

## The economic empowerment of women

- 8.1 The Indo-Pacific region is highly diverse, containing some of the world's wealthiest and most dynamic economies along with some of the poorest.<sup>1</sup>
- 8.2 The terms of reference for the inquiry invited consideration of the implications for economic and social development in the Indo-Pacific region of promoting women and girls' human rights. They also asked the Committee to consider barriers preventing women and girls from enjoying their human rights.
- 8.3 This chapter discusses women at work in the region and those factors that enable or inhibit their participation and capacity to benefit from economic growth in their communities. It considers:
- the economic case for women's empowerment and the realisation of human rights for women and girls;
  - women's current contribution in paid and unpaid work, and the range of constraints obstructing their greater economic participation; and
  - global economic development and outmigration trends, and measures to protect and benefit women and girls in the region.

### International instruments

- 8.4 The United Nations (UN) *Convention on the Elimination of All Forms of Discrimination Against Women* (CEDAW) sets out a framework of guarantees and protections for women's workforce participation to

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1 Department of Foreign Affairs and Trade (DFAT), *Submission 27*, p. 9.

support their economic empowerment, on the basis that '[t]he right to work is an inalienable right of all human beings'.<sup>2</sup>

8.5 Part III of the CEDAW calls on member states to support women and girls' access to:

- non-discriminatory career and vocational guidance, education and training systems, including continuing education, co-education, sports, physical and health education, including advice on family planning;<sup>3</sup>
- work and equal treatment in work, with the right to free choice of profession and employment, protections for equal pay, conditions of service and benefits;<sup>4</sup>
- non-discriminatory employment with respect to marriage or maternity, and access to maternity leave with pay or social benefits, supports for women to work, including access to child care and special protection to women during pregnancy in types of work that may be harmful;<sup>5</sup>
- non-discriminatory benefits of economic and social life, including the right to family benefits, financial credit and loans, with opportunities for investment and business in equality with men.<sup>6</sup>

## An economic case for women's human rights

8.6 The importance of women's empowerment to sustainable economic growth is well established in development discourse.

8.7 The Australian National University (ANU) Gender Institute, for example, referred to a body of research providing an 'economic case for promoting equitable economic opportunities to both men and women',<sup>7</sup> and contended:

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2 Part III, Article 11, Section 1 (a) in UN Women, United Nations *Convention on the Elimination of All Forms of Discrimination Against Women* (CEDAW), in Six parts <[www.un.org/womenwatch/daw/cedaw/text/econvention.htm#article16](http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm#article16)> viewed 16 September 2015.

3 Article 10 (a) to (f).

4 Article 11, Section 1(b) to (f).

5 Article 11, Section 2 (a) to (d).

6 Article 13 (a) and (b); 13 (c) to also provides access to sport and recreational facilities.

7 Highlighting deliberations at the World Economic Forum in 2013–14 and citing World Bank, OECD, International Labour Organisation (ILO) and International Monetary Fund (IMF) reports in Australian National University (ANU) Gender Institute, *Submission 63*, p. 7.

Of the types of inequality to have national economic impact, gender inequality is one of the most pervasive types of inequality leading to gaps in opportunity across the globe (often intersecting with other kinds of discrimination, such as disability, age or ethnic minority status).<sup>8</sup>

- 8.8 In its submission, the Department of Foreign Affairs and Trade (DFAT) referred to the 'increasing evidence of the significant costs of gender inequality'.<sup>9</sup> DFAT also cited United Nations' projections which indicated that eliminating barriers to women's participation in the workforce could generate up to US \$89 billion a year for the East Asian regional economy alone.<sup>10</sup>
- 8.9 Similarly, the International Women's Development Agency Inc (IWDA) cited International Labour Organisation (ILO) findings that women's exclusion from the labour force had cost the whole Asia Pacific region up to US \$47 billion annually.<sup>11</sup> The Agency further noted that the 2012 World Development Report estimated women's equal participation would increase average output per worker in the Asia Pacific region by 7–18 per cent. Increased productivity would have significant implications for economic growth and poverty reduction.<sup>12</sup>
- 8.10 The ANU Gender Institute submitted:
- ... investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth.<sup>13</sup>
- 8.11 The Australian Government's aid program has a focus on ensuring 'women and men are able to benefit equally from aid program investments'.<sup>14</sup>
- 8.12 Oaktree proposed that investment in women's participation, including in education, is vital to inclusive economic growth:

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8 ANU Gender Institute, *Submission 63*, p. 7.

9 Department of Foreign Affairs and Trade (DFAT), *Submission 27*, p. 44.

10 DFAT, *Submission 27*, p. 18.

11 ILO and Asia Development Bank, *Women and Labour Markets in Asia: Rebalancing for Gender Equality*, 2011, p. 1, cited in International Women's Development Agency Inc. (IWDA), *Submission 32*, p. 18.

12 World Bank, *Toward Gender Equality in East Asia and the Pacific: A Companion to the World Development Report 2012, World Bank East Asia and Pacific Regional Report*, Overview p. 3, cited in IWDA, *Submission 32*, p. 19.

13 ANU Gender Institute, *Submission 63*, p. 8.

14 DFAT, *Submission 27*, p. 32.

Economic growth is one of the most powerful driving forces for the eradication of extreme poverty. Empowering women through education enables them to take advantage of economic opportunities that would not otherwise be available to them. Utilising the whole available workforce (ie, not just males) can contribute to economic growth, as has been a factor in the rapid development of China and India.<sup>15</sup>

- 8.13 Various estimates quoted in submissions further indicated significant benefits of women's increased participation. The ANU Gender Institute cited research indicating that increasing levels of female employment in Japan could raise GDP by nine per cent, in the United Arab Emirates by 12 per cent and in India by 27 per cent.<sup>16</sup> DFAT observed that GDP could rise by eight per cent in India if the female/male ratio of workers went up by ten per cent, and total agricultural productivity in Africa could increase by up to 20 per cent if women's access to agricultural inputs was equal to men's.<sup>17</sup>
- 8.14 The Australian Volunteers International (AVI) submission cited International Centre for Research on Women (ICRW) research itemising the broader benefits of women's empowerment:
- Where women's participation in the labour force grew fastest, the economy experienced the largest reduction in poverty rates.
  - When women farmers can access the resources they need, their production increases, making it less likely that their families are hungry and malnourished.
  - When women own property and earn money from it, they may have more bargaining power at home. This in turn can help reduce their vulnerability to domestic violence and HIV infection.<sup>18</sup>
- 8.15 However, the Australian Council for International Development (ACFID) warned that a co-ordinated approach is needed to address any unintended consequences for women's human rights under economic empowerment models:

15 Oaktree, *Submission 11*, p. 5.

16 Referring to PwC *Women in Work Index* findings in *Economia*, 'Gender Inequality holds back Economic Growth', 3 March 2014, in ANU Gender Institute, *Submission 63*, p. 8, link in submission footnote 16.

17 Citing United Kingdom (UK) Department for International Development (DIFD) Agenda 2010: 'The Turning Point on Poverty Background Paper on Gender', 2010, in DFAT, *Submission 27*, p. 18, submission footnote 51.

18 Australian Volunteers International (AVI), *Submission 43*, p. 2.

Research has suggested that whilst economic opportunities bring a number of positive effects for families and communities, economic agency also has the potential to expose women and girls to increased vulnerability to sexual and family violence. Further, given the high levels of unpaid care and domestic work that is typically the domain of women, moves to integrate women and girls into the formal economy to maximise economic benefits, but which don't address the issue of unpaid labour, merely shift additional burdens onto women.<sup>19</sup>

8.16 The ANU Gender Institute contended that:

The full recognition of women's human rights require the full integration of women into the formal economy, in particular, into economic decision-making, which means changing the current gender-based division of labour into new economic structures where women and men enjoy equal treatment.<sup>20</sup>

## Women at work in the region

8.17 Women are underrepresented in the work force in many parts of the Indo-Pacific region, and when they do participate it is often in low paid jobs or in informal sectors of the economy.<sup>21</sup> For example, evidence indicated that:

- in Indonesia '37 per cent of young women are not in employment, education or training, almost double the rate of males';<sup>22</sup>
- in South Asia, men are more than three times as likely as women to have full time jobs;<sup>23</sup>
- in the Solomon Islands, Fiji, Papua New Guinea, Republic of the Marshall Islands and Samoa the male participation rate is almost double that of women;<sup>24</sup> and

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19 Australian Council for International Development (ACFID), *Submission 25*, pp. 13–14.

20 ANU Gender Institute, *Submission 63*, p. 8.

21 DFAT advised that women are: 'largely confined to small-scale agriculture, petty trade, domestic work and microenterprises, where earnings are low, work is uncertain and social protection is rare'. DFAT, *Submission 27*, p. 19.

22 DFAT, *Submission 27*, p. 22.

23 World Bank, *Gender at Work: A Companion to the World Development Report on Jobs*, 2013, p. 2, <[www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork\\_web2.pdf](http://www.worldbank.org/content/dam/Worldbank/Event/Gender/GenderAtWork_web2.pdf)> viewed 16 September 2015.

- in Timor-Leste, as at 2010, there was a 30 per cent difference in the participation rate of women compared to men, and women were disproportionately represented among the unemployed.<sup>25</sup>
- 8.18 In many parts of the region, women's economic participation is concentrated in the informal sector – subsistence agricultural production and related marketing – or in low-skilled, low-waged, and low-prestige cash employment sectors.<sup>26</sup> Much of this work falls into the category defined in a 2014 study for the G20 as 'vulnerable employment':
- Vulnerable employment is often characterized by inadequate earnings, low productivity and difficult conditions of work that undermine workers' fundamental rights.<sup>27</sup>
- 8.19 UN Women advised that, at an aggregate level, Pacific Island nations are estimated to have the second highest rates of vulnerable workers of all developing country groupings, with women more likely than men to be in vulnerable work (84 per cent versus 71 per cent).<sup>28</sup>
- 8.20 In an overview of women's work in the Pacific region, the Women Peace and Security Academic Collective (WPSAC) advised:
- Gender disaggregated economic data for the region shows that the majority of women continue to work in subsistence food cultivation, agriculture or fisheries; with levels averaging between 54 [per cent] and 66 [per cent] of women in most countries, but rising to 95 [per cent] of women in Papua New Guinea. Where women are employed in the cash economy, their work is concentrated across the region in poorly remunerated sectors such as manufacturing, service and care. The gendered economic consequences of this trend are made clear in data from Fiji which shows that ... 44 [per cent] of female workers earn incomes below the poverty line of FJD 60 per week as compared to 34 [per cent] of

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24 The Secretariat of the Pacific Community (SPC), *Submission 24*, p. 16.

25 Secretary of State for the Promotion of Equality, Democratic Republic of Timor-Leste, *Submission 45*, p. 2.

26 Dr Nicole George in Women Peace and Security Academic Collective (WPSAC), *Submission 15*, pp. 6–7.

27 OECD, International Labour Organisation (ILO), International Monetary Fund (IMF), World Bank Group, *Achieving Stronger Growth by Promoting a More Gender-balanced Economy*, 15 August 2015, definition at Footnote 2, p. 3, report prepared for the G20 Employment Ministers, September 2014, cited in ANU Gender Studies *Supplementary Submission 63.1*, p. 3.

28 UN Women, *Submission 10*, p. 7.

male workers. This level increases to 67 [per cent] of women within the informal, cash-based economy.<sup>29</sup>

- 8.21 Witnesses identified gender wage inequality in many other contexts. World Education Australia cited a 2012 World Bank study that identified a discrepancy between the wages of women and men in East Asia and the Pacific, where women 'earn less than men for similar work, around 70-80 per cent on average' and are more likely to work as unpaid family workers or in the informal sector.<sup>30</sup>
- 8.22 In South Asia women earn 20 to 40 per cent of what men earn, 'even after controlling for factors such as education and employment type',<sup>31</sup> and 60 per cent of South Asian women are 'unpaid family workers' (compared to 20 per cent for men).<sup>32</sup>
- 8.23 Outside domestic care, agriculture is the dominant sector for women's labour in the region, with much of this work unpaid. In Timor-Leste, according to Ms Alzira Reis, Chief Executive Officer of Alola Foundation, '[s]even out of every 10 women working in the agriculture sector and 46 per cent of non-agricultural women working do not receive any payment for their labour'.<sup>33</sup>
- 8.24 The ANU Gender Institute advised that unpaid work on family agricultural enterprises constitutes 34 per cent of informal employment for women in India.<sup>34</sup>
- 8.25 At the same time, DFAT noted that women also strongly feature as business owner/operators in the region, for example, in the East Asia and Pacific regions 'women are represented among the owners of over 50 per cent of small, medium and large firms'.<sup>35</sup> In the Pacific region, women also often work as operators of informal small businesses such as selling market garden produce or handicrafts.<sup>36</sup>

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29 Dr George in WPSAC, *Submission 15*, pp. 6-7.

30 World Bank, *Toward Gender Equality in East Asia and the Pacific: Key Findings of the Regional Study on Gender Equality and Development*, 2012, p. 2, cited in World Education Australia, *Submission 26*, p. 3.

31 DFAT, *Submission 27*, p. 20.

32 DFAT, *Submission 27*, p. 20.

33 Ms Alzira Reis, Chief Executive Officer, Alola Foundation, and Ms Nicole Bluett-Boyd, Director, Alola Foundation, *Committee Hansard*, Canberra, 6 May 2015, p. 43.

34 ANU Gender Institute, *Submission 63*, p. 3.

35 DFAT, *Submission 27*, p. 16.

36 DFAT, *Submission 27*, p. 19.

## Women as primary producers

- 8.26 Witnesses argued that women play a critical role in advancing agricultural and rural development, and in ensuring food security in the region.<sup>37</sup> CEDAW recognises this role in promotion of rights and protections of rural women, both in terms of their economic importance and representation in informal sectors of developing economies globally.<sup>38</sup>
- 8.27 Commenting on the need to focus on women's empowerment in the sector, submissions cited Food and Agriculture Organisation (FAO) estimates that, if women had equal power over agricultural resources, output in developing countries would increase by between 2.5 to 4 per cent, reducing the number of undernourished people in the world by between 12–17 per cent.<sup>39</sup>
- 8.28 The Australian Centre for International Agricultural Research (ACIAR) advised that, in Asia, women's contribution to subsistence agriculture is higher in poorer areas. ACIAR also stated that:
- ... women farmers are greatly disadvantaged in this role as they tend to have smaller plots with poorer soils, insecure rights to land, and significantly less access to agricultural inputs. Key constraints to a more productive role by women in agriculture are low literacy, poor access to productive resources such as land, water, seeds and fertiliser or machinery, lack of access to credit, low level skills and low pay, and lack of access to formal training programs and extension services.<sup>40</sup>
- 8.29 Statistics show that women's work is heavily concentrated in subsistence agriculture in South Asia, where 70 per cent of agricultural workers are women and in Timor-Leste where up to 75 per cent of women work in the sector.<sup>41</sup>
- 8.30 Dr Priya Chattier advised that subsistence agriculture supports 75 per cent of the overall population in the Pacific region, with this work primarily

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37 See for instance: Dr Priya Chattier, *Submission 55*, p. 3, Australian Bahá'í Community, *Submission 61*, p. 5.

38 Article 14, Part III, CEDAW, <[www.un.org/womenwatch/daw/cedaw/text/econvention.htm#article14](http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm#article14)> viewed 14 August 2015.

39 Food and Agriculture Organisation (FAO), *State of Food and Agriculture, Women in Agriculture: Closing the Gap for Development*, 2011, cited in the Australian Centre for International Agricultural Research (ACIAR), *Submission 44*, p. 4, and see DFAT, *Submission 27*, p. 5 and footnote 70; ActionAid, *Submission 29*, p. 9.

40 ACIAR, *Submission 44*, p. 5.

41 Respectively, ACIAR, *Submission 44*, p. 4 and DFAT, *Submission 27*, p. 18.

undertaken by women.<sup>42</sup> The ANU Gender Institute also noted that agriculture is the main employer of women in the Pacific Islands, suggesting that 60 per cent of their activity is concentrated in the sector.<sup>43</sup>

8.31 Dr Chatter explained how gendered production roles support this outcome:

The majority of households and communities in the Pacific region manage their rural production systems based on socially accepted gender divisions of labour that affect food security achievements. Given the semi-subsistence and communal nature of local PIC economies, women and girls have always played an integral role in family production and resource management systems.<sup>44</sup>

8.32 ACIAR advised of interventions it is implementing to reduce women's non-productive labour and improve economic outcomes. The objectives of this gender-centred approach are to:

- develop technologies and innovations that are appropriate and responsive to the needs of both men and women, youth and marginalised groups;
- analyse the role of gender dynamics in the core areas of our research;
- involve men, women and youth in ACIAR's research processes including priority setting, technology development and dissemination; and
- track the impacts of [ACIAR's] interventions on men, women, and youth and on household and community gender relations.<sup>45</sup>

8.33 ACIAR Chief Executive Officer Dr Nick Austin recommended that Australia promote this model through the Consultative Group on International Agricultural Research (CGIAR), noting:

Australia is one of the larger donors to the CGIAR, and the CGIAR has a significant investment in gender mainstreaming through what is now a \$1 billion global research program. I think looking to get donors aligned in their own approaches with the approach taken through the CGIAR makes some sense.<sup>46</sup>

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42 Dr Priya Chatter, *Submission 55*, p. 2.

43 ANU Gender Institute, *Submission 63*, p. 3.

44 Dr Priya Chatter, *Submission 55*, p. 3.

45 ACIAR, *Submission 44*, p. 4.

46 Dr Nick Austin, CEO, ACIAR, *Committee Hansard*, Canberra, 18 September 2014, p. 39.

- 8.34 A critical issue raised in a number of submissions was the need for sex-disaggregated data that better measures the gender dimensions of poverty, and reflects urban-rural and gender-differentiated experience.<sup>47</sup>
- 8.35 In the Pacific, lack of such data was considered to be a major constraint on development in the region. In addition to agriculture, women's 'invisibility' in the fishery sector, both fish processing and subsistence, were the key concerns.<sup>48</sup> The Secretariat of the Pacific Community (SPC) advised:

Women's contribution to the economy through subsistence production remains invisible in systems of national accounts. Lacking is the appropriate technical expertise as well as capacity to conduct cost-benefit analyses or gender audits of policies, budgets and economic partnership agreements so that they support the greater participation of women in the economy. This situation persists at great cost to women and their families, as well as to national economies.<sup>49</sup>

- 8.36 Dr Chattier referred to the Australian Government's ten year commitment of \$320m to gender equality in the Pacific, and recommended this be sustained, noting:

Aid flows are generally considered to be among the most volatile of macroeconomic variables. In PICs that are heavily dependent on ODA, this threatens the continuity of development interventions, particularly for long-term goals such as gender equality. Therefore, it is paramount that ODA flows to the region are sustained. Work under the Forum Compact on Strengthening Development Coordination in the Pacific is important to ensure aid and development effectiveness. Leaders seem to be committed to ensuring that gender analysis is factored into sustainable development discussions, country programming, and policy decisions ...<sup>50</sup>

- 8.37 Dr Chattier also highlighted the need for these initiatives to be guided by:

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47 SPC, *Submission 24*, p. 34; ACFID, *Supplementary Submission 25. 1*, p. 7; IWDA, *Submission 32*, pp. 4, 6; Dr Priya Chattier, *Submission 55*, p. 4.

48 DFAT, *Submission 27*, p. 19; IWDA, *Submission 32*, p. 5.

49 SPC, *Submission 24*, p. 16.

50 Dr Priya Chattier, *Submission 55*, p. 10.

... gender analysis, strategies, gender disaggregated data and also gender-responsive budgets as a key part of economic governance approaches designed to foster accountability.<sup>51</sup>

8.38 The SPC provided the following check list of priority areas it argued need to be addressed in national laws and policies in the Pacific Islands region:

- Family-friendly policies to increase the labour force participation of women;
- Development assistance that targets increasing the role of women in the economy;
- Upgrading the status of and wages for traditional areas of women's work, including through systems of national accounts;
- Incentives for women to enter science and technology careers;
- Increased access to finance and support services for women entrepreneurs;
- Gender-specific approaches in health care planning and treatment;
- Better integration of women immigrants in labour markets and society,
- Setting targets and goals for increasing the number of women managers and parliamentarians;
- Giving greater weight to female perspectives in climate change, disaster risk reduction and food security policies.<sup>52</sup>

## Women in business and market activities

8.39 Women in the Indo-Pacific region are represented in business, with around half of commercial enterprises in East Asia and the Pacific owned and run at least partly by women. However, DFAT submitted that:

While this illustrates a reasonable acceptance of women as leaders in the economic sphere, more women in Asia are dropping out in the transition from middle to top management roles, creating a 'leaking pipeline' of leadership.<sup>53</sup>

8.40 Many women run businesses are in informal sectors. Evidence documented various challenges for women engaged in these sectors. For example, one challenge for women making handcrafts in Timor-Leste was the low returns for their product. The AVI referred to work with the Lautem Women Co-operative to help women diversify their handicraft

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51 Dr Priya Chattier, *Submission 55*, pp. 10-11.

52 SPC, *Submission 24*, pp. 37-38.

53 DFAT, *Submission 27*, p. 16.

work in Tais (traditional woven cloth) to agriculture and crop production to increase their profits.<sup>54</sup>

8.41 Sale of produce is another key business focus. ACIAR advised that in South Asia 60 to 70 per cent of 'rural marketing' is done by women.<sup>55</sup> Dr Chatterjee noted that in the Pacific region this business is conducted in markets or by roadside selling, which can yield low returns, is unprotected by labour laws, and is often unsafe.<sup>56</sup>

8.42 DFAT advised that in Papua New Guinea (PNG) 97 per cent of market vendors in Port Moresby are women.<sup>57</sup> The Department reported work done by the Australian Government to make market places more secure for women in the region:

Women's livelihoods usually involve selling vegetables that they have grown in their local plots and going to the market. But, if they feel under threat of physical violence, they might not go, they might not engage in economic activity; or, if they do go, they suffer enormous losses as their earnings are stolen and they are hurt. Australia has worked with the World Bank and other organisations to provide security for small market places in Papua New Guinea to enable women to access their right to participate in the economy and the economic life of that country.<sup>58</sup>

8.43 Dr Chatterjee referred to the role of microfinance and enterprise development collectives in assisting women entrepreneurs in Pacific island countries:

- VANWODS Microfinance in Vanuatu, which has delivered microfinance services to poor and disadvantaged women to assist with income-earning activities and to encourage savings.
- In Fiji, the Foundation for Rural and Integrated Enterprises & Development (FRIEND), works with the rural and marginalized communities to alleviate poverty through social and economic empowerment.
- In Samoa, the Women in Business Development Incorporated (WIBDI), committed to poverty alleviation and sustainable development, assists individual families use local products,

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54 AVI, *Submission 43*, p. 8.

55 ACIAR, *Submission 44*, p. 4.

56 Dr Priya Chatterjee, *Submission 55*, p. 6.

57 DFAT, *Submission 27*, p. 35.

58 Ms Harinder Sidhu, First Assistant Secretary, Multilateral Policy Division, DFAT, *Committee Hansard*, Canberra, 17 June 2014, p. 2.

traditional knowledge, technology and trade to generate income.<sup>59</sup>

- 8.44 Submissions asserted that the private sector plays an important role in improving employment opportunities for women. The SPC referred to work under the International Finance Corporation's (IFC) WINvest programme, which links private-sector partners and clients to improve working conditions and employment opportunities for women.<sup>60</sup>
- 8.45 Coffey International noted work in Nigeria under the Growth and Emerging Markets program for the United Kingdom's Department for International Development (DFID) and the World Bank to strengthen women's engagement in market development programs, identifying a range of possible entry points for private sector partnerships.<sup>61</sup>
- 8.46 DFAT identified a role for regional women's business networks and forums, with support for women's leadership, claiming that:
- Improving the position of women in high-value sectors of the economy, particularly those operating SMEs and engaged in value-chain improvement, can help remove the barriers to women transitioning from the small-scale, informal end of the enterprise spectrum.<sup>62</sup>
- 8.47 The Asia Foundation cited success in cultivating networks of female entrepreneurs across South Asia to promote dialogue with other entrepreneurs through visits to successful women-run businesses, participation in trade fairs, and discussion of key issues related to women's entrepreneurship.<sup>63</sup>

## Barriers to participation

- 8.48 As discussed throughout this report, constraints on women's empowerment are multidimensional and interrelated. The IWDA noted that, in some contexts, these extend 'beyond the market to the home, beyond formal institutions to norms and practices' and include lack of

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59 Dr Priya Chattier, *Submission 55*, p. 7.

60 SPC, *Submission 24*, p. 33.

61 By identifying industries women's participation is higher, or where technical assistance can close gaps in women's skills, or by targeting grant funding to companies to develop financial services for women, see Coffey International, *Submission 90*, pp. 5–6.

62 DFAT, *Submission 27*, p. 21.

63 The Asia Foundation, *Submission 57*, p. 6.

‘mobility, time, and skills, exposure to violence, and the absence of basic legal rights’.<sup>64</sup>

- 8.49 According to the IWDA, women’s disempowerment has direct costs for individuals and families, and broader economic and social costs. Estimates noted in this chapter indicate a consequential loss of up to US \$47 billion annually in the Asia Pacific region alone.<sup>65</sup>
- 8.50 The ACFID submitted that having ‘equitable access to assets, services and infrastructure’ is essential not only to increase productivity and promote economic growth but to strengthen women’s rights.<sup>66</sup>
- 8.51 This section addresses some of the key barriers to women’s economic empowerment raised in the evidence. These include attitudes to women and work, lack of access to credit, infrastructure and technology, the need for training upskilling, and the recognition and need for support for women’s as they balance their dual roles as carers and workers.

## Attitudes to women and work

- 8.52 A number of witnesses submitted that women’s economic opportunities in the Indo-Pacific region are limited by unequal gender relations at the household level, in decision making, and by family expectations which prioritise boys’ education and vocational training over girls’.<sup>67</sup>
- 8.53 Dr Susan Harris Rimmer of the ANU’s Gender Institute drew attention to this disparity to show how social and cultural constraints work against both the economic empowerment and realisation of women’s human rights so that ‘women have no time, or agency or material wellbeing to claim certain public spaces’.<sup>68</sup>
- 8.54 Plan International Australia referred to the denial of the right to education as a limitation on women’s opportunities in the labour market:

Giving girls equal access to school is also crucial to reaching gender equality in the workforce as well as within families and communities. Although there is no simple causal relationship between the level of schooling and labour market outcomes,

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64 IWDA, *Submission 32*, p. 18.

65 IWDA, *Submission 32*, p. 18.

66 ACFID, *Submission 25*, p. 14.

67 For instance, see ChildFund Australia, *Submission 2*, p. 4.

68 Dr Susan Harris Rimmer, Director of Studies, Asia-Pacific College of Diplomacy, ANU Gender Institute, *Committee Hansard*, Canberra, 23 September 2014, p. 7.

evidence from many countries suggests that schooling increases an individual's prospects of finding meaningful employment.<sup>69</sup>

- 8.55 Union Aid Abroad–APHEDA cited research in Melanesia to demonstrate how gendered economic arrangements at home deprive women and girls of the skills for and opportunities to gain work:

Attendance at events and activities, and starting up a business required a husband's support in terms of providing permission, and husbands were also the primary source of finance for women who started new businesses in target communities. Women also needed their husbands to undertake women's work to free up her time to enable them to attend and participate in events outside the household. There were very few examples of shared management of household cash and savings reserves to meet the needs of the entire household.<sup>70</sup>

- 8.56 In some circumstances where women have been assisted to gain work, associated domestic violence has been an unexpected side effect. Dr Anke Hoeffler, University of Oxford, referred to World Bank research on the subject, commenting:

... maybe this is a short-term problem where men feel particularly threatened by their wives being economically empowered and maybe hit them even more, but maybe in the longer run they have more exit options and will suffer less domestic violence. At the moment, unfortunately, it is not clear what the longer run consequences will be.<sup>71</sup>

- 8.57 World Education Australia cited a UN Development Programme (UNDP) study confirming that 53.2 per cent of men in Asia and the Pacific over 2013 reported having 'prohibited [a] partner from working' or having 'withheld earnings from partner'.<sup>72</sup>
- 8.58 Dr Klugman reported analysis in Vietnam which documented how women exposed to violence had high absenteeism, lower productivity and lower earnings than women who had not been beaten, with similar results documented in Tanzania and Peru. This supported World Bank estimates

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69 Plan International Australia, *Submission 46*, p. 4.

70 Union Aid Abroad – APHEDA (Australian People for Health, Education and Development Abroad), *Submission 68*, p. 15

71 Dr Anke Hoeffler, Research Officer, University of Oxford, UK, *Committee Hansard*, Canberra, 6 May 2015, p. 61.

72 World Education Australia, *Submission 26*, p. 4, citing UNDP, *Why Do Some Men Use Violence against Women and How Can We Prevent It? Quantitative findings from the United Nations Multi-country Study on Men and Violence in Asia and the Pacific*, 2013, p. 32.

that violence against women has reduced gross domestic product by between three and five per cent.<sup>73</sup>

- 8.59 A 2011 survey in Vanuatu found that women who earned their own income were 1.5 times more likely to experience physical and/or sexual violence than those who do not earn an income.<sup>74</sup> The SPC advised of research being conducted to evaluate the economic impacts, including through loss of productivity, the costs of services to victims and their families, and policing and judicial costs.<sup>75</sup>
- 8.60 Oxfam Australia considered that economic empowerment initiatives for women can be protective against violence, but only when 'coupled with approaches to transform discriminatory and restrictive gender norms'.<sup>76</sup> The Abt JTA argued that careful analysis of the specific cultural context and variances within specific environments is required.<sup>77</sup>
- 8.61 The IWDA and Dr Klugman shared this view. The IWDA recommended specific investment in analysis of the 'risks for women associated with economic empowerment', alongside work to reduce violence within economic development programs for women.<sup>78</sup> Dr Klugman alerted the Committee to gaps in research, available data and appropriate indicators to track, over time, what works to support female entrepreneurs, to enable better conditions for women as employees, and to achieve a reduction of violence.<sup>79</sup>

## Access to banking services

- 8.62 Lack of access to basic banking services is a significant obstacle to women's economic empowerment. World Education Australia referred to World Bank data indicating that three quarters of people living in poverty do not have access to a bank account.<sup>80</sup>

73 Dr Jeni Klugman, Private capacity, *Committee Hansard*, Canberra, 6 May 2015, p. 2.

74 Vanuatu National Survey on Women's Lives and Family Relationships, cited in DFAT, *Submission 27*, p. 13.

75 Through the Pacific Island Forum Secretariat (PIFS) and the Forum Reference Group to Address Sexual and Gender Based Violence, SPC, *Submission 24*, p. 34.

76 Oxfam Australia, *Supplementary Submission 13.1*, p. 4.

77 Abt TJA, *Submission 59*, p. 1.

78 Recommendation 22, IWDA, *Submission 32*, pp. 23, 26.

79 Dr Klugman, *Committee Hansard*, Canberra, 6 May 2015, p. 5.

80 A Demirguc-Kunt, A L Klapper, 'Measuring Financial Inclusion: the Global Findex Database', *World Bank Policy Research Working paper 6025*, 2012, cited in World Education Australia, *Submission 26*, p. 4.

- 8.63 Regional research indicates that few women in the Pacific or Melanesia have formal saving schemes. The ANU Gender Institute reported, for example, that 85 per cent of women in the Solomon Islands do not have access to a bank account.<sup>81</sup> Union Aid Abroad–APHEDA advised that in Melanesia women often keep their cash reserves in a small box or hidden site for use for day-to-day items when other cash sources are minimal.<sup>82</sup>
- 8.64 DFAT’s Ms Harinder Sidhu, First Assistant Secretary, Multilateral Policy Division, reported that advances in mobile technologies have been particularly advantageous for women in the region:
- In many societies, women do not have access to their own financial management. So, in the Papua New Guinea case again, putting in mobile banking services or putting banking services near the market places, means that a woman who has earned her money can deposit her money somewhere. She then controls it; she does not have to hand it over to her husband. Also her money is secure, so she is less likely to be a victim of theft or robbery.<sup>83</sup>
- 8.65 The SPC submitted that, in the Pacific region, ‘[w]omen’s access to financial services, business ownerships and markets is slowly improving’.<sup>84</sup> The SPC advised:
- the Government of PNG had been ‘removing barriers’ to financial services, including through banks and microfinance institutions, with support from the Asia Development Bank’s Private Sector Development Initiative, International Finance Corporation (IFC) and Australian authorities;
  - the IFC is working to increase mobile banking and financial literacy programs beyond PNG ‘to Fiji, Tonga, Samoa, Vanuatu, and Solomon Islands’;
  - the IFC is also developing a ‘gender-neutral business start-up guide and gender microfinance strategies’ for clients in the Pacific Islands; and
  - a number of countries, including PNG, Fiji, Samoa, Vanuatu, Tonga and Solomon Islands are ‘introducing a more robust, secure and cheaper mode of payment and transfers, improving the ability of women

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81 Australian National University (ANU) Gender Institute, *Submission 63*, p. 3.

82 Union Aid Abroad – APHEDA, *Submission 68*, p. 16.

83 Ms Harinder Sidhu, DFAT, *Committee Hansard*, Canberra, 17 June 2014, p. 2.

84 SPC, *Submission 24*, p. 5.

entrepreneurs and business owners to save and invest, supported by IFC'.<sup>85</sup>

- 8.66 The Australian Government is also working to improve women's access to financial services in the region. DFAT's *Annual Report 2014–15* explained:

On International Women's Day (2015), Ms Bishop announced a new \$15 million partnership with the World Bank to enhance women's economic empowerment in Southeast Asia over the next four years. This partnership will support women entrepreneurs to access financial services and build their business skills, and will involve working with large companies to improve employment opportunities for women.<sup>86</sup>

## Microfinance and social business development

- 8.67 According to DFAT, for women in informal and low paid work, microfinance has the potential to enable the transition from employee to business owner.<sup>87</sup> Ms Lopa Mehrotra, Co-Chief Executive Officer, Grameen Bank Australia, explained:

Microfinance is the provision of financial instruments such as savings accounts, loans, insurance, money transfers and other banking services to customers who lack traditional access to finance. Microfinance and microcredit get interchanged.

Microcredit is simply the provision of loans.<sup>88</sup>

- 8.68 Organisations offering these services advised of their achievements:

- World Education Australia referred to its Good Returns microfinance and financial training programs in Cambodia, Indonesia, Laos, Nepal, the Philippines, Tonga and Fiji,<sup>89</sup> which have enabled 88 per cent of trainees to use learned skills to start and develop a business, as well as improve their household savings and expenditure.<sup>90</sup>

85 SPC, *Submission 24*, pp. 33–34.

86 DFAT, *Annual Report 2014–15*, September 2015, p. 117, <[dfat.gov.au/about-us/publications/corporate/annual-reports/annual-report-2014-2015/dfat-annual-report-2014-15.pdf](http://dfat.gov.au/about-us/publications/corporate/annual-reports/annual-report-2014-2015/dfat-annual-report-2014-15.pdf)> viewed 13 October 2015.

87 DFAT, 'Leadership and Empowerment Links, *Women's Leadership: Evidence Review*, Office of Development Effectiveness (ODE), March 2014, p. 23.

88 Ms Lopa Mehrotra, Co-Chief Executive Officer, Grameen Bank Australia, *Committee Hansard*, Canberra, 6 May 2015, p. 13.

89 World Education Australia, *Submission 26*, pp. 1–2.

90 Of 27 400 trainees, 86 per cent were women. World Education Australia, *Submission 26*, p. 6.

- Grameen Bank Australia reported a ‘multiplier effect’ achieved through recycling investment from one participant to the next, achieving a 100 per cent repayment rate, servicing a 98 per cent female clientele, and offering low interest rates along with business training and support.<sup>91</sup>
  - Opportunity International cited its successes through agricultural co-operatives and marketing assistance, with financial services provided to over 2.5 million women, and plans to expand.<sup>92</sup>
- 8.69 Dr Chattier suggested that one of the benefits of microfinance models is greater security against the risk of failure so ‘women and their families can invest in their own futures and have greater confidence to engage in economic activity beyond ensuring basic economic survival for themselves and their families’.<sup>93</sup>
- 8.70 However, there was also some criticism of microfinance models. While emphasising that she is not an expert in the area, Dr Klugman expressed doubt that microfinance could ‘enable the larger shifts which are needed to unleash potential’ for differently disadvantaged women:
- There is a reasonable argument to be made that you might be better off just giving more grants than loans and enabling those to be used in different ways. Sometimes they will be used for consumption if there are urgent basic needs; sometimes they will be used for investment. I think that a lot of the earlier excitement around the potential of microfinance has been fairly significantly tempered.<sup>94</sup>
- 8.71 Submissions also referenced concerns following mass defaults during the early days of the microfinance model.<sup>95</sup> However, World Education Australia advised that a range of measures have been adopted to improve the accountability and effectiveness in the sector. A key initiative, the Smart Campaign’s Client Protection Principles, has ‘been adopted by the microfinance sector as the minimum standards for consumer protection’.<sup>96</sup>

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91 Ms Mehrotra, Grameen Bank Australia, *Committee Hansard*, Canberra, 6 May 2015, pp. 14, 19.

92 Opportunity also provides loans for education, housing and sanitation as well as offering pension, health and crop insurance schemes, and remittance services. Mrs Meredith Downey, Project Manager, Opportunity’s International, *Committee Hansard*, Canberra, 6 May 2015, p. 15.

93 Dr Priya Chattier, *Submission 55*, pp. 6–7.

94 As with the case of India, where Muslim women were unable to take advantage of either the training or the credit that was being offered, compared with better off Hindus. Dr Klugman, *Committee Hansard*, Canberra, 6 May 2015, p. 4.

95 World Education Australia, *Submission 26*, p. 4; Union Aid Abroad–APHEDA, *Submission 68*, p. 10.

96 World Education Australia, *Submission 26*, pp. 4–5.

- 8.72 Union Aid Abroad–APHEDA emphasised that ethical practice relies on ‘local partnerships, appropriate mentoring and loan conditions’, referring to its program in Cambodia which combined microcredit with vocational training and, it was suggested, provided ‘the best chance’ for women to establish a small business.<sup>97</sup>
- 8.73 Social business development is another innovation being employed to support women’s economic empowerment. Ms Mehrotra of Grameen Bank Australia described how it works:
- While it focuses on the development of profitable, sustainable businesses, the social objective is key and it is really our first step in designing a social business ... Grameen has partnered with, for example, Danone, the French food company, in developing very nutritious yoghurts for the malnourished. Veolia, the French water company, has provided cheap water systems to address the issues of poverty and water availability. Adidas, the American sports clothing company, has developed \$1 footwear that they are distributing in America.<sup>98</sup>
- 8.74 Mrs Rosemary Addis of Impact Investing Australia saw a potential role for microfinance to assist women through ‘enterprise support’, acting as ‘accelerators and incubators’ for woman-led businesses. She explained that impact investments ‘are intentionally designed to achieve a positive social impact on society as well as some measure of financial return’.<sup>99</sup>
- 8.75 Ms Addis also highlighted research work being conducted by United States Aid:
- There is some specific work ... underway with USAID in the development lab to start scoping a project looking specifically at the potential of these types of investments to improve outcomes for women and girls in some countries, including in the Asia-Pacific region. Groups such as the Brookings Institution have started to look at particular segments of the market in particular relating to early childhood and early learning, with a particular focus on development markets.<sup>100</sup>

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97 Union Aid Abroad–APHEDA, *Submission 68*, p. 10.

98 Ms Mehrotra, Grameen Bank Australia, *Committee Hansard*, Canberra, 6 May 2015, pp. 13–14

99 Ms Addis, Impacting Investing Australia, *Committee Hansard*, Canberra, 7 May 2015, p. 7.

100 Ms Addis, Impacting Investing Australia, *Committee Hansard*, Canberra, 7 May 2015, p. 7.

## Infrastructure development

- 8.76 Witnesses to the inquiry presented evidence in relation to:
- the potential to reduce the burden of unpaid domestic labour to free up women's time; and
  - the targeting of aid for infrastructure to directly benefit women.
- 8.77 Water Aid submitted that improved access to water, sanitation and hygiene is a priority, adding that the burden of labour associated with water collection is an impediment to women's human rights and economic empowerment.<sup>101</sup> ActionAid reported that in Kenya women spend almost 100 minutes a day collecting fuel or water.<sup>102</sup> The Abt JTA highlighted the need to improve access to water and to electricity to reduce women's household work.<sup>103</sup>
- 8.78 A number of submissions emphasised the importance of prioritising infrastructure projects with clear economic benefit to women. The AVI referred to road construction in Vanuatu which led to small business opportunities for women operating road-side 'mamas' markets. The AVI also noted that, for this project, women's views were taken into account during construction and gender awareness training was provided to the workers.<sup>104</sup>
- 8.79 The SPC referred to work funded by UN Women, UNDP, Australia and New Zealand which has improved local market infrastructure to enable women access 'to safe, fair and equal participation in local economies' in Fiji, Solomon Islands, Papua New Guinea and Vanuatu.<sup>105</sup>
- 8.80 The High Commissioner of Sri Lanka highlighted that country's policy for increased investment in 'massive infrastructure development' to facilitate enterprise development and 'to alleviate poverty' and 'to steer Sri Lanka towards becoming a middle income country'.<sup>106</sup>

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101 Water Aid, *Submission 16*, p. 2.

102 ActionAid Australia, *Submission 29*, p. 10.

103 Abt JTA, *Submission 59*, p. 7.

104 AVI, *Submission 43*, p. 7.

105 SPC, *Submission 24*, p. 34.

106 The High Commission of the Democratic Socialist Republic of Sri Lanka, *Submission 79*, pp. 1-2.

## Training and upskilling

8.81 Witnesses highlighted the role of training and skills development for increasing women's access to the workforce. Union Aid Abroad-APHEDA suggested the Australian aid program should focus on literacy and providing a 'second chance' to women who have left school without sufficient education to find work or earn a decent living. It referred to a successful program in Timor-Leste where 3 000 rural women became literate and numerate,<sup>107</sup> and to a Cambodian scheme, which:

... provided assistance to talented students too poor to attend formal training, with priority given to AIDS orphans. Many of these students might otherwise end up working in a garment factory for around \$2.50 a day.<sup>108</sup>

8.82 Oxfam Australia cited its work under the Zardozi Markets for Afghan Artisans which provided women with management skills needed to turn a craft into a livelihood:

Women come to Zardozi training centres to refine their skills as they practice their craft and take part in trainings that range from business management to literacy and accounting, equipping them with everything they need to build a successful business.<sup>109</sup>

8.83 Dr Chatter recommended that Pacific women be given access to agricultural education and information, along with technical support, as a focus for post-2015 development and women's empowerment in the region.<sup>110</sup>

8.84 Vision 2020 Australia also referred to the need to empower disabled women through training and opening opportunities for them to gain skills to better support themselves and their families.<sup>111</sup>

## Women and girls as carers and unpaid family workers

8.85 ACFID cited evidence showing that women across the world spend more time on unpaid household and care work than men.<sup>112</sup> It noted that the

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107 Union Aid Abroad-APHEDA, *Submission 68*, p. 5, and see Case Study: 'Timor Leste: Women's Literacy and Income-Generation', pp. 29-30.

108 Union Aid Abroad-APHEDA, *Submission 68*, Case Study: 'Decent Work Campaign in Cambodia', p. 9.

109 Oxfam Australia, *Exhibit 7: Oxfam in Afghanistan*, May 2014, p. 2.

110 Dr Priya Chatter, *Submission 55*, p. 5.

111 Vision 2020 Australia, *Submission 66*, p. 7.

World Bank's *World Development Report 2012: Gender Equality and Development* has assigned a monetary value to this unpaid care work, estimating it would constitute between 10 and 39 per cent of global GDP.<sup>113</sup>

- 8.86 The ACFID considered that addressing the issue of women and girls' unpaid care work is crucial, given their 'rights to education, employment, social security or leisure may be curtailed by the load of unpaid care work'.<sup>114</sup>
- 8.87 Submissions documented the extent and impact of the unpaid care work of women and girls around the region. ActionAid cited research in Nepal, which found that for every hour worked by men, women spent around 1.4 hours, and most of this in unpaid household work.<sup>115</sup>
- 8.88 Banteay Srei advised that in Cambodia the proportional burden of housework and childcare carried by women meant less time on market related activities, thus limiting economic opportunity.<sup>116</sup>
- 8.89 ChildFund research stated that, in Laos, families' reliance on children for farming, household and childcare tasks was a barrier to girls' school attendance.<sup>117</sup>
- 8.90 Submissions also referred to women's additional care role for household members with disabilities, especially following conflict.<sup>118</sup> DFAT identified an underlying problem: that this unpaid care work is not reflected in statistics, and so not addressed in economic or social policy making processes.<sup>119</sup>
- 8.91 ActionAid Australia called on the Australian Government to support initiatives across the region to make women's unpaid care work more visible and central to demands for quality public services, which, it

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112 For instance, research indicates that women spend twice as much time in this work in Sweden; 4.6 times more in Ghana and 6 times more than men in Pakistan, cited in ACFID, *Submission 25*, p. 17.

113 ACFID, *Submission 25*, p. 18.

114 ACFID, *Submission 25*, p. 18.

115 ActionAid Australia, *Submission 29*, p. 10.

116 Banteay Srei, *Submission 51*, p. 4.

117 ChildFund Australia, *Exhibit 4: ChildFund Laos/Plan International Laos, Social and Cultural Barriers to Rural Adolescent Ethnic Community Girls Accessing Lower Secondary Schools in Northern Laos*, 2011 p. 8.

118 Referring to Sri Lanka, ChildFund Australia, *Submission 2*, p. 4; and DFAT, *Submission 27*, p. 27.

119 DFAT, *Submission 27*, p. 27.

argued, could be financed through more progressive domestic resources, including tax revenues.<sup>120</sup>

- 8.92 The ANU Gender Institute referred to the World Bank's support for increased access to child care and early childhood development and investment in rural women as a priority for economic empowerment policies for women.<sup>121</sup>
- 8.93 ChildFund provided examples of possible childcare solutions. For instance, childcare co-operatives with adult-supervised care for young children that would allow older girls in rural areas to attend school.<sup>122</sup> A study in Mexico found that introduction of a large-scale childcare voucher program increased women's employment by five per cent and earnings by 20 per cent while generating over 45 000 paid childcare industry jobs mostly for women.<sup>123</sup>
- 8.94 The Abt JTA suggested working with private sector networks to establish community childcare centres or collectives.<sup>124</sup> To support women's transition to broader economic participation, the IWDA urged the Australian Government to prioritise:
- support for policies and programs that close gender gaps in economic opportunity and pay, with a focus on strategies that increase women's time for paid jobs and men's time for caring;
  - attention to care work in its social and economic policy dialogues with development partners and in its policies and programs addressing women's rights and economic opportunities.<sup>125</sup>

## Women and the global economy

- 8.95 The further development of the economically diverse Indo-Pacific region is vital to Australia's future prosperity. DFAT advised:

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120 ActionAID Australia, *Submission 29*, p. 17.

121 In the *World Development Report 2012: Gender Equality and Development*, cited in ANU Gender Institute, *Supplementary Submission 63.1*, p. 3.

122 ChildFund Australia, *Exhibit 4: 2011*, p. 14.

123 Dr Susan Harris Rimmer, *Exhibit 29: J Klugman, Investing in Gender Equality at the G20 Leader's Summit, Australia to Turkey: Female Participation in Formal Employment and the Socialisation of Unpaid Care Work: Session 4*, [nd], p. 12.

124 Abt TJA, *Submission 59*, p. 8.

125 Recommendations 20 and 21, IWDA, *Submission 32*, p. 26.

Connecting the Indian and Pacific Oceans, the Indo-Pacific region ... forms the centre of gravity of Australia's strategic and economic interests. It includes many of our major trading partners as well as the countries that are the focus of our aid program.<sup>126</sup>

- 8.96 Witnesses argued that successful development in the Indo-Pacific region relies on promoting the human rights of the region's women and girls. For instance, Dr Helen Szoke, Chief Executive of Oxfam Australia, submitted that Australia should place gender equality at the centre of its regional development agenda, observing:

Economic growth has the potential to lift many millions of people out of poverty, but the relationship between growth, economic inequality and gender equality are complex. Growth does not automatically result in gender equality, more fulfilment of rights and better living standards for women, especially in the case of poor women.<sup>127</sup>

- 8.97 In its submission DFAT reported that:

Evidence from the Australian aid program suggests a clear need for programs to address women's economic empowerment if they are to realise an effective development impact. Programs need to ensure that women and men are able to benefit equally from aid program investments. Where this is not the case, programs risk reinforcing inherent gender inequalities. Where persistent inequalities exist within a sector, targeted interventions may be necessary to overcome barriers to women's participation. This will help to harness the potential of women in the economy and support more inclusive growth.<sup>128</sup>

- 8.98 Submissions to the inquiry recognised that development and trade across the region represent both great opportunities and some potential challenges for women and girls. In particular, some submissions raised concerns that mining and agriculture development and international trade negotiations may not have a positive impact on the human rights of women and girls if their unique circumstances are not taken into account.<sup>129</sup>

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126 DFAT, *Submission 27*, p. 9.

127 Dr Helen Szoke, Chief Executive, Oxfam Australia, *Committee Hansard*, Canberra, 2 December 2014, p. 2.

128 DFAT, *Submission 27*, p. 32.

129 See for instance: Live and Learn International, *Submission 9*, pp. 1-2; ActionAid Australia, *Submission 29*, p. 9.

## Mining and agricultural development

- 8.99 Mining and large scale agricultural developments have benefits for regional economies. However, some witnesses cautioned that large scale developments can displace women from their traditional way of earning an income, or their way of life, leaving them vulnerable to violence and poverty. For example, Live and Learn International referred to social research conducted with the Church of Melanesia which identified serious human rights abuses affecting women and children in remote communities where logging and other extractive industries operated. As well as highlighting abuses, Live and Learn asserted that women were often excluded from participation in community life and decision-making.<sup>130</sup>
- 8.100 Access to land is important to women's economic empowerment, yet in many parts of the region land ownership is contested; for example, the Committee was advised that traditional inheritance systems can exclude women from owning land.<sup>131</sup> Conversely, when women own land their family's health and education attainment improves and this has long term impact on a country's human capital and economic growth.<sup>132</sup>
- 8.101 ActionAid Australia submitted that '[w]omen make up the majority of the world's smallholder farmers yet land laws frequently do not recognise their ownership'.<sup>133</sup>
- 8.102 Some witnesses submitted that, in this context, 'land grabbing' often occurs in relation to certain developments, leaving women displaced. Union Aid Abroad-APHEDA asserted that '[p]opulations displaced by land grabs, including women, often face extreme poverty and are intimidated if they want to defend their rights'.<sup>134</sup>
- 8.103 ActionAid stated:
- When large-scale agriculture businesses commence in communities due to land grabs, women are often assigned the worst jobs in cash crop production, such as spraying chemicals with inadequate protective clothing or awareness of side-effects. When women migrate to cities to take up jobs in factories, they are

130 Live and Learn International, *Submission 9*, pp. 1-2.

131 Ms Reis and Ms Bluett-Boyd, Alola Foundation, *Committee Hansard*, Canberra, 6 May 2015, p. 43.

132 ActionAid Australia, *Submission 29*, p. 9.

133 ActionAid Australia, *Submission 29*, p. 8.

134 Union Aid Abroad-APHEDA, *Submission 68*, p. 5. For examples of 'land grabs' see also *Submission 71* and *Submission 68*.

often employed under unsafe, exploitative conditions and experience increased vulnerability to violence in unsafe and unfamiliar urban environments.<sup>135</sup>

8.104 To address these concerns, ActionAid recommended Australia should take a more proactive stance on women land tenure and involvement in agreement-making at global and regional level, and in particular:

- The Australian Government should work with governments and agencies responsible for Land, Agriculture and Justice in the Indian Ocean and Pacific Region to implement policies and laws that protect and promote women's land rights. This includes commitments to support the dismantling of all discriminatory policies and legislation that impede women's rights to land and legal systems.
- The Australian Government should ensure that international frameworks are adopted and implemented to ensure that foreign companies and private funds involved in large scale land deals in lower income countries do not violate the rights of women and the vulnerable. This should include supporting governments in region to develop and implement tenure governance frameworks that recognise and protect women's legal and legitimate tenure rights to land, and ensure that communities, including women, are adequately consulted, provide free and informed prior consent and receive sufficient compensation for any land deals.<sup>136</sup>

8.105 Oxfam recommended the Australian aid program should:

... support women to meaningfully participate in decisions regarding the management of their natural resources and resultant revenues. Where resettlement is unavoidable, the Australian aid program should support them to be resettled in appropriate ways that support their livelihoods and fulfil their rights to personal security and access to education and health services.<sup>137</sup>

## Trade agreements and obligations

8.106 A suite of free trade agreements under negotiation across the Asia Pacific region were raised in the evidence as potentially significant for women's empowerment in the region.<sup>138</sup> In particular:

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135 ActionAid Australia, *Submission 29*, p. 9.

136 ActionAid, *Submission 29*, p. 16.

137 Oxfam Australia, *Submission 13*, p. 5.

138 Agreements cited in Dr Priya Chatter, *Submission 55*, p. 9.

- the Pacific Agreement on Closer Economic Relations (PACER-Plus) between PICTS, PNG, Australia and New Zealand;<sup>139</sup>
- the Trans Pacific Partnership (TPP) between Australia , US and 11 Pacific Rim countries, including the US, Canada, Japan, New Zealand;<sup>140</sup>
- the extended Pacific Island Countries Trade Agreement (PICTA) between the 14 Pacific Island Forum countries;<sup>141</sup> and
- a series of Pacific Island trade agreements under the Economic Partnership Agreement with the European Union.<sup>142</sup>

8.107 Witnesses recognised the potential benefits for women arising from these agreements, while also arguing that attention must be paid to reducing unintended negative impacts that these agreements may have on women. The IWDA observed:

Trade policy is interrelated with gender equality as trade policies are strongly redistributive and often generate complex and contradictory effects on women's access to employment, livelihood and income. Often societies where women are economically or socially discriminated against do not fully benefit from the effects of globalisation and trade integration. Because of this, reducing the gender bias is especially important for developing countries where inequalities between men and women are often larger.<sup>143</sup>

8.108 As an example, Union Aid Abroad-APHEDA raised concerns about the safety and rights of workers in the garment industry in Bangladesh and Cambodia, where foreign companies look to reduce costs of production. It submitted that the Trans Pacific Partnership could 'encourage competition among countries to attract such industries, and a race to the bottom'.<sup>144</sup>

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139 DFAT, Pacific Agreement on Closer Economic Relations (PACER-plus) <[dfat.gov.au/trade/agreements/pacer/pages/pacific-agreement-on-closer-economic-relations-pacer-plus.aspx](http://dfat.gov.au/trade/agreements/pacer/pages/pacific-agreement-on-closer-economic-relations-pacer-plus.aspx)> viewed 10 August 2015.

140 DFAT, Trans Pacific Partnership (TPP) <[dfat.gov.au/trade/agreements/tpp/pages/trans-pacific-partnership-agreement-tpp.aspx](http://dfat.gov.au/trade/agreements/tpp/pages/trans-pacific-partnership-agreement-tpp.aspx)> viewed 10 August 2015.

141 Government of Fiji, Ministry of Industry, Trade and Tourism, Pacific Island Countries Trade Agreement (PICTA) <[://www.mit.gov.fj/index.php/divisions/trade-division/regional-trade-agreement/the-pacific-island-countries-trade-agreement-picta](http://www.mit.gov.fj/index.php/divisions/trade-division/regional-trade-agreement/the-pacific-island-countries-trade-agreement-picta)> viewed 10 August 2015.

142 Dr Priya Chattier, *Submission 55*, p. 10.

143 IWDA, *Submission 32*, p. 4.

144 Union Aid Abroad-APHEDA, *Submission 68*, p. 6.

8.109 At the same time, within the context of women's economic empowerment, it was considered that these risks could be offset or reduced. ACFID maintained:

The economic empowerment of women should be a fundamental consideration as Australia increases its aid for trade agenda. The Government should not overlook the *value* of trade amidst a focus on increasing volume of trade, as there is an important need to support trade facilitation that targets sectors in which women and the poor work.<sup>145</sup>

8.110 To underpin this process, the IWDA suggested that comprehensive gender analysis and genuine regional consultation with women and men is needed to determine regional development options. It considered that the Australian Government has a unique opportunity to influence outcomes in the Pacific in this regard under PACER-Plus negotiations by driving 'an innovative process that links economic development objectives to gender equality in the Pacific'.<sup>146</sup>

8.111 Dr Harris Rimmer supported this position stating:

The really exciting opportunity, I think, is in trade. There is a whole lot of evidence that says that, if you do a more studied gender analysis of trade outcomes and you have a more sophisticated gender understanding of trade agreements, you are going to get better outcomes that are more sustainable and beneficial, in terms of GDP, for both countries or for regional trade agreements.<sup>147</sup>

## The growth of outmigration

8.112 The rise in outmigration for remittance income is an important and evolving feature of the global economy. Outmigration involves both women and men who migrate from rural to urban areas or overseas to find work. Submissions advised that while men currently dominate migrant outworker flows, women are also migrating for work in very large numbers across the region.<sup>148</sup>

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145 ACFID, *Submission 25*, p. 14.

146 IWDA, *Submission 32*, pp. 4, 5.

147 Dr Harris Rimmer, *Committee Hansard*, Canberra, 23 September 2014, p. 3.

148 Dr Samantha Gunawardana noted that women dominated outmigration flows overall in the 1980s until 2011 when 51.67 per cent of all out migrants were male. Women currently

- 8.113 Commenting on the drivers of the phenomenon in Cambodia, Union Aid Abroad-APHEDA noted:
- More than 3.7 million people live in poverty in rural areas in Cambodia, around 27 per cent of Cambodia's population. Life as a farmer is difficult and unrewarding – agricultural practice in Cambodia is mostly at subsistence level, using traditional methods, and with low yields, and is made more difficult by increasingly unreliable weather patterns – but there are few other jobs available in rural areas. Many young people migrate to urban areas or overseas in search of work.<sup>149</sup>
- 8.114 Dr Supriya Singh, an expert on global financial flows and migration, noted that women in the Indo-Pacific region migrate as domestic workers from Sri Lanka, the Philippines and Indonesia and increasingly from Vietnam and Nepal.<sup>150</sup>
- 8.115 Outmigration contributes significantly to the GDP of many regional countries. Dr Samantha Gunawardana advised that in 2011 1.7 million Sri Lankans worked abroad generating remittances of US \$6.1 billion or 10 per cent of GDP, with the Middle East the major destination.<sup>151</sup>
- 8.116 Dr Gunawardana also documented concerns about abuses of Sri Lankan women domestics under the 'kafala' system, where they are tied to an individual agency or employer: 'In some cases, workers attempting to leave such situations have ended up in detention centres or welfare camps for months on end'.<sup>152</sup>
- 8.117 Amnesty International proposed that many trafficked women are forced to live under 'slavery like' conditions in Hong Kong, further '[h]igh levels of debt, no passport and fear of losing their jobs also can keep them in an abusive work situation'.<sup>153</sup>
- 8.118 The Abt JTA, referred to the similar situation of poor Indonesian women once they take jobs as migrant domestic workers in the Middle East, Singapore or Malaysia:

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dominate as domestic workers globally. See WPSAC, *Submission 15*, p. 13. The GLASS Research Unit advised that destinations for men and boys in the Pacific are Australia, NZ and the US, while in Asia they may migrate to cities for construction work or overseas to other Asian countries or the Middle East. GLASS Research Unit, *Submission 7*, p. 3.

149 Union Aid Abroad-APHEDA, *Submission 68*, p. 11.

150 Dr Supriya Singh, Professor of the Sociology of Communications, Royal Melbourne Institute of Technology, *Submission 91*, p. 2.

151 Dr Gunawardana in WPSAC, *Submission 15*, p. 13

152 Dr Gunawardana in WPSAC, *Submission 15*, p. 14.

153 Amnesty International, *Submission 74*, p. 6.

... for many poor Indonesian women, the opportunity to work overseas is a perilous one. Corrupt officials working with illegal migrant worker agents smuggle millions of women and girls in and out of countries. This leaves many women and girls highly vulnerable to sexual and physical abuse and exploitation.<sup>154</sup>

- 8.119 In parts of Asia, the garment industry is a major source of employment for rural women and girls. However, Union Aid Abroad-APHEDA suggested that in Cambodia and Bangladesh garment workers are paid below a living wage. In fact, it submitted:

In Bangladesh, the minimum wage is US \$68 per month. In Cambodia, it has just increased to US \$95 per month and the lowest estimates of a living wage are almost double that amount.<sup>155</sup>

- 8.120 Amnesty International Group University of Western Australia (Amnesty UWA) reported on advances in safety and conditions in the garment industry since the collapse of the Rana Plaza building in 2013, which killed 1 133 workers, and injured 2 500:

In response to this a tripartite partnership involving the Government of Bangladesh, workers and employees signed a Joint Statement to establish better working conditions for RMG employees. This was followed up by the ILO who launched a US\$24 million programme aimed at making the Bangladesh Garment Industry safer in October 2013. Additionally, 26 North American retailers and brands have signed on to a five year programme (the Alliance for Bangladesh Worker Safety) committed to ensure the implementation of health and safety measures for their employees in Bangladesh. This covers around 1.28 million workers out of an estimated 4 million workers.<sup>156</sup>

- 8.121 Ms Liesl Gertholtz of Human Rights Watch emphasised the importance of having independent mechanisms to monitor and evaluate standards in factories, noting withdrawal of Australian funding for the successful Better Factories Program in Cambodia.<sup>157</sup>

- 8.122 Ms Catherine Graille in the Amnesty International Group UWA submission advised that many women and girls involved in the sex industry are originally rural poor who feel pressure to provide for their

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154 Abt TJA, *Submission 59*, p. 6.

155 Union Aid Abroad-APHEDA, *Submission 68*, p. 3.

156 Amnesty International Group University of Western Australia (UWA), *Submission 58*, p. 18.

157 Ms Liesl Gertholtz, Executive officer, Human Rights Watch, *Committee Hansard*, Canberra, 15 May 2015, p. 14.

families, with the sex industry seen as one of the few economically viable options.<sup>158</sup>

## Moderating the impacts

8.123 Dr Singh noted that Australia and the Pacific region have some of the highest remittance fees in the world. For instance, sending a remittance of \$200 from Australia to Kiribati attracts a 27 per cent fee, and for PNG it is 21 per cent. The global average is 7.72 per cent.<sup>159</sup>

8.124 Dr Singh saw potential for the microfinance sector to expand into the remittance transfer sector to improve women's control over the money earned or received:

If microfinance could get involved in increasing some of the benefits, that would be very helpful. Basically what we are wanting to do in this gender empowerment is not just around the macro effect; we are wanting to link money in the market and money in women's personal lives. We are wanting to make a difference to the maleness of money in most of the countries in this region.<sup>160</sup>

8.125 Underpinning this proposal, Dr Singh suggested structural and regulatory changes including ensuring women have decent work and migration agents fees are equitable, reducing remittances costs and connecting earnings to effective banking services, including by facilitating mobile banking.<sup>161</sup>

8.126 The GLASS Research Institute referred to the children left behind by women domestic and garment workers being reared by relatives. The Institute also cited trends, identified in some Asian countries, where men migrating to the city 'establish a second family' and cease supporting their village family. Further that:

There are also reports that the incidence of HIV/AIDS is rising where outmigration is a common practice, and reports that men returning from the Middle East are bringing more conservative views on women's role and on issues such as contraception.<sup>162</sup>

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158 C Graville in Amnesty International Group UWA, *Submission 58*, p. 20.

159 Dr Supriya Singh, Professor of Sociology and Communications, Royal Melbourne Institute of Technology, *Committee Hansard*, Canberra, 6 May 2015, pp. 15-16.

160 Dr Singh, Royal Melbourne Institute of Technology, *Committee Hansard*, Canberra, 6 May 2015, p. 15.

161 Dr Supriya Singh, *Submission 91*, pp. 2-3.

162 GLASS Research Unit, *Submission 7*, p. 3.

- 8.127 Commenting on the plight of Indonesian migrant workers, the Abt JTA recommended a range of areas where the Australian Government could work with donors to respond to the outmigration trend, including:
- to help women obtain ‘high skilled migrant work opportunities’ and identify ‘legitimate migration agents’;
  - to understand that they have rights (‘including the right to retain their passports and a mobile phone’);
  - to increase financial literacy; and
  - and to ensure sufficient care and protection for ‘children left behind’.<sup>163</sup>
- 8.128 Given that domestic migrants are subject to the purview of local labour laws, Dr Gunawardana recommended that:
- Australia should encourage Sri Lanka to ratify the Domestic Worker Convention 189 (C189) on Domestic Labour as this will have a significant impact on women workers (protecting domestic workers from violence, regulate private employment agencies, and preventing child labor in domestic work) Australia could take a leading role in facilitating discussions between countries such as Sri Lanka and labour receiving countries.<sup>164</sup>
- 8.129 Ms Granville suggested a ‘regional approach is needed to find economic alternatives for women working in the sex industry’, with potential to affect market drivers in western nations by campaigns promoting responsible tourism to inform and change attitudes towards women in the sex industry across the region.<sup>165</sup>
- 8.130 Dr Marie Seagrave, Border Crossing Observatory, Monash University, argued that ‘limitations on access to and provision of short term working visas that would allow circular migration around the region’, are an ‘impediment to equal rights for women’ in the region.<sup>166</sup>
- 8.131 Dr Seagrave also questioned the narrow criminal justice focus on human trafficking ‘which limit the recognition of victims as labourers’ who are seeking remuneration, arguing that ‘[f]ew victims prioritise prosecution when they are seeking remedy to a situation of exploitation’.<sup>167</sup>

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163 Case study, ‘Indonesian Migrant Workers – Less Risk, More Reward’, in Abt JTA, *Submission 59*, p. 6.

164 Dr Gunawardana in WPSAC, *Submission 15*, p. 16.

165 C Graville in Amnesty International Group UWA, *Submission 58*, p. 21.

166 Dr Marie Seagrave in WPSAC, *Submission 15*, p. 8.

167 Dr Seagrave in WPSAC, *Submission 15*, p. 8.

## Committee comment

- 8.132 Over the last two decades many nations in the Indo-Pacific region have experienced rapid economic diversification and growth. At the same time global financial crises, conflict and natural disaster have destabilised some of the most fragile economies, with disproportionate impacts on women and girls.<sup>168</sup>
- 8.133 Submissions to the inquiry focused on women's overrepresentation in low-paid and unpaid sectors of regional economies – such as care work or subsistence agriculture – and the lack of financial, personal and social agency which can make women and girls vulnerable to shifts in global market forces.<sup>169</sup>
- 8.134 Nevertheless, the majority participation of women and girls in key sectors, such as agriculture, and their strong representation in micro, small and medium enterprises represents a great opportunity for women's economic and personal empowerment, at home and within the broader community. Realising this opportunity requires a transformation in attitude before structural change can be fully realised.
- 8.135 The Committee was encouraged by evidence of successful enterprise development stimulated by NGOs and micro-financiers in the region. The Committee was also impressed by ACIAR's work in promoting women as 'agents of change' in the agricultural sector, and notes the potential to promulgate the approach through international fora to donors.
- 8.136 Meanwhile, noting diversity within the region in terms of access to adequate education and skills, finding the time and material agency to diversify activity and to choose paid work remains a challenge for many women and girls.
- 8.137 To create opportunities, evidence highlighted a need to invest in infrastructure and technology to reduce women's household burden of work. It was also considered that the caring roles of girls and women should be better recognised within country development plans and in contracts with NGOs and private sector partners to promote women's economic participation.
- 8.138 Evidence suggested that domestic and international law protecting outmigrants' rights in some countries is clearly underdeveloped.

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168 See chapter four for impact of disasters on women and girls.

169 ACFID, *Submission 25*, pp. 13-14; Dr Harris Rimmer, Australian Gender Institute, *Committee Hansard*, Canberra, 23 September 2014, p. 7.

- 8.139 The Committee considers that the Australian Government should take a leadership role at a bilateral, regional and international level to promote ratification of existing international instruments, and give greater consideration to ways of harmonising migration and domestic laws to protect migrant workers in a region wide solution.
- 8.140 It was suggested that this could be done through regional trade negotiations and agreements. Witnesses argued that these must be closely informed by economic analysis and modelling of gender issues, with meaningful consultations on regional development options with both men and women to ensure that the different impacts of these agreements are taken into account to achieve inclusive economic benefits.
- 8.141 The Committee considered the importance of leveraging Australia's aid towards women's economic advancement. While Australia's position is supportive of this aim, the vast majority of the poorest women work – paid or unpaid – in the agriculture sector, yet the sector only attracts seven per cent of the total development assistant budget (2014–15).<sup>170</sup>
- 8.142 The Committee believes that a strong commitment to women's economic empowerment will require a more considered evaluation of its drivers and should be based on sex disaggregated data reflecting the urban–rural and gender differentiated considerations underpinning women's economic advancement in the region.
- 8.143 For a further examination of the role that the private sector could play in alleviating poverty through gender equity please refer to the Committee's recent report entitled *Partnering for the Greater Good: the Role of the Private Sector in Promoting Economic Growth and Reducing Poverty in the Indo-Pacific Region*.<sup>171</sup>

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170 DFAT, *2014-15 Development Assistance Budget: a Summary*, 2015, p. 3, <dfat.gov.au/> viewed 10 August 2015.

171 Joint Standing Committee on Foreign Affairs, Defence and Trade, *Partnering for the greater good: The role of the private sector in promoting economic growth and reducing poverty in the Indo-Pacific region*, June 2015, Canberra.

## Recommendations

### Recommendation 26

The Committee recommends that the Australian Government take a lead role in promoting women's economic development as a key part of the international human rights agenda for the empowerment of women and girls, by:

- advocating through international fora for an increased investment in women's economic empowerment;
- promoting gender centric approaches to women's economic development in key sectors, for example, the agricultural sector through the Consultative Group on International Agricultural Research and other relevant regional bodies;
- engaging in bilateral, regional and international negotiations to implement obligations and promote ratification of existing international labour instruments, harmonising migration and domestic laws, and regulating fees and charges on remittances to better protect migrant workers in a region-wide solution to outmigration.

**Recommendation 27**

The Committee recommends that the Australian Government increase:

- overall Official Development Assistance (ODA); and
- the proportion of ODA allocated to economic and productive sectors in the Indo-Pacific region in which women are predominant, as a key component of its gender mainstreaming commitments, including by investment in:
  - ⇒ research and programs supporting leadership and female empowerment in agriculture and key employment sectors for women;
  - ⇒ whole of community and local empowerment models, with a focus on changing social attitudes and values to support women's economic empowerment, and on innovative literacy and 'second chance' training programs for women; and
  - ⇒ development of infrastructure to reduce women's household burden and appropriate childcare solutions in partnership with Governments, non-government organisations and the private sector, and promote this through country development plans and development contracts.

**Recommendation 28**

The Committee recommends that, in negotiating international and regional trade, mining and other development agreements, the Australian Government:

- have recourse to available research and data on the gendered impacts of this development to ensure it maximises opportunities for both men and women;
- require this research where it does not exist; and
- deploy relevant research and data to refine and inform programs developed with the purpose of supporting women's economic empowerment across the Indo-Pacific region.

