Women and the formal economy

A think piece by Lorraine Corner¹

It is through gainful employment that woman has traversed most of the distance that separated her from the male; and nothing else can guarantee her liberty in practice.' (Simone De Beauvoir 1989: 679 cited in Cotter 2001: 1)

Historically, in high income countries participation in the formal economy has been the most important route to women's empowerment and increased gender equality. The costs of gender inequality in the formal economy are high, especially in developing countries. With increasing globalization they are also rising.

Although in the past increasing demand for labour as a result of economic growth was the main mechanism leading to women's increased participation in formal employment and increased gender equality, future economic growth in developing countries is unlikely to be enough to produce similar results.

Policy interventions by development actors, including governments and the private sector, will be required to increase women's access to formal employment and promote their equality with men. Australia's development program should therefore promote gender equality through work with women in the formal sector.

A future ODE gender evaluation might consider what the aid program has done or could do to promote women's participation and empowerment in the formal sector. Some examples of good practice focus on minimising structural barriers to women's participation and the impact of restrictive gender norms and stereotypes. The aid effectiveness agenda provides some useful entry points. Some final questions consider how AusAID might most effectively promote women in the formal economy.

Technical note

The boundaries between the informal and formal sectors of the economy and between informal and formal employment are complex and often confused. Informal work lies outside regulatory frameworks but may be found in both the formal and informal sectors (ILO 2010: 22). 'Employees holding informal jobs,' a component of a new ILO definition of informal employment, covers all jobs characterized by an employment relationship that is not subject to national labour legislation, income taxation, social protection or entitlement to benefits such as paid leave. Casual workers and many temporary and part-time workers in the formal economy would be included within this classification. (ILO 2010: 45) The term 'formal employment' is used here to refer to employment that is both within the formal sector and regulated.

 $^{^{1}}$ This think piece has been commissioned by the Office of Development Effectiveness, however the views and opinions expressed in this paper are those of the author only.

Why should AusAID work on women in the formal economy?

The informal economy is the problem: the formal economy is the solution

Most women working in the formal economy who are receiving regular wages and salaries are not poor and are certainly not among the poorest of the poor. Why should AusAID promote the interests of these women? Shouldn't AusAID concentrate on the majority of poor women who are in the informal economy? That is the challenge for poverty reduction gender equality.

This argument posits a clear dichotomy between the formal and informal economies that does not exist.² In assuming that activities to benefit women in one part of the economy will be to the detriment of those in the other, it neglects important synergies and interactions between them. It also overlooks the very considerable benefits for all, women and men, society and economy, of increasing women's participation in the formal economy.

The formal and informal economies are inextricably linked

Moving into the formal economy is the key to economic and social advancement for women in the informal economy and for their daughters.

The boundary between the formal and informal economies is a fluid one, with significant interactions taking place across it. Informal employment and formal employment exist side by side in the formal economy and often in the same work place.³ For women in the informal economy (or their daughters), making the transition to formal employment is an important route to economic and social advancement.⁴

Gender inequalities in the formal economy may exacerbate gender inequalities in the informal economy; gender discrimination and disadvantage in the formal economy is likely to have negative spill-over effects on the informal economy.⁵

Women's participation in the formal economy increases gender equality and women's empowerment

Historically, participation in the formal economy has been probably the most important route to women's empowerment and increased gender equality between women and men.

At a global level, participation in the formal economy has been widely recognized as an important vehicle for raising the status of women and promoting gender equality between women and men.⁶ Participation in formal sector employment has been probably the most important route to empowerment for women and to increased gender equality in high income countries. The regular wages and salaries, relative job security, prospects for promotion, supplementary benefits and regulated working conditions that characterize formal employment offer a range of potential benefits for women and girls.

² See Technical Note and Sylvia Chant and Carolyn Pedwell 2008: 2

³ ILO 2010: 45; Martha Alter Chen 2007

 $^{^4}$ Sylvia Chant and Carolyn Pedwell 2008: 3 and 12

⁵ Sylvia Chant and Carolyn Pedwell 2008: 10

⁶ Cotter, Hermsen and Vanneman 2001: 430; Engels 1942: 66; De Beauvoir 1989: 679.

Formal employment can increase an individual woman's access to skills development, market information, credit, technology and other productive assets, social protection, pensions and social safety nets,⁷ and the means to acquire personal wealth in the form of land, housing and capital.⁸ The resulting enhancements to her human and economic resource base contribute to higher productivity, economic empowerment and increased economic status, which in turn can lead to higher social status; more equal power relations with men, as well as greater autonomy and negotiating power.⁹

Formal employment and the access to housing and land that it may bring can empower women in other contexts. Participation in paid work has been associated with a reduced likelihood of domestic violence 10 and an increased probability that married women will make decisions individually or with their partners. 11

Increasing women's formal employment contributes to achievement of the Millennium Development Goals (MDGs)

Women's access to formal employment contributes to the achievement of MDG3, MDG2 and MDG1.

Increasing women's access to wage employment in the formal sector contributes directly to the achievement of MDG3 (Promote gender equality and empower women). Progress can be measured by indicator 3.2 (Share of women in wage employment in the non-agricultural sector).

It also contributes indirectly to the achievement of MDG1 (Eradicate extreme poverty and hunger) through target 1.A (Halve, between 1990 and 2015, the proportion of people whose income is less than one dollar a day) and target 1.B (Achieve full and productive employment and decent work for all, including women and young people).

By increasing the capacity of households to educate their children and the incentives for them to educate girls in particular, it also addresses MDG2 (Achieve universal primary education) through target 2.A (Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling) and MDG3 target 3.A (Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015).

Women's formal employment benefits women outside the formal economy

More women in the formal sector benefits all.

Some of the benefits of women's participation in the formal economy spill over to other women in the family and the community and contribute to a general improvement in gender equality between women and men. By increasing productivity, women's improved access to productive resources also delivers gains to the economy and to poverty reduction at a community and individual level.¹²

 $^{^{7}}$ Most public and private pension systems apply primarily to workers in formal employment (UN-DESA-DAW 2009: 78).

⁸ OECD 2011a: 6.

⁹ Esplen with Brody 2007: 27; World Bank 2010: 31

¹⁰ UN-DESA-DAW 2009: 7

¹¹ World Bank 2010: 26

¹² World Bank 2010:

Women's increased economic and social status and personal autonomy benefits families, particularly children, partly because women usually invest a higher proportion of their earnings in their families than men¹³ and also because of increased female voice within the household. Women's earnings provide the means to provide improved education, nutrition and health care for children, particularly girls. Higher economic returns to female education and labour force participation also provide an incentive for families to invest in girls and women, particularly in education for girls.

At a community level, rising levels of education and increased economic participation for women challenge gender stereotypes about what women and girls can and should do. Gender roles within families and in the work place begin to change and the foundations are laid for greater gender equality in younger generations.¹⁷

A growing body of research also demonstrates that higher incomes and working outside the home increase women's participation in decision-making by providing access to information, knowledge and confidence, ¹⁸ bringing women into contact with new people and ideas and breaking restrictive social conventions. ¹⁹ Women's participation in formal employment in higher ranking occupations, particularly as senior officials, managers, technicians and associate professionals, potentially provides the opportunity for women to have a voice in important areas of decision-making in the public and private sectors. Women's participation in the economy has also been positively associated with an increasing number of women in parliament. ²⁰

Economic growth will not be enough

Economic growth will not automatically lead to women's empowerment and gender equality in developing counties.

Won't economic growth and development create new formal sector jobs and increased demand for female labour ensure that increasing numbers of women move into formal employment? Won't this empower women and promote gender equality in developing countries just as it has in countries like Australia?

Well, yes possibly, although significant gender disparities persist in the formal economy even in Australia.²¹ According to the World Bank economic growth could promote women's participation in the economy through increased access to employment opportunities and higher returns to market work.²² In the Asia-Pacific region, high economic growth rates and changing social norms in the recent past have brought women into the paid workforce in record numbers.²³ Women have benefited more than men from the creation of new employment opportunities: between 2000 and 2007 the rate of growth in

¹³ OECD 2011a: 6

¹⁴ World Bank 2010: 31

¹⁵ Smith and others, 2003; Quisumbing, 2003; UN-DESA-DAW 2009: 7

¹⁶ World Bank 2010: 31

¹⁷ In countries with high rates of female employment, more men spend time on unpaid work (OECD 2011a: 39). A study in 20 developed countries between 1965 and 2003 found that men's unpaid work had increased (UN-DESA-DAW 2009: 36).

¹⁸ World Bank 2010: 14

¹⁹ UNDP 2010: 6

²⁰ An increase in female labourur force participation from 32% to 40% is associated with a 2.9 percentage point increase in the number of parliamentary seats held by women. (Gray, Kittilson and Sandholtz 2006: 39)

 $^{^{21}}$ Australian Human Rights Commission 2010: 10-15

²² World Bank 2010: 15.

²³ UNDP 2010: 6

employment was higher for women than for men at a global level, as well as in Asia.²⁴

However, the situation is changing due to the global financial crisis. At a September 2010 forum, the International Monetary Fund (IMF) and International Labour Organization (ILO) identified job creation as a major challenge in the aftermath of the global financial crisis and suggested that the global economy and developing countries may be facing the prospect of a jobless recovery. The latest Asian Development Bank's Asian Development Outlook is similarly pessimistic about future employment creation prospects.

Failure to integrate women into the formal economy carries high costs

The costs of gender inequality in the formal economy are high and rising.

The exclusion of a significant section of the population from the formal economy carries high costs that developing countries, particularly the poorest, can ill afford. The losses involved are particularly large because even the poorest countries in most regions of the globe have made considerable investments in education for girls.²⁷ Yet the educational gains for women have not been matched by equal gains in economic opportunities.²⁸ Even women with higher education in many countries remain either excluded or employed at levels that do not make full use of their education.

With globalization and increasing competition among nations and firms, the costs of persistent gender inequality in the economy are both high and rising,²⁹ while the potential benefits are large. A 2007 study noted that the reduction in the male-female employment gap in Europe has been an important driver of economic growth in the previous decade.³⁰

The World Bank Group's Gender Action Plan (GAP) 2007-2010 makes a strong business case for expanding women's economic opportunities.³¹ The GAP indicated that support for women's economic empowerment and investments in women needed to be increased in order to increase the effectiveness of efforts to promote economic development and achieve the MDGs, especially MDG1 and MDG3.³²

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²⁴ ADB-ILO 2011: 3

 $^{^{25}\} http://www.imf.org/external/pubs/ft/survey/so/2010/NEW091310A.htm$

²⁶ ADB 2011: 6

²⁷ World Bank 2010: 1

²⁸ World Bank 2007: 2

²⁹ World Bank 2010: vii;

 $^{^{}m 30}$ Hausmann, Tyson and Zahidi, 2010: 30

³¹ World Bank 2007: 6

³² World Bank 2007: 6

Integrating women into the formal economy is an important development objective

Policy interventions will be required to integrate women in the formal economy on an equal basis with men

Increasing women's access to formal employment and promoting equality between women and men in the formal economy are important development objectives because of their potentially positive impacts on both economic and social development. In industrial countries, economic growth was a major factor promoting women's status and gender equality. However, in developing countries growth alone is unlikely to generate enough employment opportunities in the formal economy to produce similar results.³³ Policy measures and other interventions will be required in developing countries, particularly the poorest, in order to integrate women into the formal economy on an equal basis with men and to reap the economic and social gains that this will bring.³⁴

Although sustained growth has been effective in many developing countries in reducing some aspects of gender inequality, it will not be sufficient to reduce all aspects. In particular, inequalities in women's access to economic opportunities in the formal economy, which persist even today in high income countries, are unlikely to disappear purely as a result of economic growth.³⁵

Targeting women in the formal economy is consistent with Australia's development objectives

The Australian development program should include an explicit focus on women and gender equality in the formal sector

Poverty reduction is the core objective of Australia's development assistance program.³⁶ Increasing women's participation in the formal economy contributes to poverty reduction at the individual level by increasing incomes and, at the household, enterprise and macro economy levels by increasing productivity.³⁷

Australia is also strongly committed to the MDGs.³⁸ Increasing women's participation in the formal economy contributes to the achievement of the MDG3 target of eliminating gender disparity education by increasing the incentives for families to invest in girls' education and enhancing their financial capacity to do so, as reflected in indicator 3.2 (Share of women in wage employment in the non-agricultural sector).

Gender equality is a key principle underlying all aspects of the Australian aid program.³⁹ Increasing women's participation in the formal economy is a pre-requisite for achieving gender equality in the economy and an important vehicle for increasing women's empowerment and gender equality in the family, community and society.

³³ World Bank 2010: vi

³⁴ World Bank 2010: vii

³⁵ World Bank 2010: vi

³⁶ AusAID 2009: 1

³⁷ UN-DESA-DAW 2009: 8

³⁸ OECD 2009: 12

³⁹ AusAID 2009: 51

How has or could the aid program contribute?

What has the aid program done or what could it do to promote women's participation and empowerment in the formal sector?

Accepting that increasing women's participation in the formal sector is an important strategy for increasing women's empowerment and gender equality, any future ODE evaluation might consider:

- The extent to which the aid program has increased or could increase women's participation and empowerment in the formal economy through country and regional programs and thematic sectors dealing with employment-related issues, particularly regional programs dealing with economic policy.⁴⁰
- The extent to which the aid program has contributed or could contribute to building and/or strengthening positive and empowering linkages and synergies between formal and informal employment in the formal sector.
- The extent to which the aid program has increased or could increase women's access to formal employment in projects and related activities within the program.
- Whether barriers to women's access to formal employment within AusAID projects and related activities have been or should be explored, identified and addressed.
- The extent to which the aid program:
 - has used or could use sex-disaggregated data and data on gender issues to monitor and report on employment in projects and related activities within the program; and
 - has used or could use such data for gender-responsive human resource management.
- Whether the extensive programming on gender-based violence and violence against women:
 - has covered or could cover harassment and sexual harassment in the work place and their effects on women's employment; and
 - whether such issues have been or could be addressed in relation to project and related staff.
- Whether and how the aid program might work to assist development partners to develop and
 implement policies and programs (for example, affirmative action policies or human resource
 policies that help women and men to share family and household care responsibilities), or
 services (such as child care, after-school care, women and child-friendly public transportation
 services, women's desks in banks, employment agencies and related institutions) to increase
 women's access to, and participation within, the formal economy.

⁴⁰ Such as the China Australia Governance Program (CAGP), the ASEAN Australia Development Cooperation Program (AADCP-I and II)

Good practice in promoting women's participation in the formal economy

Good practice focuses on reducing the effects of structural barriers to women's participation and restrictive gender norms and stereotypes

Since women in the formal economy have not been a focus of AusAID work to date, a few projects and activities from other sources are analysed to show what good practice in promoting women's participation in the formal economy might look like. Good practice involves developing innovative and transformative ways of reducing the impact of structural barriers to women's entry to, or participation within the formal economy, as well as minimizing the effects of restrictive gender norms and stereotypes.

Helping young women plan their careers and balance work and family

DECISIONS FOR LIFE promotes formal employment, equal opportunities and work-family balance for young women. DECISIONS FOR LIFE, funded under an MDG3 grant from the Netherlands Ministry of Foreign Affairs, focuses specifically on promoting women's participation in the formal economy. The project focuses on MDG3.5: Promoting formal employment and equal opportunities at the labour market, one of four MDG3 priority areas identified by the Ministry's MDG3 Fund. It operates in 14 developing countries: Brazil, India, Indonesia, Azerbaijan, Belarus, Kazakhstan, Ukraine, Angola, Botswana, Malawi, Mozambique, South Africa, Zambia and Zimbabwe.

Raising awareness among young women workers about employment opportunities and career possibilities and helping them to balance work with family commitments are examples of good practice.⁴¹ Compared with young men, young women often have limited information about employment opportunities and do not consider career planning due to gendered expectations that their family roles are more important.⁴² The amount of time taken up by household work and family care for women is a major obstacle to gender equality in the labour force. It affects their access to employment, the type of work they take and their access to training, career development and promotions. ⁴³

However, the project has limited ability to address this structural issue because activities are largely confined to working with the women. While they can learn to manage their time better, they have little capacity to change the situation. A multi-focused, policy-oriented and institutional approach involving employers, policy makers and men is likely to be more effective in addressing deep structural obstacles to women's participation in the formal economy such as work-life balance and the impact of unpaid work on women's participation.

Providing non-traditional forms of employment for women in crisis

As part of its fiscal response to the global financial crisis, the Indonesian government adopted the local resource-based approach to investment in infrastructure construction for employment creation and income generation in communities. The approach required contractors to use local labour, including a 30 per cent quota for women, local resources and light equipment to construct community assets. Contractors and their staff were trained on how to ensure equal employment opportunities for women and men. In an earlier pilot of the approach in Aceh, women made up 30-35 per cent of the workforce.

^{41 &}lt;a href="http://www.wageindicator.org/main/projects/decisions-for-life">http://www.wageindicator.org/main/projects/decisions-for-life

⁴² Hilary Standing 2004; Miguel Moya, Francisca Exposito, and Josefa Ruiz (nd): 1; http://business.ezinemark.com/career-planning-in-the-developing-countries-4f255bb4218.html

⁴³ World Bank 2010: 9

Good practices in this project were increasing women's access to better-paid previously male-dominated forms of employment, ensuring women's access to employment created by the fiscal response to the crisis, and training contractors on equal opportunities for women and men. When women enter non-traditional areas of work where they are a minority, it is especially important to raise the awareness of employers and colleagues in order to minimize the risk of bullying and harassment.⁴⁴

A limitation is the temporary nature of the employment and the lack of any longer term strategy for ensuring that the women employed in the project could obtain similar employment after the crisis. A further limitation was the failure to identify or address gender issues in the construction process or in the design of the infrastructure facilities.⁴⁵

Working with women leaders in the private sector to promote women's interests

UNIFEM, CIDA and other donors supported women entrepreneurs and businesswomen to lobby and advocate on women's issues and gender equality within APEC (Asia-Pacific Economic Cooperation) networks of government and business leaders through the Women Leaders Network (WLN) of APEC. The WLN was founded in 1996 in Manila as an informal, dynamic network of women leaders from all sectors, public, private, academia, civil society, indigenous, rural and women in technology, to provide policy recommendations to APEC officials. WLN is open to women who are leaders in their field and willing to use their position to influence policies that will help benefit women throughout the Asia-Pacific region through APEC.⁴⁶

A good practice has been the success of the WLN in establishing a Gender Focal Point Network⁴⁷ to influence various APEC bodies, particularly in the Small and Medium Enterprise (SME) Working Group⁴⁸ and the Human Resources Development Working Group to include women's issues on their agenda and to promote women's participation.⁴⁹

Private sector networks promote gender equality in the workplace

Private firms, which are the largest providers of formal employment for women in many countries, are increasingly recognising the economic importance of women as workers, consumers and decision makers. With the support of some of the largest firms, networks of gender-sensitive women and men have been formed to promote equal opportunities for women in the workplace. Catalyst network⁵⁰ is a non-profit membership organization expanding opportunities for women and business. More than 400 companies, firms, business schools and associations from around the world employing millions of women are contributing members.⁵¹ These include a number of leading Australian firms and some government bodies.

Catalyst provides members, the media, and the public with information and counselling on creating workplaces that enable women and their employers to succeed. Catalyst's work is based on research on topics such as diversity, women and inclusion, women in leadership, work-life effectiveness and working

 $^{^{44} \,} Roslyn \, Reed \, \underline{http://www.gasat-international.org/conferences/G11 Mauritius/proceedings/proceedings\%208.pdf}; WHO \, 2004: \, 1000 \, \underline{Mauritius/proceedings/proceedings\%208.pdf}; WHO \, 2004: \, 1000 \, \underline{Mauritius/proceedings\%208.pdf}; WHO \, 2000: \, 1000 \, \underline{Mauritius/proceedings\%208.pdf}; WHO \, 2000: \, 1000 \, \underline{Mauritius/proceedings\%208.pdf}; WHO \, 2000: \, 1000 \, \underline{Mauritius/proceedi$

 $^{^{45}}$ For examples of how this might be done see ADB 2009 and Gregory Gajewski, Miho Ihara and Francesco Tornieri 2007.

⁴⁶ http://www.women.apec.org/summit agenda.php

 $[\]frac{47}{\text{http://www.women.apec.org/gfpn.php;}} \\ \underline{\text{http://www.apec.org/Home/Groups/SOM-Steering-Committee-on-Economic-and-Technical-Cooperation/Task-Groups/Gender-Focal-Point-Network}}$

⁴⁸ http://www.women.apec.org/smewg.php

⁴⁹ http://www.apec.org/en/Groups/SOM-Steering-Committee-on-Economic-and-Technical-Cooperation/Working-Groups/Human-Resources-Development.aspx

⁵⁰ http://www.catalyst.org

 $^{^{51}}$ EOWA and a number of Australian companies including Telstra, ANZ and

with men.⁵² Catalyst publications include:

- Strategy matters: Evaluating Company Approaches for Creating Inclusive Workplaces
- Engaging men in gender initiatives: what change agents need to know
- Engaging men in gender initiatives: stacking the deck for success
- Australian Census of Women in Leadership
- Leadership gender gap in India Inc: Myths and realities
- Mentoring: Necessary but insufficient for advancement
- A series of statistical quick-takes on women in the labour force, management, government etc in various regions including Asia Pacific and a number of developing countries

Among the many good practices in the work of Catalyst, working with leading companies at the highest levels of management, working with men in senior management to promote gender equality and making the business case for gender equality stand out.

Women in the formal sector and aid effectiveness

The aid effectiveness agenda provides entry points for promoting women's empowerment and gender equality in the formal economy

Progress toward women's empowerment and gender equality in the formal economy is an essential part of the processes involved in increasing the effectiveness of aid in reducing poverty and inequality, increasing growth, building capacity and accelerating achievement of the MDGs. The five principles of the Paris Declaration on Aid Effectiveness provide a framework and entry points for assessing the effectiveness of the aid program and components within it.

The principle of ownership requires the involvement of all stakeholders, in this case women and men working in or seeking entry to the formal economy, employers in the public and private sectors and policy makers in ministries of labour, finance and women's affairs. It implies a need for specific activities among men in the work place and with employers and policy makers (most of whom are likely to be men) to gain their understanding and support for initiatives. As previously noted, this is particularly important where women are entering non-traditional areas of employment or in conservative societies that are resistant to women's participation in the formal economy.

The principle of alignment requires that activities to integrate women in the formal sector are aligned with the MDGs, particularly MDG3, as well as national gender equality policies. It also provides an opportunity to use ILO conventions, CEDAW and other employment or gender-related international agreements that have been ratified by the country concerned as a basis for advocacy and dialogues.

The principle of harmonisation requires cooperation and collaboration among donors while the principle of mutual accountability makes all development actors accountable for commitments on gender equality and women's empowerment.

Managing for development results demands gender-sensitive monitoring and reporting and the use of both sex-disaggregated data on employment and data on gender issues such as unpaid work. It also

⁵² http://www.catalyst.org/page/ResearchKnowledge/research--knowledge

requires that the data be actively used in evidence-based decision making to identify what is working, what is not and to modify program strategies and interventions accordingly.

AusAID does not have a clear strategy for implementing aid effectiveness or for reporting against the principles of the Paris Declaration.⁵³ Any future ODE gender evaluation might consider how the Paris principles could be used to improve the quality of reporting on progress in improving gender equality.

Some final questions

- 1. How can AusAID most effectively promote women's participation and empowerment in the formal economy?
- 2. In what ways can linkages be strengthened and synergies built between women in informal employment and women in formal employment to promote empowerment for both?
- 3. How can the gender unit work most effectively with sectors working with the formal economy to promote women's empowerment and gender equality?
- 4. How can AusAID 'sell' this as an important aspect of Australian aid to developing countries?

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