11% if businesses owned by women are involved in the same sector and have equal access to production sources as companies owned by men (Asia Foundation, 2013)⁹.

Policy response

The Government has adopted several policies to fully unlock the economic potential and contribution of women. These policies such as Fostering the Economy of the Prosperous Family (or known as Mekaar) and Ultra Microfinance (UMi) are expected, among others, to provide easier access for women entrepreneurs to access financial services.

Fostering the Economy of the Prosperous Family (known as Mekaar). The Mekaar Program has been run by one of Indonesia's state-owned company, PT Permodalan Nasional Madani (Persero) since 2015. This program serves capital loan specifically for underprivileged women who own micro businesses, either those just starting out or those that are looking to further develop their business. This program is also accompanied by business assistance activities that are conducted in group settings.

The implementation of a group system is expected to reduce the difficulty of access to finance so that customers are able to develop their businesses in order to achieve their goals and improve family welfare. The benefits provided by the Mekaar Program include:

- Improving financial management;
- Financing capital without collateral;
- Fostering the saving habit; and
- Entrepreneurship competence and business development.

To ensure the program running properly, the government has set up rules for the program. Some of the requirements are as follows:

⁸ The World Bank. 2010. "Improving Access to Financial Services in Indonesia." The World Bank, Jakarta.

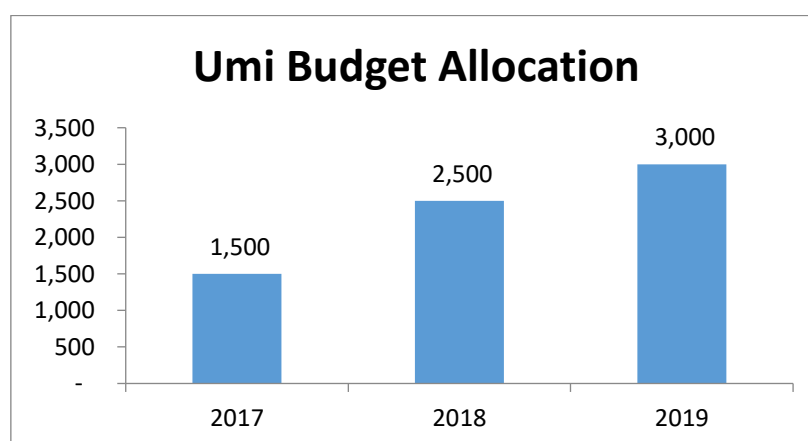
⁹ Asia Foundation. Op.cit.

- The service of PNM Mekaar is intended for underprivileged women who also own micro-scale business;
- Financing for PNM Mekaar does not require physical collateral. The financing is a joint responsibility, with the recipient required to undergo the process of Financing Preparation and Weekly Group Meeting;
- One group consists of at least 10 customers;
- Each group is led by a chairman; and
- Weekly Group Meeting must be held once a week to pay weekly installments and business coaching.

The Government has also set a target for Mekaar recipient, that is empowering women who have no capital or very limited funds to develop their businesses by providing loans starting from IDR 2 million (USD 150) without collateral. The loan amount can be increased if necessary in the future to expand the business.

Ultra Microfinance (UMi). UMi Financing Program is a micro-financing program from the government for new entrepreneurs that can be accessed easily with low cost. This program targets the lowest level of micro businesses, which cannot be facilitated by banks through the People's Business Loans. By targeting micro entrepreneurs, UMi provides financial services with a maximum of Rp 10 million per customer.

This program is not only for women compared to Mekaar; but in terms of the costumers, 90% of them are women. This program has been conducted since 2017 and continues to operate as of today. The Government has been increasing the allocation for this program as shown in the graph below (in billion IDR)¹⁰.



Impact

The government has distributed to more than 5 million Mekaar Program customers up to 2018 and has been targeting to distribute to 10 million customers by 2020. Through the UMi Program, the Government distributed around IDR 7 trillion to 1.2 million women-owned micro and small businesses while managing to maintain non-performing loans that are below 1%.

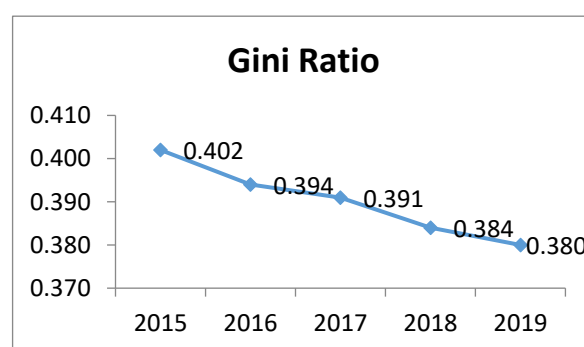
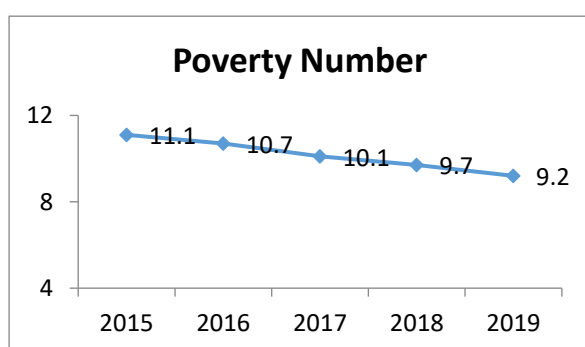
¹⁰ Government Investment Center (Pusat Investasi Pemerintah), Ministry of Finance 2019.

Several researchers stated that the program has a significant impact on household welfare. In terms of loan purpose, Santoso (2020) showed that the debtor who use their loan for productive purposes has a higher probability to increase the entire household's income than the debtor who use the loan for non-productive purposes in Bantul, Yogyakarta. The study also stated that the credit used for income-generating activities will result in increased income after the debtors receive the microcredit¹¹.

Meanwhile, Rosnita (2019) argued that the provision of microfinance for MSME is an intervention program to promote business performance as well as business development, welfare, and job creation. Microcredit Program has positively affected the performance of MSMEs in North Sumatra Province as the third highest MSME population in Indonesia. The same study also showed a significant difference in turnover and profit between Microcredit recipients and non-recipients, where the first group has better business performance compared to the latter. Thus, it means that the program is a sustained-intervention program for MSME development, in terms of upscaling business performance and promoting financial access¹².

In a household level, Mekaar has been proven to be another source that provides income for the client's family. Mekaar plays a significant role in empowering women within the family economy. The majority of Mekaar's customers are housewives while husbands are the sole breadwinner. At an individual level, Mekaar microcredit is able to increase client's savings. In addition, Mekaar offers the clients an opportunity to save money through the Account Officer. Mekaar also supports women empowerment, because they provide financial services for women which lead to the increase of choices and voice in their family.¹³

At the domestic level, both programs may contribute in reducing poverty and lowering the inequality gap in Indonesia as shown in the following charts¹⁴:



Challenges and lessons

The biggest credit demand that has yet to be fulfilled among Indonesian women entrepreneurs come from the growth-oriented segment. These debtors are unlikely to get a benefit or be sufficiently served by relevant creditors throughout the economy. For example, the growth-oriented person has higher financial needs, which is estimated to be more than the 10 Million

¹¹ Santoso, D 2020, The Impact of microfinance on Indonesian rural households' welfare

¹² Rosnita, W 2019, Microcredit Effectiveness and Micro-Small Business Development: Lessons from Indonesia

¹³ Rokhim, R. 2018. Encouraging Microcredit through Group Guarantee Loan Model:

The Success Story of MEKAAR Program in Indonesia. The International Review of Financial Consumers.

¹⁴ BPS. 2019. Presentase Penduduk Miskin Menurut Provinsi 2007-2019. BPS. Jakarta

Rupiah group loan ceiling. Moreover, the frequent group meetings will be useful for less experienced entrepreneurs since it could open a significant opportunity to them.

Based on the above explanation, the Government continues to evaluate the program from Mekaar and UMi. One of the highlights is the assistance for the recipients of this program. Recipients of these programs continue to expand their business. After several years of being a recipient, the fund that they need become higher due to the size of their business. However, this program limits the amount of funding to IDR 10,000,000.

The government is currently evaluating the Mekaar Plus program, where the amount of funding received can reach IDR 15,000,000. The applied rules are similar with the rules of the Mekaar program. In 2019, the government targeted to distribute the fund of IDR 900 billion through the Mekaar Plus program for 100,000 customers to grow their business.

Recipients of the Mekaar and UMi funding programs have spread throughout Indonesia. But for the Mekaar Plus, the government is currently targeting Java and Sumatra. In the future, the government will add the number of recipients for the UMi, Mekaar as well as Mekaar Plus.

Some strategic improvements for these programs are about NPL and future funding. Given that most of Mekaar and UMi clients have less income with no insurance, they should have a risk-prevention and mitigation strategy in the event of a shock or disaster that would cause a loan default. For future funding, they should collaborate with other state-owned companies. Under the Ministerial Regulation, State Owned Enterprises (SOEs) are required to donate half of their profits to the partnership and community development program (in Indonesia, it is known as Corporate Social Responsibility)¹⁵.

¹⁵ Rokhim, R.op.cit.

JAPAN: PROMOTING FEMALE PARTICIPATION AND CAREER ADVANCEMENT

Introduction

There are 24.06 million women in the labor force, representing 43.3% of the total labour force (in 2013). Among those employed, 10.28 million (42.7%) are regular employees while 12.96 million (53.9%) are non-regular-workers¹⁶.

Graphics showing Japan's female labour force participation rate by age group resemble the M-shaped curve as the employment rate is highest at 74.9% for women aged between 25-29, and drops significantly to mid-60% for women in their 30's. While the "bottom" of the M-shaped curve (women in their 30's) has risen since 2003, the M-shaped curve phenomenon remains pronounced in Japan compared to the other developed economies.

While an increasing number of women who work as regular workers remain in the workforce upon the first childbirth, the fact that approximately 60% of women leave labor force following the first childbirth is thought to be behind the M-shaped curve phenomenon.

The employment rate for regular employees is highest for women aged between 25-29 years—women before reaching the average age of first childbirth. The employment rate increases for women in their 40's and older – women beyond the child-rearing age in general – as the number of non-regular-workers increases with age; yet the number of regular employees declines with age.

On the other hand, the number of women who want to work but are not currently under employment reaches 3.15 million across all age groups. This can be seen particularly for women at the bottom of the M-shaped curve (in their 30's), resulting in a huge potential labor force.

Meanwhile, the ratio of women in management positions (manager-level and above) at private companies has gradually increased from 1.4% in 1985, when the Act on Securing, Etc. of Equal Opportunity and Treatment between Men and Women in Employment (commonly known as the Equal Employment Opportunity Law) was introduced, to 7.5% in 2013. Nonetheless, the ratio of women in decision-making positions have remained significantly low while women account for 43.3% of the total labor force. Japan's ratio is particularly low compared with the other Asian economies (30%-40% in many other economies).

Pre-reform situation

The Equal Employment Opportunity Law, passed in 1985, requires equal employment opportunities between men and women in employment management such as recruitment, hiring, dismissal and retirement among others. Furthermore, the Basic Act for a Gender Equal Society (hereinafter referred to as the Basic Act) was enacted in 1999 with a view to promoting the comprehensive and systematic formation of a gender equal society. This Basic Act sets out the responsibility of the central government to actively provide opportunities to either men or

¹⁶A category that includes fixed-term, part-time workers and arbeit (temporary worker), dispatched workers from temporary labor agency, contract employees, and entrusted employees.

women within the necessary scope of improving the gender gap with regard to participation in activities of all areas, and to implement measures including affirmative actions (also known as positive actions).

From then onward, the Japanese government has taken a set of integrated actions through development and promotion of the Basic Plan for Gender Equality based on the Basic Act. The government has especially strengthened and accelerated its efforts to assist women's continued employment and re-employment by developing positive actions with an aim of advancing women in decision-making and leadership, one of the top priorities it attaches to. Yet, as the positive actions based on the Basic Act as well as the Basic Plan for Gender Equality had been left with employers and their voluntary initiatives, women's economic power had long remained latent.

In 2015, the government enacted the Act on the Promotion of Female Participation and Career Advancement in the Workplace (hereinafter refer to as the Act on the Promotion of Female Participation), aiming to increase the effectiveness of the positive actions and to ensure equal opportunity for men and women. This Act obliges employers to understand the current conditions surrounding women's empowerment, analyze existing issues, develop action plans and make these information public.

Policy response

The Act on the Promotion of Female Participation requires the following actions:

- Employers, including private business owners with 301 or more employees¹⁷ and the central government and local governments to:
 - Understand the current conditions surrounding women's participation and advancement in the workplace (mandatory items are outlined in the ordinance of the Ministry of Health, Labor and Welfare), and analyze existing issues;
 - Develop and publicize action plans containing numerical targets as well as details, implementation date and duration of the planned initiatives; and
 - Make the information on women's participation and advancement public.
- The government to certify corporations that excel in promoting women's empowerment ("Eruboshi" certification), and provide certified corporations or other corporations which have implemented favorable measures for the promotion of women's empowerment with preferential treatment (i.e. increased opportunities in the process of public procurements). The local governments are required to make efforts and take measures in line with the government's policy.
- The local governments to make efforts to develop and publicize promotion plans designed to promote female participation and advancement in the area of their jurisdiction.

The following progress has been made thus far:

¹⁷ Business owners with less than 300 employees are required to make efforts.

- 100% of prefectural governments have developed promotion plans (as of December 2019)
- 100% of central, prefectural and municipal governments, and 98.9% of private business owners have developed action plans (as of December 2019)
- 992 companies (638, 349 and 5 companies for level 3, 2 and 1 respectively) have obtained Eruboshi certificate (as of December 2019)
- Extra points have been given to companies promoting a work-life balance (i.e. Eruboshi holders) in the tendering process of government procurement.
- Implementation of the initiative by the ministries and agencies amounted to 1.21 trillion yen and 9,500 contracts (FY2018).

Impact

A set of integrated measures for promoting women's empowerment, including the Act on the Promotion of Female Participation, have seen the following effects since 2015:

- The number of women in workforce increased by 2.28 million.
- The employment rate of women aged between 25 and 44 increased from 71.6% (2015) to 77.7 % (2019) (the target set out in the 2nd-phase of "General Strategies for Overcoming Population Decline and Vitalizing Local Economy in Japan" being 82% by 2025).
- The number of women at boards in listed companies increased by 2.2 times.
- The employment rate of women in the child-raising generation increased by 6.1 percentage points, and progress has been made toward solving the M-shaped curve problem.

Challenges and lessons

The main challenge lies in the coordination with relevant organizations in order to oblige them to develop action plans with numerical targets. To address this, the current Cabinet (2012 onwards), for the first time ever, has attached one of the top priorities of the economic policy to women's empowerment and regarding it as an essential factor of economic growth. In addition, a bill was also enacted based on the cabinet decision that recognized the necessity of a new legal framework for women's participation and advancement in the workplace.

The Act on the Promotion of Female Participation, in its Supplementary Provisions, calls on the government to conduct a review after three years of its implementation. Accordingly, the government had reviewed the Act since 2018 to further accelerate initiatives for empowering women, and in May 2019, the following amendments passed the Diet:

- To lower the threshold and require private business owners with 101 or more employees to develop and publicize action plans (scheduled to take effect on April 1, 2022)
- To strengthen information disclosure with regard to women's participation and advancement (came into effect on June 1, 2020)
- To establish a special certification system "Platinum Eruboshi" certification (came into effect on June 1, 2020).

MALAYSIA

A. INCREASING WOMEN'S PARTICIPATION IN THE ECONOMY

Introduction

Malaysia is committed to empower women including in increasing their economic participation and opportunity. This is evident especially through the inception of the National Policy on Women (NPW) since 1989. After Malaysia's accession to the Convention of the Elimination of all Forms of Discrimination Against Women (CEDAW) and pledges made to the implementation of the Beijing Platform for Action, both in 1995, efforts have proliferated in advancing women's agenda. However, despite that, real accomplishment seems afar. For example, focusing on one specific area of economic participation which is the female labour force participation rate (FLFPR¹⁸), it was at 46.7% in 1989 (compared to male labour force participation rate, already at 85.6%) and the figure fluctuated within the range of 1.1 – 2.3% in 10-year period. By 1999, FLFPR was at 44.6% and the inconsistent trend of annual rates continue up till 2009, with FLFPR at 46.4%.

The challenges to increase women's participation in economy faced by Malaysia are mutually shared by others, even developed economies like Japan and Korea. This is apparent from the World Economic Forum's (WEF) Global Gender Gap Report, published annually since 2006. Realising that gaps remain and it needs to be addressed more strategically, a review of the NPW was undertaken in 2009. It revitalises the original policy with a comprehensive Plan of Action for the Advancement of Women (POA), aims at achieving gender equality as well as balanced and sustainable development. Principally, if all economic barriers are removed for women, the World Bank predicts that Malaysia's income per capita could grow by 26.2%.

This case study focuses on the fact that even with the reviewed NPW and POA, we are still unable to fully tackle the underlying cause that impedes the success of women's empowerment initiatives, which is, the lack of general understanding about gender equality that leads to programmes and interventions less effective, and no specific legal instrument to address gender-based discrimination. Gender equality is paramount for enhanced inclusion as well as business productivity and profitability arising from increased labour force participation and gender diversity.

Pre-reform situation

FLFPR has increased to 54.1% in 2015 and 55.2% in 2018, but these figures are still lagging behind male with 80.6% and 80.4% for the respective years. Statistics have shown that Malaysia is one of the highest achieving economies in women's educational attainment, where we have reached gender parity. More specifically, the enrolment rate among women in tertiary education is much higher than men, which is at 48.3% versus 38.3% for 2018; and 50.3% versus 37.8% in 2019¹⁹. Yet, women still represent a large untapped resource.

¹⁸ Statistics compiled by the Department of Statistics Malaysia, for the period of 1982-2018.

¹⁹ Malaysia Gender Gap Index (MGGI) 2018 and 2019, Department of Statistics Malaysia.

The example above focuses on just one specific area of economic empowerment, which is through employment (formal sector). There are other areas with similar creeping progress like women’s participation STEM fields which may directly or indirectly empower them to venture into a high-tech high income start-ups; women in informal sector which contributes to more being financially sufficient if not fully independent (especially those in the B40 group); as well as women in leadership positions which would elate women agenda in every level of spheres where they are at. Among other reasons for this is, the lack of effectiveness in the implementation of the 2009 NPW and its corresponding POA, despite the scope being extended with clarity on the goals to achieve, implementing strategies and approaches compared with the earlier 1989 NPW.

The struggle with empowering women also often clashes with typical mindset in almost all sectors. For instance, many would claim that their company’s policy promotes equal opportunity for career advancement between men and women. However, does this correlate to the number of women in the same pool of talents considered for the promotion? Data from the Department of Statistics below show the participation rate in the workforce in 2017-2018, based on gender in their “peak earning age”:

GENDER	30-34 YEARS		35-39 YEARS		40-44 YEARS		45-49 YEARS	
	2017	2018	2017	2018	2017	2018	2017	2018
Male	97.4	97.9	98.0	98.1	96.8	97.1	96.4	96.1
Female	73.0	72.8	68.5	68.9	66.4	66.7	61.1	63.4

Although data above depicts a two-year trend in Malaysia, similar situation can be mutually observed globally. Hence, equal opportunity as claimed by employers does not actually translate into equal benefits for women because their representation is already much less than men. The reasons behind this is because women often take a career break during childbearing period to care for their family. Some fail to jump-start their career back, while others who succeed often encounter difficulties to advance further because of the number of “lost years” due to the career break.

Policy Response

Starting 2016, the Ministry of Women, Family and Community Development (MWFCDD) in partnership with the United Nations Development Programme (UNDP) have reviewed the effectiveness of the NPW and POA, including all 373 outcomes and 60 objectives of the 13 sectors outlined under the POA. The study finds that only 36.2% of the outcomes are either ‘achieved’ or ‘partially achieved’ which may not have been directly attributable to the NPW. Among the main reasons behind this is the scarcity of experts and capacity within the organisation itself to drive the NPW with gender understanding; and lack of coordination which is critical especially due to the heavy dependency on successful partnerships with external Government ministries and agencies, NGOs and academic institutions.

The Government is also cognisant that it is imperative to put in place a specific legislation to ensure women get equal access to opportunities, resources and benefits, and able to serve as a legal framework that substantiates all policies related to empowering women and achieving equality in any sector be it economy, social or politics. Following numerous engagements with stakeholders, a Special Project Team (SPT) comprising various agencies, NGOs, academia and individual experts led by MWFCDD is launched in early of 2019 to facilitate the Government in

drafting a bill on gender equality, followed by another drafting process for a sexual harassment bill. These two legislations although are still an on-going process, will further strengthen existing legal instruments in guaranteeing non-discriminatory treatment based on gender, as well as providing a safe environment to enable more women to consider working in either formal or informal sector, and even explore areas where they are traditionally dominated by men. Besides these draft bills, the Government is also currently amending the existing Employment Act 1955 to address concerns by both men and women facing harassment and discrimination at work. It also requires employers to allow flexible working arrangements among employees in an effort to promote work-life balance. All these reform efforts are in line with Malaysia's commitment towards gender equality which will directly impact the overall development.

While the process above continues, other profound quick-wins are also widely initiated. For example: providing better access to childcare assistance, which is an imperative factor for increasing participation in the workforce. The Government's seriousness is evident from the 2020 National Budget, where RM30 million has been allocated for childcare facilities and access to childcare facilities. Although the initiative began with government offices, more and more private companies have joined in, realising that a family-friendly workplace increases employees' productivity. However, even if these efforts provide some level of relief for women, it does not lessen the major responsibility women have always assumed, which is as a caretaker in a family especially in an economy with patriarchy culture like Malaysia. Research and data show that the unequal division of care responsibilities was a key issue for reconciliation of work and family life. Men's participation in the care of children and other dependents is increasingly recognised as important for the reconciliation of work and family life, as it not only improves women's position in the jobs market but also helps men to develop their role as parents. And, this brings us back to the fundamental of understanding about gender equality and why it is crucial towards empowering more women, including in increasing their economic participation and opportunity.

Impact

The whole course has revealed that the understanding about gender equality is fundamental. Hence, programmes to develop capacity within MWFC and all Government machineries must intensify so that the staff have sufficient skills and knowledge to be able to formulate better targeted policies and programmes for every target group.

It also highlights that improvement is needed in crosscutting collaboration between MWFC and all government agencies as well as civil society organisations for gender agenda to succeed. For example, having the gender budgeting policy supported by Ministry of Finance while MWFC provides the necessary training would ensure that all other government ministries can better understand how gender perspectives are integrated into policy formulation and translated into activities on the ground; obtain concrete feedback on the impact of a policy on a particular target group; as well as provide mutual support and understanding of each other's work.

Additionally, the desired outcomes from all the reform initiatives would allow Malaysia to have in place a specific law on gender equality which entails equal opportunity for women to fulfil their potential. This includes being significant contributors to economic, social and political processes toward achieving a more inclusive and sustainable development. This is

supported by numerous studies that show women's economic empowerment has a multiplier effect on an economy's well-being.

Challenges and lessons

Reforms through laws and policies would require full understanding about women's empowerment and its correlation with gender equality in order for it to succeed. It is a challenge to create awareness, enhance understanding and increase capacity among Government staff, let alone general public. Moreover, moving gender agenda forward has normally been linked to certain level of resistance based on religious grounds. However, continuous engagements and capacity building programmes must persevere while a comprehensive economy-wide gender action plan is in the midst of development.

There are also a number of issues need to be addressed with regards to data. It is crucial for the successful implementation of any policies, and especially pertinent for gender mainstreaming. There is a need to ensure the collection of sex-disaggregated data, and that gender indicators are integrated into monitoring and evaluation with due attention paid to both qualitative and quantitative indicators. Realising the importance, efforts need to be strengthened with the support from the Department of Statistics to collect data and analyse them to determine baselines, gaps or trends that would aid policy makers in making better plans and decisions.

Another hurdle to face is translating laws and policies into meaningful programmes that advances women's economic empowerment which is critically needed by the minority, low-income and vulnerable groups, including those in rural areas. For example, with the booming of digital economy in this era of IR4.0, it must be carefully threaded to not create further divisions within society, but must be harnessed for the benefit of everyone. Although the 2009 NPW-POA contained several objectives and outcomes relating to ensuring that a gender perspective was integrated into policies relating to the digital economy, it is an added responsibility to relook into mechanisms to ensure women have the support and capacity to fully participate in the digital economy.

B. FORMULATING A POLICY AGENDA FOR WOMEN

Introduction

The Malaysian Government has continuously implemented efforts to drive the women agenda as they recognized women contributions to economy and family wellbeing. The National Policy for Women in 1989 was introduced with the aim to uplift women's status by promoting women's rights from social to economy empowerments. This goal was further amplified through women's empowerment strategies in Malaysia Plans, both in social and economic context. As Malaysia marches towards becoming a high-income economy, Malaysia needs to further tap on the women's capabilities.

Malaysia's female labour force participation rate increased marginally from 54.1% in 2015 to 54.7% in 2017. Realizing this, the government strengthen efforts to increase female labour force participation by encouraging and promoting flexible working arrangements and returning to work initiatives. The female labour force participation rate increased to 55.7% in 2019.

Pre-reform situation

The government has done well in achieving gender parity in education, where in 2018, 62% of public university enrolment are women, however subsequently a significant number of them tend to drop out of the workforce due to personal or family commitments. And they faced challenges to return to work due to lack of flexibility. According to a report from an annual study by a global recruitment giant Monster.com the most common reasons given for new mothers quitting their jobs is a lack of flexibility (75%), followed by concerns about poor childcare for their children while they are at work (60%). A further 55% said they have an unsupportive boss and work environment when it comes to balancing home and work life.

A survey conducted by The Association of Chartered Certified Accountants (ACCA) and TalentCorp in 2013, found that the number one reason women tend to leave workforce is to raising a family followed by a lack of work life balance in the workplace.

Hence the lack of flexible working arrangements and unsupportive environment for working mothers hinder them to be retained or re-joined the workforce. In Malaysia, flexible work arrangements are not gazetted in the labour law rather practices that commonly provided by employers. In 2019, the Malaysian government announced the initiative of flexible working hours for all government servants whereby they can opt to start work between 7.30am and 8.30am and end the day between 4.30pm and 5.30pm on working days.

An agency under the Ministry of Human Resources, Talent Corporation has been established to support companies in adopting various work-life practices including flexible working arrangements. As of today, they have supported more than 100 companies of various sizes and sectors to adopt work-life practices such as working from home, flexi-hours and extended maternity leave.

Policy response

Guided by the National Policy for Women and the 10th and 11th Malaysia Plans, various policies and programmes have been introduced with the aim to promote women's economic opportunities. And those policies and programmes are particularly related work-life practices for example; establish child care at workplace by providing start-up grants, promote flexible working arrangements through TalentCorp's advisory services and increase family- friendly benefits such as maternity leave from 60 days to 90 days by 2021. In addition, the yearly LIFE AT WORK Awards aims to recognize and celebrate companies that champion progressive workplace strategies.

Given the number of policies, interventions programmes and financial incentives the female labor participations rate increased from 55.3% in 2018 to 55.8% in 2019.

Impact

According to a World Bank report, closing the gender gap in economic opportunities could boost Malaysia's income per capita by 26.2 percent. The government realized to further promote the economy opportunities for women, they need to pursue and prioritize a more comprehensive and integrated policy approach. The low female labor participation rate calls for policies and programmes to attract and retain women in the workforce by removing the barriers to economic opportunities. For example intensifying efforts to establish more quality and affordability of child care services, and also to improve family- friendly benefits in line with the international standard. Even though according to the ILO, there exists no standard concerning paternity leave but working fathers in developed economies in Africa, Eastern Europe and Central Asia have such benefits. Nevertheless, the duration of paternity leave varies, although only five economies (Finland, Iceland, Lithuania, Portugal and Slovenia) offer leave periods of longer than two weeks while Chile, Italy and Portugal make paternity leave compulsory. Singapore offered two weeks of paid paternal leave starting in 2017.

Also, greater efforts to drive the awareness of the importance flexible work arrangements to support more working women and even fathers to balance their professional and family commitments. A survey conducted by TalentCorp in 2017, most organisations agreed that work-life practices drive productivity and increase employee engagement and retention. In addition, these organisations see a significantly better outcomes when they formalised their work-life practices in policies.

Challenges and lessons

Malaysia has made progress and achieved enviable success in the context of women in development comparable with other developed economies. Statistics and reports published by the United Nations Development Programme's Human Development Report – Gender Inequality Index confirmed the substantial improvement in the overall women in Malaysia over the years. Nevertheless, there is still much to be done to integrate the women agenda into the economy's policies through gender mainstreaming approach. Also, the lack of gender-disaggregated data in Malaysia hinders the ability of the Government to formulate inclusive and effective policies on women's empowerment and to achieve real progress in removing the remaining barriers faced by women. The Government has access to relevant data from

different sources but with no clear guidelines on gender-disaggregated data gathering and quality, it cannot be translated into effective policy making.

C. ROLE OF GENDER EQUALITY IN ECONOMIC DEVELOPMENT

Introduction

Malaysian Government has recognized the importance of gender equality as an essential prerequisite for development. This acknowledgement is exemplified by the Malaysian government's commitment to implement, among others, the National Policy for Women (NPW) (2009-2015) and rectification of the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

In addition, continuous attention has been given to women's empowerment in the 10th and 11th Malaysia Plan (MP), particularly on promoting economic opportunities and leadership role. Under the Agenda on Sustainable Development Goal, the Malaysian government highlighted its commitment to Goal 5 on Gender Equality to address issues on violence against women, removing discriminatory practices and highlighting gender data collection as stated in Voluntary National Review of the SGDs conducted in 2017.

Pre-reform situation

Historically, women's labor force participation rate or FLFPR in Malaysia has been consistently lower than men's. Under the Tenth Malaysia Plan (10th MP), the FLFPR touched 50 per cent and has continued to rise since, reaching a high of 55.2 per cent in 2018. Despite this progress and the narrowing disparity, substantial gender gap remains in Malaysia's labor force participation rates at 25.2% in 2018. Further analysis indicated that different groups of women have different workforce participation rates. For example, women with tertiary education have shown highest FLFPR. In the informal sector, the number of women workers here rose by from 38.5% from total employees in informal sector in 2015 to 49.1% in 2017. The growth of women participation in the informal sector expose them the risk in terms of job security and protection.

Based on the study by Ministry of Women, Family and Community Development (MWFCDD), most women did not seek employment because of housework and family responsibilities. Women who remain outside the labor force are mostly involved with important care work at home. However this 'work' is not recognized as 'productive', i.e. where labor is paid by the market economy, and thus not included into national accounts. Care work, whether for children, elderly of disable family member, is therefore neither valued nor visible. Yet, care work is crucial and its contribution in ensuring the well-being of those who are employed in the market economy are often underestimated.

Another contributing factor of women staying out of the labor force is the gender wage gap issue. According to the Salaries & Wages Survey Report Malaysia 2018, the average Malaysian male employee had a median salary of RM2,342 a month while women made RM2,227. Even though gender wage gap appears to be narrowing, disparity still persist.

Policy Response

The 11th MP prioritized the enhancement of women's role in development specifically of two targets i.e. raising the female labor force participation rate (FLFPR) to 59% and elevating the number of women in decision-making posts. In order to raise FLFPR, among the initiatives were creating more conducive work environment by extending family-friendly employment strategies, notably promoting work-life balance and flexible work arrangements. For utmost importance, accessible and quality early childcare and childhood education (ECCE) services need to be enhanced.

Therefore, few incentives were given to achieve these targets, among others, launching grant to set up ECCE center in government premises and electricity bill rebate. Concurrently, during this period maternity leave was increased from 60 to 90 days for the public sector and private firms are expected to follow suit. Despite these measures, there were marginal increased in the FLFPR from 54.1 % in 2015 to 55.2% in 2018. Thus, indicates that the projected goal of 59 per cent by 2020 is far reaching.

The second target of having more women in decision-making posts include initiatives to attract women professionals back into the workforce via work re-entry programmes in collaboration with agencies such as Talentcorp, providing tax breaks, and offering women greater opportunities to acquire knowledge and experience in the area of entrepreneurship. In 2018, women occupied 35.8 per cent of senior posts in the public sector, and 24.4 per cent of directors on the boards of Malaysia's top 100 public listed companies, up from 15.2 per cent in 2016. This depicted that the proportion of women in decision-making positions in the private sector was still below the 30 per cent minimum recognized globally, thus indicating gender inequality still persist. Mandatory requirement for organisations and companies to report annually the diversity of leadership were introduced, and data were disaggregated by sex, age and ethnicity.

In order to enhance the participation of women in economic activities and to alleviate their vulnerability to the impact of poverty, the 11th MP also focused on promoting entrepreneurship particularly women in the rural area through programmes such as Azam Niaga and 1Nita. These programmes offer women training, guidance and/or equipment, and microcredit to start-up businesses. However, the effectiveness of these programmes is hard to fully ascertain without further study. Many women entrepreneur remain confined to micro-enterprises and narrow/typical type of businesses with limited chance of scaling up. The accessibility of women to these programme also not fully optimize due to reasons like lack of information and geographic disparities.

Impact

The Malaysia Gender Gap Index (MGGI) was introduced in 2016 based on the methodology of the Global Gender Gap Index (GGGI) where score were sourced from latest data published by the Department of Statistics, Malaysia (DOSM) together with other ministry and agencies in Malaysia.

In 2017, Malaysia Gender Gap was 0.697 which portrayed the existence of gender inequality with the gap of 0.303. Equality has been achieved for the sub-index Educational Attainment where the score of 1.040 indicates that women achievement has surpassed men.

Meanwhile, there was a marginal gap of 0.039 to achieve gender equality for sub-index Health and Survival. Political Empowerment sub-index recorded the widest gap with a score of 0.061, reflects low representation of women in political roles. Albeit, under the new government since May 2018, a significant number of women have been appointed as Ministers and Deputy Ministers and heads of key public agencies, government linked companies as well as government linked investment companies. This achievement marked important milestone in enhancing the role of women leadership in Malaysia.

Challenges and lessons

Moving forward, Malaysian Government will mobilize greater effort to enhance women empowerment. The policy towards empowerment of women will be included prominently in the Twelfth Malaysia Plan (12th MP), 2021-2025 to ensure inclusive economic growth. This will be in line with the spirit of Shared Prosperity Vision 2030 and SDG 2030.

NEW ZEALAND: PROMOTING WOMEN IN STEM

Introduction

Increasing women's representation in science is important for social justice and fairness reasons – but the case for diversity goes beyond this rationale. Parity of gender representation in leadership could be worth as much as \$881m to the New Zealand economy.

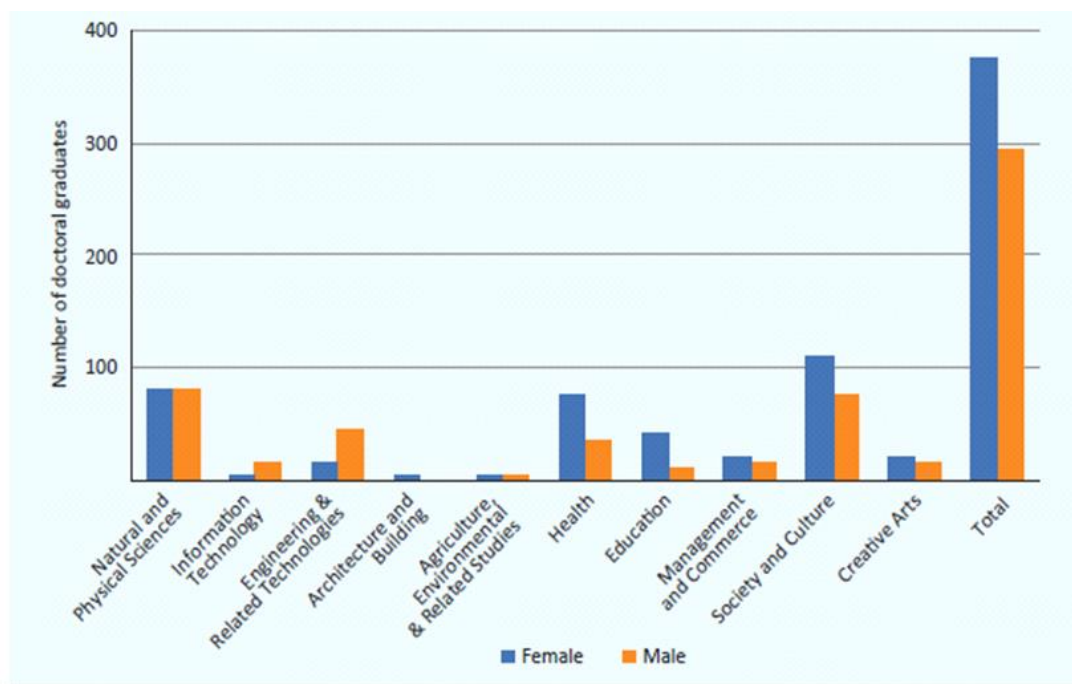
There is growing evidence that diversity leads to greater creativity, innovation and productivity. Through parity, our science workforce has the potential to improve research quality, and the relevance of research findings and outputs for society.

Higher participation for women in teams has also proven to help overcome biases, ensure more equal participation, and challenge and enhance perspectives –sparking new discoveries.

Māori are particularly poorly represented in the science and research workforce. Increasing Māori participation in STEM would lead to positive change for Māori communities (\$2.6b per year to Māori households and a shift of 22,500 people from low to high-skill employment) and ensure Mātauranga Māori and kaupapa Māori methodologies are embedded in science in Aotearoa New Zealand.

Pre-reform situation

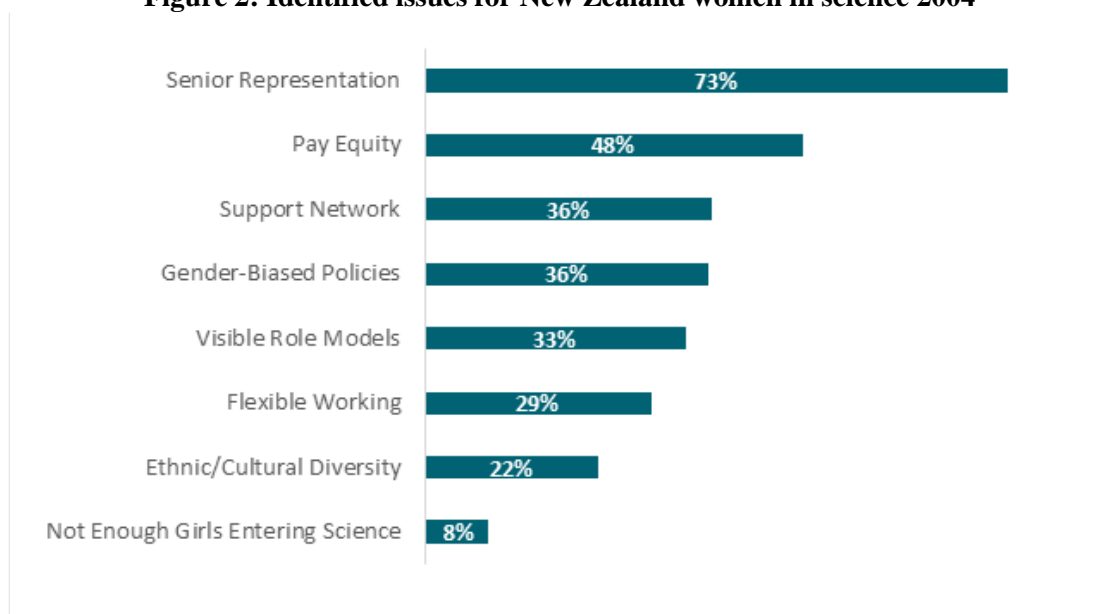
In New Zealand's scientific workforce, women have historically been under-represented. Female doctoral degree graduates are exceeding males, yet women make up only 32% of the scientific workforce. Women are underrepresented in senior academic positions (Professor or Dean) in New Zealand universities and women's careers advance more slowly and stall or discontinue more often than their male counterparts.

Figure 1: Domestic students completing doctoral degrees by gender 2016

Source: 'Education Counts: Participation' Ministry of Education, New Zealand, June 2019, <https://www.educationcounts.govt.nz/statistics/tertiary-education/participation>

Participation levels for Māori in STEM are even lower. Participation and completion at higher levels such as doctoral study remain low for Māori, with low numbers of progression into research careers. In 2017, Māori accounted for just 4.8% of university academic staff

Senior representation is the single biggest issue for women in science in New Zealand. Women are over-represented in less senior roles (for example Lecturer, Senior Tutor, Tutor Tutorial Assistant). Men are three times more likely than women to become Professors or Deans and nearly twice as likely to progress to Associate Professor or Head of Department.

Figure 2: Identified issues for New Zealand women in science 2004

Source: 'Education Counts: Participation' Ministry of Education, New Zealand, June 2019, <https://www.educationcounts.govt.nz/statistics/tertiary-education/participation>

At the current pace of change, gender parity within senior academic positions would not be achieved until approximately 2042.

Policy Response

New Zealand's policy response has been to first identify the nature of the problem and reasons for women's low levels of participation in STEM. We have been analyzing domestic and international cases and responses, and connecting with equity, diversity and inclusion experts globally. In 2019 we contributed to the Global Research Council's booklet on Supporting Women in Research.²⁰ We have identified some initial policy options and responses. To ensure our approach is responsive to our unique context and population we are also researching the inhibitors to equal participation for Māori in STEM with input from experts.

Gender inequality is the result of various culminating factors that impact on the pipeline of women attracted into and retained in STEM. A 2018 survey commissioned by the Tertiary Education Union found that half of all women surveyed had faced workplace bullying at some point in their career. Women in academic roles across the tertiary sector report stress levels higher than men. Implicit and unconscious bias (such as those based on gender and ethnicity) exist in science. Bias potentially occurs on a number of fronts including the peer review of funding applications and within nearly every indicator of scientific merit (including publications and citations, academic appointments and science prize grants).

A survey of 500 New Zealand businesses found that the most important factor in building diversity was affordable childcare arrangements.

²⁰ Supporting Women in Research', Global Research Council 2019 https://www.globalresearchcouncil.org/fileadmin/documents/GWG/GRC_GWG_Case_studies_final.pdf

Real change will require us to overcome the cultural and structural obstacles faced by women embarking on STEM careers. This includes normalizing STEM as a subject choice for girls, tackling gender-bias and discrimination, providing affordable childcare arrangements and eliminating the gender pay gap. Other factors that could help include:

- support for re-entering the workforce after a career disruption
- celebrating achievements of women scientists to help raise their profile and provide role models for future generations
- support for early career researchers to develop their academic record
- mentoring, sponsorship and career development support
- raising awareness and challenging unconscious bias
- identifying and supporting initiatives that promote greater equity, diversity and inclusion.

Research has also identified further bottlenecks for Māori studying STEM subjects and progressing in STEM careers. Māori learners record lower levels of achievement in science which may be associated with lack of resources at home and school. Across New Zealand universities only 3% of Professors/Deans are Māori compared to 85 % Europeans.

New Zealand is progressing toward gender parity early in the talent pipeline. Much attention has been given to the STEM skills pipeline. For example, the Unlocking Curious Minds (www.curiousminds.nz) fund supports projects that excite and engage New Zealanders (particularly school age children) to connect with and experience science and technology. Other initiatives include:

- sharing profiles of inspirational women in STEM careers
- the annual Women in Science forum held at the University of Auckland aimed at encouraging girls to consider science as a career.
- programmes such as Innovative Young Minds (www.iym.org.nz) encourage girls and young women to get involved in STEM.
- the week-long residential programme is open to female Year 11 and Year 12 students, and runs during the July school holidays each year.

The Curious Minds project also acknowledges the importance of Māori participation in, contribution to, and benefit from science and technology research and engagement. Vision Mātauranga aims to unlock the science and innovation potential of Māori knowledge, people and resources for the benefit of New Zealand. The four themes of the Vision Mātauranga policy are:

- indigenous innovation: contributing to economic growth through distinctive science and innovation
- Taio/environment: achieving environmental sustainability through iwi and hapu relationships with land and sea
- Hauora/health: improving health and social wellbeing
- Mātauranga: exploring indigenous knowledge and science and innovation.

For this reason the Vision Mātauranga policy is embedded across all science investments, and forms a core component for the implementation of New Zealand’s approach to supporting outcomes for Māori and New Zealand.

In 2018 the Ministry of Business, Innovation and Employment released the Diversity in Science Statement which aims to support a vibrant and successful science and research workforce that is as diverse as New Zealand. This will happen through the way policies are developed, encouraging diversity of people and perspectives as part of scientific process, challenging bias, and ensuring fair and inclusive funding processes. The commitment includes reporting on diversity of science funding applicants; reviewing policies and process to understand their impact on inclusion and diversity; and ensuring a diverse range of people and perspectives in science advisory, assessment and decision making bodies.

New Zealand has also developed National Science Challenges, which have seen positive levels of representation in senior leadership roles. The National Science Challenges were established in 2014 and aim to tackle the biggest science-based issues and opportunities facing New Zealand. The Challenges bring together the economy’s top scientists to work collaboratively across disciplines, institutions and borders to achieve their objectives. Our 11 National Science Challenges (NSCs) are focused on issues that matter to all New Zealanders. It’s extremely encouraging that nearly half of these important investments are being led by female directors. Women are also well represented across the NSC leadership teams, governance boards and advisory panels.

Impact

At an aggregate level progress has been made in achieving gender parity in the science workforce. Women doctoral graduates outnumber men in most subjects except engineering and information (and related) technologies. However, more progress is needed to ensure women graduates can find a future and career progression in STEM.

Challenges and lessons

While New Zealand has made progress in achieving gender equity in STEM there is a way to go. We need to continue to support the pipeline of girls entering STEM and address structural and cultural obstacles that stop women succeeding in a STEM career.

Research shows that increasing representation without also improving institutional culture does not improve the experiences or fates of staff in under-represented groups. Success also requires organisations to develop inclusive practices that value, promote, and protect diverse worldviews.

Addressing the specific bottlenecks for Māori along the STEM pipeline and achieve greater population parity will require a whole-of-life strategy looking at each step in the pathway, from study through to a career in research. This will require a cross-government approach. Employers and researchers will need to move beyond diversity and equity statements and not only commit to, but initiate significant actions to recruit, retain, support and promote Māori scholars.

Taking steps to increase representation of women and Māori in STEM better utilizes New Zealand's domestic talent pool, support the economy's future economic performance and enable us to properly address New Zealand-specific problems and opportunities. Knowledge produced by all parts of society improves the relevance and impact of science to all society.

PAPUA NEW GUINEA: EMPOWERING WOMEN THROUGH FINANCIAL INCLUSION

Introduction

Papua New Guinea (PNG), has a dual economy comprising a formal, corporate-based sector and a very large informal sector where subsistence farming accounts for the bulk of economic activity. The formal sector provides a narrow employment base, consisting of workers engaged in mineral production, a relatively small manufacturing sector, public sector employees and service industries including finance, construction, transportation and utilities. PNG Women in the formal sector provides for only a small percentage of the workforce and only recently efforts are being undertaken by private sector participants as well as the public sector to promote as well as encourage women to venture into male dominated professions.

The large informal sector is comprised of agriculture activities as a subsistence livelihood for almost 80% of the people and women are at the forefront of these activities from subsistence farming, small-scale commercial food production, to marketing in PNG. Much of their production is used for subsistence purposes, with the rest sold to earn an income to sustain their families. They engage in informal enterprises out of necessity to generate income that can enable them to meet basic needs such as putting food on the table, paying for school fees, general household expenses, and meeting socio-cultural obligations. Whilst women undertake these roles, there are cultural and non-cultural barriers and challenges faced by women. Some of which include; limited knowledge of starting and managing a business, financial decisions which are mainly done by men, fear of opening bank accounts and how to access funds from financial institutions to start or expand their business and so forth.

Therefore, investing in women's economic empowerment sets a direct path towards addressing gender equality, poverty eradication and inclusive economic growth.

Pre-reform situation

The PNG economy (the 'whole' economy) consists of two unequal parts, the formal economy and the informal economy. The formal economy generates more Kina, in money terms, but the informal economy supports more people, in human terms. The bulk of the population in the rural areas, most of whom are women, are more involved in the informal economy.

Since independence, the Preamble of PNG National Constitution has acknowledged informal economic activity as being one of the 'Papua New Guinean ways' of achieving development. However, until the passing of the Informal Sector Development and Control Act 2004 there was no further legislative expression of this basic principle. Even though, in 2011 the National Informal Economy Policy (NIEP) was developed in recognition of the importance and monetary value of informal economic activities, no specific emphasis was given to empower women. Instead, the NIEP sets out broad focus to achieve maximum participation of citizens, rural and urban, male and female, in the economic opportunities offered by a dynamic and diversified informal economy.

Most of the women are involved in the informal economic activities but only make up less than 30 percent of the total financial services accounts in the economy. They represent an untapped

population of economically active, low-income micro entrepreneurs and rural producers. The financial disempowerment of women in low-income households in PNG is pervasive.

Irrespective of where they live, women in low-income households are: less likely to be able to communicate in English; less likely to own and be able to use a mobile phone; less likely to own financial products; less likely to be involved in household financial management; likely to work, but in occupations that have a lower requirement for a bank account; and, more likely to not know how they will support themselves when they are no longer able to earn. Many women, rural household and SMEs in the informal sector faced the challenge of accessing financial services and products that suits their needs to pursue economic activities.

A study into the Informal Economy in PNG identified that women played a critical role in informal business activities as well as their families' wellbeing. They were found to be better managers of their informal businesses; however, they did not have major decision powers on financial decisions when it came to money management. This provides for the need for reform and development, and promotion of financial inclusion, to ensure all citizens have access to financial services to empower them to participate in economic activities.

Policy response

The PNG Government's initial policy intervention to address the financial exclusion in PNG was the development of the National Informal Economy Policy (NIEP) in 2011. The policy is aimed at economic empowerment of women and men taking into consideration the existing social and cultural structures and articulates an enhanced financial inclusion to support the transition from rural subsistence and agricultural economy to high value market activities utilizing household farming models and strategies. The policy also identified that the informal economy business owners could be empowered to transition into formal small businesses that could boost economic growth, which a significant percentage of women business owners were important players in this sector. However, the informal sector players faced a lot of challenges which the Government has taken steps to address through its financial inclusion initiatives.

Financial inclusion initiatives as outlined in the National Financial Inclusion Strategy (NFIS) provided the building blocks for informal sector participants and especially women's economic empowerment. Providing better access to financial services, credit and basic banking facilities for savings, deposits and other financial products enable women to actively participate in the economy and contribute meaningfully to social and economic development.

In addition, the conclusion of the financial sector review in 2017, resulted in the need to for the development of a National Financial Inclusion Policy that sets the framework and policy guide for the delivery of financial inclusion initiatives, which also emphasized the need to empower women as important participants to economic development and supported key activities on women empowerment, which are already contained in the National Financial Inclusion Strategy.

The establishment of the Center for Excellence in Financial Inclusion (CEFI) came out from the Microfinance Expansion Project (MEP) to establish inclusive financial industry standards.

CEFI is mandated as the main coordinator for financial inclusion activities in PNG through the National Financial Inclusion Policy that was launched in January 2019.

CEFI's establishment followed with the development of PNG's first National Financial Inclusion & Financial Literacy Strategy (NFI-FLS) 2014-2015²¹. The first Strategy (2014-2015) was built on from the NIEP with a specific focus on "access to financial services", with the main aim to reach 1 million unbanked low-income people in Papua New Guinea, 50% of whom will be women. This sets the foundation to address women's access to financial services for economic empowerment. The Strategy also captured gender to be mainstreamed across its six working groups, with focused attention on women's access to financial services, greater gender balance in inclusive financial sector intermediaries (i.e. governance, management and staffing), and creating an enabling policy, regulatory and legislative environment that promotes and enhances the development of women-centric financial services. The NFI-FIS was developed to serve as guide for PNG to achieve greater financial services, whilst also improving the financial capabilities of citizens. It also entails PNG's seven (7) commitments of the Maya Declaration on Financial Inclusion.

The second NFIS 2016-2020²² builds on from the experience of the first strategy, and focused on "usage", while noting that 'access' and 'quality' are prerequisites for effective usage. This strategy also notes that 'financial literacy' and 'consumer awareness' must be strengthened to drive usage. The second strategy has a gender specific numerical target of 2 million additional accounts, of which 50% to be owned by women by the end of 2020. This is to ensure that more women are reached and be able to access and use financial services and products to empower them to participate in economic activities actively.

The National Financial Inclusion Policy (NFIP) that was launched in 2019 provides strategic direction for the development of a fully inclusive financial sector. The Policy lays out a broad economic development pathway for financial inclusion with room for future changes when financial sector develops and technology advances. The policy seeks to promote sustainable and inclusive growth, whilst addressing the problem of exclusion to monetization of the rural economy, and gender equality and social inclusion.

The SME Policy 2016 and the SME Master Plan 2016-2030 acknowledged that access to financial access for micro, small and medium enterprises is a key requirement for achieving its goals/targets, and outlined a number of key initiatives to enhance access to finance for enterprises in PNG. Where relevant, the NFIS seeks to align with and complement the initiatives implemented under the SME Policy.

Noting that women are critical part of the informal economy and investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth, the central bank (Bank of PNG) developed and launched the Gender Equity Social Inclusion Policy (GESI) for Microfinance Institutions (MFIs)²³ in 2017. The GESI MFIs was aimed to build institutional capacity, influence behavioral change, and

²¹ <https://www.thecefi.org/wp-content/uploads/2019/01/PNG-NFI-FIL-STRATEGY-2014-2015-eCopy.pdf>

²² <https://www.thecefi.org/wp-content/uploads/2019/01/2nd-NFIS-CEFI-PNG.pdf>

²³ <https://www.thecefi.org/wp-content/uploads/2019/01/Gender-Equity-and-Social-Inclusion-Policy-for-MFIs-MEP-PNG.pdf>

develop awareness. Its overall goal is to increase women’s financial inclusion in PNG by enabling women to access, and effectively operate, useful and affordable financial products and services that meet their needs. Seven institutions are currently engaged for the implementation of the GESI MFIs.

Impact

As the reform and policy initiatives in the financial sector outlined above transpired, significant progress has been achieved since 2013, in the overall effort to develop and promote financial inclusion agenda in PNG. Zooming down into the space of women’s economic empowerment through financial inclusion initiatives, much has progressed despite the challenges and barriers that women in PNG are faced with.

Through the implementation of the first and second financial inclusion strategies, an unprecedented progress on financial inclusion has been achieved. Some of the achievements reached are reflected in the progressive table report below.

Figure 1. Financial Inclusion progress report as from January – March 2020

Impact Indicator	Baseline June 2016	Target 2020	Progress Accumulative as at 31 December 2019	Progress made from Baseline	Progress in % (Implementation of 2 nd NFIS to Dec- 2019)
Number of overall additional accounts		2,000,000	960,592	48%	
Total Deposit Accounts	2, 299,251		3,259,843	960,592	41.78%
Total Women Deposit Accounts	641,842		970,519	328,677	55.07%
Total number of access points	12,599		14050	1451	11.52%
Branches	184		228	44	23.91%
ATMs	388		471	83	21.39%
EFTPOS	11,415		13,032	1617	14.17%
Agency	450		327	(- 123)	-27.33%

Despite the challenges, Financial Inclusion has improved overtime since its interception in PNG as shown above. As at December 2019, the total number of Deposit Accounts were 3,259,843, an increase of 960,592 (41.78%) compared to the baseline data and achieved 48% of the 2million target outlined in the 2nd NFIS. Deposit Accounts held by women had increased by 55.07% compared to June, 2016.

Number of Access points have increased from 12,599 to 14, 050, an overall increased by 11.52%. Branches, ATMs and EFTPOS have increased by 23.91%, 21.39% and 14.17% respectively from June, 2016 to December, 2019. Apart from the increases experienced in the number of Access Points, Agent Network Banking services had declined by 27.33% compared

to June, 2016. The decrease is due to omission and deletion of non-existing agents throughout PNG by LFIs via data cleaning exercise.

Under Financial Education and Literacy, CEFI's Microfinance Expansion Project (MEP) provides financial education, literacy and business development skills training. Since May of 2012 to September 2018; 212,697 people across PNG have been trained and of that 100,814 are women. The total number of trainers trained for financial education is 810 of which 310 were women trainers. For Business Development Skills (BDS) training, 75 trainers were trained and 51 were women. A total of 11,453 have been trained with BDS. Apart from this, NGOs are also rolling out financial literacy programs for women in urban and rural areas to enable and empower women to access financial services and manage their money systematically.

All of the above achievements/progress have contributed positively to women's economic empowerment through access of financial services and products in which many women are now operating SMEs in the informal sector. This contributes to positive impact on the overall economy.

Challenges and lessons

Since the launch of the first NFI-FLS in 2013, unprecedented progress for financial inclusion has been achieved. There was a significant increase in the number of women opening new bank accounts, and more women registering and participating in the financial education programs, however, challenges still persisted.

The major challenges encountered in implementing financial inclusion agenda in PNG are: lack of infrastructure development in rural areas; language barriers; lack of financial literacy skills and knowledge; and network density (development of physical access points- Bank branch & ATMs).

In an effort of implementing financial inclusion to reach out to all, financial education and literacy initiatives have been rolled with special considerations to women and SMEs in the informal sector. Mobile phone banking appears to make progress with potential to increase financial inclusion for women and the economy as a whole, however, many women in rural areas don't own phones. Key stakeholders consultation have been undertaken with services providers, relevant government agencies, development partners and private sector in developing policy strategies to advance financial inclusion agenda. Furthermore, awareness programs and Financial Inclusion Expo have been rolled out, which involves all financial service providers setting up booths and provide awareness on products and services they offer. Despite these efforts, there is still room for improvement for greater financial inclusion.

Going forward, PNG will need to take leverage on digitalization by tapping into financial innovation (FinTech) to advance its financial inclusion agenda. This calls for the need of economy-wide coverage of communication infrastructure that can cover the rural populations and enable access to financial services through digital means.

Also, key initiatives such as: financial education must be incorporated into the school curriculum; financial services must be further expanded through Fintech; consumer protection must be strengthened; and most importantly, further specific programs must be developed for women economic empowerment to enable women to actively engage in economic activities. In the rural areas, digital education especially on how to digital gadgets to access financial services/applications need to be rolled out and promoted.

Future reforms undertaken must take inclusive approaches to ensure that both economic and social aspects are covered, with special considerations to vulnerable groups like women, rural people, people with disabilities, SMEs etc.

RUSSIA: SUPPORTING WOMEN THROUGH EDUCATION AND SKILLS DEVELOPMENT

Introduction and Pre-reform situation

Russia conducts activities aimed at organization of professional education and supplementary vocational education for women on a parental leave (with children up to three years old) to foster their adaptation to and increase their competitiveness on the labor market.

In 2011, in the framework of additional activities to ease tensions on the labor market of Russia, such professional endeavors were undertaken on a condition of co-financing from the federal budget. More than 26,200 women on a parental leave who were going to get back to work were directed to programs of professional education, retraining and career development.

Since 2012 mentioned activities have been held with the means of regional budgets in 78 constituent territories of Russia. All in all about 9,500 women on a parental leave went through programs of professional education, retraining and career development. In 2013 the activities aimed at professional education and retraining of women on a parental leave were organized in all the constituent territories of Russia.

The most popular professions (specializations) appeared to be accountant, computer operator, nail artist, hairdresser, cook, salesman, secretary, nurse, HR manager, trade manager. The most popular courses were: accountancy, trade and warehousing, and managing trade.

Policy responses

While taking these professional programs, women may benefit from the distance learning. At the same time they are provided with an opportunity to receive a consultation on the professional path to pursue (2015 – 18,500 consultations, 2014 – 16,700).

In 2017 about 18,100 women on a parental leave joined professional education programs (in 2016 – 18,400). While generally more than 93,000 women (and 87,700 in 2016) applied for professional education, retraining and professional development programs.

These figures indicate the increase in women's needs (while on a parental leave) to raise their qualifications to boost professional development and ensure competitiveness on the labor market.

To provide further support to women, the Presidium of the Presidential Council for Strategic Development and National Projects enacted the project called “Demography”, which contains the Federal Project “Facilitation of women's employment – creation of pre-school education environment for children at the age of up to three years”. Its goal is to provide opportunities for women who are bringing up children of pre-school age to combine working activities and family obligations including with the means of increasing availability of pre-school education and creating additional groups for short-term attendance by children of pre-school age.

Impact

Fostering women labor activities (including reaching 100% availability by 2021 of pre-school education for children up to three years old) is one of important tasks for Russia. Policies aimed at employment of women who are raising young children are being implemented in the frames of the government program “Fostering population’s employment”.

It is clear that women with family obligations should be enabled with environment presupposing life-work balance, among others by organizing programs of professional education and professional development that respond to changes in the professional activities and their combination with family tasks.

The expectation is that in near future all women on a parental leave will get opportunity to receive recommendations on their professional specialization from the respective government bodies so that to gain necessary skills and then either return back to work with updated skills or to change their profession in order to provide themselves better life-work balance.

In line with the Federal Project “Facilitation of women’s employment – creation of pre-school education environment for children at the age of up to three years” implementation of the programs aimed at professional education, retraining and development of women in a parental leave, not being in an employment relationship but having addressed the employment service, is being co-financed by the federal budget. It is planned that by 2020-2021 the aforementioned programs will cover annually 40,000 women, in 2022-2024 – 50,000 women.

As a result by 2024 not less than 230,000 women of the considered category will get professional education, undergo retraining and development programs.

The educational program lasts for 6 months and covers most demanded professions, as well as those responding to digitization of economy and development of digital technologies.

It is expected that by 2024 the level of women’s employment (for those having children of pre-school age) will increase by 3.9 points in comparison with the average 2015-2017 level, equivalent to 68.5%.

Correspondent legislative acts providing for the abovementioned activities as well as the methodology for monitoring and evaluation (including with the means of social polls) have been elaborated in 2019.

Challenges and lessons

Russia will continue to develop and introduce new measures to raise women’s qualifications.

CHINESE TAIPEI: PROMOTING WOMEN IN DECISION-MAKING AND LEADERSHIP ROLES

Introduction

Since the Constitution was amended in 2005, Chinese Taipei has been strengthening its gender-equality promotion efforts in all aspects of the society. In 2011, the “Gender Equality Policy Guidelines” was promulgated as the overall guiding principles for addressing various gender-equality issues. And in 2012, the Department of Gender Equality (DoGE), a designated cabinet-level department for gender equality, was established so as to coordinate cross-ministerial initiatives and supervise the implementation of gender mainstreaming measures while incorporating gender perspective in all aspects of policy formulation. One of the key strategies for unleashing women’s economic and political empowerment is to enhance women’s participation and leadership in all levels of decision-making.

Over the years, relevant regulatory reforms and policy measures have been implemented for forging gender-friendly workplaces, supporting women with family care facilities, developing women’s capabilities and skills, as well as ensuring women’s participation in decision-making. There have been tremendous results in certain areas; for example, in the sphere of public affairs, the proportion of female legislators has reached a record high of 41.2% in 2020.

Moreover, since 2016 Chinese Taipei has been led by its first ever female leader, who was re-elected for her second term in early 2020, indicating that female leadership in political affairs is well recognized among our citizens. Also, in the face of the COVID-19 pandemic, Chinese Taipei has successfully contained the spread of COVID-19 domestically, and further provided our allies with medical masks. The outstanding performance of our female leader has been applauded internationally, along with other female leaders around the world, demonstrating the success of women’s leadership in fighting the pandemic.

Chinese Taipei is committed to promoting the “La Serena Roadmap for Women and Inclusive Growth (2019-2030)”, which aims to encourage economies to take action on improving women’s access to leadership positions in all levels of decision making. Accordingly, Chinese Taipei has also promoted the “Gender Equality Issues (2019-2022)” with “women in decision-making and leadership” as one of the five priorities, so as to further advance our policy goal and implementation progress in this regard.

This case study provides an introduction to Chinese Taipei’s promotion of women in decision-making and leadership in public and private sectors, with approaches including regulatory reform to enhance women’s economic and political participation, education measures for breaking social norms, and entrepreneurship measures for promoting women’s leadership in business.

Pre-reform situation

In the past, there was a big gender gap in decision-making in Chinese Taipei. For example, the first female cabinet member appeared in 1988. Before 2000, the proportion of female cabinet members never exceeded 15% and the proportion of female legislators accounted for only 20.9% in 2004. Although Chinese Taipei has seen progress in women's empowerment, still we have to tackle the following issues so as to make more progress:

- Lack of fundamental regulatory reform to improve women's economic and political participation
- Lack of policy guidelines for overall gender-equality promotion
- Gender awareness to be strengthened in education and career building
- Lack of relevant statistics and information to monitor progress
- After the Constitution stipulating the minimum proportion of women legislators in 2005, in order to reduce the gender gap, Chinese Taipei took a series of measures to increase female representation in both the public and private sectors with an expectation of forging a more gender-friendly society.

Policy response

Structural reforms and relevant policy measures are needed to address the aforementioned structural obstacles that we have confronted over the years. Therefore, Chinese Taipei has implemented the following initiatives:

Implementing structural reforms

- The Constitution was amended in 2005, which stipulates the number of elected female legislators-at-large shall not be less than one-half of the total number.
- In 2007, the "Civil Servants Election and Recall Act" was formulated, stipulating that all political parties are required to nominate female for no less than 50% of total legislators-at-large.
- In 2010, the "Local Government Act" stipulated that if the number of special municipal councilors, county (city) councilors, and township (city) representatives elected by each electoral district reaches four persons, there should be one female seat among the four elected; if there are more than four elected, every additional four persons elected shall include one female.
- The "Enforcement Act of Convention on the Elimination of All Forms of Discrimination against Women" was put into effect in 2012.
- The "Gender Equality Policy Guidelines" was announced in 2011 for advocating women's empowerment and gender-equality issues in seven major fields, including power, decision-making, and influence, etc.
- The government continues to promote the one-third gender rule, requiring not less than one-third of the total number of seats for women in the decision-making level of such entities as members of the Cabinet and the committees of government agencies, and directors of the board and supervisors in the government-owned enterprises and government-funded organizations.
- "Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies" has required that the composition of the board of directors of publicly-listed

companies, gender should be considered as one of the diversity issues. Financial Supervisory Commission also requires that the gender information of the directors should be disclosed in annual report along with whether the company has formulated relevant diversity policy.

Promoting gender awareness for breaking gender stereotypes

- Promoting Gender Equity Education
 - The “Gender Equity Education Act” has been formulated in order to soundly establish education resources, nurture gender awareness and environments that epitomize gender equality.
 - Students in elementary and junior high schools are provided with mandatory gender equality courses at least 4 hours each semester. Civil servants are also required to take courses on gender mainstreaming training at least 2 hours per year.
- Encouraging women and girl’s participation in STEM
 - Higher education system has been faced with gender segregation, with more women in the humanities and less women in science and engineering.
 - We have been encouraging girls to study in STEM disciplinary to break gender stereotypes in education and hope to narrow digital gender gap and gender wage gap in the future.

Promoting gender-friendly workplace and women’s entrepreneurship

- The “Act of Gender Equality in Employment” was enacted in 2002 and there has been continuous review to ensure gender-friendly workplace, prevent sexual harassment, introduce family-friendly leaves and enforce prohibition of gender discrimination against job application, performance evaluation and career promotion.
- Chinese Taipei encourages female to establish their own businesses by providing access to loans and consultation and launching several women’s entrepreneurship programs, such as “Phoenix Micro Start-up Program” and “Women Entrepreneurship Program”. The former offers business loans, interest subsidies and consultant services to relieve the financial burden on early stage businesses. The latter provides a complete package of consulting mechanisms to female entrepreneurs, including consulting mentors, capacity and network building as well as access to market, supporting women to overcome difficulties and challenges in different stages of growing their businesses.

Collecting gender-aggregated statistics and information

- To further identify the gender gap and conduct policy evaluation, the government continuously collects and compiles various gender-aggregated statistics, and has published a gender statistical annual report since 2007.
- In terms of women’s representation in leadership, the “Power, decision-making and influence” category in the above statistics report contains the following key indicators:
 - In the public sector: proportion of female legislators, special municipal councilors (local government), justices, senior rank civil servants and committee members of administrative agencies.

- In the private sector: the proportion of women in charge of SMEs, proportion of female directors of publicly-listed companies, and female at decision-making level in labor unions.

Implementing incentive and evaluation mechanisms

- Providing policy incentives
 - In the public sector: The DoGE holds “Golden Carnation Awards” annually to evaluate central and local governments’ efforts into gender equality and encourage them to take innovative and efficient measures on gender equality.
 - In the private sector: To encourage private sector to take measures on increasing women representation in decision-making, Chinese Taipei holds the “Work-Life Balance Award” for creating gender-friendly workplaces and the “Women Entrepreneurship Award” for promoting female entrepreneurship.
- Review of the CEDAW Report
 - Chinese Taipei holds the review meeting for its CEDAW Report every four years to obtain recommendations from domestic and international experts on gender policy and measures to advance its policy.

Impact

According to the United Nations Development Programme (UNDP)’s Gender Inequality Index (GII) Report and adapting its calculating method, Chinese Taipei ranked 9th in the world and 1st in Asia for gender equality performance in 2018, due to the continuous and diligent implementation and monitoring of gender-equality policy of the government. Data have shown that women’s representation in economic and political leadership has achieved substantial results, both in the public and private sectors, as shown below:

In the public sector		
	Indicator	Achievement
1	the proportion of female legislators	In 2020, women accounted for 41.2% of legislators, hitting a record high, an increase of 10.8% compared to 2008.
2	the proportion of female special municipal councilors	In 2018, women accounted for 35.8% of special municipal councilors, an increase of 1.7% compared to 2010.
3	the proportion of female justices	In 2018, 26.7% of justices are female, number doubled 10 years ago.
4	the proportion of female senior rank civil servants	Women senior rank civil servants have increased over the past decade, from 22.8% in 2008 to 34.6% in 2018.
5	the proportion of female committee members of administrative agencies	There were 86.65% of the committees of administrative agencies with proportion of female committee members not less than one-third in 2019.
In the private sector		
	Indicator	Achievement
1	the proportion of women in charge of SMEs	In 2018, 36.8% of the total SMEs were with women legal representatives, an increase of more than 10% compared to 2012.

2	the proportion of female directors of publicly-listed companies	In 2018, there were 2,327 women directors of publicly-listed companies, accounting for 13.7% of the total, an increase of 1.9% compared to 2013.
3	women at decision-making level in labor union	The proportion of women directors and supervisors of labor unions increased from 25.9% in 2012 to 31.4% in 2017.

Challenges and lessons

Although remarkable progress has been made, there are, however, still some challenges needed to be addressed to ensure women’s representation in decision-making and leadership levels across various industries or disciplines. To advance our pursuit, in 2019, Chinese Taipei launched a four-year comprehensive project “Gender Equality Issues (2019-2022)” to further tackle five leading gender-quality issues, including “promoting gender equality of decision-making”. The following challenges are expected to be addressed accordingly.

Underrepresentation of female in decision-making in the public sector

- The female political representatives
 - The proportion of female cabinet members was 11.9% in 2019, and the proportion of female politically-appointed officials was 23.4% in 2018, indicating that there is a considerable shortfall in satisfying the one-third gender rule.
- The female representatives of government foundations
 - There were 34.55% of the directors of board and 21.65% of the supervisors of the foundations sponsored by government not meeting the one-third gender rule.
- The female committee members of administrative agencies
 - Even though currently 86.65% of the committees of administrative agencies are in line with the one-third gender rule, we expect the administrative agencies to push the ratio to 40% for the short term, and 50% in the long term.

Underrepresentation of female in decision-making in the private sector

- Female directors and leaders in publicly-listed companies
 - In 2018, only 13.7% of directors of publicly-listed companies are women, whereas 86.3% are men, indicating that the gender gap in decision-making level is still substantial.
- certain industries traditionally led by men
 - The gender gap of directors of board and supervisors in certain industries are even obvious. For examples, in fishermen and farmers' associations, female directors counted only for 3.5% and 4.8%, respectively, revealing a tremendous gender gap.

Learning from the past experiences and also the best practices from other advanced economies on the front of gender equality, Chinese Taipei has demonstrated our determination via our newly-launched initiatives to be in line with APEC’s collective efforts to unleash women’s full participation in all sectors of the society. Looking forward, Chinese Taipei is more than ready to work proactively with APEC’s economies to realize an inclusive and balanced society.

UNITED STATES: ENHANCING FEMALE LABOR FORCE PARTICIPATION

Introduction

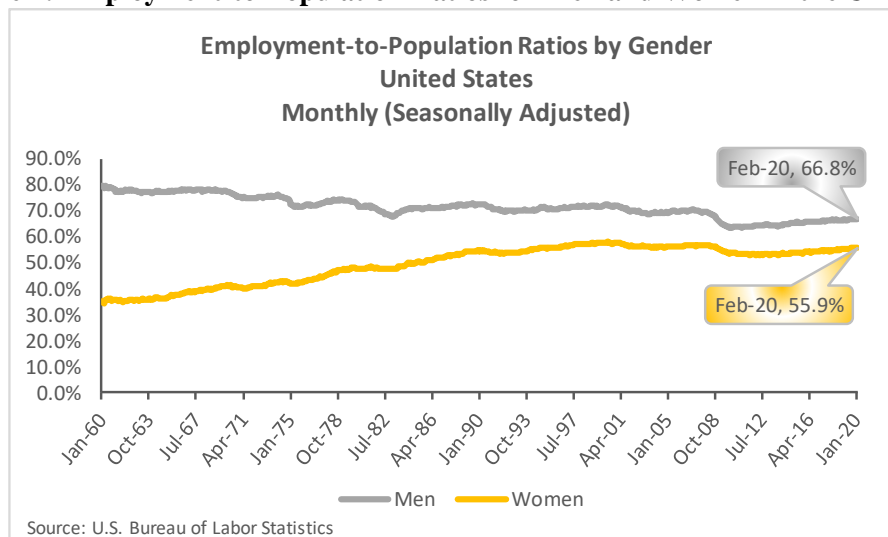
Before the global outbreak of COVID-19, the U.S. economy enjoyed a relatively strong and steady growth and a robust labor market that supported women’s economic participation. Economic growth has been stable despite slower global growth.

In December 2019, the U.S. economy registered 41 consecutive quarters of year-over-year expansion, with growth exceeding 2 percent year-over-year since the first quarter of 2017²⁴. On the labor market front, the U.S. economy added 2.1 million non-farm jobs in 2019, averaging 178,000 jobs per month²⁵. Throughout most of 2019 and up to February 2020, the U.S. unemployment rate remained at or near a 50-year low of 3.5 percent.

Since 2009, the unemployment rate for women has been typically less than the rate for men. The most recent rates stand at 3.6 and 3.4 percent for men and women, respectively (as of February 2020)²⁶. The unemployment rate for women remains near lows last recorded in 1953, almost sixty-seven years ago.

Other measures of labor market activities also point to the robustness of the labor market. As shown in Figure 1, the share of women who are employed (employment-to-population ratio) increased by about 21 percentage points since February 1960. Men also have seen a modest recovery in their employment-to-population ratios from the historic lows reached during the Great Recession, and remains on an upward trajectory²⁷.

Figure 1: Employment-to-Population Ratios for Men and Women in the United States



²⁴ “National Income and Produce Accounts,” Bureau of Economic Analysis, accessed April 1, 2020, <https://apps.bea.gov/iTable/iTable.cfm?reqid=19&step=2#reqid=19&step=2&isuri=1&1921=survey>.

²⁵ “Current Employment Statistics Survey,” Bureau of Labor Statistics, Accessed April 2, 2020, <https://www.bls.gov/news.release/empsit.toc.htm>.

²⁶ “Current Population Survey,” Bureau of Labor Statistics, Accessed April 2, 2020, <https://www.bls.gov/cps/>

²⁷ Data are from the labor force statistics from the Current Population Survey. Accessed April 1, 2020, <https://www.bls.gov/cps/#data>

Economic growth, strong labor markets, and subdued inflation supported income growth for Americans especially for women and other historically disadvantaged groups²⁸. In 2018 and 2019, annual nominal wage growth reached at least 3 percent, well above inflation, a pattern last occurring just prior to the Great Recession. In 2018, median household income recorded its fourth consecutive annual increase for family households²⁹. The Census Bureau reports that real median earnings of full-time, year-round working women in 2018 was 5.8 percent higher than their 2007 median, the year before the Great Recession. Men, on the other hand, did not experience an increase in their real median income since 2007.

Pre-reform situation

In 1960, the workforce participation rate of women in the United States was 37.7 percent³⁰. In the 1960s and 1970s, women workers were concentrated in retail trade, health care services, and education³¹. Women had few legal protections against discrimination in employment. Women earned only 62 cents for every dollar earned by a man in 1979³².

Policy response

In response to societal, economic, and cultural changes, including the Civil Rights Movement, the U.S. government passed a number of laws prohibiting discrimination on the basis of sex and pregnancy, among other bases, starting in the early to mid-1960s. To enforce newly-enacted protections against employment discrimination, the U.S. government created two institutions – the Equal Employment Opportunity Commission (EEOC), and the Office of Federal Contract Compliance Programs (OFCCP) – the latter of which is part of the Department of Labor.

Laws Enforced by the Equal Employment Opportunity Commission

The Equal Pay Act, signed in to law on June 10, 1963, was one of the first federal anti-discrimination laws. The Act made it illegal to pay men and women working in the same place different salaries for work requiring substantially equal skill, effort, and responsibility. The Act also prohibits any retaliation by employers against workers for filing a complaint of discrimination.

The Civil Rights Act of 1964, a sweeping landmark civil rights law in the United States, outlaws discrimination in a variety of settings, including employment, voter registration, education, and public accommodations - based on race, color, religion, sex, or origin. Title VII

²⁸ “Economic Report of the President,” Council of Economic Advisers, February 2020, <https://www.whitehouse.gov/wp-content/uploads/2020/02/2020-Economic-Report-of-the-President-WHCEA.pdf>.

²⁹ “Income and Poverty in the United States: 2018,” U.S. Census Bureau, September 2019, <https://www.census.gov/content/dam/Census/library/publications/2019/demo/p60-266.pdf>

³⁰ U.S. Department of Labor, Women’s Bureau, Women in the Labor Force, Accessed April 8, 2020, <https://www.dol.gov/agencies/wb/data/facts-over-time/women-in-the-labor-force#womenstem>.

³¹ “Where women work—an analysis by industry and occupation, Elizabeth Waldman and Beverly J. McEaddy, Monthly Labor Review, Vol. 97, No. 5 (May 1974), pp. 3-13,” Accessed April 22, 2020, https://www.jstor.org/stable/41839334?seq=3#metadata_info_tab_contents.

³² U.S. Bureau of Labor Statistics, BLS Reports December 2019, U.S. Women in the Labor Force: A Databook. Accessed April 8, 2020, <https://www.bls.gov/opub/reports/womens-databook/2019/home.htm>.

of that law prohibits employment discrimination on these bases by employers, employment agencies, and labor organizations. Its prohibition against sex discrimination includes sexual harassment and gender-based harassment that has no sexual connotations. Title VII, like the Equal Pay Act, prohibits retaliation against those who have filed employment discrimination charges or who have reasonably opposed workplace discrimination on the relevant protected bases. The Pregnancy Discrimination Act of 1978 amended Title VII of the Civil Rights Act to prohibit discrimination against a woman because of pregnancy, childbirth, or a medical condition related to pregnancy or childbirth.

Title VII of the Civil Rights Act also created the EEOC. The EEOC has the authority to investigate charges of discrimination filed by individuals, a group, or an EEOC Commissioner. If the EEOC believes that discrimination has occurred, the agency will attempt to conciliate the charge. If a voluntary settlement is not reached, the EEOC may litigate these charges. In any case where the EEOC does not litigate, including all of those where it believes no discrimination occurred, the EEOC provides the charging party with a right to file a lawsuit on her own at the conclusion of its investigation.

Additional, important protections enforced by the EEOC were added after the Civil Rights Movement. The Americans with Disabilities Act of 1990 prohibits discrimination against individuals with disabilities, and it requires employers to provide a reasonable accommodation for an employee with a disability, unless doing so would cause significant difficulty or expense for the employer. While this law does not have explicit protections for women in the workplace, it will include women with disabilities specific to or more prevalent in their gender. In some circumstances, pregnancy complications can qualify for these protections.

Under the Lilly Ledbetter Fair Pay Act of 2009, each discriminatory paycheck resets the 180-day time limit to file a claim of pay discrimination, thereby extending the time employees may challenge unfair pay. This Act overturned a 2007 U.S. Supreme Court decision requiring victims of wage discrimination to file a claim within 180 or 300 (depending on jurisdiction) days of the initial discriminatory paycheck, and it restored the EEOC's longstanding position that each paycheck containing discriminatory compensation is a wrong actionable under federal law, regardless of when the discrimination began. The Lilly Ledbetter Fair Pay Act importantly recognizes that victims of pay discrimination may not initially be aware that they are being discriminated against by their employers.

Where discrimination is proven under these laws, the charging parties may be entitled to placement in a position, reinstatement, or similar equitable relief; front pay; back pay; attorney's fees; compensatory (monetary) damages; and, if the employer acted with malice or reckless indifference to the employee's rights, punitive damages. Employers additionally are often required to change their workplace practices.

Laws Enforced by the Department of Labor

In 1965, one year after the enactment of the Civil Rights Act, the Executive Order 11246 was signed. The Office of Federal Contract Compliance Programs, or OFCCP, was created to carry out the responsibilities of the Secretary of Labor for administering the Executive Order's non-discrimination and affirmative action provisions. This Executive Order prohibits federal contractors and subcontractors who do over \$10,000 in government business in one year from discriminating, in all aspects of employment, on the basis of race, color, religion, sex, sexual

orientation, gender identity, and origin. The OFCCP and EEOC work collaboratively on cases that involve violations of both the Executive Order and EEOC-enforced laws.

The Executive Order also requires government contractors to take affirmative action to ensure that equal opportunity is provided in all aspects of their employment. Additionally, Executive Order 11246 prohibits federal contractors and subcontractors from, under certain circumstances, taking adverse employment actions against applicants and employees for asking about, discussing, or sharing information about their pay or the pay of their co-workers.

The Comprehensive Employment and Training Act of 1973 (CETA) consolidated a number of existing federal and federally-assisted job training programs to help unemployed, underemployed, and disadvantaged individuals. Significantly, CETA included a prohibition on sex discrimination in these programs, opening the door for model programs focusing on women in nontraditional jobs, special counseling and referral services, pre-apprenticeship training, and job development. Over the years, CETA has been replaced by successor statutes that have expanded the availability of employment-related training and support programs to a wider range of populations. However, all of those statutes – including the current successor statute, the Workforce Innovation and Opportunity Act of 2014 (WIOA) – have continued to bar discrimination against women in the economy’s system of employment training and workforce development programs.

In addition, the Department of Labor’s updated Equal Employment Opportunity in Apprenticeship Regulations (CFR 29 C.F.R. part 30) took effect in January 2017. These regulations are designed to increase workforce participation by women and other underrepresented groups in registered apprenticeship programs, and to protect against unlawful discrimination. Key provisions impacting women are: (1) clarifying that sex discrimination includes discrimination on the bases of pregnancy and gender identity, (2) requirements for sponsors of apprenticeship to conduct outreach and recruitment of women into apprenticeship programs; and (3) requirements for sponsors of apprenticeship programs to provide anti-harassment training.

The Family and Medical Leave Act of 1993 (FMLA) entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. The Department of Labor’s Wage and Hour Division is responsible for enforcing the FMLA.

Working conditions and wage protections of women workers have improved considerably since the establishment of the Women’s Bureau in 1920, a sub-agency within the Department of Labor. Over the course of its history, the Women’s Bureau has evolved to continue to support a broad range of issues related to working women, including paid family leave and child care. In 2020, the Women’s Bureau celebrates its centennial. The work of the Women’s Bureau focuses on researching and promoting policies that work for working women through its grant-making authorities, convening activities, and strategic regional outreach.

One of the grants administered by the Women’s Bureau is the Department of Labor’s Women’s Bureau’s *Women in Apprenticeship and Nontraditional Occupations* (WANTO) grant program. This grant helps recruit, mentor, train, and retain more women in quality pre-apprenticeship and apprenticeship programs, and encourages them to pursue non-traditional occupations,

where, in many instances, women historically have been significantly underrepresented. The WANTO grant program assists employers, community-based organizations, and labor unions in the recruitment, training, and retention of women in apprenticeship and non-traditional occupations. Since 2017, the Women’s Bureau has had primary oversight for administering the grants and awarded funds to 11 community-based organizations. Preliminary internal data show that approximately 1,500 women have been served by the WANTO grants since 2017. Since 2017, the Women’s Bureau has awarded \$4.39 million in WANTO grants.

The Women’s Bureau also administers the Re-Employment, Support, and Training for the Opioid Related Epidemic (RESTORE) grant that awarded \$2,499,726 in 2019 to help women affected by the opioid crisis re-enter the workforce. Five entities located in Tennessee, Pennsylvania, New York, Virginia, and New Jersey were each awarded approximately \$500,000. Grantees are currently using the funds to offer skills development and employment services to women workers by fostering cooperative relationships with key stakeholders, including public health and substance abuse treatment professionals, and other human services and support services providers. Preceding the RESTORE grant, the Women’s Bureau administered a pilot opioid grant program in 2018 that awarded \$650,000 to the Maryland Department of Labor, Licensing, and Regulation (DLLR). DLLR awarded contracts to two entities for services under the grant.

Impact

Many economic, legal, societal, and cultural shifts contributed to the rapid rise in women’s labor force participation in the United States, which was a major development in the labor market during the second half of the 20th century. While the laws prohibiting discrimination against women in employment likely supported women’s increased labor force participation, a direct, causal relationship between these laws and the rise in female labor force participation cannot be established.

Overall, women’s labor force participation increased dramatically from the 1960s through the 1980s, before slowing in the 1990s. Women’s involvement in the labor market has changed in several notable ways over the past several decades. For example, women became much more likely to pursue higher levels of education: from 1970 to 2018, the proportion of women ages 25 to 64 in the labor force who held a college degree quadrupled, whereas the proportion of men with a college degree about doubled over that time. Women also have become more likely to work full time and year round³³. However, women disproportionately represent the part-time workforce. Approximately 23.4 percent of employed women worked part-time, while only 11.5 percent of employed men engaged in part-time work in 2019³⁴. The percentage of managers who are women rose from approximately 17 percent in 1970 to approximately 37 percent in 1990, before leveling off. Women currently represent approximately 40 percent of workers in management occupations³⁵.

³³ U.S. Bureau of Labor Statistics, BLS Reports December 2019, U.S. Women in the Labor Force: A Databook. Accessed April 8, 2020, <https://www.bls.gov/opub/reports/womens-databook/2019/home.htm>.

³⁴ U.S. Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey, Table 8. Employed and unemployed full- and part-time workers by age, sex, race, and Hispanic or Latino ethnicity. Accessed April 8, 2020, <https://www.bls.gov/cps/cpsaat08.htm>.

³⁵ U.S. Census Bureau, Women in the Workforce. Accessed April 8, 2020, https://www.census.gov/newsroom/pdf/women_workforce_slides.pdf. See also U.S. Bureau of Labor Statistics, [Labor Force Statistics from the Current Population Survey, Household Data, Annual Averages, Table 11](#).

Women’s earnings as a proportion of men’s earnings have grown over time: women’s earnings rose 18.8 percentage points compared with those of men from 1979 to 2018³⁶. In 2019, women who were full-time wage and salary workers had median usual weekly earnings that were 82 percent of the earnings of male full-time wage and salary workers³⁷. In recent years, women in the baby-boom generation (defined as people born between 1946 and 1964) have begun to retire in large numbers, which has put downward pressure on their labor force participation rate over the past decade or so³⁸.

While women’s participation in previously male-dominated occupations - including in science, technology, engineering, and math (STEM) occupations - has shown significant improvement in certain fields, women still remain underrepresented in many STEM fields. For example, between 1970 and 2018, women’s representation in life and physical science rose from 14 percent to 45 percent; from 15 percent in math occupations to 48 percent; and from 3 percent to 16 percent of engineers. Women’s representation in computer occupations rose to 34 percent in 1990, but declined to 25 percent in 2018. While progress has been made to increase women’s opportunities and participation in these occupations, only 26 percent of workers in all STEM fields were women as of 2018³⁹.

Challenges and lessons

A key challenge encountered in implementing the reform is increasing workers’ knowledge about their rights and employers’ knowledge of their responsibilities. Another key challenge is maintaining effective enforcement of the laws described in this case study. Despite the EEOC’s rigorous enforcement of federal anti-discrimination laws, and remarkable progress of women in the workplace since the 1960’s, women continue to face barriers to full participation in the labor force as a result of employment discrimination.

Moreover, these barriers have a disproportionately negative impact on women of color. To focus the work of the agency in the most impactful way, the EEOC has enacted and followed Strategic Plans, which together with the agency’s Strategic Enforcement Plans, establish substantive area priorities and set forth strategies to integrate all components of EEOC’s private, public, and federal sector enforcement to have a sustainable impact in advancing equal opportunity and freedom from discrimination in the workplace. The EEOC also has created initiatives to study and suggest solutions for continuing issues involving workplace discrimination, such as the [EEOC Select Task Force on the Study of Harassment in the](#)

[Employed persons by detailed occupation, sex, race, and Hispanic or Latino ethnicity](https://www.bls.gov/cps/cpsaat11.htm). Accessed April 8, 2020, <https://www.bls.gov/cps/cpsaat11.htm>.

³⁶ U.S. Bureau of Labor Statistics, BLS Reports December 2019, U.S. Women in the Labor Force: A Databook. Accessed April 8, 2020, <https://www.bls.gov/opub/reports/womens-databook/2019/home.htm>.

³⁷ “Usual Weekly Earnings of Wage and Salary Workers, Fourth Quarter 2019 (See table 7),” Bureau of Labor Statistics. Accessed May 19, 2020, https://www.bls.gov/news.release/archives/wkyeng_01172020.htm. **NOTE:** Using female-to-male hourly earnings ratio, the gender wage gap continued to improve reaching 87.8 percent in 2018, after reaching a historic high of 89.2 percent in 2017.

³⁸ U.S. Bureau of Labor Statistics, BLS Reports December 2019, U.S. Women in the Labor Force: A Databook. Accessed April 8, 2020, <https://www.bls.gov/opub/reports/womens-databook/2019/home.htm>.

³⁹ U.S. Census Bureau, Decennial Census 1970-2000 and American Community Survey public use microdata 2010 and 2018. Accessed April 8, 2020, <https://www.dol.gov/agencies/wb/data/facts-over-time/women-in-the-labor-force#womenstem>. See also, EEOC’s 2015 Women in the American Workforce report (https://www.eeoc.gov/eeoc/statistics/reports/american_experiences/women.cfm) and the EEOC’s 2016 report on Diversity in High Tech (<https://www.eeoc.gov/eeoc/statistics/reports/hightech/index.cfm>).

[Workplace](#), which produced a widely-cited study that proposed workplace reforms and training programs to address harassment and, in particular, sexual harassment.