

Women empowered through a thriving private sector

- 4.1 Equal participation in developing economies helps drive private sector growth, and women can share in the benefits as employees, employers and consumers.
- 4.2 Promoting women's participation in a thriving private sector requires action in many spheres: empowering them with access to family planning support; providing finance and the skills to start a business; training and education to support entry into public life as leaders in business or the services sector; and ensuring they can do so confidently, safely and without experiencing violence, discrimination or recrimination.
- 4.3 These factors encompass the full range of human rights issues for women and girls, the topic of a concurrent inquiry being conducted by the Joint Standing Committee on Foreign Affairs, Defence and Trade. This chapter considers the private sector's role in transforming women's lives, and examines how market-based approaches can help overcome poverty and discrimination.

Women's empowerment and economic growth

- 4.4 The relationship between gender equality and economic growth is widely acknowledged. The World Bank Group notes:

Expanding women's economic opportunities benefits women and the societies in which they live, and is crucial to delivering sustainable economic development. Documented benefits of gender equality include better economic performance, higher business profits, greater investment in children's education, and

less poverty. Women in the private sector offer a powerful source of economic growth and opportunity.¹

- 4.5 Both Coffey and the International Women's Development Agency (IWDA) cited the UN Deputy Secretary's view that:

...investing in women and girls has a powerful multiplier effect on productivity, efficiency and economic growth.²

- 4.6 At the same time, the Asian Development Bank's (ADB) Private Sector Development Initiative (PSDI) nominated 'the road blocks to women's economic advancement' as one of the five core constraints which prevented many countries in the region from achieving their growth potential.³

- 4.7 The Australian Trade and Development Business Network (ATAB) and the Institute for International Trade (IIT) asserted:

The links between the empowerment of women and advancement of a host of social and economic indicators are well established. Unfortunately, across the globe social and political factors have a significant influence on women's ability to participate in the economy, and these factors can be deeply embedded in convention, culture and society.⁴

- 4.8 The factors that inhibit a woman's participation in economic life also have a direct impact on the operations and profitability of individual businesses. Business for Social Responsibility stated:

Gender discrimination, gender-based violence, and gender disparities related to health, financial knowledge and services, and education, are all widespread and common. Such issues can impact business profitability and growth potential, and can increase risks in supply chains, operations, and consumer segments.⁵

- 4.9 Emphasising the transformative power that increased economic opportunity can have for women in society, the IWDA explained:

1 World Bank Group, *Submission 75*, p. 15.

2 Coffey, *Submission 35*, p. 6 and IWDA, *Submission, 122*, p. 16, citing UN Deputy Secretary General Asha Rose Migiros in UN News Centre, 'Women's Empowerment Vital for Economic Development and Peace'.

3 The others being: inadequate infrastructure; outdated business laws; burdensome regulation; and limited access to finance. Asia Development Bank (ADB) Private Sector Development Initiative (PSDI), *Submission 87*, p. 3.

4 The Australian Trade and Development Business Network (ATAB) and the Institute for International Trade (IIT), University of Adelaide, *Submission 111*, p. 19.

5 Business for Social Responsibility, *Submission 10*, p. 7.

Expansion of economic opportunities, including opportunities to trade and access to export markets can improve women's financial circumstances and provide a platform for empowerment and a catalyst for wider transformation in gender relations...When women are able to take up opportunities and new roles and are accepted as having skills and capacities in one sphere it can help to change women's status elsewhere – including in the household, extended family and at community level.⁶

- 4.10 Evidence also shows that when women have their own income, and control of these funds, the quality of life for the whole family improves, and the incidence of poverty in the community reduces. World Vision reported on Rokhshan Mohammad, a mother of seven children, and now a beekeeper:

Now that I can earn some money, my children are back to school and I can pay for my husband's medicines. Most importantly we have more food in our family. My dream is for my children to complete their education and have a better future.⁷

- 4.11 Economic empowerment can support gender equality. However, the IWDA identified the following factors that can exacerbate existing gender inequalities:

- ...economic opportunities in themselves may fail to reduce gender-based violence and in some cases may increase women's exposure to violence. As women's bargaining power increases and men's household power or perceived role as primary provider is challenged, men may seek to assert power and control through physical means.
- New economic opportunities and greater involvement in the formal economy has, for many women, not been a liberating experience but rather, associated with a growing feminisation of responsibility for both productive and reproductive roles.⁸

- 4.12 Social norms – and the expectations attached to them – are culturally based. The IWDA observed:

In all countries, expectations about attributes and behaviours appropriate to women or men are shaped by culture, tradition and

6 IWDA, *Submission*, 122, p. 3.

7 Cited in World Vision, *Submission 3*, p. 13.

8 IWDA, *Submission 122*, p. 13, summarising S Chant 'The "Feminisation of Poverty" – a Contested Concept in Need of Better Gender and Poverty Indices: Reflections from Comparative Research in Gambia, Philippines and Costa Rica', 2009, Paper prepared for a workshop on 'Needs, Development and Gender Equity', University of Oslo, 12–15 March; S Chant, *Gender, Generation and Poverty: Exploring the 'Feminisation of Poverty' in Africa, Asia and Latin America*, 2007.

history. The general pattern is that women have less personal autonomy, few resources at their disposal and limited influence over the decision-making processes that shape their societies and their own lives.⁹

- 4.13 The Solomon Islands Chamber of Commerce and Industry provided an extensive list of barriers to women.¹⁰ In particular:

Social and cultural expectations are that women are the primary care givers and therefore her 'rightful place' is in the home. Her role in entrepreneurship is not that highly regarded.¹¹

- 4.14 Oxfam Australia cited both social and sexual limitations on women's economic participation in the region:

- Lack of educational opportunities due to poverty and the prohibitive cost of education, lack of access to schools and teachers, domestic responsibilities, family attitudes that may not see investing girls' education as worthwhile, early marriage, and violence and lack of gender-appropriate facilities (such as toilets) in schools.
- Lack of access to sexual and reproductive information and services which would enable girls and women to stay in school and engage in the workforce for longer, and reduce the burden of their caring responsibilities.
- Acceptance of gender-based violence at the individual, household and community levels, and lack of services and opportunities for survivors of violence to effectively advocate for the kinds of change that could lead to social transformation.
- Deeply entrenched stigma and stereotypes linked to women in positions of social, economic and political leadership that result in the exclusion of women and girls from decision-making positions in key institutions, structures and systems.¹²

- 4.15 World Vision Australia observed that achieving economic equality, therefore, requires a full appreciation of the cultural context of disadvantage:

A well-rounded understanding of the socio-cultural factors inhibiting women's economic participation is necessary for identifying viable income generation opportunities and ensuring sustained impact. This will also support greater recognition of intersecting factors of marginalisation, such as disability, to

9 IWDA, *Submission 122*, p. 14.

10 Solomon Islands Chamber of Commerce and Industry, *Submission 123*, pp. 6–8.

11 Solomon Islands Chamber of Commerce and Industry, *Submission 123*, pp. 6–8

12 Oxfam Australia, *Submission 72*, p. 27.

facilitate the inclusion of all women in opportunities to provide for themselves and their families.¹³

- 4.16 In a country-specific example, Dame Carol Kidu DBE, former Member of Parliament in Papua New Guinea (PNG), stated:
- [PNG is] dealing with enormous complexity – not only the interface between tradition and modernity as we try to go forward but also the interface between a multiplicity of cultures before. We have to expect problems, but I believe we are making some advances as well as some retrogression.¹⁴
- 4.17 In this context, Professor Betty Lovai, also from PNG, drew attention to the deep division between the experience of urban and rural women in PNG, and noted the challenge of only having urban based data available when seeking to address rural problems.¹⁵
- 4.18 In order to collect data, it must first be available. In impoverished countries across the region, registrations of births, marriages and deaths are often not required, collected or accessible.
- 4.19 World Vision Australia stated that nationality, identity and government recognition are fundamental rights, and lack of birth registration can lead to limitations later in life.¹⁶
- 4.20 Using India as an example, Business for Millennium Development identified one of the constraints faced in accessing finance for low and low-middle income earners as a lack of identity.¹⁷ Noting the ‘power afforded by birth registration and official recognition’, World Vision suggested ‘electronic birth registration as a low cost, high impact intervention with multiple benefits for the rights of all children, and particularly girls.’¹⁸
- 4.21 The need to establish an enabling environment for women’s economic and social empowerment was also widely discussed. Oxfam Australia noted

13 World Vision, *Submission 36*, p. 13. See also IWDA, *Submission 112*, p. 1.

14 Dame Carol Kidu DBE, *Committee Hansard*, 3 February 2015, pp. 1–2.

15 Professor Betty Lovai, *Private Capacity, Committee Hansard*, 3 February 2015, p. 2.

16 World Vision Australia, *Submission 37*, Joint Standing Committee on Foreign Affairs, Defence and Trade Inquiry into Human Rights issues Confronting Women and Girls in the Indian Ocean-Asia Pacific Region, p. 7.

17 Business for Millennium Development, *Submission 93*, Attachment: Landscape Study – Building inclusive business, p. 58.

18 World Vision Australia, *Submission 37*, Joint Standing Committee on Foreign Affairs, Defence and Trade Inquiry into Human Rights issues Confronting Women and Girls in the Indian Ocean-Asia Pacific Region, p. 7.

that ‘reinforcing the low status of women and girls are discriminatory laws and institutions that act as crucial barriers to equality’.¹⁹

- 4.22 Transparency International referred to the importance of having robust governance structures and anti-corruption measures to support women’s participation in the economy, noting:

Our findings show that where countries are more open, accountable and respect the rule of law, there is better education, health and access to clean water and sanitation; More pregnant women getting proper healthcare and having healthy births; More children and young people going to school and learning to read; Families having access to clean water and having piping to take their sewage away. All contribute to women’s capacity to participate in economic activities.²⁰

- 4.23 Support to help countries build capacity in their judicial and legal systems can help enforce domestic laws criminalising rape in marriage, forbidding child and forced marriage, female genital mutilation and other forms of violence. Law enforcement and applying sanctions to those who break the laws protecting women also depend on countries having robust systems of registering births, marriages, divorces and deaths. Australia’s new aid initiative to collect health and medical data will assist governments greatly. However, the ultimate outcome is to have countries’ capacity built so they can collect and utilise their own demographic data.

19 Oxfam Australia, *Submission 72*, p. 27.

20 Transparency International, *Submission 41:1* pp. 1, 6.

Recommendation 9

The Committee recommends that the Australian Government seek to protect the rights of women and vulnerable groups, and help build country capacity in achieving gender equity and governance systems to support this, including by:

- continuing to support programs that collect health data, and monitor and assess the rates and prevalence of domestic violence;
- helping to strengthen country legislative frameworks, law and order, and legal and judicial systems to support real reductions in violence in communities; and
- assisting countries in the Indo-Pacific region to put in place and maintain robust births, deaths and marriages registers.

Women's empowerment principles

4.24 In describing the transformative power of the private sector in liberating women from poverty, and the corresponding benefits to business through diversified markets and innovation, the IWDA stated:

The private sector has the potential to contribute to reducing poverty and reducing gender disparities by connecting women to markets and economic opportunities, helping to reshape attitudes and norms among women and men about gender relations, and demonstrating the benefits of greater gender equality.²¹

4.25 While noting the risks, research into women's economic empowerment conducted by Coffey at the time of the Australian Government's Enterprise Challenge Fund found:

- business challenges could be addressed by better empowerment for women;
- there were industry inefficiencies and underuse of 50% of potential customers and suppliers (women); and
- an important link between gender equality and commercial benefit.²²

4.26 The United Nations (UN) Global Compact provided the Committee with the *Women's Empowerment Principles* which it jointly developed with UN

21 IWDA, *Submission 122*, p. 1.

22 Coffey, *Submission 35*, p. 7.

Women. It described these principles as ‘the first global set of practical business principles focused exclusively on how business can contribute to the empowerment of women in the workplace, market place and community’.²³ The principles suggest businesses:

- Establish high-level corporate leadership for gender equality
- Treat all women and men fairly at work – respect and support human rights and non-discrimination
- Ensure the health, safety and well-being of all women and men workers
- Promote education, training and professional development for women
- Implement enterprise development, supply chain and marketing practices that empower women
- Promote equality through community initiatives and advocacy
- Measure and publicly report on progress to achieve gender equality.²⁴

4.27 Throughout the inquiry, the Committee heard evidence about the many and varied ways Australian businesses and development partners are addressing the needs of women in their different economic roles as consumers, employees, as producers of food or goods, or as business operators.

4.28 The Committee considers embracing mechanisms and principles that further commit businesses to taking gender supportive action, such as the UN’s Women’s Empowerment Principles, can help make transformative changes that reach beyond the immediate business to the market place and community. Requiring businesses that wish to work with Australia’s aid program to embrace such principles will help ensure gender-positive private sector development.

23 UN Global Compact Network Australia, *Submission 79*, p. 2.

24 UN Global Compact Network Australia, *Submission 79*, p. 2.

Recommendation 10

The Committee recommends that:

- the Australian Government require all organisations partnering with Australia's aid program to be signatories to the UN Women's Empowerment Principles or otherwise demonstrate genuine commitment to these principles;
- the Department of Foreign Affairs and Trade (DFAT) ensure staff:
 - ⇒ have an expert understanding of the UN Women's Empowerment Principles and the UN Global Compact;
 - ⇒ are able to connect businesses, in Australia and overseas, to local representatives of UN Women and UN Global Compact; and
- DFAT use its web-based information system to identify which agencies or businesses are signatories to the UN Women's Empowerment Principles, including through linking to the searchable database on the Women's Empowerment Principles website.

Empowering women as employees

- 4.29 As already noted, many women in developing economies are employed in the informal sector.
- 4.30 Women make up 40 per cent of the world's workforce and, moreover, according to the World Bank Group, they participate in sectors that are 'critical for economic growth in some of the poorest countries' – agriculture, textiles, and tourism rely heavily on the employment of women.²⁵
- 4.31 Only 18 per cent of workers in developing countries earn formal wages and salaries.²⁶ The Australian Council for International Development (ACFID) observed that it is 'women and other marginalised and

25 World Bank Group, *Submission 75*, p. 15.

26 United Nations Development Programme - Istanbul International Center for Private Sector in Development, *Exhibit 40: UNDP (2014), Barriers and Opportunities at the Base of the Pyramid*, p. 67, citing ILO (2014), 'Developing with Jobs'.

vulnerable populations that find themselves limited to work in the informal economy'.²⁷

- 4.32 The IWDA reflected on how caring responsibilities can contribute to women seeking informal sector employment:

The need to be close to home with more flexible hours makes it difficult for women and girls to take on regular paid jobs, or travel away from home for employment. This translates into a more limited choice of jobs, jobs that are often casual or insecure with lower remuneration, poorly regulated conditions and weaker claims to social protection.²⁸

- 4.33 At the same time, BRAC referred to the important role the informal sector plays in providing employment for the poor. For women, even though employment conditions may not be good, working in the sector can shift attitudes and raise women's social status:

In the past, for example, a poor family would often marry off their daughters at the age of 13 or even earlier due to the dowry this would provide. Partly because large numbers of women and their daughters now take garment industry jobs, many families living in poverty now have a different vision for their children's future. School enrolment rates have increased and education for girls is now the norm in Bangladesh. But there is a negative side. Despite high employment, wages remain low in the garment sector, with millions working long hours in dangerous conditions.²⁹

- 4.34 The Committee was informed of a number of projects which are improving the lives of female workers, including:
- Better Factories Cambodia (BFC) – involves independent monitoring to ensure adherence with national and international labour standards. Funding from the Garment Manufacturers Association in Cambodia, the Royal Government of Cambodia, and income from paid services make up 70 per cent of BFC's annual budget, and the remaining 30 per cent is funded by donors, including Australia.³⁰
 - HERproject – provides women working in global supply chains with workplace programs promoting health, economic empowerment, and women's rights. Programs exist in more than 250 factories and farms in

27 Australian Council for International Development, *Submission 52*, p. 7, citing World Bank Group (2012) 'World Development Report 2013: Jobs'.

28 IWDA, *Submission 122*, p. 11.

29 BRAC, *Submission 105*, pp. 1–2.

30 Australian Council for International Development (ACFID), *Submission 52*, p. 10; and 'Better Factories Cambodia' <www.betterfactories.org>, viewed 12 March 2015.

10 countries including eight in Asia (Bangladesh, Cambodia, China, India, Indonesia, Myanmar, Pakistan, and Vietnam).³¹

- 4.35 Australian Volunteers International (AVI) described how, in conjunction with Engineers Without Borders Australia (EWB), it is providing opportunities for women to pursue employment in non-traditional fields:

...[through] an initiative to strengthen the emerging engineering sectors and implement an integrated response to long-term technical needs across the profession...[AVI and EWB will] implement leadership and outreach programs to encourage more women and girls in technical sectors, encourage linkages and skill sharing between young Australian professionals.³²

Women as producers and small business operators

- 4.36 In addition to being employees, women are also active producers and business operators in micro and small businesses.

- 4.37 International development firm Coffey noted findings from a study on women-owned businesses which indicated:

In many parts of the world where women have limited access to formal employment, small business enterprise becomes women's main source of income. In fact, informal businesses, where women are over-represented, account for up to one-half of all economic activity in developing countries.³³

- 4.38 Noting the importance of job creation, ACFID submitted that with Micro, Small, and Medium Enterprises (MSMEs) employing around one third of the world's labour force, they are 'driving economic growth and job creation.'³⁴ Further to this, the World Bank Group advised:

SMEs with female ownership represent 30 to 37 percent (eight to 10 million) of all SMEs in emerging markets. These businesses have unmet financial needs of up to US\$287 billion – their biggest barrier to growth and development.³⁵

- 4.39 Many poor women running micro-businesses selling goods or agricultural produce operate in the informal business sector. The Solomon Islands Chamber of Commerce and Industry submission advised:

31 Business for Social Responsibility, *Submission 10*, p. 7.

32 Australian Volunteers International, *Submission 37*, p. 11.

33 Coffey, *Submission 35*, p. 7, citing Ernst and Young's study 'Scaling up: Why Women-owned Businesses can Recharge the Global Economy, 2009.

34 ACFID, *Submission 52*, p. 6.

35 World Bank Group, *Submission 75*, p. 15.

The active participation of women and youth in the national economy can be realized by encouraging job and wealth-creation and empowering them to advocate on environmental issues, as these affect business and the economy. Most of our women participating in business activities are in the informal economy and own very small businesses, especially food and personal services that only end up unprofitable, being used to put food on the table at the end of the day.³⁶

4.40 The Solomon Islands Chamber of Commerce and Industry also advised of work through the Solomon Islands Women in Business Association (SIWIBA), which has provided local women with opportunities to showcase their products and earn income at a regular Flea Market. SIWIBA currently has 73 women businesses registered in the formal sector.³⁷

4.41 Business Millennium for Development (BM4D) drew attention to findings of the United Nation's Food and Agriculture Organisation, with specific reference to the Committee's focus on the particular role of women in ensuring a thriving private sector:

Investing in agriculture is the best way to reduce poverty because up to 70 percent of the people living in extreme poverty are small holder farmers – and most of them are women.³⁸

4.42 Yet, as discussed in chapter three, in relation to Australia's Seasonal Worker Program in 2013-14, of the 1473 participants, only 13 per cent were women. While the Department of Employment advised that it is focusing on increasing the participation of women for future years,³⁹ the Committee is of the view that this needs immediate rectification to allow women to gain valuable experience using advanced agricultural practices.

4.43 The Business Council of Co-operatives and Mutuals referred to the power of collective business initiatives to jump-start women's empowerment:

Since democratic member control lies at the heart of the cooperative model of enterprise, the formation of cooperatives can play a very important part in working towards the economic and social inclusion and empowerment of women. Cooperatives run by and for women offer particular opportunities for them to control their own economic activities and destiny. It is also

36 Solomon Islands Chamber of Commerce and Industry, *Submission 123*, p. 6.

37 Solomon Islands Chamber of Commerce and Industry, *Submission 123*, p. 8.

38 Business Millennium for Development (BM4D), *Supplementary Submission 93.1*, p. 2.

39 Mr Mark Roddam, Branch Manager, Department of Employment, *Committee Hansard*, Canberra, 29 August 2014, p. 50.

predicated on the idea of autonomy and independence – doing with, not to or for.⁴⁰

4.44 Noting the high costs of the economic disenfranchisement of women, the ADB PSDI also commented on the factors which prevent women in the Pacific region from gaining leverage up the value chain in business:

Many of the barriers are systemic and legal and cut across gender – being unable to inexpensively form a company and engage in contracts harms everybody but, because women are predominantly engaged in the informal sector, they are especially disadvantaged. Interventions to improve the business environment should be mindful of these multiple constraints and incorporate gender analysis to evaluate the impact on women.⁴¹

4.45 The following programs illustrate how women are being supported through a range of projects connecting micro-businesses with larger private sector actors:

- Hapinoy – is expanding access to healthcare related goods in the Philippines for 200 low-income communities by distributing essential products through a network of woman-owned micro-businesses.⁴²
- Living Goods – is a social franchise that deploys rural women as micro-entrepreneurs to use traditional trade and scale access to a wide range of essential health products at affordable prices. Living Goods screens and trains these independent health promoters, who make a modest income selling and delivering uniform branded products such as anti-malaria treatments, clean-burning cook stoves, fortified foods, and solar lamps at 10–14 per cent below retail prices.⁴³
- Fair Winds Trading – is a for-profit trading company that purchases goods from artisans and provides technical assistance to improve quality control. It acts as a consultant on supply chains and market access to enable Rwandan women weavers to become direct vendors of baskets to Macy’s Herald Square store in New York. Fair Winds also connects the women with a local training company which coordinates exports. Macy’s reports increased sales and benefits from the positive branding associated with the project.⁴⁴

40 Ms Melina Morrison, Chief Executive Officer, BCCM, *Committee Hansard*, Canberra, 20 August 2014, p. 10.

41 ADB PSDI, *Submission 87*, p. 11.

42 Business call to Action, *Submission 124*, p. 2.

43 Abt JTA, *Submission 5*, Attachment, p. 7.

44 The North-South Institute, *Exhibit 9: S Kindornay, S Tissot, and N Sheiban, Value of Cross-Sector Development Partnerships*, NSI North-South Institute Research Report, January 2014, Text Box 2, p. 12.

- The Marasin Stoa Kipa project – is a pilot village-based, social franchising, malaria diagnosis and treatment initiative; located in the Kutubu area in the Southern Highlands Province of PNG. Local community members, usually women, are trained in basic malaria diagnosis (using a Rapid Diagnostic Kit) and basic malaria treatment (with pre-packaged, dosage for weight category, malaria medication).⁴⁵

Women as consumers of goods and services

- 4.46 In addition to being employees and employers, women play a significant role as purchasers of goods and services in both developed and developing economies. According to the World Bank Group, the financial power of women is expanding, and much of it in emerging markets.⁴⁶
- 4.47 Women have traditionally played a central role in making consumer decisions as primary carers and household managers. Reflective of this, research has shown that 80 per cent of decisions on the purchase of consumer goods are made by women.⁴⁷
- 4.48 In some locations, the private sector is developing innovative products and focussing on affordable services to address women's unmet needs, effectively breaking down barriers to participation. However, maternal health and reproductive services, access to childcare, and provision of innovative financial services are necessary to support women's economic and social empowerment.⁴⁸

The unmet need for child, maternal and reproductive health services

- 4.49 In many low income nations, women's capacity to participate in the economy is limited by poor maternal health and limited access to contraception. Associated problems include high birth rates with high maternal and infant mortality, and poor child health, most often in rural areas where access to services is often lowest.⁴⁹
- 4.50 Where governments lack the capacity to meet these needs, the private sector plays an important role in provision of health services and sexual and reproductive health products, particularly in the poorest nations.⁵⁰

45 Oil Search Ltd, *Submission 104*, p. 10.

46 World Bank Group, *Submission 75*, p. 15.

47 World Bank Group, *Submission 75*, p. 15.

48 World Bank Group, *Submission 75*, p. 15.

49 Oil Search Ltd, *Submission 104*, p. 5.

50 Marie Stopes International, *Submission 33*, p. 1; Abt JTA, *Submission 5*, Attachment: J Thomason, S Mitchell, D Brown, 'Extending Health Services to the Poor through the Private Sector', p. 3; Oil Search Ltd, *Submission 104*, p. 6.

4.51 The International Centre for Diarrhoeal Disease Research, Bangladesh (icddr,b) referred to the Scaling Up Zinc for Young Children (SUZY) Project, launched in Bangladesh in 2003, which illustrated how choices of carers and consumers of health services can drive private sector innovation and growth. The icdd,r advised that its initial consultations with carers identified that 90 per cent of healthcare provider visits for childhood diarrhoea were to private providers, and thus:

... This led to an early, strong emphasis on the private sector in distribution efforts and scale-up has been based on private sector infrastructure e.g. private pharmacies. icddr,b purchased patent rights from the French company Nutriset to enable a Bangladeshi pharmaceutical laboratory to manufacture and distribute a zinc formulation that can be dissolved in water. ACME Laboratories Ltd, a local pharmaceutical manufacturer, were awarded a contract to distribute the zinc tablets, marketed under the name 'Baby Zinc.' In addition, a local communications agency was engaged on a publicity campaign to raise awareness and promote product use. The campaign achieved some notable successes, particularly in raising awareness of zinc treatment...recent national surveys indicate that nearly 40 per cent of diarrheal episodes in under five children are now treated with zinc.⁵¹

4.52 Marie Stopes International (MSI) discussed the importance, in particular, of access to family planning services for the broader economic wellbeing of women, noting that 'more than 222 million women have an unmet need for contraception'.⁵² Its submission stated that:

Access to family planning is a basic health right. It is also recognised globally as one of the most cost-effective approaches to improving maternal health and as a key driver of equitable economic development. Reducing unintended pregnancies supports economic development through improving education opportunities for women and girls; expanding the workforce; increasing household and community income; increasing per capita investment in education; and supporting savings across public health services.⁵³

4.53 To address this need, MSI and its partners have been using franchising models to create sustainable business to ensure women's access to reproductive health services:

51 icdd,r, *Submission 151*, pp. 5–6.

52 Marie Stopes International, *Submission 33*, p. 1.

53 Marie Stopes International, *Submission 33*, p. 1.

We engage owner-operators of healthcare businesses – often women – that serve low income clients... We build provider capacity to offer family planning, provide on-going supervision and auditing to ensure quality, and support marketing under a common brand to increase demand. With a focus on quality, MSI's social franchising model also builds provider skills in business and entrepreneurship, supporting a platform for greater economic participation... Evidence has shown that social franchising in the private sector improves service quality and utilisation. Indeed at a global level, in 2012 approximately 1 million people were using a method of contraception supplied to them through an MSI social franchise. This work will avert an estimated 1,100 maternal deaths, prevent approximately 290,000 unsafe abortions, and save roughly AU\$36 million for families and health systems.⁵⁴

- 4.54 Abt JTA referred to the successful USAID franchising model, Strengthening Health Outcomes through the Private Sector (SHOPS), which provided 60,581 women with family planning and reproductive health counselling through community outreach activities.⁵⁵
- 4.55 Abt JTA's submission also documented the high reliance on private sector services to support maternal and child health in Sub-Saharan Africa and South Asia, where 51 and 79 per cent of mothers respectively accessed care from the private sector. In relation to unmet needs for family planning services, over one third of Sub-Saharan modern family planning users accessed private services, while among the lowest three quintile income levels this rose to 50 per cent.⁵⁶
- 4.56 The Committee considers that franchising models that encourage women to become trained distributors of health care products, including contraception, are supporting the empowerment of women. To space children and reduce family size are key ways for women to become more financially independent. They are also less likely to die in childbirth, and their children are more likely to survive.

Demand for childcare services

- 4.57 Women's increased participation in the workforce, as employees or business operators, means ongoing care for children and new childcare arrangements must be in place.

54 Marie Stopes International, *Submission 33*, pp. 6-7.

55 Abt JTA, *Submission 5*, pp. 2-3.

56 Demographic Health Surveys, in half of 21 Sub Saharan nations, in Abt JTA, *Submission 5*, Attachment, pp. 4-5.

- 4.58 The review by icddr,b on impacts of providing micro-credit to women found that while women's involvement in paid work had a number of positive benefits, it can have unintended negative impacts of the health status on young children:

Women's participation in employment and other activities may involve leaving the supervision of small children to other caretakers less able to respond to their particular health needs, such as for breast-feeding or the preparation of energy dense weaning foods. Therefore, interventions tackling women's empowerment also need to focus on 'collective empowerment' and not just individual needs. This can be accomplished through a number of low-cost methods such as the establishment of community centres or providing loans to women to establish low cost day care for other women.⁵⁷

- 4.59 Citing the Women's Empowerment Principles, which guide companies on women's needs in the workplace, the UN Global Compact Network Australia submitted an example of how one company responded to the care-giving roles of its staff:

Recognizing the need to support working parents, a Kenyan communications company offers free on-site day care and an in-house physician, in addition to comprehensive medical coverage that includes pre- and post-natal care.⁵⁸

Women's access to banking and financial services

- 4.60 In addition to health and childcare, access to financial services for personal banking or funding business start-ups is needed to support the economic empowerment of women.
- 4.61 The private sector is providing access to financial services, including through education, promoting entrepreneurship, supporting savings accounts and assisting overseas workers remit money to their families.
- 4.62 Women's World Banking observed that meeting women's needs provides both social and economic benefits for business:

The private sector needs to realize what an enormous market opportunity there is to serve the 1 billion unbanked women around the globe. The business case is clear – women are typically good clients and in the Women's World Banking network, the

57 icddr,b, *Submission 151*, p. 7.

58 UN Global Compact Network Australia, *Submission 79, Women's Empowerment Principles*, p. 6.

members with over 75% women clients have the lowest Portfolio at Risk 30.⁵⁹

- 4.63 Women's World Banking highlighted its publication: *Gender Performance Indicators: How well are we serving women?*⁶⁰ It also referred to the transformative effect that access to financial services can have on the lives of poor women and girls:

If you give a woman a loan to start or grow her business, and provide her with a convenient, confidential savings account in her own name along with insurance to provide a safety net against sudden health shocks or the death of a family member, then that woman has a sustainable path out of poverty for herself and her family...⁶¹

- 4.64 ACFID advised:

... the positive impact of savings on enabling a reduction of high levels of indebtedness and re-investment in business activity is an important component of assisting women to transition their business activities from the informal to formal sectors. With the added protection of savings and micro-insurance, women's economic enterprise will be able to withstand small shocks and in so doing, begin to build economic resilience.⁶²

- 4.65 Research by Coffey found that women were less likely to own a mobile phone, and that this was a significant barrier to them accessing mobile phone banking. Coffey provided a case study that demonstrated how this was addressed:

WING Cambodia – a company funded by the [Australian Government's Enterprise Challenge Fund], designed their payment system to be accessed from any phone including one borrowed by a client and provides a non-WING to non-WING service that both men and women without access to a mobile

59 Women's World Banking, *Submission 40*, p. 1. Note: Risk 30 refers to the share of the portfolio for which payments are more than 30 days overdue.

60 Women's World Banking, *Submission 40*, p. 3. According to the WWB's website, this tool is: '...a full suite of financial and social performance indicators that allow financial institutions to analyse outreach to women, suitability of product design to meet women's needs, product diversity, service quality, client protection, and staff gender diversity, as well as to understand how serving women clients contributes to their financial sustainability and generates positive social outcomes.'

61 Women's World Banking, *Submission 40*, p. 1.

62 ACFID, *Submission 52*, p. 8.

- phone can use. WING has a higher than industry average proportion of women using their mobile payment platform.⁶³
- 4.66 Financial institutions reported a substantial increase in the uptake of banking services by women in PNG and across the Pacific when they implemented electronic access in small businesses in remote regions.⁶⁴
- 4.67 DFAT advised that over 200,000 women in PNG, Tonga, Samoa, Vanuatu and Fiji now have access to basic financial services through mobile banking facilitation under the Pacific Financial Inclusion Program.⁶⁵
- 4.68 Westpac reported that it is currently monitoring outcomes under its mobile banking initiative which it anticipates will have long term positive effects for women. However, Westpac also stated:
- ...potentially in the initial stages, there actually could be a flare-up in domestic violence because of a change in behaviour of women when they are banking. We need to look at both obstacles, potentially a positive knock-on effect in the long term but initially some ripple effects there. We are aware that we need to support some kind of broad based behavioural change when we do implement mobile banking in other countries.⁶⁶
- 4.69 The icddr, b, referring to the negative social impacts of financing women for business development, argued that research is required to guide development of micro-credit programmes for rural women. It identified a range of possible unintended consequences for consideration, including:
- loan control and misuse by male members of households;
 - increased workloads and responsibilities, and financial sustainability overtime;
 - criticism that the programmes have difficulty reaching the most vulnerable populations whether related to choice or exclusion;
 - apprehension about the gender and power relations and the cultural constraints placed on women, which can lead to poor outcomes; and
 - the association between health decline and business failure.⁶⁷

63 Coffey, *Submission 35*, p. 7.

64 World Bank Group, *Submission 75*, Box 11, p. 16; Mr Greg Pawson, General Manager, Westpac Pacific, *Committee Hansard*, Sydney, 7 November 2014, p. 27.

65 DFAT, *Submission 21*, p. 49.

66 Ms Susanna Robinson, Head of Communications and Sustainability, Westpac, *Committee Hansard*, Sydney, 7 November 2014, p. 29.

67 icddr,b, *Submission 151*, p. 7.

Education and training services for women

- 4.70 In 2014, the *Millennium Development Goals (MDG) Report* recorded that substantial progress had been made in decreasing gender disparities in education globally.⁶⁸ Increased economic empowerment has meant that more families are seeking education services for their girls. Growing numbers of poor children are also attending private fee paying schools.⁶⁹
- 4.71 However, in some areas, the opportunities for women and girls to have an education or train for jobs are limited. The Solomon Islands Chamber of Commerce and Industry referred to the cultural and supply issues effecting girls in the Solomon Islands:
- Infrastructure - dormitories and facilities in boarding schools are prioritized for boys over girls
 - There is limited knowledge about scholarships that will increase women/ girls' access to business studies
 - Women are restricted from applying for scholarships for study because of family obligations – time away for study will impact on family wellbeing, although the long term benefits are likely to be greater
 - Access to training in technical areas is also a barrier... Training organisations like the APTC are said to be very limiting, restricting access for women. We are informed that they have only 10 spaces available for each recruitment
 - Technical skills to maintain sustainability of a business is usually lacking among women entrepreneurs
 - Women have no financial back-up from the government
 - Women have very little or no skills training from the government.⁷⁰
- 4.72 Evidence was presented on the potentially greater role of the private sector in providing opportunities for women through education or training.
- 4.73 The Australia Pacific Islands Business Council identified a role for the private sector to engage with government to assist with labour market planning, to ensure skills are developed to meet the needs of business, and to reduce the need for importing overseas labour into a market which has much less than full employment.⁷¹

68 United Nations, *Millennium Development Goals (MDG) Report 2014*, UN, New York 2014, Overview, p. 4.

69 GRM Futures, *Submission 57*, p. [1], Mr Brian Bennett, Chief Executive Officer, Encompass Credit Union Limited, *Committee Hansard*, Brisbane, 20 August 2014, p. 15.

70 Solomon Islands Chamber of Commerce and Industry, *Submission 123*, pp. 8-10.

71 Australia Pacific Islands Business Council, *Submission 91*, p. 3.

- 4.74 Oil Search provides training to local people including those working for the Oil Search Health Foundation, many of whom are women.⁷² Expertise is aimed in particular at training staff at the primary healthcare level in the areas of maternal, child and reproductive health, HIV and malaria.⁷³
- 4.75 The company has also set up the PNG Reproductive Health Training Unit on request of the PNG National Department of Health. This partnership program delivers PNG-contextualised reproductive health continuing professional development to public health workers and educators (pre-service, post-graduate and in-service educators).⁷⁴

Women as leaders in business and in the community

- 4.76 Women may be active participants in the economy, yet they are under-represented in leadership roles. Research shows that including more women in the workplace and on corporate boards improves creativity and promotes competitiveness. Mixed-gender teams also consistently outperform those composed of only one gender.⁷⁵
- 4.77 Women's credentials in the business world are strong:
- As entrepreneurs, women contribute significantly to household income, job creation and growth of national economies. Companies owned or managed by women represent between 25% and 33% of formal sector businesses around the world and a larger percentage of informal sector businesses. Women's businesses are typically more successful in surviving economic downturns, helping to build a robust private sector.⁷⁶
- 4.78 The World Bank Group has acknowledged the importance of an inclusive approach at corporate level to bring about change in market dynamics:
- Women in the private sector offer a powerful source of economic growth and opportunity. By strengthening women's roles as leaders, entrepreneurs, employees, and consumers, IFC – in close

72 Mr Peter Botten CBE, Managing Director, Oil Search Ltd, *Committee Hansard*, Canberra 29 August 2014, p. 8.

73 Oil Search Ltd, *Submission 104*, pp. 6–7, 12.

74 Oil Search Ltd, *Submission 104*, p. 12.

75 World Bank Group, *Submission 75*, p. 15 citing Wooley et al (2010) Evidence for the Collective Intelligence Factor in the Performance of Human Groups <www.sciencemag.org/content/330/6004/686>.

76 Coffey, *Submission 35*, p. 7.

collaboration with the World Bank – helps transform local markets.⁷⁷

- 4.79 The ADB PSDI advised that legislative reforms in the Pacific region have empowered women at corporate level:

The reforms of the Companies Acts in Samoa and Solomon Islands have increased the number of women directors and shareholders in both countries. Since the Companies Act was passed in Solomon Islands, the number of women directors has increased by nearly 200 and the number of women shareholders by over 100, demonstrating that the systemic reforms have provided greater opportunities for women. This trend appears to be accelerating. Similarly in Samoa, approximately 32% of directors and 38% of shareholders are women.⁷⁸

- 4.80 Westpac referred to two initiatives within its sustainability strategy for supporting women to achieve leadership in the Pacific:

- The Westpac Outstanding Women Awards – which support women in PNG across five categories: entrepreneurs, women in the community, private sector, public sector and young achievers.
- The Making Women Count initiative – which offers annual education grants to women and children across the Pacific region in Westpac’s seven countries of operation every year, to help children stay in school and women to return to school to complete their education.⁷⁹

- 4.81 The Australia PNG Business Council advised that it has been active in PNG supporting the establishment of the Business Coalition for Women (BCFW).⁸⁰ The World Bank Group noted that the BCFW consists of approximately 40 businesses, with a fast growing membership indicating private sector enthusiasm for the initiative:

The BCFW creates an opportunity for businesses to share their experiences, challenges and solutions, particularly around workplace policies and practices, opportunities for women-owned small businesses, reducing gender-based violence and harassment, and encouraging leadership development.⁸¹

77 World Bank Group, *Submission 75*, p. 15.

78 ADB PSDI, *Submission 87*, pp. 11–12.

79 Ms Robinson, Westpac, *Committee Hansard*, Sydney, 7 November 2014, p. 30.

80 Mr Frank Youn, Executive Director, Australia Papua New Guinea Business Council, Australia Fiji Business Council, Australia Pacific Islands Business Council, *Committee Hansard*, Sydney, 7 November 2015, p. 19; and see Foundation for Development Cooperation, *Submission 78*, p. 10.

81 World Bank Group, *Submission 75*, p.15.

4.82 While progress is being made in the business sector, women across the Pacific region continue to have the lowest representation in Parliament globally and have lower levels of education.⁸² Oil Search noted, for example:

In Papua New Guinea, 2.7 percent of parliamentary seats are held by women, and 6.8 percent of adult women have reached a secondary or higher level of education compared to 14.1 percent of their male counterparts.⁸³

4.83 The IWDA spoke of the importance of having female leadership at parliamentary level to effect real change:

Part of the issue is when you have a very strong 'big man' culture in parts of the Pacific, although women have really important leadership and voice, if they are not there in the space which makes policy, sets priorities and allocates budgets, the chances that those budgets will reflect the priorities of women are really pretty small.⁸⁴

4.84 Opening opportunities for women in the public sector and in the judiciary has also been seen as an important foundation for women's empowerment.⁸⁵ Dame Kidu spoke of advances for women in PNG's judiciary:

The female magistracy has increased enormously. With our focus program even the number of female judges has increased and, hopefully, will continue to increase. I found that this whole focus area with the magistrates and also with female prosecutors and people that with that type of support, dare I say, they have done things that perhaps our male colleagues might not have done. The female public prosecutors, after the passage of the amendments to the rape act and things like that, they took it on themselves to produce a book... There is a taking up of ownership once they see leadership, yes. Women at the local level in the magistrates courts,

82 DFAT, *Submission 21*, p. 21; Mr Pawson, President, Australia Papua New Guinea Business Council, Australia Fiji Business Council, Australia Pacific Islands Business Council; and General Manager, Westpac Pacific, *Committee Hansard*, Sydney, 7 November 2014, p. 18.

83 Mr Botten, Oil Search Ltd, *Committee Hansard*, Canberra, 29 August 2014, p. 14.

84 Ms Joanne Crawford, Research and Policy Advisor, IWDA, *Committee Hansard*, Canberra, 29 August 2014, p. 14.

85 DFAT, 'PNG Men Champion Gender Equality', <www.aid.dfat.gov.au/LatestNews/Pages/png-men-champion-gender-equality.aspx> viewed 6 March 2015.

hopefully, will make a big difference because before they were very male dominated.⁸⁶

- 4.85 The Committee also heard about advances for gender equity in the public service. The National Public Service GESI (Gender Equality and Social Inclusion) legislation was championed by Dame Kidu in the PNG Parliament. Coffey, under an Australian Government contract and in consultation with the PNG Government, provided gender and equity advisors and co-ordinated consultations to develop the GESI policy.⁸⁷
- 4.86 Australia is working together with Pacific island nations to address the under-representation of women in their parliaments. The Pacific Parliamentary Partnerships program and the Pacific Women's Parliamentary Partnerships projects are joint initiatives, funded by the Australian Federal, State and Territory parliaments, the UN Development Programme and Pacific Parliaments.⁸⁸
- 4.87 The Committee views the Australia's Pacific Women's Parliamentary Partnership as one good means of building the capacity of women to become parliamentarians across the Pacific and to support the institutions where they work, so that gender equity is better addressed in each nation. Australia's women parliamentarians continue to engage with their Pacific counterparts through forums, mentoring and peer exchange programs. In addition to capacity building, this program is building some strong networks between women parliamentarians across the region.
- 4.88 The program could now be broadened to allow other women aspiring to leadership roles in their communities to participate, for example, cooperative chairs or leaders in education or health developments. This would diminish any suggestions that Australia is engaging in partisanship in supporting some and not others to be elected into their parliaments.
- 4.89 The people-to-people links being established also support collective action at international fora in support of policies that promote gender equity, poverty reduction and improved outcomes for women. An example of this is the network of Asia and Pacific Parliamentarians for Population and Development. In particular, Australia funds the male parliamentarians' committee of this network, through which male parliamentarians act as

86 Dame Carol Kidu DBE, *Committee Hansard*, Canberra, 3 February 2014, p. 3.

87 Response to Questions on Notice, Coffey International, *Committee Hansard*, Canberra, 1 December 2014, tendered 12 December 2014.

88 Through the Parliamentary Skills Centre, see Australia's Parliament House, Parliamentary Strengthening, 'Pacific Parliamentary Partnerships' <www.aph.gov.au/About_Parliament/International_Program/Parliamentary_Strengthening_PPP>, viewed 6 March 2015.

role models and champions working together to reduce gender-based violence.

Recommendation 11

The Committee recommends that the Australian Government:

- continue to support existing women’s leadership programs, including the Pacific Women’s Parliamentary Partnerships Project and the network of Asia and Pacific Parliamentarians for Population and Development and its committee on male parliamentarians involvement in elimination of violence against women;
- support and extend business leadership programs such as the Business Coalition for Women in Papua New Guinea across the Indo-Pacific region, including linking to women in leadership initiatives operating in Australia; and
- explore the future transition of the Pacific Women’s Parliamentary Partnerships Project to one where all women’s leadership positions are included for development and support.

Gender equality mainstreaming—roles for donors and business

4.90 Women’s full economic and social participation are objectives universally espoused by international donors, with the economic and social advantages of this demonstrated across a wide range of indicators.⁸⁹ However, as the World Bank Group notes, women are routinely excluded from advancing in business:

...widespread gender disparities in business opportunities continue. For example, of 143 countries examined by a 2014 Women, Business and the Law study, limit the kind of work women can do, and 28 have ten or more legal differences between men and women that can hinder women’s economic opportunities.⁹⁰

89 World Bank Group, *Submission 75*, p. 15.

90 World Bank Group, *Submission 75*, p. 15.

- 4.91 In its study of donor investment in business development for poverty reduction, the North South Institute and Canadian Council for International Co-operation referred to the broad range of social and political strategies necessary to achieve real results for women from economic growth:

To address these challenges, donor policies might include gender budgeting, collection of disaggregated data on gender, measures to tackle legal and cultural discrimination against women which restricts women's participation in the formal economy, measures to strengthen women's organizations, measures to create the enabling regulatory framework that protects women's rights, and training and skills acquisition programs that take into account women's domestic responsibilities.⁹¹

- 4.92 The need for a well-integrated global strategy was a reiterated recommendation. GRM Futures advised, that in relation to gender empowerment:

... engaging the private sector can be a powerful way to promote gender equality and particularly women's economic empowerment. Typically an integrated approach will be most effective whereby gender issues are consistently considered and incorporated throughout private sector engagements in ways that steadily improve gender equality.⁹²

- 4.93 The IWDA advocated for high level policy recognition of the value of women's home care activities to support women's transition to work:

Australia's policy dialogues and aid program need to give greater priority to policies that make visible and value unpaid household and care work and enable care needs to be met in ways that spread the social and economic costs of that care more evenly across society. Priorities include improving parental leave and flexible work policies, expanding early child development and child care services, investing in women's access to time-saving technology and infrastructure, and innovating to increase men's active participation in caring and domestic responsibilities. Expanding opportunities through private sector initiatives will not enable more women to gain employment and will not erase pay gaps if

91 The North South Institute, *Exhibit 11: North South Institute and Canadian Council for International Co-operation, Investing in the Business of Development: Bilateral Donor Approaches to Engaging the Private Sector*, p. 42.

92 GRM Futures, *Submission 75*, p. 5.

women have to spend more time caring for children and elderly family members than their male counterparts.⁹³

- 4.94 The Overseas Development Institute felt that donors could also play an advocacy role with business to address the incidence of violence that can result from women seeking a more independent role in society:

Business can play a role in addressing a wide variety of social issues which act as indirect constraints to growth but are also very serious development issues in their own right. Gender violence is a very serious problem in many Pacific countries, impacting directly on labour productivity. Donors can work with companies to play their role, with other sections of society, to address the problem through awareness raising, workplace policies and procedures, protection and prevention programmes and positive approaches to empower women within the workforce⁹⁴

- 4.95 The Australian Government has recognised that market levers can be imperfect drivers of equitable growth in countries undergoing rapid economic development. DFAT's submission stated: 'Unequal treatment of and opportunities for women are frequently found when analysing market inefficiencies'.⁹⁵ It further advised:

The aid program can... achieve a win-win by deepening existing investments in supply chain improvement to effectively resolve inefficiencies and market failures that relate to women's unequal access to and control over skills, inputs, assets and decision making. Working with Australian, multinational and local businesses to address legal, logistical and attitudinal challenges facing women along their supply chains can benefit all sides: women as suppliers and employees; businesses in terms of increased efficiency and productivity; and consumers in terms of improved competition and reduced prices. The focus is on getting women to benefit through entry into non-traditional or emerging high-value supply chains, as well as through a better bargain when they are already engaged as entrepreneurs or employees in a supply chain.⁹⁶

93 IWDA, *Submission 122*, p. 13.

94 Overseas Development Institute, *Submission 51*, p. 8.

95 DFAT, *Submission 21*, p. 19.

96 DFAT, *Submission 21*, p. 38.

Monitoring and evaluation

- 4.96 The need for well targeted key performance indicators and more sophisticated data disaggregation to support effective programing for women as part of the broader aid trajectory was widely addressed in the evidence.
- 4.97 The IWDA endorsed the focus on women and aid effectiveness in the Government's development policy framework:
- Collecting good information and acting on it in a virtuous cycle is critical I think and, frankly, progress on something as central as gender equality and women's empowerment should matter the way meeting budget performance targets or financial management targets matter. That has not been the case so far and that is one of the reasons, I think, why we see the gap between rhetoric and change on the ground – so really strong policy commitments but quite a gap in terms of action. So I think the performance framework and the accountability arrangements will be really key in getting the traction that the government wants in the area of gender equality and women's empowerment. Resources are too scarce in this area to waste time by reinventing the wheel or not acting on evidence.⁹⁷
- 4.98 The IWDA drew attention to the broader deficiencies of global data collation on outcomes for women as information is collected at household level, without individual differentiation nor distinction by gender.⁹⁸
- 4.99 Referring to outcomes for women under the mobile phone banking initiative WING in Cambodia, Coffey recommended expanding the scope of evaluation beyond a narrow focus on gender disaggregation to capture the longer term benefits of private sector engagement at a business level.⁹⁹
- 4.100 Discussing the effectiveness of the Asian Development Bank's investment in private sector partnerships, ADB emphasised the importance of monitoring gender-based outcomes, for example on specific products, on a long term basis, and of having an independent auditing process:
- We have the development and monitoring framework where we put the long-term outcomes of our investments. So, for instance, if I am talking about support to the banks then I look at the credit to GDP ratio over a period of time and say, okay, this is going to be

97 Ms Joanne Crawford, Research and Policy Advisor, *Committee Hansard*, Canberra, 29 August 2014, p. 10.

98 Individual Deprivation Measure, Women's Development Agency Inc. *Submission 122*, p. 16, and see <www.iwda.org.au/research/assessing-development/65>

99 Coffey, *Submission 35*, p. 7.

our target by virtue of our intervention. Then we look at the number of loan accounts and if we are looking at gender outcomes we talk about the increase in the number of bank accounts that women have. And it is similar when we look at SME support. So we do have tangible outcomes that are put into our project profile and then we monitor it, and it is not just an internal assessment, we have an independent evaluation.¹⁰⁰

- 4.101 As GRM Futures Group argued, for aid effectiveness, the Government should undertake a systematic assessment of all factors impacting on women's capacity to engage in employment, and monitor the positive and negative impacts:

...a systematic analysis of the role business plays in all development challenges is vital to guide effective ODA investments – whether it is to minimize or mitigate any negative effects that businesses may have, alert business to the benefits of socially responsible investment, or to leverage and scale up their potential positive effects.¹⁰¹

- 4.102 Further, GRM noted in relation to the capacity of the private sector to deliver on goals for women:

Typically an integrated approach will be most effective whereby gender issues are consistently considered and incorporated throughout private sector engagements in ways that steadily improve gender equality.¹⁰²

- 4.103 According to DFAT, Australian businesses could quantify outcomes for women as part of their business process:

Australian businesses can demonstrate to local and multinational companies their experience in increasing productivity by combating and preventing discrimination of women and improving work-life balance. They can quantify the benefits of investing in women's employment for companies and for a country's development, and disseminate this evidence through sector associations and other networks of influence. Australian mining companies could share successful models with their business partners in developing economies, as they are often frontrunners in recruiting, training and employing women in non-

100 Ms Lakshmi Venkatachalam, Vice President, Asian Development Bank (ADB) *Committee Hansard*, Canberra, 18 June 2014, p. 7.

101 GRM Futures, *Submission 57*, p. [1.].

102 GRM Futures, *Submission 57*, p. 10.

traditional roles, both in Australia and in their overseas operations.¹⁰³

- 4.104 At Senate Estimates in February 2015, in relation monitoring gender outcomes, DFAT advised:

In the gender sphere, we are asking questions now about, for example, does the investment properly analyse gender gaps and opportunities and does that inform the design of the investment? Does it look at risks to gender equality and how are they managed? What is the progress of the specific investment in implementing strategies to promote gender equality and women's empowerment? We are looking at the monitoring and evaluation systems in individual investments to make sure that they collect sex disaggregated data and include measures to measure greater gender equality outcomes. We are looking at whether there is specific expertise applied to individual investments to make sure that they are able to achieve intended outputs. We are looking at how delivery partners treat gender equality in their own policies and practices.¹⁰⁴

Next steps for the Government

- 4.105 The relationship between gender equality and economic growth is widely acknowledged. In addition to workplace productivity gains, women with an income do much to reduce poverty overall, including by providing educational opportunities and better health care for their children.
- 4.106 Approximately half the world's population is female; many small business owners are women; and evidence supports the view that women's involvement in the workplace improves business outcomes. Yet women are still underrepresented particularly in decision-making, discriminated against at work, and frequently subject to violence.
- 4.107 There was strong support for implementation of a well-integrated global strategy to promote women's capacity to find safe and fair employment, to keep it and gain economic independence. In this regard, Australia's new development policy and performance framework, which includes the requirement that 80 percent of all Australian aid projects address gender

103 DFAT, *Submission 21*, p. 38.

104 Mr Scott Dawson, First Assistant Secretary, Contracting and Aid Management Division, Foreign Affairs and Trade Operations, DFAT, *Senate Estimates Committee Hansard*, Senate Foreign Affairs, Defence and Trade Legislation Committee, Canberra, 26 February 2015, p. 41.

issues in their implementation, is key to improving opportunities for women in the Indo-Pacific region.

- 4.108 The Committee will be watching with keen interest as DFAT progresses new initiatives to ensure that women are adequately supported, and that gender outcomes are effectively measured and reported.

